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Circular

LOSS COSTS – IMPLEMENTATION

OCTOBER 23, 2023

GENERAL LIABILITY   LI-GL-2023-209

TENNESSEE GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED

KEY MESSAGE

Revised overall prospective loss costs for **-0.8%** to be implemented.

BACKGROUND

In circular LI-GL-2023-174, we provided you with information about the General Liability loss cost level experience review.

CONSIDERATION OF COVID-19

In anticipation of long-term behavioral, social and economic changes as a result of COVID-19, we expect, based on the information currently available, that those changes will have a material impact on prospective loss costs for certain risks. The selected changes and current indicated changes in the individual state exhibits of this circular reflect the application of the COVID-19 adjustments to the loss costs for several impacted OL&T classes.

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 COVID-19 impacted experience and the experience of other years used in the analyses to determine our prospective loss costs for future periods.

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 June 1, 2024.

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 June 1, 2024, 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 MAY 1, 2024. 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-133849597, NOT this circular number.

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

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 6-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- LI-GL-2023-174 (08/02/2023) General Liability Basic Limit Experience For 2023 Group 3 Jurisdictions Reviewed By Staff

- LI-CL-2023-005 (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing

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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Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

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TENNESSEE 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 -0.8% change from the current ISO loss costs. Please note that throughout this document the term loss costs means advisory prospective loss costs. • provides the analyses used to derive these advisory loss costs.
DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COSTS	Advisory prospective loss costs in this document are the expected value of that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time.
CONSIDERATION OF COVID-19	In GL-2020-BGL1, loss costs for nine classifications were adjusted due to the anticipation of long-term behavioral, social and economic changes as a result of COVID-19. The expectation, based on the information currently available, was that those changes would have a material impact on prospective loss costs for certain risks. To reflect these changes, judgmentally selected adjustment factors were applied to the loss costs for those nine classes. These OL&T class specific COVID-19 adjustments are still being reflected in the loss costs within this document. Refer to Section D for details. Additionally, due to the impact that the COVID-19 pandemic had on experience from March 2020 and beyond, we 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 COVID-19 impacted 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: |

SUBLINE	INDICATED	SELECTED
M&C	-6.5%	-6.5%
OL&T	+9.1%	+9.1%
Premises/Operations	+1.3%	+1.3%
Products	-15.4%	-15.4%
Local Products/Completed Operations	-5.6%	-5.6%
Products/Completed Operations	-7.9%	-7.9%
GL Overall	-0.8%	-0.8%

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.
- Fiscal-accident year data through year ended 6/30/2022 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 6/1/2024. 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 6/30/2022 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. Cincinnati Insurance Co.	2. Selective Insurance Group
3. Continental Casualty Co.	3. Cincinnati Insurance Co.
4. Zurich American Insurance Co.	4. Travelers Indemnity Co.
5. Liberty Mutual Insurance Co.	5. Continental Casualty Co.
6. XL Specialty Insurance Co.	6. Liberty Mutual Insurance Co.
7. Selective Insurance Group	7. Zurich American Insurance Co.
8. Fireman's Fund Insurance Co.	8. United Fire & Casualty Co.
9. Tokio Marine Cos	9. Nationwide Mutual Insurance Co.
10. Nationwide Mutual Insurance Co.	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)   27.2 %
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.

COMPANY
DECISION
(CONT'D)

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

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

The latest implemented revisions in this state are:

Document: GL-2022-BGL1

Coverage	Effective Date	Loss Cost Level Changes		
		Indicated	Selected	Implemented
M&C		-14.1%	-14.1%	-14.1%
OL&T		+8.2%	+8.2%	+8.2%
Prem/Ops Combined		-4.1%	-4.1%	-4.1%
Products		-11.5%	-11.5%	-11.5%
Local Products/Completed Ops		-13.7%	-13.7%	-13.7%
Products/Completed Operations		-13.2%	-13.2%	-13.2%
General Liability Overall	6/1/2023	-6.1%	-6.1%	-6.1%

Document: GL-2021-BGL1

Coverage	Effective Date	Loss Cost Level Changes		
		Indicated	Selected	Implemented
M&C		-1.2%	-1.2%	-1.2%
OL&T		-2.7%	-2.7%	-2.7%
Prem/Ops Combined		-1.9%	-1.9%	-1.9%
Products		-4.1%	-4.1%	-4.1%
Local Products/Completed Ops		+8.4%	+8.4%	+8.4%
Products/Completed Operations		+5.0%	+5.0%	+5.0%
General Liability Overall	6/1/2022	-0.5%	-0.5%	-0.5%

Document: GL-2020-BGL1

Coverage	Effective Date	Loss Cost Level Changes		
		Indicated	Selected	Implemented
M&C		+1.8%	+1.8%	+1.8%
OL&T		+9.6%	+8.7%	+8.7%
Prem/Ops Combined		+5.8%	+5.4%	+5.4%
Products		-1.5%	-1.5%	-1.5%
Local Products/Completed Ops		+12.8%	+12.8%	+12.8%
Products/Completed Operations		+8.7%	+8.7%	+8.7%
General Liability Overall	6/1/2021	+6.4%	+6.0%	+6.0%

TENNESSEE
GENERAL LIABILITY
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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.

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

- 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 x CG Relative Change x Territory Relative Change x 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 x CG Relative Change x 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.

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.

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.

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

OBJECTIVE

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?

DESCRIPTION

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.

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-2021-BGL1 filing for Premises/Operations and GL-2022-BGL1 filing for Products/LPCO 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.

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.

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.

EXPERIENCE
BASE

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.

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.

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.

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

OBJECTIVE	For Premises/Operations, the objective of this procedure is to distribute the statewide basic limit loss cost level indication to the individual types of policy, territories and class groups using a minimum bias iterative procedure. This procedure is used to answer the question: What percentage changes by territory and class group must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions? Similarly, for Products, the multistate basic limit loss cost level change is distributed via the minimum bias iterative procedure to type of policy and class group. For Local Products/Completed Operations the change is also distributed to state.

PREMISES/
OPERATIONS

For Premises/Operations, this procedure arrives at a set of type of policy, class group and territory relative changes that best represent the experience within each state. The type of policy relative changes serve to derive the relationship of the CPP policies relative to monoline policies, via the PMF, while the class group and territory relative changes serve to derive the relationship of the various classifications and territories relative to one another.

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

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

PRODUCTS

Products is reviewed using multistate data; a two-way minimum bias iterative procedure is used to arrive at a set of type of policy and class group relative changes that best represent the experience. The type of policy relative changes serve to derive the relationship of CPP policies relative to monoline policies, via the PMF, while the class group relative changes serve to derive the relationship of the various classifications relative to one another.

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

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 June 30, 2019, 2020, 2021, and 2022 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

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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:

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

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

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

TOP_i is the relative change for the ith type of policy;

CG_j is the relative change for the jth class group;

TER_k is the relative change for the kth territory;

W_{ijk} is the aggregate loss costs at current level for the ith

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

r_{ijk} is the relative change for the ith 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;

ITERATIVE
PROCEDURE
(Cont'd)

For Manufacturers and Contractors, and Products:

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

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

TOP_i is the relative change for the ith type of policy;

CG_j is the relative change for the jth class group;

W_{ij} is the aggregate loss costs at current level for the ith

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

r_{ij} is the relative change for the ith 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;

ITERATIVE
PROCEDURE
(Cont'd)

For Local Products/Completed Operations:

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

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

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

TOP_i is the relative change for the ith type of policy;

CG_j is the relative change for the jth class group;

ST_k is the relative change for the kth state;

W_{ijk} is the aggregate loss costs at current level for the ith

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

r_{ijk} is the relative change for the ith 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;

ITERATIVE
PROCEDURE
(Cont'd)

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

APPLICATION OF
CREDIBILITY

Consideration is then given to the credibility of the experience for each rating variable. The credibility of each of these categories is based on the formula $Z = \sqrt{P/18,000}$ for Owners, Landlords and Tenants, $Z = \sqrt{P/18,000}$ for Manufacturers and Contractors and $Z = \sqrt{P/20,000}$ for Products, where P is the 5 year occurrence total for a given class group, territory or type of policy. For Local Products/Completed Operations, separate formulas are used to calculate the credibility of the experience for each type of policy and class group versus the credibility of the experience for each state, namely $Z = \sqrt{P/15,000}$ for type of policy and class group, and $Z = \sqrt{P/5,500}$ for state(in this case, P is the 5 year occurrence total for a given state). Credibility-weighted relative changes are then calculated as follows:

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

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.

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:

Indicated IPMF =   Current IPMF for TOP y X Relative Change for TOP y
for TOP y   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.

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.

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 September 30, 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 6/30/2022 and 6/30/2021 must be adjusted to an ultimate exposure development basis. This adjustment is accomplished through the use of an exposure development factor. Exposures are assumed to be mature at 39 months. Exposure development factors are based on experience evaluated as of September 30, 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.

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.

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 September 30, 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 6/30/2022, 6/30/2021, 6/30/2020, and 6/30/2019 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).

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.

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 June 30, 2022 evaluated as of September 30, 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,

Ultimate ALAE = (Incurred ALAE at 15 months) +
  (sum of incremental ALAE percentages) *
    (ultimate indemnity)

APPLICATION

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

These calculations are shown in EXHIBITS C4 and C5 - Loss Development.

Note: The developed losses in the ALAE calculation in this filing reflect the full implementation of the 500K loss development factors, which had not been implemented in the immediately preceding filing, in the calculation of ALAE remaining to be incurred.

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

FRINGE

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

PRODUCTS

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

LOCAL PRODUCTS/
COMPLETED
OPERATIONS

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

EXPLANATION OF MODIFIED BONDY METHOD

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

Accident Year	171 to 183 Months	183 to 195 Months	195 to 207 Months	207 to 219 Months	219 to 231 Months	231 to 243 Months	243 Months To Ultimate
2001	A	G	L	P	S	U	Z*
2002	B	H	M	Q	T	Y*	
2003	C	I	N	R	X*	Y*	
2004	D	J	O	W*	X*	Y*	
2005	E	K	V*	W*	X*	Y*	
2006	F						
Best 3 out of 5#	BTOF1	BTOF2	BTOF3	BTOF4	BTOF5	BTOF6	

* Calculated using the Modified Bondy Procedure.

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

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

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

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

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

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

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

If $BTOF5 > 1.0$ and $(0.8 * Log (BTOF5)) \geq Log (BTOF6) \geq 0.0$
Or $BTOF5 < 1.0$ and $(0.8 * Log (BTOF5)) \leq Log (BTOF6) \leq 0.0$
Then $P5 = Log (BTOF6) / (Log(BTOF5) - Log (BTOF6))$ 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

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.

Starting with the 2011 review, experience for CMP Liability has been included with the data used to select the ULAE factor.

For this review the factor is 1.075.

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.

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 6/30/2009 - 6/30/2022. 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 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:

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

The rule for Owners, Landlords and Tenants is:

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

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:

$$z = \sqrt{\frac{Total\ number\ of\ occurrences\ during\ five\ year\ experience\ period}{18,000}}$$

For Owners, Landlords and Tenants:

$$z = \sqrt{\frac{Total\ number\ of\ occurrences\ during\ five\ year\ experience\ period}{18,000}}$$

For Products:

$$z = \sqrt{\frac{Total\ number\ of\ occurrences\ during\ five\ year\ experience\ period}{20,000}}$$

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:

$$z = \sqrt{\frac{Total\ number\ of\ occurrences\ during\ five\ year\ experience\ period}{15{,}000}}$$

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.

$$z = \sqrt{\frac{Total\ number\ of\ occurrences\ during\ five\ year\ experience\ period}{5{,}500}}$$

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 (Zi) of the individual class with respect to the class group. This is calculated based on the equation:

$$Z_i = \frac{K-3}{K}\left(\frac{\overline{P_i}}{\overline{P_i} + \frac{\Sigma^2}{T^2}}\right) + \frac{3}{K}$$

K = The number of classes within the class group.

$\overline{P_i}$ = The 5 year total Monoline/Multiline ALCCL for class i.

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

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

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:

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

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

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

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.

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 0.998 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.

<div align="center">

PRODUCTS/COMPLETED OPERATIONS
CLASS EXCEPTIONS

</div>

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

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

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-2020-BGL1, loss costs for nine classifications were adjusted due to the anticipation of long-term behavioral, social, and economic changes as a result of COVID-19. The expectation, based on the information currently available, was that those changes would have a material impact on prospective loss costs for certain risks. To reflect these changes, judgmentally selected adjustment factors were applied to the loss costs for those nine classes.

The nine classifications that were adjusted are OL&T classifications within Premises/ Operations Class Group 12 – Building and Offices. These classes are for risks that are primarily in an office environment and are expected to be impacted by changes in the office work environment.

The varying adjustments applied, -5% or -10%, reflect the expected decrease in foot traffic for the individual classes listed.

In Section A, the present and proposed loss costs for these classes both reflect the COVID-19 adjustments listed. Additionally, as the adjustment is to reflect anticipated long-term changes as a result of COVID-19, the aggregated loss costs at current level utilized in the review excludes the COVID-19 adjustment from the current loss costs for any exposure earned prior to 3/1/2020 for the classes listed. The assumption is that the long-term behavioral, social, and economic changes as a result of COVID-19 began at this time. The specific impact during peak COVID-19 periods may have been greater than the selected adjustments but the purpose of these adjustments is to reflect the expected future impact as opposed to what happened in the past.

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%

TENNESSEE

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)	− 8.9%	+ 4.3%	− 2.3%				
Statewide Indicated Monoline Loss Cost Level Change (See Section B)	− 6.5%	+ 9.1%	+ 1.3%	− 15.4%*	− 5.6%**	− 7.9%	− 0.8%
Statewide Selected Monoline Loss Cost Level Change	− 6.5%	+ 9.1%	+ 1.3%	− 15.4%*	− 5.6%	− 7.9%	− 0.8%

 * 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.

TENNESSEE

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

CODE	TERRITORY DESCRIPTION	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	Memphis	$2,539,695	+ 9.4%	+ 9.5%
503	Chattanooga, Knoxville and Nashville	$6,089,677	+ 9.7%	+ 9.8%
504	Carter, Sullivan, Unicoi and Washington Counties	$770,283	+ 13.4%	+ 13.4%
505	Remainder of State	$9,692,621	+ 8.2%	+ 8.3%
	STATEWIDE TOTAL	$19,092,276	+ 9.1%	+ 9.1%

TENNESSEE
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	$ 1,526,618	- 7.5%	- 7.9%
31	LIGHT CONTRACTING	$ 2,974,393	- 5.9%	- 6.3%
32	MEDIUM CONTRACTING	$ 7,245,800	- 6.6%	- 6.9%
33	HEAVY CONTRACTING	$ 2,905,245	- 3.9%	- 4.3%
34	DEALERS OR DISTRIBUTORS	$ 1,506,149	- 6.7%	- 5.3%
35	LIGHT MANUFACTURERS	$ 253,129	- 10.9%	- 9.6%
36	MEDIUM MANUFACTURERS	$ 1,142,598	- 11.7%	- 10.3%
37	HEAVY MANUFACTURERS	$ 757,113	- 9.0%	- 7.5%
38	MISCELLANEOUS OPERATIONS	$ 987,799	- 5.6%	- 4.2%
	TOTAL	$ 19,298,844	- 6.5%	- 6.5%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
01	FOOD AND BEVERAGE (RETAIL)	$ 1,194,641	+ 6.4%	+ 6.3%
02	RESTAURANTS	$ 3,537,362	+ 7.2%	+ 7.2%
03	STORES	$ 1,499,446	+ 4.9%	+ 5.1%
04	VENDING AND RENTAL	$ 126,553	+ 11.2%	+ 11.7%
05	FOOD AND BEVERAGE DISTRIBUTORS	$ 218,574	+ 10.9%	+ 10.5%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	$ 513,291	+ 9.7%	+ 9.7%
07	CLUBS, AMUSEMENTS AND SPORTS	$ 1,283,693	+ 11.9%	+ 11.8%
08	HEALTH CARE FACILITIES	$ 163,786	+ 12.3%	+ 12.4%
09	HOTELS AND MOTELS	$ 1,755,423	+ 11.2%	+ 11.2%
10	SCHOOLS AND CHURCHES	$ 1,871,577	+ 12.3%	+ 12.3%
11	APARTMENTS	$ 1,617,502	+ 12.0%	+ 12.0%
12	BUILDINGS AND OFFICES	$ 4,900,330	+ 8.3%	+ 8.4%
13	MISCELLANEOUS PREMISES	$ 300,667	+ 10.6%	+ 10.5%
16	GOVERNMENTAL SUBDIVISIONS	$ 109,432	+ 7.9%	+ 7.3%
	TOTAL	$ 19,092,276	+ 9.1%	+ 9.1%

TENNESSEE

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	- 16.9%	$ 421,978	- 19.4%	- 19.4%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	$ 38,212,336	- 12.1%	$ 790,272	- 13.0%	- 13.0%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	$ 4,439,588	- 13.4%	$ 52,905	- 8.6%	- 8.6%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	$ 34,541,014	- 14.6%	$ 1,072,323	- 14.9%	- 14.9%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	$ 8,255,091	- 15.8%	$ 245,139	- 20.1%	- 20.1%
	PRODUCTS SUBTOTAL	$ 114,019,542	- 14.4%	$ 2,582,618	- 15.4%	- 15.4%
01	RETAIL STORES-FOOD OR DRUG			$ 245,820	+ 11.1%	+ 11.0%
02	RETAIL STORES-NOT FOOD OR DRUG			$ 483,754	- 4.8%	- 4.8%
11	COMPLETED OPERATIONS-LOW			$ 504,575	- 1.6%	- 1.6%
12	COMPLETED OPERATIONS-MEDIUM			$ 6,745,479	- 6.5%	- 6.5%
13	COMPLETED OPERATIONS-HIGH			$ 425,665	- 6.0%	- 6.0%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			$ 8,405,292	- 5.6%	- 5.6%
	TOTAL			$ 10,987,910	- 7.9%	- 7.9%

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 -34% 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: 0.996   OL&T: 1.000   LP/CO: 0.999

The Commercial General Liability loss costs are rounded as follows:

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

for example:

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

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	0.094	0.085	+10.6		10040	505	0.108	0.099	+9.1		10072	504	2.820	2.950	-4.4	
10010	503	0.123	0.112	+9.8		10042	501	0.270	0.260	+3.8		10072	505	4.410	4.580	-3.7	
10010	504	0.098	0.085	+15.3		10042	503	0.330	0.320	+3.1		10073	501	0.870	0.920	-5.4	
10010	505	0.141	0.130	+8.5		10042	504	0.450	0.410	+9.8		10073	503	1.030	1.090	-5.5	
10011	501	0.022	0.020	+10.0		10042	505	0.480	0.460	+4.3		10073	504	0.930	0.990	-6.1	
10011	503	0.029	0.027	+7.4		10052	501	5.130	4.590	+11.8		10073	505	0.750	0.790	-5.1	
10011	504	0.023	0.020	+15.0		10052	503	4.280	3.810	+12.3		10075	501	6.460	6.860	-5.8	
10011	505	0.034	0.031	+9.7		10052	504	4.720	4.040	+16.8		10075	503	7.680	8.120	-5.4	
10012	501	0.026	0.024	+8.3		10052	505	4.990	4.480	+11.4		10075	504	6.930	7.320	-5.3	
10012	503	0.034	0.031	+9.7		10054	501	4.550	4.070	+11.8		10075	505	5.560	5.850	-5.0	
10012	504	0.027	0.024	+12.5		10054	503	3.800	3.380	+12.4		10100	501	1.230	1.160	+6.0	
10012	505	0.039	0.036	+8.3		10054	504	4.190	3.590	+16.7		10100	503	1.230	1.150	+7.0	
10015	501	7.420	6.630	+11.9		10054	505	4.430	3.970	+11.6		10100	504	0.870	0.780	+11.5	
10015	503	6.190	5.500	+12.5		10060	501	0.130	0.124	+4.8		10100	505	1.220	1.160	+5.2	
10015	504	6.820	5.840	+16.8		10060	503	0.160	0.152	+5.3		10101	501	0.175	0.167	+4.8	
10015	505	7.220	6.480	+11.4		10060	504	0.214	0.195	+9.7		10101	503	0.217	0.206	+5.3	
10025	501	0.022	0.020	+10.0		10060	505	0.230	0.220	+4.5		10101	504	0.290	0.260	+11.5	
10025	503	0.029	0.027	+7.4		10065	501	0.194	0.186	+4.3		10101	505	0.310	0.300	+3.3	
10025	504	0.023	0.020	+15.0		10065	503	0.241	0.229	+5.2		10105	501	1.900	1.810	+5.0	
10025	505	0.034	0.031	+9.7		10065	504	0.320	0.290	+10.3		10105	503	2.350	2.230	+5.4	
10026	501	0.470	0.450	+4.4		10065	505	0.340	0.330	+3.0		10105	504	3.130	2.850	+9.8	
10026	503	0.580	0.560	+3.6		10066	501	0.198	0.189	+4.8		10105	505	3.360	3.230	+4.0	
10026	504	0.780	0.710	+9.9		10066	503	0.245	0.233	+5.2		10107	501	2.660	2.830	-6.0	
10026	505	0.840	0.800	+5.0		10066	504	0.330	0.300	+10.0		10107	503	3.160	3.350	-5.7	
10027	501	0.022	0.020	+10.0		10066	505	0.350	0.340	+2.9		10107	504	2.850	3.010	-5.3	
10027	503	0.029	0.027	+7.4		10070	501	0.054	0.049	+10.2		10107	505	2.290	2.410	-5.0	
10027	504	0.023	0.020	+15.0		10070	503	0.071	0.064	+10.9		10110	501	25.200	22.600	+11.5	
10027	505	0.034	0.031	+9.7		10070	504	0.056	0.049	+14.3		10110	503	21.100	18.700	+12.8	
10036	501	0.560	0.590	-5.1		10070	505	0.081	0.074	+9.5		10110	504	23.200	19.900	+16.6	
10036	503	0.670	0.700	-4.3		10071	501	0.233	0.222	+5.0		10110	505	24.600	22.000	+11.8	
10036	504	0.600	0.630	-4.8		10071	503	0.290	0.270	+7.4		10111	501	0.117	0.107	+9.3	
10036	505	0.480	0.510	-5.9		10071	504	0.380	0.350	+8.6		10111	503	0.154	0.140	+10.0	
10040	501	0.071	0.065	+9.2		10071	505	0.410	0.400	+2.5		10111	504	0.122	0.107	+14.0	
10040	503	0.094	0.085	+10.6		10072	501	3.780	3.970	-4.8		10111	505	0.177	0.162	+9.3	
10040	504	0.074	0.065	+13.8		10072	503	4.140	4.320	-4.2		10113	501	0.260	0.250	+4.0	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10113	503	0.330	0.310	+6.5		10145	501	0.320	0.290	+10.3		10211	505	0.520	0.500	+4.0	
10113	504	0.430	0.400	+7.5		10145	503	0.340	0.310	+9.7		10220	501	3.450	3.290	+4.9	
10113	505	0.470	0.450	+4.4		10145	504	0.430	0.370	+16.2		10220	503	4.260	4.050	+5.2	
10115	501	0.520	0.500	+4.0		10145	505	0.380	0.350	+8.6		10220	504	5.680	5.180	+9.7	
10115	503	0.650	0.610	+6.6		10146	501	0.550	0.520	+5.8		10220	505	6.110	5.860	+4.3	
10115	504	0.860	0.790	+8.9		10146	503	0.550	0.510	+7.8		10255	501	0.207	0.220	-5.9	
10115	505	0.930	0.890	+4.5		10146	504	0.390	0.350	+11.4		10255	503	0.246	0.260	-5.4	
10117	501	7.360	6.590	+11.7		10146	505	0.550	0.520	+5.8		10255	504	0.222	0.235	-5.5	
10117	503	6.150	5.470	+12.4		10150	501	0.360	0.350	+2.9		10255	505	0.178	0.188	-5.3	
10117	504	6.780	5.800	+16.9		10150	503	0.450	0.430	+4.7		10256	501	0.760	0.810	-6.2	
10117	505	7.170	6.430	+11.5		10150	504	0.600	0.540	+11.1		10256	503	0.900	0.950	-5.3	
10120	501	16.500	14.800	+11.5		10150	505	0.640	0.620	+3.2		10256	504	0.810	0.860	-5.8	
10120	503	13.800	12.300	+12.2		10151	501	9.120	8.710	+4.7		10256	505	0.650	0.690	-5.8	
10120	504	15.200	13.000	+16.9		10151	503	11.300	10.700	+5.6		10257	501	0.143	0.152	-5.9	
10120	505	16.100	14.400	+11.8		10151	504	15.000	13.700	+9.5		10257	503	0.170	0.180	-5.6	
10130	501	2.590	2.470	+4.9		10151	505	16.200	15.500	+4.5		10257	504	0.153	0.162	-5.6	
10130	503	3.200	3.040	+5.3		10160	501	1.620	1.550	+4.5		10257	505	0.123	0.130	-5.4	
10130	504	4.270	3.890	+9.8		10160	503	2.010	1.910	+5.2		10309	501	0.118	0.113	+4.4	
10130	505	4.590	4.400	+4.3		10160	504	2.680	2.440	+9.8		10309	503	0.146	0.139	+5.0	
10132	501	2.230	2.130	+4.7		10160	505	2.880	2.760	+4.3		10309	504	0.195	0.178	+9.6	
10132	503	2.760	2.620	+5.3		10204	501	0.164	0.157	+4.5		10309	505	0.209	0.201	+4.0	
10132	504	3.680	3.350	+9.9		10204	503	0.203	0.193	+5.2		10315	501	0.280	0.270	+3.7	
10132	505	3.950	3.790	+4.2		10204	504	0.270	0.246	+9.8		10315	503	0.340	0.330	+3.0	
10133	501	5.240	4.720	+11.0		10204	505	0.290	0.280	+3.6		10315	504	0.460	0.420	+9.5	
10133	503	5.000	4.480	+11.6		10205	501	0.183	0.175	+4.6		10315	505	0.490	0.470	+4.3	
10133	504	4.820	4.160	+15.9		10205	503	0.226	0.215	+5.1		10331	501	10.100	9.000	+12.2	
10133	505	3.740	3.370	+11.0		10205	504	0.300	0.280	+7.1		10331	503	8.390	7.460	+12.5	
10140	501	0.034	0.030	+13.3		10205	505	0.320	0.310	+3.2		10331	504	9.250	7.920	+16.8	
10140	503	0.036	0.032	+12.5		10210	501	0.290	0.280	+3.6		10331	505	9.780	8.780	+11.4	
10140	504	0.045	0.039	+15.4		10210	503	0.360	0.350	+2.9		10332	501	17.300	15.500	+11.6	
10140	505	0.040	0.036	+11.1		10210	504	0.480	0.440	+9.1		10332	503	14.500	12.900	+12.4	
10141	501	0.067	0.061	+9.8		10210	505	0.520	0.500	+4.0		10332	504	16.000	13.700	+16.8	
10141	503	0.072	0.064	+12.5		10211	501	0.290	0.280	+3.6		10332	505	16.900	15.200	+11.2	
10141	504	0.089	0.077	+15.6		10211	503	0.360	0.350	+2.9		10352	501	0.720	0.670	+7.5	
10141	505	0.080	0.072	+11.1		10211	504	0.480	0.440	+9.1		10352	503	0.710	0.670	+6.0	

L - Lower Cap Applied

U - Upper Cap Applied

N - Not Subject to Capping

E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10352	504	0.510	0.460	+10.9		11039	503	0.900	0.950	-5.3		11201	501	12.400	13.100	-5.3	
10352	505	0.710	0.670	+6.0		11039	504	0.810	0.860	-5.8		11201	503	13.600	14.200	-4.2	
10367	501	3.340	3.510	-4.8		11039	505	0.650	0.690	-5.8		11201	504	9.260	9.690	-4.4	
10367	503	3.650	3.820	-4.5		11052	501	5.450	4.910	+11.0		11201	505	14.500	15.100	-4.0	
10367	504	2.490	2.600	-4.2		11052	503	5.210	4.660	+11.8		11202	501	3.680	3.860	-4.7	
10367	505	3.890	4.050	-4.0		11052	504	5.020	4.330	+15.9		11202	503	4.020	4.200	-4.3	
10368	501	4.890	5.130	-4.7		11052	505	3.890	3.510	+10.8		11202	504	2.740	2.870	-4.5	
10368	503	5.340	5.580	-4.3		11126	501	0.046	0.044	+4.5		11202	505	4.290	4.460	-3.8	
10368	504	3.640	3.810	-4.5		11126	503	0.057	0.054	+5.6		11203	501	0.690	0.630	+9.5	
10368	505	5.690	5.920	-3.9		11126	504	0.075	0.069	+8.7		11203	503	0.910	0.830	+9.6	
10378	501	10.200	9.110	+12.0		11126	505	0.081	0.078	+3.8		11203	504	0.720	0.630	+14.3	
10378	503	8.500	7.550	+12.6		11127	501	0.300	0.270	+11.1		11203	505	1.050	0.960	+9.4	
10378	504	9.360	8.020	+16.7		11127	503	0.390	0.360	+8.3		11204	501	0.229	0.218	+5.0	
10378	505	9.910	8.890	+11.5		11127	504	0.310	0.270	+14.8		11204	503	0.280	0.270	+3.7	
10379	501	4.730	4.230	+11.8		11127	505	0.450	0.410	+9.8		11204	504	0.380	0.340	+11.8	
10379	503	3.950	3.510	+12.5		11128	501	0.400	0.370	+8.1		11204	505	0.410	0.390	+5.1	
10379	504	4.350	3.720	+16.9		11128	503	0.530	0.480	+10.4		11206	501	0.580	0.610	-4.9	
10379	505	4.600	4.130	+11.4		11128	504	0.420	0.370	+13.5		11206	503	0.630	0.660	-4.5	
10380	501	8.070	7.220	+11.8		11128	505	0.610	0.560	+8.9		11206	504	0.430	0.450	-4.4	
10380	503	6.740	5.990	+12.5		11138	501	2.510	2.250	+11.6		11206	505	0.670	0.700	-4.3	
10380	504	7.420	6.360	+16.7		11138	503	2.100	1.870	+12.3		11207	501	7.290	7.650	-4.7	
10380	505	7.850	7.050	+11.3		11138	504	2.310	1.980	+16.7		11207	503	7.970	8.320	-4.2	
10381	501	6.990	6.250	+11.8		11138	505	2.450	2.200	+11.4		11207	504	5.430	5.680	-4.4	
10381	503	5.830	5.190	+12.3		11155	501	0.156	0.149	+4.7		11207	505	8.490	8.830	-3.9	
10381	504	6.430	5.510	+16.7		11155	503	0.193	0.184	+4.9		11208	501	1.250	1.310	-4.6	
10381	505	6.800	6.100	+11.5		11155	504	0.260	0.235	+10.6		11208	503	1.370	1.430	-4.2	
11007	501	1.420	1.490	-4.7		11155	505	0.280	0.270	+3.7		11208	504	0.930	0.970	-4.1	
11007	503	1.550	1.620	-4.3		11167	501	1.260	1.130	+11.5		11208	505	1.460	1.510	-3.3	
11007	504	1.060	1.110	-4.5		11167	503	1.200	1.070	+12.1		11209	501	5.870	6.160	-4.7	
11007	505	1.660	1.720	-3.5		11167	504	1.160	1.000	+16.0		11209	503	6.410	6.700	-4.3	
11020	501	0.221	0.211	+4.7		11167	505	0.900	0.810	+11.1		11209	504	4.370	4.570	-4.4	
11020	503	0.270	0.260	+3.8		11168	501	6.520	5.870	+11.1		11209	505	6.840	7.110	-3.8	
11020	504	0.360	0.330	+9.1		11168	503	6.220	5.560	+11.9		11210	501	2.500	2.620	-4.6	
11020	505	0.390	0.380	+2.6		11168	504	6.000	5.170	+16.1		11210	503	2.730	2.850	-4.2	
11039	501	0.760	0.800	-5.0		11168	505	4.650	4.190	+11.0		11210	504	1.860	1.950	-4.6	

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

SUBLINE: PREM/OPS

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
11210	505	2.910	3.030	-4.0		11259	504	1.120	1.010	+10.9		12374	503	0.560	0.530	+5.7	
11211	501	13.000	13.600	-4.4		11259	505	1.580	1.490	+6.0		12374	504	0.740	0.680	+8.8	
11211	503	14.200	14.800	-4.1		11273	501	10.200	9.750	+4.6		12374	505	0.800	0.760	+5.3	
11211	504	9.670	10.100	-4.3		11273	503	12.600	12.000	+5.0		12375	501	0.221	0.211	+4.7	
11211	505	15.100	15.700	-3.8		11273	504	16.800	15.300	+9.8		12375	503	0.270	0.260	+3.8	
11212	501	1.960	2.060	-4.9		11273	505	18.100	17.300	+4.6		12375	504	0.360	0.330	+9.1	
11212	503	2.150	2.240	-4.0		11274	501	9.790	9.350	+4.7		12375	505	0.390	0.380	+2.6	
11212	504	1.460	1.530	-4.6		11274	503	12.100	11.500	+5.2		12391	501	0.044	0.040	+10.0	
11212	505	2.290	2.380	-3.8		11274	504	16.100	14.700	+9.5		12391	503	0.058	0.053	+9.4	
11213	501	1.600	1.680	-4.8		11274	505	17.400	16.600	+4.8		12391	504	0.046	0.040	+15.0	
11213	503	1.750	1.830	-4.4		11288	501	1.820	1.710	+6.4		12391	505	0.067	0.061	+9.8	
11213	504	1.190	1.250	-4.8		11288	503	1.810	1.690	+7.1		12393	501	0.290	0.280	+3.6	
11213	505	1.870	1.940	-3.6		11288	504	1.280	1.160	+10.3		12393	503	0.360	0.350	+2.9	
11214	501	3.950	4.140	-4.6		11288	505	1.810	1.710	+5.8		12393	504	0.480	0.440	+9.1	
11214	503	4.310	4.500	-4.2		12014	501	0.085	0.090	-5.6		12393	505	0.520	0.500	+4.0	
11214	504	2.940	3.070	-4.2		12014	503	0.101	0.107	-5.6		12467	501	0.122	0.116	+5.2	
11214	505	4.600	4.780	-3.8		12014	504	0.091	0.096	-5.2		12467	503	0.151	0.143	+5.6	
11222	501	0.066	0.070	-5.7		12014	505	0.073	0.077	-5.2		12467	504	0.201	0.183	+9.8	
11222	503	0.073	0.076	-3.9		12356	501	0.870	0.830	+4.8		12467	505	0.216	0.207	+4.3	
11222	504	0.049	0.052	-5.8		12356	503	1.070	1.020	+4.9		12509	501	0.052	0.055	-5.5	
11222	505	0.077	0.080	-3.7		12356	504	1.430	1.300	+10.0		12509	503	0.062	0.065	-4.6	
11234	501	0.206	0.197	+4.6		12356	505	1.530	1.470	+4.1		12509	504	0.056	0.059	-5.1	
11234	503	0.250	0.242	+3.3		12361	501	0.073	0.066	+10.6		12509	505	0.045	0.047	-4.3	
11234	504	0.340	0.310	+9.7		12361	503	0.078	0.070	+11.4		12510	501	0.660	0.700	-5.7	
11234	505	0.360	0.350	+2.9		12361	504	0.097	0.084	+15.5		12510	503	0.780	0.830	-6.0	
11248	501	0.039	0.042	-7.1		12361	505	0.087	0.079	+10.1		12510	504	0.700	0.740	-5.4	
11248	503	0.047	0.050	-6.0		12362	501	0.059	0.054	+9.3		12510	505	0.570	0.600	-5.0	
11248	504	0.042	0.045	-6.7		12362	503	0.078	0.070	+11.4		12583	501	0.290	0.310	-6.5	
11248	505	0.034	0.036	-5.6		12362	504	0.061	0.054	+13.0		12583	503	0.350	0.370	-5.4	
11258	501	1.480	1.390	+6.5		12362	505	0.089	0.082	+8.5		12583	504	0.310	0.330	-6.1	
11258	503	1.480	1.380	+7.2		12373	501	0.022	0.020	+10.0		12583	505	0.250	0.260	-3.8	
11258	504	1.050	0.940	+11.7		12373	503	0.029	0.027	+7.4		12651	501	0.850	0.900	-5.6	
11258	505	1.470	1.390	+5.8		12373	504	0.023	0.020	+15.0		12651	503	1.010	1.070	-5.6	
11259	501	1.590	1.500	+6.0		12373	505	0.034	0.031	+9.7		12651	504	0.910	0.960	-5.2	
11259	503	1.580	1.480	+6.8		12374	501	0.450	0.430	+4.7		12651	505	0.730	0.770	-5.2	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
12683	501	0.390	0.410	-4.9		13112	505	0.074	0.067	+10.4		13453	504	0.500	0.530	-5.7	
12683	503	0.460	0.490	-6.1		13201	501	0.750	0.800	-6.3		13453	505	0.400	0.420	-4.8	
12683	504	0.420	0.440	-4.5		13201	503	0.890	0.950	-6.3		13454	501	0.540	0.580	-6.9	
12683	505	0.340	0.350	-2.9		13201	504	0.810	0.850	-4.7		13454	503	0.650	0.680	-4.4	
12707	501	0.390	0.350	+11.4		13201	505	0.650	0.680	-4.4		13454	504	0.580	0.620	-6.5	
12707	503	0.510	0.460	+10.9		13204	501	0.850	0.900	-5.6		13454	505	0.470	0.490	-4.1	
12707	504	0.400	0.350	+14.3		13204	503	1.010	1.070	-5.6		13455	501	0.550	0.590	-6.8	
12707	505	0.580	0.530	+9.4		13204	504	0.910	0.960	-5.2		13455	503	0.660	0.690	-4.3	
12797	501	0.081	0.074	+9.5		13204	505	0.730	0.770	-5.2		13455	504	0.590	0.620	-4.8	
12797	503	0.107	0.097	+10.3		13205	501	0.330	0.350	-5.7		13455	505	0.470	0.500	-6.0	
12797	504	0.085	0.074	+14.9		13205	503	0.390	0.410	-4.9		13506	501	0.670	0.640	+4.7	
12797	505	0.123	0.113	+8.8		13205	504	0.350	0.370	-5.4		13506	503	0.830	0.790	+5.1	
12805	501	0.236	0.226	+4.4		13205	505	0.280	0.300	-6.7		13506	504	1.110	1.010	+9.9	
12805	503	0.290	0.280	+3.6		13314	501	0.088	0.084	+4.8		13506	505	1.190	1.140	+4.4	
12805	504	0.390	0.360	+8.3		13314	503	0.108	0.103	+4.9		13507	501	0.810	0.770	+5.2	
12805	505	0.420	0.400	+5.0		13314	504	0.145	0.132	+9.8		13507	503	1.000	0.950	+5.3	
12841	501	0.390	0.370	+5.4		13314	505	0.155	0.149	+4.0		13507	504	1.330	1.220	+9.0	
12841	503	0.490	0.460	+6.5		13351	501	0.213	0.204	+4.4		13507	505	1.430	1.370	+4.4	
12841	504	0.650	0.590	+10.2		13351	503	0.260	0.250	+4.0		13590	501	0.410	0.440	-6.8	
12841	505	0.700	0.670	+4.5		13351	504	0.350	0.320	+9.4		13590	503	0.490	0.520	-5.8	
12927	501	0.069	0.066	+4.5		13351	505	0.380	0.360	+5.6		13590	504	0.440	0.460	-4.3	
12927	503	0.085	0.081	+4.9		13352	501	0.217	0.207	+4.8		13590	505	0.350	0.370	-5.4	
12927	504	0.113	0.103	+9.7		13352	503	0.270	0.260	+3.8		13621	501	0.104	0.110	-5.5	
12927	505	0.122	0.117	+4.3		13352	504	0.360	0.330	+9.1		13621	503	0.123	0.130	-5.4	
13049	501	0.038	0.034	+11.8		13352	505	0.390	0.370	+5.4		13621	504	0.111	0.117	-5.1	
13049	503	0.040	0.036	+11.1		13410	501	1.190	1.270	-6.3		13621	505	0.089	0.094	-5.3	
13049	504	0.050	0.044	+13.6		13410	503	1.420	1.500	-5.3		13670	501	0.041	0.037	+10.8	
13049	505	0.045	0.041	+9.8		13410	504	1.280	1.350	-5.2		13670	503	0.044	0.039	+12.8	
13111	501	1.380	1.290	+7.0		13410	505	1.020	1.080	-5.6		13670	504	0.054	0.047	+14.9	
13111	503	1.370	1.280	+7.0		13412	501	0.400	0.430	-7.0		13670	505	0.049	0.044	+11.4	
13111	504	0.970	0.870	+11.5		13412	503	0.480	0.510	-5.9		13673	501	1.130	1.060	+6.6	
13111	505	1.370	1.290	+6.2		13412	504	0.430	0.460	-6.5		13673	503	1.120	1.050	+6.7	
13112	501	0.062	0.056	+10.7		13412	505	0.350	0.360	-2.8		13673	504	0.790	0.720	+9.7	
13112	503	0.066	0.059	+11.9		13453	501	0.460	0.490	-6.1		13673	505	1.120	1.060	+5.7	
13112	504	0.082	0.072	+13.9		13453	503	0.550	0.580	-5.2		13715	501	0.059	0.054	+9.3	

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
13715	503	0.078	0.070	+11.4		14405	501	0.840	0.880	-4.5		14913	505	0.430	0.410	+4.9	
13715	504	0.061	0.054	+13.0		14405	503	0.910	0.950	-4.2		15062	501	0.164	0.174	-5.7	
13715	505	0.089	0.082	+8.5		14405	504	0.620	0.650	-4.6		15062	503	0.195	0.206	-5.3	
13716	501	0.330	0.320	+3.1		14405	505	0.970	1.010	-4.0		15062	504	0.176	0.185	-4.9	
13716	503	0.410	0.390	+5.1		14527	501	0.239	0.219	+9.1		15062	505	0.141	0.148	-4.7	
13716	504	0.550	0.500	+10.0		14527	503	0.320	0.290	+10.3		15063	501	0.191	0.203	-5.9	
13716	505	0.590	0.560	+5.4		14527	504	0.250	0.219	+14.2		15063	503	0.227	0.240	-5.4	
13720	501	0.630	0.600	+5.0		14527	505	0.360	0.330	+9.1		15063	504	0.204	0.216	-5.6	
13720	503	0.630	0.590	+6.8		14655	501	0.065	0.062	+4.8		15063	505	0.164	0.173	-5.2	
13720	504	0.450	0.400	+12.5		14655	503	0.080	0.076	+5.3		15070	501	0.112	0.118	-5.1	
13720	505	0.630	0.600	+5.0		14655	504	0.107	0.097	+10.3		15070	503	0.122	0.128	-4.7	
13759	501	0.130	0.124	+4.8		14655	505	0.115	0.110	+4.5		15070	504	0.083	0.087	-4.6	
13759	503	0.160	0.152	+5.3		14731	501	5.410	4.870	+11.1		15070	505	0.130	0.136	-4.4	
13759	504	0.214	0.195	+9.7		14731	503	5.160	4.620	+11.7		15123	501	5.230	4.710	+11.0	
13759	505	0.230	0.220	+4.5		14731	504	4.980	4.290	+16.1		15123	503	4.990	4.460	+11.9	
13930	501	0.125	0.114	+9.6		14731	505	3.860	3.480	+10.9		15123	504	4.810	4.150	+15.9	
13930	503	0.165	0.150	+10.0		14732	501	0.400	0.360	+11.1		15123	505	3.730	3.360	+11.0	
13930	504	0.131	0.114	+14.9		14732	503	0.380	0.340	+11.8		15124	501	1.830	1.650	+10.9	
13930	505	0.189	0.174	+8.6		14732	504	0.370	0.320	+15.6		15124	503	1.750	1.560	+12.2	
14068	501	0.029	0.027	+7.4		14732	505	0.290	0.260	+11.5		15124	504	1.680	1.450	+15.9	
14068	503	0.035	0.034	+2.9		14733	501	0.450	0.430	+4.7		15124	505	1.300	1.180	+10.2	
14068	504	0.047	0.043	+9.3		14733	503	0.560	0.530	+5.7		15188	501	0.290	0.310	-6.5	
14068	505	0.051	0.049	+4.1		14733	504	0.750	0.680	+10.3		15188	503	0.340	0.360	-5.6	
14101	501	0.340	0.320	+6.3		14733	505	0.800	0.770	+3.9		15188	504	0.310	0.330	-6.1	
14101	503	0.420	0.390	+7.7		14734	501	0.194	0.186	+4.3		15188	505	0.248	0.260	-4.6	
14101	504	0.550	0.500	+10.0		14734	503	0.241	0.229	+5.2		15223	501	0.048	0.044	+9.1	
14101	505	0.590	0.570	+3.5		14734	504	0.320	0.290	+10.3		15223	503	0.051	0.046	+10.9	
14279	501	0.400	0.420	-4.8		14734	505	0.340	0.330	+3.0		15223	504	0.064	0.056	+14.3	
14279	503	0.470	0.500	-6.0		14855	501	0.182	0.194	-6.2		15223	505	0.057	0.052	+9.6	
14279	504	0.420	0.450	-6.7		14855	503	0.217	0.229	-5.2		15224	501	0.670	0.630	+6.3	
14279	505	0.340	0.360	-5.6		14855	504	0.196	0.207	-5.3		15224	503	0.670	0.620	+8.1	
14401	501	1.500	1.410	+6.4		14855	505	0.157	0.165	-4.8		15224	504	0.470	0.430	+9.3	
14401	503	1.490	1.390	+7.2		14913	501	0.244	0.233	+4.7		15224	505	0.670	0.630	+6.3	
14401	504	1.060	0.950	+11.6		14913	503	0.300	0.290	+3.4		15314	501	0.156	0.149	+4.7	
14401	505	1.490	1.400	+6.4		14913	504	0.400	0.370	+8.1		15314	503	0.193	0.184	+4.9	

L - Lower Cap Applied
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SUBLINE: PREM/OPS

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
15314	504	0.260	0.235	+10.6		15656	503	5.710	5.430	+5.2		16403	501	0.660	0.630	+4.8	
15314	505	0.280	0.270	+3.7		15656	504	7.610	6.940	+9.7		16403	503	0.810	0.770	+5.2	
15404	501	0.075	0.079	-5.1		15656	505	8.180	7.850	+4.2		16403	504	1.080	0.990	+9.1	
15404	503	0.089	0.094	-5.3		15699	501	0.360	0.380	-5.3		16403	505	1.160	1.110	+4.5	
15404	504	0.080	0.085	-5.9		15699	503	0.400	0.410	-2.4		16404	501	0.830	0.790	+5.1	
15404	505	0.064	0.068	-5.9		15699	504	0.270	0.280	-3.6		16404	503	1.020	0.970	+5.2	
15405	501	0.110	0.117	-6.0		15699	505	0.420	0.440	-4.5		16404	504	1.360	1.240	+9.7	
15405	503	0.131	0.138	-5.1		15733	501	0.182	0.194	-6.2		16404	505	1.470	1.410	+4.3	
15405	504	0.118	0.124	-4.8		15733	503	0.217	0.229	-5.2		16471	501	0.207	0.217	-4.6	
15405	505	0.094	0.100	-6.0		15733	504	0.196	0.207	-5.3		16471	503	0.226	0.236	-4.2	
15406	501	0.280	0.300	-6.7		15733	505	0.157	0.165	-4.8		16471	504	0.154	0.161	-4.3	
15406	503	0.330	0.350	-5.7		15839	501	0.210	0.200	+5.0		16471	505	0.241	0.250	-3.6	
15406	504	0.300	0.320	-6.3		15839	503	0.260	0.246	+5.7		16501	501	0.066	0.060	+10.0	
15406	505	0.241	0.250	-3.6		15839	504	0.350	0.320	+9.4		16501	503	0.087	0.079	+10.1	
15488	501	0.700	0.740	-5.4		15839	505	0.370	0.360	+2.8		16501	504	0.069	0.060	+15.0	
15488	503	0.830	0.880	-5.7		15991	501	0.172	0.164	+4.9		16501	505	0.100	0.091	+9.9	
15488	504	0.750	0.790	-5.1		15991	503	0.212	0.202	+5.0		16527	501	0.101	0.092	+9.8	
15488	505	0.600	0.630	-4.8		15991	504	0.280	0.260	+7.7		16527	503	0.133	0.121	+9.9	
15538	501	0.280	0.270	+3.7		15991	505	0.300	0.290	+3.4		16527	504	0.106	0.092	+15.2	
15538	503	0.340	0.330	+3.0		15993	501	0.145	0.138	+5.1		16527	505	0.153	0.140	+9.3	
15538	504	0.460	0.420	+9.5		15993	503	0.179	0.170	+5.3		16588	501	0.104	0.110	-5.5	
15538	505	0.490	0.470	+4.3		15993	504	0.239	0.218	+9.6		16588	503	0.123	0.130	-5.4	
15600	501	0.700	0.670	+4.5		15993	505	0.260	0.246	+5.7		16588	504	0.111	0.117	-5.1	
15600	503	0.870	0.820	+6.1		16005	501	0.031	0.028	+10.7		16588	505	0.089	0.094	-5.3	
15600	504	1.160	1.050	+10.5		16005	503	0.041	0.037	+10.8		16604	501	0.174	0.185	-5.9	
15600	505	1.240	1.190	+4.2		16005	504	0.033	0.028	+17.9		16604	503	0.207	0.219	-5.5	
15607	501	0.146	0.154	-5.2		16005	505	0.047	0.043	+9.3		16604	504	0.187	0.197	-5.1	
15607	503	0.160	0.167	-4.2		16009	501	0.224	0.238	-5.9		16604	505	0.150	0.158	-5.1	
15607	504	0.109	0.114	-4.4		16009	503	0.270	0.280	-3.6		16670	501	4.170	3.730	+11.8	
15607	505	0.171	0.178	-3.9		16009	504	0.240	0.250	-4.0		16670	503	3.480	3.100	+12.3	
15608	501	0.156	0.149	+4.7		16009	505	0.193	0.203	-4.9		16670	504	3.840	3.290	+16.7	
15608	503	0.193	0.184	+4.9		16402	501	1.040	0.990	+5.1		16670	505	4.060	3.650	+11.2	
15608	504	0.260	0.235	+10.6		16402	503	1.280	1.220	+4.9		16676	501	0.217	0.207	+4.8	
15608	505	0.280	0.270	+3.7		16402	504	1.710	1.560	+9.6		16676	503	0.270	0.260	+3.8	
15656	501	4.620	4.410	+4.8		16402	505	1.840	1.760	+4.5		16676	504	0.360	0.330	+9.1	

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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
16676	505	0.390	0.370	+5.4		16891	504	0.136	0.143	-4.9		16915	503	1.600	1.490	+7.4	
16694	501	0.340	0.370	-8.1		16891	505	0.109	0.115	-5.2		16915	504	1.770	1.580	+12.0	
16694	503	0.410	0.430	-4.7		16892	501	0.230	0.244	-5.7		16915	505	1.860	1.740	+6.9	
16694	504	0.370	0.390	-5.1		16892	503	0.270	0.290	-6.9		16916	501	1.380	1.290	+7.0	
16694	505	0.300	0.310	-3.2		16892	504	0.247	0.260	-5.0		16916	503	1.340	1.240	+8.1	
16705	501	0.188	0.171	+9.9		16892	505	0.198	0.208	-4.8		16916	504	1.470	1.320	+11.4	
16705	503	0.248	0.225	+10.2		16900	501	2.690	2.520	+6.7		16916	505	1.550	1.450	+6.9	
16705	504	0.196	0.171	+14.6		16900	503	2.610	2.420	+7.9		16920	501	3.680	3.430	+7.3	
16705	505	0.280	0.260	+7.7		16900	504	2.880	2.570	+12.1		16920	503	3.550	3.300	+7.6	
16750	501	0.076	0.073	+4.1		16900	505	3.020	2.830	+6.7		16920	504	3.920	3.510	+11.7	
16750	503	0.094	0.090	+4.4		16901	501	1.730	1.610	+7.5		16920	505	4.120	3.850	+7.0	
16750	504	0.126	0.115	+9.6		16901	503	1.670	1.550	+7.7		16921	501	3.360	3.130	+7.3	
16750	505	0.135	0.130	+3.8		16901	504	1.840	1.650	+11.5		16921	503	3.250	3.020	+7.6	
16751	501	0.076	0.073	+4.1		16901	505	1.930	1.810	+6.6		16921	504	3.580	3.210	+11.5	
16751	503	0.094	0.090	+4.4		16902	501	1.460	1.370	+6.6		16921	505	3.760	3.520	+6.8	
16751	504	0.126	0.115	+9.6		16902	503	1.420	1.320	+7.6		16930	501	2.110	1.970	+7.1	
16751	505	0.135	0.130	+3.8		16902	504	1.560	1.400	+11.4		16930	503	2.040	1.900	+7.4	
16819	501	0.990	1.050	-5.7		16902	505	1.640	1.540	+6.5		16930	504	2.260	2.020	+11.9	
16819	503	1.180	1.250	-5.6		16905	501	2.830	2.640	+7.2		16930	505	2.370	2.220	+6.8	
16819	504	1.060	1.120	-5.4		16905	503	2.740	2.550	+7.5		16931	501	2.280	2.130	+7.0	
16819	505	0.850	0.900	-5.6		16905	504	3.020	2.700	+11.9		16931	503	2.200	2.050	+7.3	
16820	501	0.770	0.810	-4.9		16905	505	3.170	2.970	+6.7		16931	504	2.430	2.180	+11.5	
16820	503	0.910	0.960	-5.2		16906	501	1.810	1.690	+7.1		16931	505	2.550	2.390	+6.7	
16820	504	0.820	0.870	-5.7		16906	503	1.750	1.630	+7.4		16940	501	4.590	4.280	+7.2	
16820	505	0.660	0.690	-4.3		16906	504	1.930	1.730	+11.6		16940	503	4.440	4.120	+7.8	
16881	501	1.190	1.140	+4.4		16906	505	2.030	1.900	+6.8		16940	504	4.900	4.380	+11.9	
16881	503	1.480	1.400	+5.7		16910	501	1.620	1.510	+7.3		16940	505	5.140	4.810	+6.9	
16881	504	1.970	1.790	+10.1		16910	503	1.560	1.450	+7.6		16941	501	1.840	1.720	+7.0	
16881	505	2.110	2.030	+3.9		16910	504	1.730	1.540	+12.3		16941	503	1.780	1.650	+7.9	
16890	501	0.116	0.123	-5.7		16910	505	1.810	1.700	+6.5		16941	504	1.960	1.750	+12.0	
16890	503	0.138	0.146	-5.5		16911	501	1.460	1.370	+6.6		16941	505	2.060	1.930	+6.7	
16890	504	0.124	0.131	-5.3		16911	503	1.420	1.320	+7.6		18078	501	0.106	0.097	+9.3	
16890	505	0.100	0.105	-4.8		16911	504	1.560	1.400	+11.4		18078	503	0.140	0.128	+9.4	
16891	501	0.126	0.134	-6.0		16911	505	1.640	1.540	+6.5		18078	504	0.111	0.097	+14.4	
16891	503	0.150	0.159	-5.7		16915	501	1.660	1.550	+7.1		18078	505	0.161	0.148	+8.8	

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E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
18109	501	0.290	0.270	+7.4		18438	505	1.300	1.240	+4.8		18834	504	0.360	0.330	+9.1	
18109	503	0.350	0.340	+2.9		18501	501	1.200	1.120	+7.1		18834	505	0.390	0.370	+5.4	
18109	504	0.470	0.430	+9.3		18501	503	1.190	1.110	+7.2		18911	501	0.690	0.660	+4.5	
18109	505	0.510	0.490	+4.1		18501	504	0.840	0.760	+10.5		18911	503	0.850	0.810	+4.9	
18110	501	0.229	0.218	+5.0		18501	505	1.190	1.120	+6.2		18911	504	1.130	1.030	+9.7	
18110	503	0.280	0.270	+3.7		18506	501	0.360	0.390	-7.7		18911	505	1.220	1.170	+4.3	
18110	504	0.380	0.340	+11.8		18506	503	0.430	0.460	-6.5		18912	501	1.290	1.230	+4.9	
18110	505	0.410	0.390	+5.1		18506	504	0.390	0.410	-4.9		18912	503	1.600	1.520	+5.3	
18205	501	0.164	0.150	+9.3		18506	505	0.310	0.330	-6.1		18912	504	2.130	1.940	+9.8	
18205	503	0.216	0.197	+9.6		18507	501	0.137	0.131	+4.6		18912	505	2.290	2.200	+4.1	
18205	504	0.171	0.150	+14.0		18507	503	0.170	0.161	+5.6		18920	501	0.340	0.320	+6.3	
18205	505	0.248	0.228	+8.8		18507	504	0.226	0.206	+9.7		18920	503	0.420	0.390	+7.7	
18206	501	0.370	0.350	+5.7		18507	505	0.243	0.233	+4.3		18920	504	0.550	0.500	+10.0	
18206	503	0.460	0.430	+7.0		18570	501	1.430	1.370	+4.4		18920	505	0.590	0.570	+3.5	
18206	504	0.610	0.560	+8.9		18570	503	1.770	1.680	+5.4		19007	501	2.040	1.840	+10.9	
18206	505	0.660	0.630	+4.8		18570	504	2.360	2.160	+9.3		19007	503	1.950	1.750	+11.4	
18335	501	0.270	0.250	+8.0		18570	505	2.540	2.440	+4.1		19007	504	1.880	1.620	+16.0	
18335	503	0.330	0.310	+6.5		18616	501	0.280	0.300	-6.7		19007	505	1.460	1.310	+11.5	
18335	504	0.440	0.400	+10.0		18616	503	0.330	0.350	-5.7		19051	501	4.530	4.080	+11.0	
18335	505	0.470	0.450	+4.4		18616	504	0.300	0.310	-3.2		19051	503	4.330	3.870	+11.9	
18435	501	1.300	1.230	+5.7		18616	505	0.239	0.250	-4.4		19051	504	4.170	3.600	+15.8	
18435	503	1.300	1.210	+7.4		18707	501	0.009	0.008	+12.5		19051	505	3.230	2.910	+11.0	
18435	504	0.920	0.830	+10.8		18707	503	0.012	0.011	+9.1		19795	501	0.225	0.215	+4.7	
18435	505	1.300	1.220	+6.6		18707	504	0.009	0.008	+12.5		19795	503	0.280	0.260	+7.7	
18436	501	1.050	0.990	+6.1		18707	505	0.013	0.012	+8.3		19795	504	0.370	0.340	+8.8	
18436	503	1.050	0.980	+7.1		18708	501	0.084	0.080	+5.0		19795	505	0.400	0.380	+5.3	
18436	504	0.740	0.670	+10.4		18708	503	0.104	0.099	+5.1		19796	501	0.260	0.250	+4.0	
18436	505	1.050	0.990	+6.1		18708	504	0.138	0.126	+9.5		19796	503	0.330	0.310	+6.5	
18437	501	0.380	0.360	+5.6		18708	505	0.149	0.143	+4.2		19796	504	0.430	0.400	+7.5	
18437	503	0.470	0.450	+4.4		18833	501	0.105	0.096	+9.4		19796	505	0.470	0.450	+4.4	
18437	504	0.630	0.570	+10.5		18833	503	0.139	0.126	+10.3		40045	501	231.000	207.000	+11.6	
18437	505	0.680	0.650	+4.6		18833	504	0.110	0.096	+14.6		40045	503	193.000	172.000	+12.2	
18438	501	0.730	0.700	+4.3		18833	505	0.159	0.146	+8.9		40045	504	213.000	182.000	+17.0	
18438	503	0.910	0.860	+5.8		18834	501	0.217	0.207	+4.8		40045	505	225.000	202.000	+11.4	
18438	504	1.210	1.100	+10.0		18834	503	0.270	0.260	+3.8		40046	501	45.700	40.900	+11.7	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
40046	503	38.100	33.900	+12.4		40111	501	8.190	7.330	+11.7		41650	505	18.000	16.100	+11.8	
40046	504	42.000	36.000	+16.7		40111	503	6.840	6.080	+12.5		41664	501	35.000	31.300	+11.8	
40046	505	44.400	39.900	+11.3		40111	504	7.540	6.460	+16.7		41664	503	29.200	26.000	+12.3	
40047	501	16.300	14.600	+11.6		40111	505	7.970	7.160	+11.3		41664	504	32.200	27.600	+16.7	
40047	503	13.600	12.100	+12.4		41001	501	0.280	0.247	+13.4		41664	505	34.000	30.600	+11.1	
40047	504	15.000	12.800	+17.2		41001	503	0.231	0.205	+12.7		41665	501	4.100	3.670	+11.7	
40047	505	15.900	14.200	+12.0		41001	504	0.250	0.218	+14.7		41665	503	3.420	3.040	+12.5	
40059	501	5.830	5.220	+11.7		41001	505	0.270	0.242	+11.6		41665	504	3.770	3.230	+16.7	
40059	503	4.870	4.330	+12.5		41421	501	0.560	0.500	+12.0		41665	505	3.990	3.580	+11.5	
40059	504	5.360	4.600	+16.5		41421	503	0.620	0.550	+12.7		41667	501	95.600	85.600	+11.7	
40059	505	5.670	5.090	+11.4		41421	504	0.320	0.270	+18.5		41667	503	79.800	71.000	+12.4	
40061	501	3.090	2.770	+11.6		41421	505	0.270	0.242	+11.6		41667	504	88.000	75.400	+16.7	
40061	503	2.580	2.290	+12.7		41422	501	0.300	0.270	+11.1		41667	505	93.100	83.600	+11.4	
40061	504	2.840	2.440	+16.4		41422	503	0.330	0.290	+13.8		41668	501	89.700	80.200	+11.8	
40061	505	3.010	2.700	+11.5		41422	504	0.169	0.144	+17.4		41668	503	74.900	66.500	+12.6	
40063	501	103.000	92.600	+11.2		41422	505	0.144	0.129	+11.6		41668	504	82.500	70.700	+16.7	
40063	503	86.400	76.800	+12.5		41510	501	34.500	32.900	+4.9		41668	505	87.300	78.300	+11.5	
40063	504	95.200	81.500	+16.8		41510	503	42.700	40.600	+5.2		41669	501	0.630	0.560	+12.5	
40063	505	101.000	90.400	+11.7		41510	504	56.900	51.900	+9.6		41669	503	0.520	0.470	+10.6	
40064	501	30.400	27.200	+11.8		41510	505	61.100	58.600	+4.3		41669	504	0.580	0.500	+16.0	
40064	503	25.400	22.600	+12.4		41603	501	26.700	23.800	+12.2		41669	505	0.610	0.550	+10.9	
40064	504	28.000	24.000	+16.7		41603	503	29.300	25.900	+13.1		41670	501	1.060	0.940	+12.8	
40064	505	29.600	26.600	+11.3		41603	504	15.000	12.800	+17.2		41670	503	0.880	0.780	+12.8	
40075	501	77.700	70.400	+10.4		41603	505	12.800	11.500	+11.3		41670	504	0.970	0.830	+16.9	
40075	503	39.000	35.100	+11.1		41604	501	14.700	13.100	+12.2		41670	505	1.030	0.920	+12.0	
40075	504	51.200	44.300	+15.6		41604	503	16.100	14.200	+13.4		41677	501	0.215	0.226	-4.9	
40075	505	35.600	32.300	+10.2		41604	504	8.230	7.030	+17.1		41677	503	0.235	0.246	-4.5	
40101	501	17.500	15.600	+12.2		41604	505	7.030	6.290	+11.8		41677	504	0.160	0.168	-4.8	
40101	503	15.000	13.300	+12.8		41620	501	1.040	1.090	-4.6		41677	505	0.250	0.260	-3.8	
40101	504	11.900	10.200	+16.7		41620	503	1.140	1.190	-4.2		41678	501	59.800	55.300	+8.1	
40101	505	18.700	16.700	+12.0		41620	504	0.780	0.810	-3.7		41678	503	45.900	42.200	+8.8	
40102	501	15.400	13.800	+11.6		41620	505	1.210	1.260	-4.0		41678	504	33.300	29.500	+12.9	
40102	503	13.300	11.800	+12.7		41650	501	37.600	33.500	+12.2		41678	505	37.900	35.200	+7.7	
40102	504	10.500	8.990	+16.8		41650	503	41.200	36.500	+12.9		41680	501	19.600	17.400	+12.6	
40102	505	16.500	14.800	+11.5		41650	504	21.100	18.000	+17.2		41680	503	21.400	19.000	+12.6	

L - Lower Cap Applied

U - Upper Cap Applied

N - Not Subject to Capping

E - Subject to Capping Exception

SUBLINE: PREM/OPS

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
41680	504	11.000	9.380	+17.3		43422	503	106.000	95.500	+11.0		43822	501	3.150	3.310	-4.8	
41680	505	9.370	8.390	+11.7		43422	504	139.000	121.000	+14.9		43822	503	3.450	3.600	-4.2	
41696	501	0.680	0.710	-4.2		43422	505	96.800	88.000	+10.0		43822	504	2.350	2.460	-4.5	
41696	503	0.740	0.780	-5.1		43470	501	3.960	4.160	-4.8		43822	505	3.670	3.820	-3.9	
41696	504	0.510	0.530	-3.8		43470	503	4.330	4.520	-4.2		43840	501	0.039	0.041	-4.9	
41696	505	0.790	0.820	-3.7		43470	504	2.950	3.090	-4.5		43840	503	0.042	0.044	-4.5	
41697	501	0.470	0.500	-6.0		43470	505	4.620	4.800	-3.7		43840	504	0.029	0.030	-3.3	
41697	503	0.520	0.540	-3.7		43518	501	15.000	13.400	+11.9		43840	505	0.045	0.047	-4.3	
41697	504	0.350	0.370	-5.4		43518	503	12.500	11.100	+12.6		43860	501	2.480	2.600	-4.6	
41697	505	0.550	0.570	-3.5		43518	504	13.800	11.800	+16.9		43860	503	2.710	2.830	-4.2	
41715	501	12.400	11.100	+11.7		43518	505	14.600	13.100	+11.5		43860	504	1.850	1.930	-4.1	
41715	503	13.600	12.000	+13.3		43550	501	144.000	130.000	+10.8		43860	505	2.890	3.010	-4.0	
41715	504	6.970	5.950	+17.1		43550	503	72.100	64.900	+11.1		43889	501	0.890	0.930	-4.3	
41715	505	5.950	5.330	+11.6		43550	504	94.600	81.900	+15.5		43889	503	0.970	1.010	-4.0	
41716	501	7.900	7.040	+12.2		43550	505	65.800	59.800	+10.0		43889	504	0.660	0.690	-4.3	
41716	503	8.650	7.670	+12.8		43551	501	79.800	72.300	+10.4		43889	505	1.030	1.080	-4.6	
41716	504	4.430	3.790	+16.9		43551	503	40.000	36.000	+11.1		44009	501	6.370	5.740	+11.0	
41716	505	3.780	3.390	+11.5		43551	504	52.500	45.500	+15.4		44009	503	6.090	5.440	+11.9	
43151	501	38.700	35.000	+10.6		43551	505	36.500	33.200	+9.9		44009	504	5.870	5.060	+16.0	
43151	503	19.400	17.500	+10.9		43626	501	12.000	10.700	+12.1		44009	505	4.550	4.100	+11.0	
43151	504	25.400	22.000	+15.5		43626	503	10.000	8.900	+12.4		44069	501	12.800	11.500	+11.3	
43151	505	17.700	16.100	+9.9		43626	504	11.000	9.450	+16.4		44069	503	10.700	9.510	+12.5	
43152	501	17.900	16.500	+8.5		43626	505	11.700	10.500	+11.4		44069	504	11.800	10.100	+16.8	
43152	503	13.700	12.600	+8.7		43628	501	156.000	139.000	+12.2		44069	505	12.500	11.200	+11.6	
43152	504	9.980	8.830	+13.0		43628	503	130.000	116.000	+12.1		44070	501	3.800	3.400	+11.8	
43152	505	11.300	10.500	+7.6		43628	504	143.000	123.000	+16.3		44070	503	3.170	2.820	+12.4	
43200	501	147.000	133.000	+10.5		43628	505	152.000	136.000	+11.8		44070	504	3.490	2.990	+16.7	
43200	503	73.800	66.500	+11.0		43629	501	132.000	118.000	+11.9		44070	505	3.690	3.320	+11.1	
43200	504	96.800	83.800	+15.5		43629	503	110.000	98.000	+12.2		44071	501	4.220	3.780	+11.6	
43200	505	67.300	61.200	+10.0		43629	504	121.000	104.000	+16.3		44071	503	3.530	3.130	+12.8	
43421	501	40.300	36.500	+10.4		43629	505	128.000	115.000	+11.3		44071	504	3.880	3.330	+16.5	
43421	503	20.200	18.200	+11.0		43760	501	4.400	3.940	+11.7		44071	505	4.110	3.690	+11.4	
43421	504	26.500	23.000	+15.2		43760	503	3.670	3.260	+12.6		44072	501	2.920	2.610	+11.9	
43421	505	18.400	16.800	+9.5		43760	504	4.050	3.470	+16.7		44072	503	2.430	2.160	+12.5	
43422	501	212.000	192.000	+10.4		43760	505	4.280	3.840	+11.5		44072	504	2.680	2.300	+16.5	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
44072	505	2.840	2.550	+11.4		44111	504	3.690	3.280	+12.5		44429	503	0.820	0.730	+12.3	
44100	501	8.260	7.660	+7.8		44111	505	4.670	4.350	+7.4		44429	504	0.650	0.550	+18.2	
44100	503	10.700	9.930	+7.8		44112	501	2.750	2.550	+7.8		44429	505	1.020	0.910	+12.1	
44100	504	6.560	5.830	+12.5		44112	503	3.570	3.310	+7.9		44430	501	0.660	0.590	+11.9	
44100	505	8.310	7.730	+7.5		44112	504	2.190	1.940	+12.9		44430	503	0.570	0.500	+14.0	
44101	501	8.600	7.980	+7.8		44112	505	2.770	2.580	+7.4		44430	504	0.450	0.390	+15.4	
44101	503	11.200	10.300	+8.7		44276	501	197.000	179.000	+10.1		44430	505	0.710	0.630	+12.7	
44101	504	6.830	6.070	+12.5		44276	503	99.000	89.200	+11.0		44431	501	2.110	1.890	+11.6	
44101	505	8.650	8.050	+7.5		44276	504	130.000	113.000	+15.0		44431	503	1.820	1.610	+13.0	
44102	501	6.710	6.220	+7.9		44276	505	90.300	82.100	+10.0		44431	504	1.440	1.230	+17.1	
44102	503	8.710	8.070	+7.9		44277	501	128.000	116.000	+10.3		44431	505	2.260	2.020	+11.9	
44102	504	5.330	4.740	+12.4		44277	503	64.200	57.800	+11.1		44432	501	0.670	0.600	+11.7	
44102	505	6.750	6.280	+7.5		44277	504	84.200	72.900	+15.5		44432	503	0.580	0.510	+13.7	
44103	501	5.940	5.510	+7.8		44277	505	58.600	53.200	+10.2		44432	504	0.460	0.390	+17.9	
44103	503	7.700	7.140	+7.8		44280	501	0.215	0.226	-4.9		44432	505	0.720	0.640	+12.5	
44103	504	4.720	4.190	+12.6		44280	503	0.235	0.246	-4.5		44433	501	21.300	19.000	+12.1	
44103	505	5.970	5.560	+7.4		44280	504	0.160	0.168	-4.8		44433	503	18.400	16.300	+12.9	
44104	501	2.490	2.310	+7.8		44280	505	0.250	0.260	-3.8		44433	504	14.600	12.400	+17.7	
44104	503	3.240	3.000	+8.0		44311	501	7.740	6.930	+11.7		44433	505	22.800	20.400	+11.8	
44104	504	1.980	1.760	+12.5		44311	503	6.460	5.750	+12.3		44434	501	40.800	36.400	+12.1	
44104	505	2.510	2.330	+7.7		44311	504	7.120	6.100	+16.7		44434	503	35.100	31.200	+12.5	
44108	501	2.920	2.710	+7.7		44311	505	7.530	6.760	+11.4		44434	504	27.900	23.800	+17.2	
44108	503	3.800	3.520	+8.0		44315	501	5.200	4.660	+11.6		44434	505	43.700	39.100	+11.8	
44108	504	2.320	2.060	+12.6		44315	503	4.340	3.860	+12.4		44435	501	42.300	37.700	+12.2	
44108	505	2.940	2.740	+7.3		44315	504	4.790	4.100	+16.8		44435	503	36.400	32.300	+12.7	
44109	501	7.400	6.860	+7.9		44315	505	5.060	4.550	+11.2		44435	504	28.800	24.600	+17.1	
44109	503	9.600	8.900	+7.9		44427	501	63.100	56.300	+12.1		44435	505	45.200	40.400	+11.9	
44109	504	5.880	5.220	+12.6		44427	503	54.300	48.200	+12.7		44436	501	49.400	44.100	+12.0	
44109	505	7.440	6.920	+7.5		44427	504	43.100	36.800	+17.1		44436	503	42.500	37.700	+12.7	
44110	501	7.570	7.020	+7.8		44427	505	67.500	60.400	+11.8		44436	504	33.700	28.800	+17.0	
44110	503	9.830	9.110	+7.9		44428	501	63.500	56.600	+12.2		44436	505	52.800	47.200	+11.9	
44110	504	6.010	5.340	+12.5		44428	503	54.600	48.400	+12.8		44437	501	40.900	36.500	+12.1	
44110	505	7.620	7.080	+7.6		44428	504	43.300	37.000	+17.0		44437	503	35.200	31.200	+12.8	
44111	501	4.650	4.310	+7.9		44428	505	67.900	60.700	+11.9		44437	504	27.900	23.800	+17.2	
44111	503	6.030	5.590	+7.9		44429	501	0.950	0.850	+11.8		44437	505	43.800	39.200	+11.7	

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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
44438	501	32.300	28.900	+11.8		45334	505	38.800	35.300	+9.9		46004	504	20.100	17.100	+17.5	
44438	503	27.800	24.700	+12.6		45380	501	0.213	0.227	-6.2		46004	505	17.100	15.300	+11.8	
44438	504	22.100	18.800	+17.6		45380	503	0.250	0.270	-7.4		46005	501	28.600	25.500	+12.2	
44438	505	34.600	30.900	+12.0		45380	504	0.229	0.242	-5.4		46005	503	31.300	27.700	+13.0	
44439	501	62.900	56.200	+11.9		45380	505	0.184	0.193	-4.7		46005	504	16.000	13.700	+16.8	
44439	503	54.100	48.000	+12.7		45450	501	24.900	22.600	+10.2		46005	505	13.700	12.300	+11.4	
44439	504	43.000	36.700	+17.2		45450	503	12.500	11.300	+10.6		46112	501	0.069	0.061	+13.1	
44439	505	67.300	60.200	+11.8		45450	504	16.400	14.200	+15.5		46112	503	0.059	0.052	+13.5	
44440	501	52.100	46.500	+12.0		45450	505	11.400	10.400	+9.6		46112	504	0.047	0.040	+17.5	
44440	503	44.800	39.700	+12.8		45678	501	0.233	0.244	-4.5		46112	505	0.073	0.066	+10.6	
44440	504	35.500	30.300	+17.2		45678	503	0.250	0.270	-7.4		46202	501	6.420	5.780	+11.1	
44440	505	55.700	49.800	+11.8		45678	504	0.173	0.181	-4.4		46202	503	2.940	2.630	+11.8	
45190	501	5.050	4.550	+11.0		45678	505	0.270	0.280	-3.6		46202	504	2.710	2.340	+15.8	
45190	503	2.310	2.070	+11.6		45771	501	0.330	0.350	-5.7		46202	505	2.260	2.040	+10.8	
45190	504	2.140	1.840	+16.3		45771	503	0.390	0.410	-4.9		46362	501	209.000	193.000	+8.3	
45190	505	1.780	1.610	+10.6		45771	504	0.350	0.370	-5.4		46362	503	160.000	147.000	+8.8	
45191	501	3.590	3.230	+11.1		45771	505	0.280	0.290	-3.4		46362	504	116.000	103.000	+12.6	
45191	503	1.640	1.470	+11.6		45819	501	0.106	0.112	-5.4		46362	505	132.000	123.000	+7.3	
45191	504	1.520	1.310	+16.0		45819	503	0.126	0.133	-5.3		46426	501	30.500	28.200	+8.2	
45191	505	1.260	1.140	+10.5		45819	504	0.113	0.120	-5.8		46426	503	23.400	21.500	+8.8	
45192	501	4.190	3.780	+10.8		45819	505	0.091	0.096	-5.2		46426	504	17.000	15.000	+13.3	
45192	503	1.920	1.720	+11.6		45900	501	0.080	0.076	+5.3		46426	505	19.300	17.900	+7.8	
45192	504	1.770	1.530	+15.7		45900	503	0.099	0.094	+5.3		46427	501	40.700	37.600	+8.2	
45192	505	1.480	1.330	+11.3		45900	504	0.132	0.120	+10.0		46427	503	31.300	28.800	+8.7	
45193	501	2.480	2.230	+11.2		45900	505	0.142	0.136	+4.4		46427	504	22.700	20.100	+12.9	
45193	503	1.130	1.010	+11.9		45901	501	0.069	0.066	+4.5		46427	505	25.800	23.900	+7.9	
45193	504	1.050	0.900	+16.7		45901	503	0.085	0.081	+4.9		46603	501	2.560	2.370	+8.0	
45193	505	0.870	0.790	+10.1		45901	504	0.113	0.103	+9.7		46603	503	1.970	1.810	+8.8	
45210	501	3.130	2.820	+11.0		45901	505	0.122	0.117	+4.3		46603	504	1.430	1.260	+13.5	
45210	503	1.430	1.280	+11.7		45937	501	0.330	0.300	+10.0		46603	505	1.620	1.510	+7.3	
45210	504	1.320	1.140	+15.8		45937	503	0.167	0.150	+11.3		46604	501	2.950	2.730	+8.1	
45210	505	1.100	1.000	+10.0		45937	504	0.219	0.189	+15.9		46604	503	2.270	2.090	+8.6	
45334	501	84.800	76.800	+10.4		45937	505	0.152	0.138	+10.1		46604	504	1.650	1.460	+13.0	
45334	503	42.500	38.300	+11.0		46004	501	35.700	31.900	+11.9		46604	505	1.870	1.740	+7.5	
45334	504	55.800	48.300	+15.5		46004	503	39.100	34.700	+12.7		46606	501	7.870	7.270	+8.3	

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LOSS COST PERCENT CHANGE BY CLASS

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46606	503	6.040	5.560	+8.6		47367	501	0.215	0.226	-4.9		47477	505	3.600	3.230	+11.5	
46606	504	4.390	3.880	+13.1		47367	503	0.235	0.246	-4.5		47478	501	7.900	7.040	+12.2	
46606	505	4.980	4.630	+7.6		47367	504	0.160	0.168	-4.8		47478	503	8.650	7.670	+12.8	
46607	501	10.800	10.000	+8.0		47367	505	0.250	0.260	-3.8		47478	504	4.430	3.790	+16.9	
46607	503	8.310	7.640	+8.8		47420	501	2.140	1.910	+12.0		47478	505	3.780	3.390	+11.5	
46607	504	6.030	5.340	+12.9		47420	503	1.780	1.590	+11.9		48039	501	104.000	94.500	+10.1	
46607	505	6.850	6.360	+7.7		47420	504	1.970	1.680	+17.3		48039	503	52.300	47.100	+11.0	
46622	501	9.210	9.660	-4.7		47420	505	2.080	1.870	+11.2		48039	504	68.700	59.400	+15.7	
46622	503	10.100	10.500	-3.8		47469	501	5.640	5.030	+12.1		48039	505	47.700	43.400	+9.9	
46622	504	6.860	7.180	-4.5		47469	503	6.180	5.480	+12.8		48206	501	31.700	28.400	+11.6	
46622	505	10.700	11.200	-4.5		47469	504	3.170	2.700	+17.4		48206	503	26.500	23.500	+12.8	
46700	501	296.000	268.000	+10.4		47469	505	2.700	2.420	+11.6		48206	504	29.200	25.000	+16.8	
46700	503	148.000	134.000	+10.4		47471	501	4.890	4.360	+12.2		48206	505	30.900	27.700	+11.6	
46700	504	195.000	169.000	+15.4		47471	503	5.360	4.750	+12.8		48441	501	0.133	0.119	+11.8	
46700	505	135.000	123.000	+9.8		47471	504	2.740	2.340	+17.1		48441	503	0.111	0.099	+12.1	
46911	501	23.700	21.200	+11.8		47471	505	2.340	2.100	+11.4		48441	504	0.123	0.105	+17.1	
46911	503	19.800	17.600	+12.5		47473	501	6.400	5.700	+12.3		48441	505	0.130	0.116	+12.1	
46911	504	21.800	18.700	+16.6		47473	503	7.000	6.210	+12.7		48557	501	13.300	11.900	+11.8	
46911	505	23.100	20.700	+11.6		47473	504	3.590	3.070	+16.9		48557	503	11.100	9.890	+12.2	
46912	501	43.500	38.900	+11.8		47473	505	3.060	2.740	+11.7		48557	504	12.300	10.500	+17.1	
46912	503	36.300	32.300	+12.4		47474	501	7.150	6.370	+12.2		48557	505	13.000	11.600	+12.1	
46912	504	40.000	34.200	+17.0		47474	503	7.830	6.940	+12.8		48558	501	11.600	10.400	+11.5	
46912	505	42.300	38.000	+11.3		47474	504	4.010	3.430	+16.9		48558	503	9.670	8.600	+12.4	
47050	501	0.860	0.900	-4.4		47474	505	3.420	3.070	+11.4		48558	504	10.700	9.130	+17.2	
47050	503	0.940	0.980	-4.1		47475	501	5.640	5.030	+12.1		48558	505	11.300	10.100	+11.9	
47050	504	0.640	0.670	-4.5		47475	503	6.180	5.480	+12.8		48600	501	61.000	56.400	+8.2	
47050	505	1.000	1.040	-3.8		47475	504	3.170	2.700	+17.4		48600	503	46.800	43.100	+8.6	
47221	501	325.000	294.000	+10.5		47475	505	2.700	2.420	+11.6		48600	504	34.000	30.100	+13.0	
47221	503	163.000	147.000	+10.9		47476	501	5.640	5.030	+12.1		48600	505	38.600	35.900	+7.5	
47221	504	214.000	185.000	+15.7		47476	503	6.180	5.480	+12.8		48636	501	0.670	0.730	-8.2	
47221	505	149.000	135.000	+10.4		47476	504	3.170	2.700	+17.4		48636	503	0.600	0.650	-7.7	
47318	501	9.750	8.730	+11.7		47476	505	2.700	2.420	+11.6		48636	504	0.900	0.970	-7.2	
47318	503	8.140	7.240	+12.4		47477	501	7.530	6.710	+12.2		48636	505	0.750	0.810	-7.4	
47318	504	8.970	7.690	+16.6		47477	503	8.240	7.300	+12.9		48637	501	10.200	9.110	+12.0	
47318	505	9.490	8.520	+11.4		47477	504	4.220	3.610	+16.9		48637	503	8.500	7.550	+12.6	

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LOSS COST PERCENT CHANGE BY CLASS

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48637	504	9.360	8.020	+16.7		49185	503	40.000	36.000	+11.1		49802	501	25.400	23.000	+10.4	
48637	505	9.910	8.890	+11.5		49185	504	52.500	45.500	+15.4		49802	503	12.700	11.500	+10.4	
48638	501	5.050	4.520	+11.7		49185	505	36.500	33.200	+9.9		49802	504	16.700	14.400	+16.0	
48638	503	4.220	3.750	+12.5		49239	501	0.160	0.170	-5.9		49802	505	11.600	10.500	+10.5	
48638	504	4.650	3.980	+16.8		49239	503	0.190	0.201	-5.5		49803	501	44.900	40.700	+10.3	
48638	505	4.920	4.410	+11.6		49239	504	0.171	0.181	-5.5		49803	503	22.500	20.300	+10.8	
48808	501	1.180	1.130	+4.4		49239	505	0.137	0.145	-5.5		49803	504	29.500	25.600	+15.2	
48808	503	1.460	1.390	+5.0		49292	501	2.490	2.260	+10.2		49803	505	20.500	18.700	+9.6	
48808	504	1.950	1.780	+9.6		49292	503	1.250	1.130	+10.6		49840	501	0.890	0.930	-4.3	
48808	505	2.090	2.010	+4.0		49292	504	1.640	1.420	+15.5		49840	503	0.970	1.010	-4.0	
48925	501	244.000	218.000	+11.9		49292	505	1.140	1.040	+9.6		49840	504	0.660	0.690	-4.3	
48925	503	203.000	181.000	+12.2		49333	501	18.300	16.600	+10.2		49840	505	1.030	1.080	-4.6	
48925	504	224.000	192.000	+16.7		49333	503	9.170	8.260	+11.0		49870	501	102.000	91.100	+12.0	
48925	505	237.000	213.000	+11.3		49333	504	12.000	10.400	+15.4		49870	503	85.000	75.600	+12.4	
49005	501	0.146	0.154	-5.2		49333	505	8.370	7.610	+10.0		49870	504	93.700	80.200	+16.8	
49005	503	0.160	0.167	-4.2		49617	501	0.430	0.390	+10.3		49870	505	99.100	89.000	+11.3	
49005	504	0.109	0.114	-4.4		49617	503	0.410	0.370	+10.8		50010	501	0.057	0.064	-10.9	
49005	505	0.171	0.178	-3.9		49617	504	0.400	0.340	+17.6		50010	503	0.104	0.117	-11.1	
49111	501	1.810	1.730	+4.6		49617	505	0.310	0.280	+10.7		50010	504	0.101	0.113	-10.6	
49111	503	2.240	2.120	+5.7		49618	501	0.360	0.330	+9.1		50010	505	0.091	0.101	-9.9	
49111	504	2.980	2.720	+9.6		49618	503	0.350	0.310	+12.9		50011	501	0.037	0.040	-7.5	
49111	505	3.200	3.070	+4.2		49618	504	0.330	0.290	+13.8		50011	503	0.033	0.036	-8.3	
49181	501	34.100	30.900	+10.4		49618	505	0.260	0.232	+12.1		50011	504	0.049	0.054	-9.3	
49181	503	17.100	15.400	+11.0		49619	501	0.680	0.610	+11.5		50011	505	0.041	0.045	-8.9	
49181	504	22.400	19.400	+15.5		49619	503	0.650	0.580	+12.1		50012	501	0.021	0.024	-12.5	
49181	505	15.600	14.200	+9.9		49619	504	0.630	0.540	+16.7		50012	503	0.039	0.043	-9.3	
49183	501	41.600	37.600	+10.6		49619	505	0.490	0.440	+11.4		50012	504	0.037	0.042	-11.9	
49183	503	20.900	18.800	+11.2		49763	501	4.420	3.980	+11.1		50012	505	0.033	0.037	-10.8	
49183	504	27.400	23.700	+15.6		49763	503	4.220	3.770	+11.9		50015	501	0.037	0.042	-11.9	
49183	505	19.000	17.300	+9.8		49763	504	4.060	3.500	+16.0		50015	503	0.068	0.076	-10.5	
49184	501	87.700	79.400	+10.5		49763	505	3.150	2.840	+10.9		50015	504	0.065	0.073	-11.0	
49184	503	44.000	39.600	+11.1		49801	501	286.000	259.000	+10.4		50015	505	0.059	0.066	-10.6	
49184	504	57.700	50.000	+15.4		49801	503	143.000	129.000	+10.9		50017	501	0.028	0.032	-12.5	
49184	505	40.100	36.500	+9.9		49801	504	188.000	163.000	+15.3		50017	503	0.052	0.058	-10.3	
49185	501	79.800	72.300	+10.4		49801	505	131.000	119.000	+10.1		50017	504	0.050	0.056	-10.7	

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50017	505	0.045	0.050	-10.0		51205	504	0.052	0.059	-11.9		51241	503	0.640	0.710	-9.9	
50018	501	0.034	0.037	-8.1		51205	505	0.047	0.053	-11.3		51241	504	0.610	0.690	-11.6	
50018	503	0.030	0.033	-9.1		51206	501	0.005	0.005	0.0		51241	505	0.550	0.620	-11.3	
50018	504	0.045	0.049	-8.2		51206	503	0.008	0.009	-11.1		51250	501	0.106	0.115	-7.8	
50018	505	0.038	0.041	-7.3		51206	504	0.008	0.009	-11.1		51250	503	0.095	0.103	-7.8	
50019	501	0.015	0.017	-11.8		51206	505	0.007	0.008	-12.5		51250	504	0.142	0.154	-7.8	
50019	503	0.028	0.031	-9.7		51210	501	0.040	0.044	-9.1		51250	505	0.118	0.128	-7.8	
50019	504	0.027	0.030	-10.0		51210	503	0.036	0.039	-7.7		51251	501	0.010	0.011	-9.1	
50019	505	0.024	0.027	-11.1		51210	504	0.054	0.058	-6.9		51251	503	0.018	0.021	-14.3	
50045	501	0.065	0.073	-11.0		51210	505	0.045	0.049	-8.2		51251	504	0.018	0.020	-10.0	
50045	503	0.118	0.132	-10.6		51220	501	0.138	0.150	-8.0		51251	505	0.016	0.018	-11.1	
50045	504	0.114	0.127	-10.2		51220	503	0.124	0.134	-7.5		51252	501	0.036	0.040	-10.0	
50045	505	0.102	0.114	-10.5		51220	504	0.184	0.200	-8.0		51252	503	0.065	0.072	-9.7	
50047	501	0.007	0.008	-12.5		51220	505	0.154	0.166	-7.2		51252	504	0.062	0.070	-11.4	
50047	503	0.013	0.015	-13.3		51221	501	0.076	0.083	-8.4		51252	505	0.056	0.063	-11.1	
50047	504	0.013	0.014	-7.1		51221	503	0.069	0.074	-6.8		51253	501	0.030	0.034	-11.8	
50047	505	0.012	0.013	-7.7		51221	504	0.102	0.111	-8.1		51253	503	0.055	0.062	-11.3	
51001	501	0.023	0.025	-8.0		51221	505	0.086	0.092	-6.5		51253	504	0.053	0.060	-11.7	
51001	503	0.021	0.022	-4.5		51222	501	0.093	0.101	-7.9		51253	505	0.048	0.053	-9.4	
51001	504	0.031	0.033	-6.1		51222	503	0.084	0.090	-6.7		51254	501	0.009	0.011	-18.2	
51001	505	0.026	0.028	-7.1		51222	504	0.125	0.135	-7.4		51254	503	0.017	0.019	-10.5	
51005	501	0.005	0.005	0.0		51222	505	0.104	0.112	-7.1		51254	504	0.017	0.019	-10.5	
51005	503	0.004	0.005	-20.0		51224	501	0.097	0.106	-8.5		51254	505	0.015	0.017	-11.8	
51005	504	0.006	0.007	-14.3		51224	503	0.088	0.095	-7.4		51255	501	0.270	0.290	-6.9	
51005	505	0.005	0.006	-16.7		51224	504	0.131	0.142	-7.7		51255	503	0.241	0.260	-7.3	
51116	501	0.058	0.063	-7.9		51224	505	0.109	0.118	-7.6		51255	504	0.360	0.390	-7.7	
51116	503	0.052	0.056	-7.1		51230	501	0.017	0.018	-5.6		51255	505	0.300	0.320	-6.3	
51116	504	0.078	0.084	-7.1		51230	503	0.015	0.016	-6.3		51300	501	0.078	0.087	-10.3	
51116	505	0.065	0.070	-7.1		51230	504	0.022	0.024	-8.3		51300	503	0.077	0.085	-9.4	
51201	501	0.010	0.011	-9.1		51230	505	0.019	0.020	-5.0		51300	504	0.088	0.098	-10.2	
51201	503	0.018	0.020	-10.0		51240	501	0.118	0.132	-10.6		51300	505	0.064	0.070	-8.6	
51201	504	0.017	0.019	-10.5		51240	503	0.214	0.240	-10.8		51305	501	0.078	0.087	-10.3	
51201	505	0.015	0.017	-11.8		51240	504	0.207	0.231	-10.4		51305	503	0.077	0.085	-9.4	
51205	501	0.030	0.033	-9.1		51240	505	0.186	0.207	-10.1		51305	504	0.088	0.098	-10.2	
51205	503	0.054	0.061	-11.5		51241	501	0.350	0.390	-10.3		51305	505	0.064	0.070	-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
51315	501	0.104	0.110	-5.5		51356	505	0.097	0.107	-9.3		51516	504	0.048	0.050	-4.0	
51315	503	0.123	0.130	-5.4		51357	501	0.147	0.156	-5.8		51516	505	0.075	0.078	-3.8	
51315	504	0.111	0.117	-5.1		51357	503	0.175	0.185	-5.4		51517	501	0.073	0.077	-5.2	
51315	505	0.089	0.094	-5.3		51357	504	0.158	0.167	-5.4		51517	503	0.080	0.084	-4.8	
51330	501	0.041	0.044	-6.8		51357	505	0.127	0.133	-4.5		51517	504	0.055	0.057	-3.5	
51330	503	0.037	0.040	-7.5		51358	501	0.350	0.380	-7.9		51517	505	0.085	0.089	-4.5	
51330	504	0.055	0.059	-6.8		51358	503	0.420	0.450	-6.7		51550	501	0.027	0.030	-10.0	
51330	505	0.046	0.049	-6.1		51358	504	0.380	0.400	-5.0		51550	503	0.049	0.055	-10.9	
51333	501	0.013	0.015	-13.3		51358	505	0.300	0.320	-6.3		51550	504	0.047	0.053	-11.3	
51333	503	0.012	0.013	-7.7		51359	501	0.310	0.330	-6.1		51550	505	0.043	0.047	-8.5	
51333	504	0.018	0.019	-5.3		51359	503	0.370	0.390	-5.1		51551	501	0.009	0.010	-10.0	
51333	505	0.015	0.016	-6.3		51359	504	0.330	0.350	-5.7		51551	503	0.017	0.019	-10.5	
51340	501	0.010	0.011	-9.1		51359	505	0.270	0.280	-3.6		51551	504	0.016	0.018	-11.1	
51340	503	0.018	0.020	-10.0		51370	501	0.115	0.129	-10.9		51551	505	0.015	0.016	-6.3	
51340	504	0.017	0.019	-10.5		51370	503	0.209	0.234	-10.7		51552	501	0.016	0.018	-11.1	
51340	505	0.015	0.017	-11.8		51370	504	0.202	0.226	-10.6		51552	503	0.029	0.033	-12.1	
51350	501	0.131	0.146	-10.3		51370	505	0.182	0.203	-10.3		51552	504	0.028	0.032	-12.5	
51350	503	0.130	0.143	-9.1		51380	501	0.012	0.013	-7.7		51552	505	0.026	0.028	-7.1	
51350	504	0.148	0.164	-9.8		51380	503	0.021	0.023	-8.7		51553	501	0.029	0.032	-9.4	
51350	505	0.107	0.118	-9.3		51380	504	0.020	0.023	-13.0		51553	503	0.052	0.059	-11.9	
51351	501	0.118	0.130	-9.2		51380	505	0.018	0.020	-10.0		51553	504	0.051	0.057	-10.5	
51351	503	0.116	0.128	-9.4		51400	501	0.096	0.104	-7.7		51553	505	0.046	0.051	-9.8	
51351	504	0.132	0.147	-10.2		51400	503	0.086	0.093	-7.5		51554	501	0.003	0.003	0.0	
51351	505	0.096	0.106	-9.4		51400	504	0.128	0.139	-7.9		51554	503	0.005	0.006	-16.7	
51352	501	0.161	0.179	-10.1		51400	505	0.107	0.116	-7.8		51554	504	0.005	0.005	0.0	
51352	503	0.159	0.176	-9.7		51401	501	0.141	0.153	-7.8		51554	505	0.004	0.005	-20.0	
51352	504	0.182	0.202	-9.9		51401	503	0.126	0.137	-8.0		51575	501	0.035	0.039	-10.3	
51352	505	0.132	0.145	-9.0		51401	504	0.189	0.205	-7.8		51575	503	0.035	0.038	-7.9	
51355	501	0.110	0.122	-9.8		51401	505	0.158	0.170	-7.1		51575	504	0.040	0.044	-9.1	
51355	503	0.109	0.120	-9.2		51500	501	0.022	0.024	-8.3		51575	505	0.029	0.032	-9.4	
51355	504	0.124	0.138	-10.1		51500	503	0.040	0.044	-9.1		51576	501	0.052	0.058	-10.3	
51355	505	0.090	0.099	-9.1		51500	504	0.038	0.043	-11.6		51576	503	0.094	0.105	-10.5	
51356	501	0.119	0.131	-9.2		51500	505	0.034	0.038	-10.5		51576	504	0.091	0.102	-10.8	
51356	503	0.117	0.129	-9.3		51516	501	0.065	0.068	-4.4		51576	505	0.082	0.091	-9.9	
51356	504	0.133	0.148	-10.1		51516	503	0.071	0.074	-4.1		51600	501	0.035	0.039	-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
51600	503	0.064	0.072	-11.1		51767	501	0.016	0.018	-11.1		51851	505	0.075	0.081	-7.4	
51600	504	0.062	0.069	-10.1		51767	503	0.016	0.018	-11.1		51852	501	0.157	0.170	-7.6	
51600	505	0.056	0.062	-9.7		51767	504	0.018	0.020	-10.0		51852	503	0.141	0.152	-7.2	
51613	501	0.023	0.026	-11.5		51767	505	0.013	0.015	-13.3		51852	504	0.210	0.228	-7.9	
51613	503	0.042	0.047	-10.6		51777	501	0.057	0.063	-9.5		51852	505	0.175	0.190	-7.9	
51613	504	0.041	0.046	-10.9		51777	503	0.056	0.062	-9.7		51853	501	0.063	0.069	-8.7	
51613	505	0.037	0.041	-9.8		51777	504	0.064	0.071	-9.9		51853	503	0.057	0.061	-6.6	
51625	501	0.021	0.023	-8.7		51777	505	0.046	0.051	-9.8		51853	504	0.084	0.092	-8.7	
51625	503	0.019	0.020	-5.0		51790	501	0.094	0.105	-10.5		51853	505	0.071	0.076	-6.6	
51625	504	0.028	0.031	-9.7		51790	503	0.093	0.103	-9.7		51854	501	0.141	0.154	-8.4	
51625	505	0.024	0.025	-4.0		51790	504	0.106	0.118	-10.2		51854	503	0.127	0.137	-7.3	
51666	501	0.056	0.062	-9.7		51790	505	0.077	0.085	-9.4		51854	504	0.189	0.206	-8.3	
51666	503	0.055	0.061	-9.8		51796	501	0.022	0.025	-12.0		51854	505	0.158	0.171	-7.6	
51666	504	0.063	0.070	-10.0		51796	503	0.041	0.045	-8.9		51855	501	0.148	0.161	-8.1	
51666	505	0.046	0.050	-8.0		51796	504	0.039	0.044	-11.4		51855	503	0.133	0.144	-7.6	
51702	501	0.063	0.069	-8.7		51796	505	0.035	0.039	-10.3		51855	504	0.199	0.216	-7.9	
51702	503	0.057	0.061	-6.6		51808	501	0.080	0.089	-10.1		51855	505	0.166	0.179	-7.3	
51702	504	0.084	0.092	-8.7		51808	503	0.144	0.161	-10.6		51856	501	0.082	0.089	-7.9	
51702	505	0.071	0.076	-6.6		51808	504	0.139	0.156	-10.9		51856	503	0.073	0.079	-7.6	
51703	501	0.026	0.028	-7.1		51808	505	0.126	0.140	-10.0		51856	504	0.109	0.119	-8.4	
51703	503	0.023	0.025	-8.0		51809	501	0.099	0.111	-10.8		51856	505	0.091	0.099	-8.1	
51703	504	0.035	0.038	-7.9		51809	503	0.179	0.200	-10.5		51857	501	0.140	0.152	-7.9	
51703	505	0.029	0.032	-9.4		51809	504	0.173	0.194	-10.8		51857	503	0.125	0.136	-8.1	
51734	501	0.049	0.053	-7.5		51809	505	0.156	0.173	-9.8		51857	504	0.187	0.203	-7.9	
51734	503	0.044	0.048	-8.3		51833	501	0.085	0.094	-9.6		51857	505	0.156	0.169	-7.7	
51734	504	0.066	0.071	-7.0		51833	503	0.084	0.093	-9.7		51869	501	0.026	0.030	-13.3	
51734	505	0.055	0.059	-6.8		51833	504	0.096	0.106	-9.4		51869	503	0.048	0.054	-11.1	
51741	501	0.061	0.069	-11.6		51833	505	0.069	0.077	-10.4		51869	504	0.046	0.052	-11.5	
51741	503	0.111	0.125	-11.2		51850	501	0.099	0.107	-7.5		51869	505	0.042	0.046	-8.7	
51741	504	0.108	0.120	-10.0		51850	503	0.089	0.096	-7.3		51877	501	0.149	0.166	-10.2	
51741	505	0.097	0.108	-10.2		51850	504	0.132	0.144	-8.3		51877	503	0.270	0.300	-10.0	
51752	501	0.052	0.058	-10.3		51850	505	0.110	0.119	-7.6		51877	504	0.260	0.290	-10.3	
51752	503	0.094	0.105	-10.5		51851	501	0.067	0.073	-8.2		51877	505	0.234	0.260	-10.0	
51752	504	0.091	0.102	-10.8		51851	503	0.060	0.065	-7.7		51889	501	0.024	0.027	-11.1	
51752	505	0.082	0.091	-9.9		51851	504	0.090	0.097	-7.2		51889	503	0.044	0.050	-12.0	

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SUBLINE: PREM/OPS

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51889	504	0.043	0.048	-10.4		51942	503	0.073	0.081	-9.9		51986	501	0.057	0.064	-10.9	
51889	505	0.039	0.043	-9.3		51942	504	0.070	0.078	-10.3		51986	503	0.104	0.117	-11.1	
51896	501	0.011	0.013	-15.4		51942	505	0.063	0.070	-10.0		51986	504	0.101	0.113	-10.6	
51896	503	0.021	0.023	-8.7		51956	501	0.108	0.121	-10.7		51986	505	0.091	0.101	-9.9	
51896	504	0.020	0.022	-9.1		51956	503	0.196	0.219	-10.5		51999	501	0.024	0.027	-11.1	
51896	505	0.018	0.020	-10.0		51956	504	0.189	0.212	-10.8		51999	503	0.044	0.049	-10.2	
51900	501	0.064	0.070	-8.6		51956	505	0.170	0.189	-10.1		51999	504	0.042	0.047	-10.6	
51900	503	0.063	0.069	-8.7		51957	501	0.095	0.106	-10.4		51999	505	0.038	0.043	-11.6	
51900	504	0.071	0.080	-11.3		51957	503	0.173	0.193	-10.4		52002	501	0.021	0.024	-12.5	
51900	505	0.052	0.057	-8.8		51957	504	0.167	0.186	-10.2		52002	503	0.039	0.043	-9.3	
51909	501	0.089	0.097	-8.2		51957	505	0.150	0.167	-10.2		52002	504	0.037	0.042	-11.9	
51909	503	0.080	0.087	-8.0		51958	501	0.085	0.095	-10.5		52002	505	0.033	0.037	-10.8	
51909	504	0.119	0.130	-8.5		51958	503	0.153	0.171	-10.5		52075	501	0.078	0.085	-8.2	
51909	505	0.100	0.108	-7.4		51958	504	0.148	0.166	-10.8		52075	503	0.070	0.076	-7.9	
51919	501	0.025	0.028	-10.7		51958	505	0.133	0.148	-10.1		52075	504	0.104	0.113	-8.0	
51919	503	0.045	0.050	-10.0		51959	501	0.087	0.097	-10.3		52075	505	0.087	0.094	-7.4	
51919	504	0.043	0.048	-10.4		51959	503	0.157	0.176	-10.8		52076	501	0.094	0.102	-7.8	
51919	505	0.039	0.043	-9.3		51959	504	0.152	0.170	-10.6		52076	503	0.084	0.091	-7.7	
51926	501	0.025	0.028	-10.7		51959	505	0.137	0.152	-9.9		52076	504	0.125	0.136	-8.1	
51926	503	0.046	0.051	-9.8		51960	501	0.011	0.013	-15.4		52076	505	0.105	0.113	-7.1	
51926	504	0.044	0.049	-10.2		51960	503	0.021	0.023	-8.7		52109	501	0.005	0.006	-16.7	
51926	505	0.040	0.044	-9.1		51960	504	0.020	0.022	-9.1		52109	503	0.010	0.011	-9.1	
51927	501	0.014	0.015	-6.7		51960	505	0.018	0.020	-10.0		52109	504	0.009	0.011	-18.2	
51927	503	0.025	0.028	-10.7		51970	501	0.050	0.056	-10.7		52109	505	0.008	0.009	-11.1	
51927	504	0.024	0.027	-11.1		51970	503	0.090	0.101	-10.9		52134	501	0.071	0.080	-11.3	
51927	505	0.021	0.024	-12.5		51970	504	0.087	0.097	-10.3		52134	503	0.129	0.144	-10.4	
51934	501	0.028	0.031	-9.7		51970	505	0.078	0.087	-10.3		52134	504	0.125	0.139	-10.1	
51934	503	0.050	0.056	-10.7		51982	501	0.015	0.016	-6.3		52134	505	0.112	0.125	-10.4	
51934	504	0.048	0.054	-11.1		51982	503	0.027	0.030	-10.0		52137	501	0.031	0.033	-6.1	
51934	505	0.043	0.048	-10.4		51982	504	0.026	0.029	-10.3		52137	503	0.027	0.030	-10.0	
51941	501	0.025	0.028	-10.7		51982	505	0.023	0.026	-11.5		52137	504	0.041	0.045	-8.9	
51941	503	0.045	0.051	-11.8		51985	501	0.060	0.063	-4.8		52137	505	0.034	0.037	-8.1	
51941	504	0.044	0.049	-10.2		51985	503	0.066	0.069	-4.3		52150	501	0.131	0.147	-10.9	
51941	505	0.039	0.044	-11.4		51985	504	0.045	0.047	-4.3		52150	503	0.238	0.270	-11.9	
51942	501	0.040	0.045	-11.1		51985	505	0.070	0.073	-4.1		52150	504	0.230	0.260	-11.5	

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SUBLINE: PREM/OPS

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
52150	505	0.207	0.230	-10.0		52435	504	0.053	0.060	-11.7		52660	503	0.084	0.088	-4.5	
52315	501	0.074	0.082	-9.8		52435	505	0.048	0.054	-11.1		52660	504	0.057	0.060	-5.0	
52315	503	0.073	0.081	-9.9		52438	501	0.022	0.025	-12.0		52660	505	0.089	0.093	-4.3	
52315	504	0.083	0.092	-9.8		52438	503	0.040	0.045	-11.1		52744	501	0.330	0.360	-8.3	
52315	505	0.060	0.067	-10.4		52438	504	0.039	0.043	-9.3		52744	503	0.320	0.360	-11.1	
52341	501	0.019	0.021	-9.5		52438	505	0.035	0.039	-10.3		52744	504	0.370	0.410	-9.8	
52341	503	0.017	0.019	-10.5		52440	501	0.035	0.039	-10.3		52744	505	0.270	0.290	-6.9	
52341	504	0.026	0.028	-7.1		52440	503	0.063	0.070	-10.0		52767	501	0.083	0.090	-7.8	
52341	505	0.021	0.023	-8.7		52440	504	0.061	0.068	-10.3		52767	503	0.074	0.081	-8.6	
52342	501	0.055	0.060	-8.3		52440	505	0.055	0.061	-9.8		52767	504	0.111	0.121	-8.3	
52342	503	0.050	0.054	-7.4		52467	501	0.032	0.036	-11.1		52767	505	0.093	0.100	-7.0	
52342	504	0.074	0.081	-8.6		52467	503	0.058	0.065	-10.8		52911	501	0.015	0.017	-11.8	
52342	505	0.062	0.067	-7.5		52467	504	0.056	0.063	-11.1		52911	503	0.028	0.031	-9.7	
52343	501	0.034	0.037	-8.1		52467	505	0.050	0.056	-10.7		52911	504	0.027	0.030	-10.0	
52343	503	0.030	0.033	-9.1		52469	501	0.011	0.013	-15.4		52911	505	0.024	0.027	-11.1	
52343	504	0.045	0.049	-8.2		52469	503	0.020	0.023	-13.0		52967	501	0.006	0.006	0.0	
52343	505	0.038	0.041	-7.3		52469	504	0.020	0.022	-9.1		52967	503	0.010	0.012	-16.7	
52401	501	0.105	0.114	-7.9		52469	505	0.018	0.020	-10.0		52967	504	0.010	0.011	-9.1	
52401	503	0.094	0.102	-7.8		52505	501	0.056	0.062	-9.7		52967	505	0.009	0.010	-10.0	
52401	504	0.140	0.152	-7.9		52505	503	0.101	0.113	-10.6		53001	501	0.056	0.062	-9.7	
52401	505	0.117	0.126	-7.1		52505	504	0.098	0.109	-10.1		53001	503	0.101	0.113	-10.6	
52402	501	0.005	0.006	-16.7		52505	505	0.088	0.098	-10.2		53001	504	0.098	0.109	-10.1	
52402	503	0.010	0.011	-9.1		52547	501	0.090	0.098	-8.2		53001	505	0.088	0.098	-10.2	
52402	504	0.009	0.011	-18.2		52547	503	0.081	0.088	-8.0		53077	501	0.027	0.030	-10.0	
52402	505	0.008	0.009	-11.1		52547	504	0.121	0.132	-8.3		53077	503	0.049	0.054	-9.3	
52432	501	0.027	0.030	-10.0		52547	505	0.101	0.109	-7.3		53077	504	0.047	0.053	-11.3	
52432	503	0.048	0.054	-11.1		52581	501	0.270	0.300	-10.0		53077	505	0.042	0.047	-10.6	
52432	504	0.047	0.052	-9.6		52581	503	0.490	0.550	-10.9		53095	501	0.018	0.021	-14.3	
52432	505	0.042	0.047	-10.6		52581	504	0.480	0.530	-9.4		53095	503	0.033	0.037	-10.8	
52433	501	0.024	0.027	-11.1		52581	505	0.430	0.480	-10.4		53095	504	0.032	0.036	-11.1	
52433	503	0.044	0.049	-10.2		52619	501	0.019	0.021	-9.5		53095	505	0.029	0.032	-9.4	
52433	504	0.043	0.048	-10.4		52619	503	0.035	0.039	-10.3		53096	501	0.026	0.029	-10.3	
52433	505	0.038	0.043	-11.6		52619	504	0.033	0.037	-10.8		53096	503	0.046	0.052	-11.5	
52435	501	0.031	0.034	-8.8		52619	505	0.030	0.033	-9.1		53096	504	0.045	0.050	-10.0	
52435	503	0.055	0.062	-11.3		52660	501	0.077	0.080	-3.7		53096	505	0.040	0.045	-11.1	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
53121	501	0.073	0.081	-9.9		53377	505	0.061	0.067	-9.0		53734	504	0.290	0.300	-3.3	
53121	503	0.132	0.148	-10.8		53403	501	0.047	0.052	-9.6		53734	505	0.450	0.470	-4.3	
53121	504	0.127	0.143	-11.2		53403	503	0.047	0.052	-9.6		53803	501	0.173	0.188	-8.0	
53121	505	0.115	0.128	-10.2		53403	504	0.053	0.059	-10.2		53803	503	0.156	0.168	-7.1	
53147	501	0.014	0.015	-6.7		53403	505	0.039	0.043	-9.3		53803	504	0.232	0.250	-7.2	
53147	503	0.013	0.014	-7.1		53425	501	0.073	0.079	-7.6		53803	505	0.194	0.210	-7.6	
53147	504	0.019	0.020	-5.0		53425	503	0.065	0.071	-8.5		53907	501	0.027	0.030	-10.0	
53147	505	0.016	0.017	-5.9		53425	504	0.097	0.106	-8.5		53907	503	0.048	0.054	-11.1	
53229	501	0.078	0.085	-8.2		53425	505	0.081	0.088	-8.0		53907	504	0.047	0.052	-9.6	
53229	503	0.070	0.076	-7.9		53565	501	0.055	0.061	-9.8		53907	505	0.042	0.047	-10.6	
53229	504	0.105	0.114	-7.9		53565	503	0.054	0.060	-10.0		54012	501	0.039	0.041	-4.9	
53229	505	0.088	0.095	-7.4		53565	504	0.062	0.069	-10.1		54012	503	0.042	0.044	-4.5	
53271	501	0.014	0.015	-6.7		53565	505	0.045	0.050	-10.0		54012	504	0.029	0.030	-3.3	
53271	503	0.025	0.028	-10.7		53631	501	0.008	0.009	-11.1		54012	505	0.045	0.047	-4.3	
53271	504	0.024	0.027	-11.1		53631	503	0.015	0.017	-11.8		54077	501	0.037	0.041	-9.8	
53271	505	0.022	0.024	-8.3		53631	504	0.015	0.017	-11.8		54077	503	0.066	0.074	-10.8	
53333	501	0.077	0.084	-8.3		53631	505	0.013	0.015	-13.3		54077	504	0.064	0.072	-11.1	
53333	503	0.069	0.075	-8.0		53632	501	0.010	0.011	-9.1		54077	505	0.058	0.064	-9.4	
53333	504	0.103	0.112	-8.0		53632	503	0.018	0.020	-10.0		55010	501	0.110	0.123	-10.6	
53333	505	0.086	0.093	-7.5		53632	504	0.017	0.019	-10.5		55010	503	0.200	0.224	-10.7	
53374	501	0.086	0.095	-9.5		53632	505	0.015	0.017	-11.8		55010	504	0.193	0.216	-10.6	
53374	503	0.085	0.094	-9.6		53731	501	0.009	0.010	-10.0		55010	505	0.174	0.194	-10.3	
53374	504	0.097	0.107	-9.3		53731	503	0.016	0.018	-11.1		55011	501	0.030	0.033	-9.1	
53374	505	0.070	0.077	-9.1		53731	504	0.016	0.017	-5.9		55011	503	0.054	0.060	-10.0	
53375	501	0.046	0.050	-8.0		53731	505	0.014	0.016	-12.5		55011	504	0.052	0.058	-10.3	
53375	503	0.045	0.050	-10.0		53732	501	0.061	0.068	-10.3		55011	505	0.047	0.052	-9.6	
53375	504	0.051	0.057	-10.5		53732	503	0.110	0.123	-10.6		55012	501	0.036	0.040	-10.0	
53375	505	0.037	0.041	-9.8		53732	504	0.106	0.119	-10.9		55012	503	0.064	0.072	-11.1	
53376	501	0.073	0.081	-9.9		53732	505	0.096	0.107	-10.3		55012	504	0.062	0.070	-11.4	
53376	503	0.072	0.080	-10.0		53733	501	0.040	0.044	-9.1		55012	505	0.056	0.062	-9.7	
53376	504	0.082	0.091	-9.9		53733	503	0.072	0.080	-10.0		55013	501	0.066	0.071	-7.0	
53376	505	0.060	0.066	-9.1		53733	504	0.069	0.077	-10.4		55013	503	0.059	0.064	-7.8	
53377	501	0.075	0.083	-9.6		53733	505	0.062	0.069	-10.1		55013	504	0.088	0.096	-8.3	
53377	503	0.074	0.082	-9.8		53734	501	0.390	0.410	-4.9		55013	505	0.073	0.079	-7.6	
53377	504	0.084	0.093	-9.7		53734	503	0.420	0.440	-4.5		55214	501	0.029	0.032	-9.4	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
55214	503	0.052	0.058	-10.3		55717	501	0.105	0.114	-7.9		56170	505	0.080	0.086	-7.0	
55214	504	0.050	0.056	-10.7		55717	503	0.094	0.102	-7.8		56171	501	0.035	0.038	-7.9	
55214	505	0.045	0.051	-11.8		55717	504	0.141	0.153	-7.8		56171	503	0.031	0.034	-8.8	
55371	501	0.219	0.243	-9.9		55717	505	0.118	0.127	-7.1		56171	504	0.047	0.051	-7.8	
55371	503	0.216	0.239	-9.6		55718	501	0.102	0.111	-8.1		56171	505	0.039	0.042	-7.1	
55371	504	0.246	0.270	-8.9		55718	503	0.092	0.099	-7.1		56202	501	0.020	0.023	-13.0	
55371	505	0.179	0.197	-9.1		55718	504	0.137	0.148	-7.4		56202	503	0.037	0.041	-9.8	
55426	501	0.080	0.087	-8.0		55718	505	0.114	0.123	-7.3		56202	504	0.036	0.040	-10.0	
55426	503	0.072	0.077	-6.5		55802	501	0.057	0.063	-9.5		56202	505	0.032	0.036	-11.1	
55426	504	0.107	0.116	-7.8		55802	503	0.056	0.062	-9.7		56390	501	0.036	0.040	-10.0	
55426	505	0.089	0.096	-7.3		55802	504	0.064	0.071	-9.9		56390	503	0.064	0.072	-11.1	
55597	501	0.007	0.008	-12.5		55802	505	0.046	0.051	-9.8		56390	504	0.062	0.070	-11.4	
55597	503	0.013	0.015	-13.3		55918	501	0.033	0.037	-10.8		56390	505	0.056	0.062	-9.7	
55597	504	0.013	0.014	-7.1		55918	503	0.059	0.066	-10.6		56391	501	0.031	0.034	-8.8	
55597	505	0.011	0.013	-15.4		55918	504	0.057	0.064	-10.9		56391	503	0.055	0.062	-11.3	
55647	501	0.014	0.016	-12.5		55918	505	0.052	0.057	-8.8		56391	504	0.053	0.060	-11.7	
55647	503	0.026	0.029	-10.3		55919	501	0.004	0.005	-20.0		56391	505	0.048	0.054	-11.1	
55647	504	0.025	0.028	-10.7		55919	503	0.008	0.009	-11.1		56427	501	0.049	0.055	-10.9	
55647	505	0.023	0.025	-8.0		55919	504	0.008	0.009	-11.1		56427	503	0.089	0.100	-11.0	
55648	501	0.007	0.007	0.0		55919	505	0.007	0.008	-12.5		56427	504	0.086	0.096	-10.4	
55648	503	0.012	0.013	-7.7		56040	501	0.003	0.003	0.0		56427	505	0.077	0.086	-10.5	
55648	504	0.011	0.013	-15.4		56040	503	0.006	0.006	0.0		56488	501	0.094	0.105	-10.5	
55648	505	0.010	0.011	-9.1		56040	504	0.005	0.006	-16.7		56488	503	0.093	0.103	-9.7	
55649	501	0.008	0.009	-11.1		56040	505	0.005	0.005	0.0		56488	504	0.106	0.118	-10.2	
55649	503	0.014	0.016	-12.5		56041	501	0.020	0.023	-13.0		56488	505	0.077	0.085	-9.4	
55649	504	0.014	0.015	-6.7		56041	503	0.037	0.041	-9.8		56567	501	0.074	0.080	-7.5	
55649	505	0.012	0.014	-14.3		56041	504	0.036	0.040	-10.0		56567	503	0.066	0.072	-8.3	
55715	501	0.057	0.064	-10.9		56041	505	0.032	0.036	-11.1		56567	504	0.099	0.108	-8.3	
55715	503	0.104	0.116	-10.3		56042	501	0.026	0.029	-10.3		56567	505	0.083	0.089	-6.7	
55715	504	0.100	0.112	-10.7		56042	503	0.046	0.052	-11.5		56650	501	0.226	0.246	-8.1	
55715	505	0.090	0.100	-10.0		56042	504	0.045	0.050	-10.0		56650	503	0.203	0.220	-7.7	
55716	501	0.083	0.092	-9.8		56042	505	0.040	0.045	-11.1		56650	504	0.300	0.330	-9.1	
55716	503	0.150	0.168	-10.7		56170	501	0.071	0.078	-9.0		56650	505	0.250	0.270	-7.4	
55716	504	0.145	0.162	-10.5		56170	503	0.064	0.069	-7.2		56651	501	0.123	0.134	-8.2	
55716	505	0.130	0.145	-10.3		56170	504	0.096	0.104	-7.7		56651	503	0.110	0.120	-8.3	

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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
56651	504	0.165	0.179	-7.8		56805	503	0.067	0.075	-10.7		56915	501	0.249	0.270	-7.8	
56651	505	0.138	0.149	-7.4		56805	504	0.065	0.073	-11.0		56915	503	0.224	0.242	-7.4	
56652	501	0.088	0.096	-8.3		56805	505	0.059	0.065	-9.2		56915	504	0.330	0.360	-8.3	
56652	503	0.079	0.085	-7.1		56806	501	0.026	0.029	-10.3		56915	505	0.280	0.300	-6.7	
56652	504	0.118	0.128	-7.8		56806	503	0.048	0.053	-9.4		56916	501	0.225	0.245	-8.2	
56652	505	0.098	0.106	-7.5		56806	504	0.046	0.051	-9.8		56916	503	0.202	0.219	-7.8	
56653	501	0.085	0.092	-7.6		56806	505	0.041	0.046	-10.9		56916	504	0.300	0.330	-9.1	
56653	503	0.076	0.082	-7.3		56807	501	0.026	0.029	-10.3		56916	505	0.250	0.270	-7.4	
56653	504	0.113	0.123	-8.1		56807	503	0.047	0.053	-11.3		56917	501	0.065	0.071	-8.5	
56653	505	0.095	0.102	-6.9		56807	504	0.046	0.051	-9.8		56917	503	0.058	0.063	-7.9	
56654	501	0.043	0.047	-8.5		56807	505	0.041	0.046	-10.9		56917	504	0.087	0.095	-8.4	
56654	503	0.039	0.042	-7.1		56808	501	0.034	0.038	-10.5		56917	505	0.073	0.079	-7.6	
56654	504	0.058	0.063	-7.9		56808	503	0.062	0.069	-10.1		56918	501	0.031	0.034	-8.8	
56654	505	0.048	0.052	-7.7		56808	504	0.060	0.067	-10.4		56918	503	0.028	0.030	-6.7	
56690	501	0.049	0.054	-9.3		56808	505	0.054	0.060	-10.0		56918	504	0.042	0.045	-6.7	
56690	503	0.048	0.053	-9.4		56900	501	0.033	0.037	-10.8		56918	505	0.035	0.038	-7.9	
56690	504	0.055	0.061	-9.8		56900	503	0.059	0.066	-10.6		56919	501	0.080	0.087	-8.0	
56690	505	0.040	0.044	-9.1		56900	504	0.057	0.064	-10.9		56919	503	0.072	0.077	-6.5	
56699	501	0.023	0.025	-8.0		56900	505	0.052	0.057	-8.8		56919	504	0.107	0.116	-7.8	
56699	503	0.041	0.046	-10.9		56910	501	0.016	0.018	-11.1		56919	505	0.089	0.096	-7.3	
56699	504	0.040	0.044	-9.1		56910	503	0.030	0.033	-9.1		56920	501	0.073	0.079	-7.6	
56699	505	0.036	0.040	-10.0		56910	504	0.029	0.032	-9.4		56920	503	0.065	0.071	-8.5	
56758	501	0.019	0.021	-9.5		56910	505	0.026	0.029	-10.3		56920	504	0.097	0.106	-8.5	
56758	503	0.035	0.039	-10.3		56911	501	0.064	0.069	-7.2		56920	505	0.081	0.088	-8.0	
56758	504	0.034	0.038	-10.5		56911	503	0.057	0.062	-8.1		56980	501	0.028	0.032	-12.5	
56758	505	0.030	0.034	-11.8		56911	504	0.085	0.093	-8.6		56980	503	0.051	0.057	-10.5	
56759	501	0.020	0.022	-9.1		56911	505	0.071	0.077	-7.8		56980	504	0.050	0.056	-10.7	
56759	503	0.036	0.040	-10.0		56912	501	0.052	0.056	-7.1		56980	505	0.045	0.050	-10.0	
56759	504	0.034	0.039	-12.8		56912	503	0.046	0.050	-8.0		57001	501	0.010	0.011	-9.1	
56759	505	0.031	0.034	-8.8		56912	504	0.069	0.075	-8.0		57001	503	0.018	0.020	-10.0	
56760	501	0.028	0.032	-12.5		56912	505	0.058	0.062	-6.5		57001	504	0.017	0.019	-10.5	
56760	503	0.051	0.057	-10.5		56913	501	0.042	0.046	-8.7		57001	505	0.015	0.017	-11.8	
56760	504	0.049	0.055	-10.9		56913	503	0.038	0.041	-7.3		57002	501	0.006	0.007	-14.3	
56760	505	0.044	0.050	-12.0		56913	504	0.056	0.061	-8.2		57002	503	0.011	0.013	-15.4	
56805	501	0.037	0.042	-11.9		56913	505	0.047	0.051	-7.8		57002	504	0.011	0.012	-8.3	

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SUBLINE: PREM/OPS

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
57002	505	0.010	0.011	-9.1		57572	504	0.009	0.010	-10.0		57798	503	0.015	0.016	-6.3	
57090	501	0.117	0.127	-7.9		57572	505	0.008	0.009	-11.1		57798	504	0.014	0.016	-12.5	
57090	503	0.105	0.113	-7.1		57600	501	0.015	0.017	-11.8		57798	505	0.013	0.014	-7.1	
57090	504	0.156	0.170	-8.2		57600	503	0.027	0.030	-10.0		57800	501	0.030	0.034	-11.8	
57090	505	0.130	0.141	-7.8		57600	504	0.026	0.029	-10.3		57800	503	0.055	0.061	-9.8	
57146	501	0.074	0.080	-7.5		57600	505	0.024	0.026	-7.7		57800	504	0.053	0.059	-10.2	
57146	503	0.066	0.072	-8.3		57611	501	0.038	0.042	-9.5		57800	505	0.048	0.053	-9.4	
57146	504	0.099	0.108	-8.3		57611	503	0.034	0.037	-8.1		57808	501	0.020	0.021	-4.8	
57146	505	0.083	0.089	-6.7		57611	504	0.051	0.056	-8.9		57808	503	0.018	0.019	-5.3	
57202	501	0.025	0.028	-10.7		57611	505	0.043	0.046	-6.5		57808	504	0.026	0.029	-10.3	
57202	503	0.046	0.051	-9.8		57625	501	0.132	0.147	-10.2		57808	505	0.022	0.024	-8.3	
57202	504	0.044	0.049	-10.2		57625	503	0.239	0.270	-11.5		57809	501	0.020	0.022	-9.1	
57202	505	0.040	0.044	-9.1		57625	504	0.231	0.260	-11.2		57809	503	0.018	0.020	-10.0	
57257	501	0.031	0.035	-11.4		57625	505	0.207	0.231	-10.4		57809	504	0.027	0.030	-10.0	
57257	503	0.057	0.063	-9.5		57651	501	0.016	0.018	-11.1		57809	505	0.023	0.025	-8.0	
57257	504	0.055	0.061	-9.8		57651	503	0.029	0.032	-9.4		57810	501	0.020	0.021	-4.8	
57257	505	0.049	0.055	-10.9		57651	504	0.028	0.031	-9.7		57810	503	0.018	0.019	-5.3	
57401	501	0.018	0.020	-10.0		57651	505	0.025	0.028	-10.7		57810	504	0.026	0.029	-10.3	
57401	503	0.032	0.036	-11.1		57690	501	0.050	0.054	-7.4		57810	505	0.022	0.024	-8.3	
57401	504	0.031	0.035	-11.4		57690	503	0.045	0.048	-6.3		57871	501	0.024	0.026	-7.7	
57401	505	0.028	0.031	-9.7		57690	504	0.067	0.072	-6.9		57871	503	0.021	0.023	-8.7	
57403	501	0.116	0.129	-10.1		57690	505	0.056	0.060	-6.7		57871	504	0.032	0.034	-5.9	
57403	503	0.114	0.127	-10.2		57716	501	0.024	0.026	-7.7		57871	505	0.026	0.029	-10.3	
57403	504	0.130	0.145	-10.3		57716	503	0.021	0.023	-8.7		57913	501	0.039	0.044	-11.4	
57403	505	0.095	0.104	-8.7		57716	504	0.032	0.034	-5.9		57913	503	0.071	0.079	-10.1	
57410	501	0.009	0.010	-10.0		57716	505	0.026	0.029	-10.3		57913	504	0.069	0.077	-10.4	
57410	503	0.016	0.017	-5.9		57725	501	0.052	0.056	-7.1		57913	505	0.062	0.069	-10.1	
57410	504	0.015	0.017	-11.8		57725	503	0.046	0.050	-8.0		57997	501	0.086	0.090	-4.4	
57410	505	0.014	0.015	-6.7		57725	504	0.069	0.075	-8.0		57997	503	0.094	0.098	-4.1	
57411	501	0.018	0.019	-5.3		57725	505	0.058	0.062	-6.5		57997	504	0.064	0.067	-4.5	
57411	503	0.016	0.017	-5.9		57726	501	0.040	0.044	-9.1		57997	505	0.100	0.104	-3.8	
57411	504	0.024	0.026	-7.7		57726	503	0.036	0.039	-7.7		57998	501	0.017	0.019	-10.5	
57411	505	0.020	0.022	-9.1		57726	504	0.054	0.058	-6.9		57998	503	0.031	0.035	-11.4	
57572	501	0.005	0.006	-16.7		57726	505	0.045	0.049	-8.2		57998	504	0.030	0.034	-11.8	
57572	503	0.009	0.010	-10.0		57798	501	0.008	0.009	-11.1		57998	505	0.027	0.030	-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
57999	501	0.032	0.035	-8.6		58096	505	0.080	0.089	-10.1		58459	504	0.058	0.060	-3.3	
57999	503	0.029	0.032	-9.4		58301	501	0.025	0.027	-7.4		58459	505	0.090	0.094	-4.3	
57999	504	0.044	0.047	-6.4		58301	503	0.022	0.024	-8.3		58503	501	0.021	0.024	-12.5	
57999	505	0.036	0.039	-7.7		58301	504	0.033	0.036	-8.3		58503	503	0.039	0.043	-9.3	
58009	501	0.032	0.035	-8.6		58301	505	0.028	0.030	-6.7		58503	504	0.037	0.042	-11.9	
58009	503	0.029	0.032	-9.4		58302	501	0.014	0.015	-6.7		58503	505	0.033	0.037	-10.8	
58009	504	0.044	0.047	-6.4		58302	503	0.025	0.028	-10.7		58532	501	0.027	0.031	-12.9	
58009	505	0.036	0.039	-7.7		58302	504	0.024	0.027	-11.1		58532	503	0.050	0.056	-10.7	
58010	501	0.040	0.045	-11.1		58302	505	0.022	0.024	-8.3		58532	504	0.048	0.054	-11.1	
58010	503	0.073	0.082	-11.0		58397	501	0.080	0.089	-10.1		58532	505	0.043	0.048	-10.4	
58010	504	0.071	0.079	-10.1		58397	503	0.144	0.161	-10.6		58559	501	0.006	0.006	0.0	
58010	505	0.064	0.071	-9.9		58397	504	0.139	0.156	-10.9		58559	503	0.010	0.011	-9.1	
58020	501	0.125	0.138	-9.4		58397	505	0.126	0.140	-10.0		58559	504	0.010	0.011	-9.1	
58020	503	0.123	0.136	-9.6		58408	501	0.051	0.053	-3.8		58559	505	0.009	0.010	-10.0	
58020	504	0.140	0.156	-10.3		58408	503	0.056	0.058	-3.4		58560	501	0.013	0.015	-13.3	
58020	505	0.102	0.112	-8.9		58408	504	0.038	0.040	-5.0		58560	503	0.024	0.027	-11.1	
58056	501	0.048	0.054	-11.1		58408	505	0.059	0.062	-4.8		58560	504	0.024	0.026	-7.7	
58056	503	0.087	0.098	-11.2		58409	501	0.065	0.068	-4.4		58560	505	0.021	0.024	-12.5	
58056	504	0.084	0.094	-10.6		58409	503	0.071	0.074	-4.1		58575	501	0.017	0.019	-10.5	
58056	505	0.076	0.084	-9.5		58409	504	0.048	0.050	-4.0		58575	503	0.031	0.035	-11.4	
58057	501	0.030	0.034	-11.8		58409	505	0.075	0.078	-3.8		58575	504	0.030	0.034	-11.8	
58057	503	0.055	0.061	-9.8		58456	501	0.034	0.036	-5.6		58575	505	0.027	0.030	-10.0	
58057	504	0.053	0.059	-10.2		58456	503	0.038	0.039	-2.6		58627	501	0.056	0.062	-9.7	
58057	505	0.048	0.053	-9.4		58456	504	0.026	0.027	-3.7		58627	503	0.101	0.113	-10.6	
58058	501	0.027	0.030	-10.0		58456	505	0.040	0.042	-4.8		58627	504	0.098	0.109	-10.1	
58058	503	0.049	0.055	-10.9		58457	501	0.050	0.052	-3.8		58627	505	0.088	0.098	-10.2	
58058	504	0.048	0.053	-9.4		58457	503	0.055	0.057	-3.5		58663	501	0.164	0.178	-7.9	
58058	505	0.043	0.048	-10.4		58457	504	0.037	0.039	-5.1		58663	503	0.147	0.159	-7.5	
58095	501	0.038	0.043	-11.6		58457	505	0.058	0.061	-4.9		58663	504	0.219	0.238	-8.0	
58095	503	0.069	0.078	-11.5		58458	501	0.065	0.068	-4.4		58663	505	0.183	0.198	-7.6	
58095	504	0.067	0.075	-10.7		58458	503	0.071	0.074	-4.1		58682	501	0.050	0.055	-9.1	
58095	505	0.060	0.067	-10.4		58458	504	0.048	0.050	-4.0		58682	503	0.090	0.101	-10.9	
58096	501	0.051	0.057	-10.5		58458	505	0.075	0.078	-3.8		58682	504	0.087	0.097	-10.3	
58096	503	0.092	0.103	-10.7		58459	501	0.078	0.081	-3.7		58682	505	0.078	0.087	-10.3	
58096	504	0.089	0.100	-11.0		58459	503	0.085	0.088	-3.4		58713	501	0.036	0.040	-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
58713	503	0.036	0.039	-7.7		58840	501	0.045	0.049	-8.2		59188	505	0.202	0.223	-9.4	
58713	504	0.041	0.045	-8.9		58840	503	0.041	0.044	-6.8		59189	501	0.340	0.380	-10.5	
58713	505	0.029	0.032	-9.4		58840	504	0.061	0.066	-7.6		59189	503	0.340	0.370	-8.1	
58737	501	0.036	0.040	-10.0		58840	505	0.051	0.055	-7.3		59189	504	0.380	0.420	-9.5	
58737	503	0.065	0.073	-11.0		58873	501	0.072	0.078	-7.7		59189	505	0.280	0.310	-9.7	
58737	504	0.063	0.071	-11.3		58873	503	0.065	0.070	-7.1		59223	501	0.075	0.081	-7.4	
58737	505	0.057	0.063	-9.5		58873	504	0.096	0.105	-8.6		59223	503	0.067	0.072	-6.9	
58756	501	0.031	0.033	-6.1		58873	505	0.081	0.087	-6.9		59223	504	0.100	0.108	-7.4	
58756	503	0.027	0.030	-10.0		58903	501	0.011	0.012	-8.3		59223	505	0.083	0.090	-7.8	
58756	504	0.041	0.045	-8.9		58903	503	0.019	0.022	-13.6		59257	501	0.005	0.006	-16.7	
58756	505	0.034	0.037	-8.1		58903	504	0.019	0.021	-9.5		59257	503	0.010	0.011	-9.1	
58757	501	0.121	0.136	-11.0		58903	505	0.017	0.019	-10.5		59257	504	0.010	0.011	-9.1	
58757	503	0.220	0.246	-10.6		58904	501	0.008	0.009	-11.1		59257	505	0.009	0.010	-10.0	
58757	504	0.213	0.238	-10.5		58904	503	0.015	0.017	-11.8		59306	501	0.034	0.038	-10.5	
58757	505	0.191	0.213	-10.3		58904	504	0.014	0.016	-12.5		59306	503	0.062	0.070	-11.4	
58759	501	0.015	0.017	-11.8		58904	505	0.013	0.014	-7.1		59306	504	0.060	0.067	-10.4	
58759	503	0.027	0.030	-10.0		58922	501	0.120	0.130	-7.7		59306	505	0.054	0.060	-10.0	
58759	504	0.026	0.029	-10.3		58922	503	0.108	0.116	-6.9		59378	501	0.048	0.053	-9.4	
58759	505	0.024	0.026	-7.7		58922	504	0.160	0.174	-8.0		59378	503	0.043	0.047	-8.5	
58802	501	0.017	0.019	-10.5		58922	505	0.134	0.145	-7.6		59378	504	0.065	0.070	-7.1	
58802	503	0.031	0.035	-11.4		59005	501	0.020	0.023	-13.0		59378	505	0.054	0.059	-8.5	
58802	504	0.030	0.033	-9.1		59005	503	0.037	0.041	-9.8		59481	501	0.092	0.103	-10.7	
58802	505	0.027	0.030	-10.0		59005	504	0.036	0.040	-10.0		59481	503	0.168	0.187	-10.2	
58813	501	0.075	0.082	-8.5		59005	505	0.032	0.036	-11.1		59481	504	0.162	0.181	-10.5	
58813	503	0.068	0.073	-6.8		59057	501	0.151	0.168	-10.1		59481	505	0.146	0.162	-9.9	
58813	504	0.101	0.109	-7.3		59057	503	0.270	0.310	-12.9		59482	501	0.260	0.290	-10.3	
58813	505	0.084	0.091	-7.7		59057	504	0.260	0.300	-13.3		59482	503	0.250	0.280	-10.7	
58822	501	0.047	0.052	-9.6		59057	505	0.237	0.260	-8.8		59482	504	0.290	0.320	-9.4	
58822	503	0.085	0.095	-10.5		59058	501	0.097	0.109	-11.0		59482	505	0.211	0.232	-9.1	
58822	504	0.082	0.092	-10.9		59058	503	0.177	0.198	-10.6		59537	501	0.052	0.057	-8.8	
58822	505	0.074	0.082	-9.8		59058	504	0.171	0.191	-10.5		59537	503	0.047	0.051	-7.8	
58837	501	0.151	0.164	-7.9		59058	505	0.154	0.171	-9.9		59537	504	0.070	0.076	-7.9	
58837	503	0.136	0.147	-7.5		59188	501	0.247	0.270	-8.5		59537	505	0.058	0.063	-7.9	
58837	504	0.202	0.220	-8.2		59188	503	0.244	0.270	-9.6		59601	501	0.035	0.039	-10.3	
58837	505	0.169	0.183	-7.7		59188	504	0.280	0.310	-9.7		59601	503	0.063	0.071	-11.3	

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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
59601	504	0.061	0.068	-10.3		59724	503	0.031	0.035	-11.4		59781	501	0.034	0.037	-8.1	
59601	505	0.055	0.061	-9.8		59724	504	0.030	0.034	-11.8		59781	503	0.030	0.033	-9.1	
59647	501	0.115	0.128	-10.2		59724	505	0.027	0.030	-10.0		59781	504	0.045	0.049	-8.2	
59647	503	0.114	0.126	-9.5		59725	501	0.021	0.024	-12.5		59781	505	0.038	0.041	-7.3	
59647	504	0.129	0.144	-10.4		59725	503	0.039	0.043	-9.3		59782	501	0.050	0.055	-9.1	
59647	505	0.094	0.104	-9.6		59725	504	0.037	0.042	-11.9		59782	503	0.045	0.049	-8.2	
59660	501	0.064	0.072	-11.1		59725	505	0.034	0.037	-8.1		59782	504	0.067	0.073	-8.2	
59660	503	0.116	0.130	-10.8		59726	501	0.016	0.017	-5.9		59782	505	0.056	0.061	-8.2	
59660	504	0.112	0.126	-11.1		59726	503	0.028	0.032	-12.5		59783	501	0.049	0.053	-7.5	
59660	505	0.101	0.112	-9.8		59726	504	0.027	0.030	-10.0		59783	503	0.044	0.048	-8.3	
59661	501	0.031	0.035	-11.4		59726	505	0.024	0.027	-11.1		59783	504	0.066	0.071	-7.0	
59661	503	0.057	0.064	-10.9		59738	501	0.050	0.055	-9.1		59783	505	0.055	0.059	-6.8	
59661	504	0.055	0.062	-11.3		59738	503	0.090	0.101	-10.9		59784	501	0.038	0.041	-7.3	
59661	505	0.050	0.055	-9.1		59738	504	0.087	0.097	-10.3		59784	503	0.034	0.037	-8.1	
59693	501	0.005	0.006	-16.7		59738	505	0.078	0.087	-10.3		59784	504	0.050	0.055	-9.1	
59693	503	0.010	0.011	-9.1		59750	501	0.039	0.042	-7.1		59784	505	0.042	0.045	-6.7	
59693	504	0.009	0.010	-10.0		59750	503	0.035	0.038	-7.9		59790	501	0.038	0.043	-11.6	
59693	505	0.008	0.009	-11.1		59750	504	0.052	0.057	-8.8		59790	503	0.069	0.078	-11.5	
59701	501	0.003	0.003	0.0		59750	505	0.043	0.047	-8.5		59790	504	0.067	0.075	-10.7	
59701	503	0.005	0.005	0.0		59751	501	0.014	0.015	-6.7		59790	505	0.060	0.067	-10.4	
59701	504	0.004	0.005	-20.0		59751	503	0.013	0.014	-7.1		59798	501	0.128	0.139	-7.9	
59701	505	0.004	0.004	0.0		59751	504	0.019	0.020	-5.0		59798	503	0.115	0.124	-7.3	
59713	501	0.057	0.064	-10.9		59751	505	0.016	0.017	-5.9		59798	504	0.172	0.186	-7.5	
59713	503	0.104	0.116	-10.3		59773	501	0.015	0.016	-6.3		59798	505	0.143	0.155	-7.7	
59713	504	0.100	0.112	-10.7		59773	503	0.014	0.016	-12.5		59806	501	0.092	0.100	-8.0	
59713	505	0.090	0.101	-10.9		59773	504	0.016	0.018	-11.1		59806	503	0.082	0.089	-7.9	
59722	501	0.030	0.033	-9.1		59773	505	0.012	0.013	-7.7		59806	504	0.123	0.134	-8.2	
59722	503	0.054	0.060	-10.0		59774	501	0.012	0.013	-7.7		59806	505	0.103	0.111	-7.2	
59722	504	0.052	0.058	-10.3		59774	503	0.012	0.013	-7.7		59867	501	0.043	0.048	-10.4	
59722	505	0.047	0.052	-9.6		59774	504	0.014	0.015	-6.7		59867	503	0.078	0.087	-10.3	
59723	501	0.011	0.013	-15.4		59774	505	0.010	0.011	-9.1		59867	504	0.075	0.084	-10.7	
59723	503	0.020	0.023	-13.0		59775	501	0.015	0.017	-11.8		59867	505	0.068	0.076	-10.5	
59723	504	0.020	0.022	-9.1		59775	503	0.015	0.017	-11.8		59886	501	0.006	0.007	-14.3	
59723	505	0.018	0.020	-10.0		59775	504	0.017	0.019	-10.5		59886	503	0.011	0.012	-8.3	
59724	501	0.017	0.019	-10.5		59775	505	0.013	0.014	-7.1		59886	504	0.010	0.011	-9.1	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59886	505	0.009	0.010	-10.0		59925	504	0.340	0.360	-5.6		59964	503	0.290	0.320	-9.4	
59889	501	0.048	0.053	-9.4		59925	505	0.270	0.290	-6.9		59964	504	0.280	0.310	-9.7	
59889	503	0.047	0.053	-11.3		59926	501	0.270	0.290	-6.9		59964	505	0.250	0.280	-10.7	
59889	504	0.054	0.060	-10.0		59926	503	0.320	0.340	-5.9		59970	501	0.045	0.048	-6.3	
59889	505	0.039	0.043	-9.3		59926	504	0.290	0.310	-6.5		59970	503	0.040	0.043	-7.0	
59892	501	0.049	0.053	-7.5		59926	505	0.234	0.246	-4.9		59970	504	0.060	0.065	-7.7	
59892	503	0.044	0.048	-8.3		59927	501	0.182	0.194	-6.2		59970	505	0.050	0.054	-7.4	
59892	504	0.066	0.071	-7.0		59927	503	0.217	0.229	-5.2		59973	501	0.044	0.049	-10.2	
59892	505	0.055	0.059	-6.8		59927	504	0.196	0.207	-5.3		59973	503	0.080	0.089	-10.1	
59904	501	0.033	0.036	-8.3		59927	505	0.157	0.165	-4.8		59973	504	0.077	0.086	-10.5	
59904	503	0.030	0.032	-6.3		59931	501	0.071	0.080	-11.3		59973	505	0.069	0.077	-10.4	
59904	504	0.044	0.048	-8.3		59931	503	0.129	0.144	-10.4		59975	501	0.062	0.068	-8.8	
59904	505	0.037	0.040	-7.5		59931	504	0.125	0.139	-10.1		59975	503	0.056	0.061	-8.2	
59905	501	0.027	0.030	-10.0		59931	505	0.112	0.125	-10.4		59975	504	0.084	0.091	-7.7	
59905	503	0.049	0.055	-10.9		59932	501	0.077	0.086	-10.5		59975	505	0.070	0.075	-6.7	
59905	504	0.047	0.053	-11.3		59932	503	0.139	0.155	-10.3		59977	501	0.036	0.039	-7.7	
59905	505	0.043	0.047	-8.5		59932	504	0.134	0.150	-10.7		59977	503	0.032	0.035	-8.6	
59914	501	0.158	0.177	-10.7		59932	505	0.121	0.135	-10.4		59977	504	0.048	0.052	-7.7	
59914	503	0.290	0.320	-9.4		59941	501	0.024	0.027	-11.1		59977	505	0.040	0.043	-7.0	
59914	504	0.280	0.310	-9.7		59941	503	0.043	0.048	-10.4		59984	501	0.012	0.013	-7.7	
59914	505	0.250	0.280	-10.7		59941	504	0.042	0.047	-10.6		59984	503	0.022	0.024	-8.3	
59915	501	0.110	0.120	-8.3		59941	505	0.038	0.042	-9.5		59984	504	0.021	0.024	-12.5	
59915	503	0.099	0.107	-7.5		59947	501	0.033	0.036	-8.3		59984	505	0.019	0.021	-9.5	
59915	504	0.148	0.160	-7.5		59947	503	0.030	0.032	-6.3		59985	501	0.047	0.053	-11.3	
59915	505	0.123	0.133	-7.5		59947	504	0.044	0.048	-8.3		59985	503	0.085	0.095	-10.5	
59917	501	0.020	0.022	-9.1		59947	505	0.037	0.040	-7.5		59985	504	0.082	0.092	-10.9	
59917	503	0.018	0.020	-10.0		59955	501	0.009	0.010	-10.0		59985	505	0.074	0.082	-9.8	
59917	504	0.027	0.030	-10.0		59955	503	0.017	0.019	-10.5		59986	501	0.036	0.040	-10.0	
59917	505	0.023	0.025	-8.0		59955	504	0.016	0.018	-11.1		59986	503	0.065	0.073	-11.0	
59923	501	0.004	0.004	0.0		59955	505	0.014	0.016	-12.5		59986	504	0.063	0.070	-10.0	
59923	503	0.007	0.008	-12.5		59963	501	0.068	0.076	-10.5		59986	505	0.057	0.063	-9.5	
59923	504	0.007	0.008	-12.5		59963	503	0.123	0.138	-10.9		59988	501	0.016	0.017	-5.9	
59923	505	0.006	0.007	-14.3		59963	504	0.119	0.133	-10.5		59988	503	0.014	0.015	-6.7	
59925	501	0.320	0.340	-5.9		59963	505	0.107	0.119	-10.1		59988	504	0.021	0.023	-8.7	
59925	503	0.380	0.400	-5.0		59964	501	0.159	0.178	-10.7		59988	505	0.018	0.019	-5.3	

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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
59989	501	0.006	0.007	-14.3		61000	505	11.600	10.400	+11.5		61227	504	34.800	30.800	+13.0	
59989	503	0.011	0.013	-15.4		61212	501	18.700	17.300	+8.1		61227	505	39.500	36.700	+7.6	
59989	504	0.011	0.012	-8.3		61212	503	14.400	13.200	+9.1		62000	501	14.200	13.100	+8.4	
59989	505	0.010	0.011	-9.1		61212	504	10.400	9.220	+12.8		62000	503	10.900	10.000	+9.0	
60010	501	22.200	19.800	+12.1		61212	505	11.800	11.000	+7.3		62000	504	7.920	7.010	+13.0	
60010	503	13.800	12.300	+12.2		61216	501	20.700	19.200	+7.8		62000	505	9.000	8.350	+7.8	
60010	504	12.200	10.500	+16.2		61216	503	15.900	14.700	+8.2		62001	501	11.200	10.400	+7.7	
60010	505	11.700	10.500	+11.4		61216	504	11.600	10.200	+13.7		62001	503	8.610	7.920	+8.7	
60011	501	25.500	22.700	+12.3		61216	505	13.100	12.200	+7.4		62001	504	6.250	5.530	+13.0	
60011	503	15.900	14.100	+12.8		61217	501	18.900	17.400	+8.6		62001	505	7.100	6.590	+7.7	
60011	504	14.100	12.000	+17.5		61217	503	14.500	13.300	+9.0		62002	501	5.120	4.730	+8.2	
60011	505	13.500	12.100	+11.6		61217	504	10.500	9.310	+12.8		62002	503	3.930	3.620	+8.6	
60012	501	41.900	37.300	+12.3		61217	505	12.000	11.100	+8.1		62002	504	2.850	2.530	+12.6	
60012	503	26.100	23.200	+12.5		61218	501	12.900	11.900	+8.4		62002	505	3.240	3.010	+7.6	
60012	504	23.100	19.800	+16.7		61218	503	9.900	9.110	+8.7		62003	501	16.100	14.900	+8.1	
60012	505	22.100	19.900	+11.1		61218	504	7.190	6.360	+13.1		62003	503	12.400	11.400	+8.8	
60013	501	35.900	32.000	+12.2		61218	505	8.170	7.580	+7.8		62003	504	8.990	7.950	+13.1	
60013	503	22.400	19.900	+12.6		61223	501	91.600	84.700	+8.1		62003	505	10.200	9.480	+7.6	
60013	504	19.800	16.900	+17.2		61223	503	70.400	64.800	+8.6		63010	501	39.900	35.600	+12.1	
60013	505	19.000	17.000	+11.8		61223	504	51.100	45.200	+13.1		63010	503	24.900	22.100	+12.7	
60015	501	26.800	23.900	+12.1		61223	505	58.100	53.900	+7.8		63010	504	22.000	18.800	+17.0	
60015	503	16.700	14.900	+12.1		61224	501	29.200	27.000	+8.1		63010	505	21.100	18.900	+11.6	
60015	504	14.800	12.600	+17.5		61224	503	22.400	20.600	+8.7		63011	501	49.800	44.500	+11.9	
60015	505	14.200	12.700	+11.8		61224	504	16.300	14.400	+13.2		63011	503	31.100	27.700	+12.3	
60016	501	30.100	26.900	+11.9		61224	505	18.500	17.200	+7.6		63011	504	27.500	23.500	+17.0	
60016	503	18.800	16.700	+12.6		61225	501	40.500	37.500	+8.0		63011	505	26.300	23.600	+11.4	
60016	504	16.600	14.200	+16.9		61225	503	31.100	28.600	+8.7		63012	501	70.900	63.200	+12.2	
60016	505	15.900	14.300	+11.2		61225	504	22.600	20.000	+13.0		63012	503	44.300	39.300	+12.7	
60035	501	36.600	33.800	+8.3		61225	505	25.700	23.800	+8.0		63012	504	39.100	33.400	+17.1	
60035	503	28.100	25.800	+8.9		61226	501	68.200	63.100	+8.1		63012	505	37.400	33.600	+11.3	
60035	504	20.400	18.000	+13.3		61226	503	52.400	48.200	+8.7		63013	501	67.100	59.900	+12.0	
60035	505	23.200	21.500	+7.9		61226	504	38.000	33.600	+13.1		63013	503	41.900	37.200	+12.6	
61000	501	21.900	19.600	+11.7		61226	505	43.200	40.100	+7.7		63013	504	37.100	31.700	+17.0	
61000	503	13.700	12.200	+12.3		61227	501	62.400	57.700	+8.1		63013	505	35.500	31.800	+11.6	
61000	504	12.100	10.300	+17.5		61227	503	47.900	44.100	+8.6		63215	501	53.300	49.300	+8.1	

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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
63215	503	40.900	37.700	+8.5		66309	501	22.400	20.700	+8.2		67513	505	25.900	23.200	+11.6	
63215	504	29.700	26.300	+12.9		66309	503	17.200	15.800	+8.9		67634	501	41.700	38.600	+8.0	
63215	505	33.800	31.300	+8.0		66309	504	12.500	11.100	+12.6		67634	503	32.000	29.500	+8.5	
63216	501	37.000	34.200	+8.2		66309	505	14.200	13.200	+7.6		67634	504	23.200	20.600	+12.6	
63216	503	28.400	26.100	+8.8		66561	501	51.900	48.000	+8.1		67634	505	26.400	24.500	+7.8	
63216	504	20.600	18.200	+13.2		66561	503	39.900	36.700	+8.7		67635	501	29.500	27.300	+8.1	
63216	505	23.400	21.700	+7.8		66561	504	28.900	25.600	+12.9		67635	503	22.700	20.800	+9.1	
63217	501	46.400	41.500	+11.8		66561	505	32.900	30.500	+7.9		67635	504	16.400	14.600	+12.3	
63217	503	38.800	34.500	+12.5		67017	501	48.200	44.600	+8.1		67635	505	18.700	17.300	+8.1	
63217	504	42.700	36.600	+16.7		67017	503	37.000	34.000	+8.8		68001	501	90.100	83.300	+8.2	
63217	505	45.200	40.600	+11.3		67017	504	26.900	23.800	+13.0		68001	503	69.200	63.600	+8.8	
63218	501	15.600	14.000	+11.4		67017	505	30.500	28.300	+7.8		68001	504	50.200	44.400	+13.1	
63218	503	13.100	11.600	+12.9		67508	501	45.200	40.200	+12.4		68001	505	57.100	53.000	+7.7	
63218	504	14.400	12.300	+17.1		67508	503	49.400	43.800	+12.8		68439	501	116.000	107.000	+8.4	
63218	505	15.200	13.700	+10.9		67508	504	25.300	21.600	+17.1		68439	503	89.000	81.800	+8.8	
64074	501	35.700	32.100	+11.2		67508	505	21.600	19.400	+11.3		68439	504	64.600	57.100	+13.1	
64074	503	16.300	14.600	+11.6		67509	501	33.100	29.500	+12.2		68439	505	73.400	68.100	+7.8	
64074	504	15.100	13.000	+16.2		67509	503	36.300	32.100	+13.1		68500	501	4.870	4.350	+12.0	
64074	505	12.500	11.300	+10.6		67509	504	18.600	15.900	+17.0		68500	503	3.040	2.700	+12.6	
64075	501	25.100	22.600	+11.1		67509	505	15.900	14.200	+12.0		68500	504	2.690	2.300	+17.0	
64075	503	11.500	10.300	+11.7		67510	501	18.400	16.400	+12.2		68500	505	2.570	2.310	+11.3	
64075	504	10.600	9.160	+15.7		67510	503	20.200	17.900	+12.8		68604	501	2.170	2.000	+8.5	
64075	505	8.830	7.980	+10.7		67510	504	10.300	8.840	+16.5		68604	503	1.660	1.530	+8.5	
65007	501	32.500	30.000	+8.3		67510	505	8.830	7.910	+11.6		68604	504	1.210	1.070	+13.1	
65007	503	24.900	22.900	+8.7		67511	501	19.900	17.800	+11.8		68604	505	1.370	1.270	+7.9	
65007	504	18.100	16.000	+13.1		67511	503	21.800	19.300	+13.0		68606	501	8.460	7.830	+8.0	
65007	505	20.600	19.100	+7.9		67511	504	11.200	9.560	+17.2		68606	503	6.500	5.980	+8.7	
66122	501	14.000	12.900	+8.5		67511	505	9.550	8.550	+11.7		68606	504	4.720	4.180	+12.9	
66122	503	10.700	9.860	+8.5		67512	501	85.400	76.100	+12.2		68606	505	5.360	4.980	+7.6	
66122	504	7.780	6.890	+12.9		67512	503	93.500	82.900	+12.8		68607	501	6.690	6.180	+8.3	
66122	505	8.840	8.210	+7.7		67512	504	47.900	40.900	+17.1		68607	503	5.140	4.730	+8.7	
66123	501	7.680	7.100	+8.2		67512	505	40.900	36.600	+11.7		68607	504	3.730	3.300	+13.0	
66123	503	5.900	5.430	+8.7		67513	501	54.200	48.300	+12.2		68607	505	4.240	3.930	+7.9	
66123	504	4.280	3.790	+12.9		67513	503	59.300	52.600	+12.7		68702	501	5.510	5.100	+8.0	
66123	505	4.860	4.520	+7.5		67513	504	30.400	26.000	+16.9		68702	503	4.230	3.890	+8.7	

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
68702	504	3.070	2.720	+12.9		91135	503	0.330	0.350	-5.7		91235	501	2.560	2.780	-7.9	
68702	505	3.490	3.240	+7.7		91135	504	0.330	0.350	-5.7		91235	503	2.560	2.780	-7.9	
68703	501	4.130	3.820	+8.1		91135	505	0.330	0.350	-5.7		91235	504	2.560	2.780	-7.9	
68703	503	3.170	2.920	+8.6		91150	501	2.100	2.270	-7.5		91235	505	2.560	2.780	-7.9	
68703	504	2.300	2.040	+12.7		91150	503	2.100	2.270	-7.5		91250	501	3.850	4.180	-7.9	
68703	505	2.620	2.430	+7.8		91150	504	2.100	2.270	-7.5		91250	503	3.850	4.180	-7.9	
68706	501	17.700	16.400	+7.9		91150	505	2.100	2.270	-7.5		91250	504	3.850	4.180	-7.9	
68706	503	13.600	12.500	+8.8		91155	501	4.650	5.050	-7.9		91250	505	3.850	4.180	-7.9	
68706	504	9.860	8.730	+12.9		91155	503	4.650	5.050	-7.9		91265	501	14.700	15.300	-3.9	
68706	505	11.200	10.400	+7.7		91155	504	4.650	5.050	-7.9		91265	503	14.700	15.300	-3.9	
68707	501	17.500	16.200	+8.0		91155	505	4.650	5.050	-7.9		91265	504	14.700	15.300	-3.9	
68707	503	13.400	12.400	+8.1		91160	501	0.960	1.030	-6.8		91265	505	14.700	15.300	-3.9	
68707	504	9.760	8.640	+13.0		91160	503	0.960	1.030	-6.8		91266	501	7.770	8.100	-4.1	
68707	505	11.100	10.300	+7.8		91160	504	0.960	1.030	-6.8		91266	503	7.770	8.100	-4.1	
90089	501	3.970	4.260	-6.8		91160	505	0.960	1.030	-6.8		91266	504	7.770	8.100	-4.1	
90089	503	3.970	4.260	-6.8		91175	501	0.830	0.890	-6.7		91266	505	7.770	8.100	-4.1	
90089	504	3.970	4.260	-6.8		91175	503	0.830	0.890	-6.7		91302	501	15.200	16.200	-6.2	
90089	505	3.970	4.260	-6.8		91175	504	0.830	0.890	-6.7		91302	503	15.200	16.200	-6.2	
91111	501	3.300	3.580	-7.8		91175	505	0.830	0.890	-6.7		91302	504	15.200	16.200	-6.2	
91111	503	3.300	3.580	-7.8		91177	501	3.620	3.880	-6.7		91302	505	15.200	16.200	-6.2	
91111	504	3.300	3.580	-7.8		91177	503	3.620	3.880	-6.7		91315	501	4.620	4.930	-6.3	
91111	505	3.300	3.580	-7.8		91177	504	3.620	3.880	-6.7		91315	503	4.620	4.930	-6.3	
91125	501	2.390	2.570	-7.0		91177	505	3.620	3.880	-6.7		91315	504	4.620	4.930	-6.3	
91125	503	2.390	2.570	-7.0		91179	501	3.630	3.900	-6.9		91315	505	4.620	4.930	-6.3	
91125	504	2.390	2.570	-7.0		91179	503	3.630	3.900	-6.9		91324	501	10.300	11.000	-6.4	
91125	505	2.390	2.570	-7.0		91179	504	3.630	3.900	-6.9		91324	503	10.300	11.000	-6.4	
91127	501	2.220	2.410	-7.9		91179	505	3.630	3.900	-6.9		91324	504	10.300	11.000	-6.4	
91127	503	2.220	2.410	-7.9		91190	501	1.950	2.090	-6.7		91324	505	10.300	11.000	-6.4	
91127	504	2.220	2.410	-7.9		91190	503	1.950	2.090	-6.7		91340	501	6.720	7.160	-6.1	
91127	505	2.220	2.410	-7.9		91190	504	1.950	2.090	-6.7		91340	503	6.720	7.160	-6.1	
91130	501	1.200	1.250	-4.0		91190	505	1.950	2.090	-6.7		91340	504	6.720	7.160	-6.1	
91130	503	1.200	1.250	-4.0		91200	501	0.690	0.720	-4.2		91340	505	6.720	7.160	-6.1	
91130	504	1.200	1.250	-4.0		91200	503	0.690	0.720	-4.2		91341	501	4.150	4.450	-6.7	
91130	505	1.200	1.250	-4.0		91200	504	0.690	0.720	-4.2		91341	503	4.150	4.450	-6.7	
91135	501	0.330	0.350	-5.7		91200	505	0.690	0.720	-4.2		91341	504	4.150	4.450	-6.7	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91341	505	4.150	4.450	-6.7		91551	504	1.370	1.470	-6.8		91636	503	4.120	4.300	-4.2	
91342	501	6.160	6.570	-6.2		91551	505	1.370	1.470	-6.8		91636	504	4.120	4.300	-4.2	
91342	503	6.160	6.570	-6.2		91555	501	1.540	1.670	-7.8		91636	505	4.120	4.300	-4.2	
91342	504	6.160	6.570	-6.2		91555	503	1.540	1.670	-7.8		91641	501	1.120	1.160	-3.4	
91342	505	6.160	6.570	-6.2		91555	504	1.540	1.670	-7.8		91641	503	1.120	1.160	-3.4	
91343	501	0.910	0.980	-7.1		91555	505	1.540	1.670	-7.8		91641	504	1.120	1.160	-3.4	
91343	503	0.910	0.980	-7.1		91560	501	4.290	4.480	-4.2		91641	505	1.120	1.160	-3.4	
91343	504	0.910	0.980	-7.1		91560	503	4.290	4.480	-4.2		91666	501	0.860	0.920	-6.5	
91343	505	0.910	0.980	-7.1		91560	504	4.290	4.480	-4.2		91666	503	0.860	0.920	-6.5	
91405	501	7.830	8.340	-6.1		91560	505	4.290	4.480	-4.2		91666	504	0.860	0.920	-6.5	
91405	503	7.830	8.340	-6.1		91562	501	3.050	3.280	-7.0		91666	505	0.860	0.920	-6.5	
91405	504	7.830	8.340	-6.1		91562	503	3.050	3.280	-7.0		91722	501	3.600	3.760	-4.3	
91405	505	7.830	8.340	-6.1		91562	504	3.050	3.280	-7.0		91722	503	3.600	3.760	-4.3	
91436	501	4.690	5.040	-6.9		91562	505	3.050	3.280	-7.0		91722	504	3.600	3.760	-4.3	
91436	503	4.690	5.040	-6.9		91577	501	10.900	11.700	-6.8		91722	505	3.600	3.760	-4.3	
91436	504	4.690	5.040	-6.9		91577	503	10.900	11.700	-6.8		91746	501	3.050	3.280	-7.0	
91436	505	4.690	5.040	-6.9		91577	504	10.900	11.700	-6.8		91746	503	3.050	3.280	-7.0	
91481	501	17.100	18.400	-7.1		91577	505	10.900	11.700	-6.8		91746	504	3.050	3.280	-7.0	
91481	503	17.100	18.400	-7.1		91580	501	5.660	5.910	-4.2		91746	505	3.050	3.280	-7.0	
91481	504	17.100	18.400	-7.1		91580	503	5.660	5.910	-4.2		91805	501	0.192	0.206	-6.8	
91481	505	17.100	18.400	-7.1		91580	504	5.660	5.910	-4.2		91805	503	0.192	0.206	-6.8	
91507	501	2.520	2.710	-7.0		91580	505	5.660	5.910	-4.2		91805	504	0.192	0.206	-6.8	
91507	503	2.520	2.710	-7.0		91590	501	3.170	3.410	-7.0		91805	505	0.192	0.206	-6.8	
91507	504	2.520	2.710	-7.0		91590	503	3.170	3.410	-7.0		92053	501	0.470	0.510	-7.8	
91507	505	2.520	2.710	-7.0		91590	504	3.170	3.410	-7.0		92053	503	0.470	0.510	-7.8	
91523	501	38.900	41.800	-6.9		91590	505	3.170	3.410	-7.0		92053	504	0.470	0.510	-7.8	
91523	503	38.900	41.800	-6.9		91606	501	11.800	12.300	-4.1		92053	505	0.470	0.510	-7.8	
91523	504	38.900	41.800	-6.9		91606	503	11.800	12.300	-4.1		92054	501	0.162	0.174	-6.9	
91523	505	38.900	41.800	-6.9		91606	504	11.800	12.300	-4.1		92054	503	0.162	0.174	-6.9	
91547	501	0.221	0.238	-7.1		91606	505	11.800	12.300	-4.1		92054	504	0.162	0.174	-6.9	
91547	503	0.221	0.238	-7.1		91629	501	2.400	2.510	-4.4		92054	505	0.162	0.174	-6.9	
91547	504	0.221	0.238	-7.1		91629	503	2.400	2.510	-4.4		92055	501	4.530	4.860	-6.8	
91547	505	0.221	0.238	-7.1		91629	504	2.400	2.510	-4.4		92055	503	4.530	4.860	-6.8	
91551	501	1.370	1.470	-6.8		91629	505	2.400	2.510	-4.4		92055	504	4.530	4.860	-6.8	
91551	503	1.370	1.470	-6.8		91636	501	4.120	4.300	-4.2		92055	505	4.530	4.860	-6.8	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
92101	501	7.080	7.610	-7.0		92453	505	2.980	3.200	-6.9		94381	504	6.130	6.660	-8.0	
92101	503	7.080	7.610	-7.0		92478	501	1.480	1.580	-6.3		94381	505	6.130	6.660	-8.0	
92101	504	7.080	7.610	-7.0		92478	503	1.480	1.580	-6.3		94404	501	4.000	4.290	-6.8	
92101	505	7.080	7.610	-7.0		92478	504	1.480	1.580	-6.3		94404	503	4.000	4.290	-6.8	
92102	501	4.260	4.580	-7.0		92478	505	1.480	1.580	-6.3		94404	504	4.000	4.290	-6.8	
92102	503	4.260	4.580	-7.0		92593	501	33.600	36.500	-7.9		94404	505	4.000	4.290	-6.8	
92102	504	4.260	4.580	-7.0		92593	503	33.600	36.500	-7.9		94569	501	2.700	2.900	-6.9	
92102	505	4.260	4.580	-7.0		92593	504	33.600	36.500	-7.9		94569	503	2.700	2.900	-6.9	
92215	501	3.670	3.980	-7.8		92593	505	33.600	36.500	-7.9		94569	504	2.700	2.900	-6.9	
92215	503	3.670	3.980	-7.8		92663	501	0.560	0.580	-3.4		94569	505	2.700	2.900	-6.9	
92215	504	3.670	3.980	-7.8		92663	503	0.560	0.580	-3.4		94590	501	11.600	12.500	-7.2	
92215	505	3.670	3.980	-7.8		92663	504	0.560	0.580	-3.4		94590	503	11.600	12.500	-7.2	
92338	501	1.640	1.760	-6.8		92663	505	0.560	0.580	-3.4		94590	504	11.600	12.500	-7.2	
92338	503	1.640	1.760	-6.8		94007	501	10.100	10.900	-7.3		94590	505	11.600	12.500	-7.2	
92338	504	1.640	1.760	-6.8		94007	503	10.100	10.900	-7.3		94617	501	3.670	3.950	-7.1	
92338	505	1.640	1.760	-6.8		94007	504	10.100	10.900	-7.3		94617	503	3.670	3.950	-7.1	
92445	501	2.360	2.460	-4.1		94007	505	10.100	10.900	-7.3		94617	504	3.670	3.950	-7.1	
92445	503	2.360	2.460	-4.1		94099	501	2.300	2.470	-6.9		94617	505	3.670	3.950	-7.1	
92445	504	2.360	2.460	-4.1		94099	503	2.300	2.470	-6.9		95124	501	1.360	1.460	-6.8	
92445	505	2.360	2.460	-4.1		94099	504	2.300	2.470	-6.9		95124	503	1.360	1.460	-6.8	
92446	501	5.390	5.780	-6.7		94099	505	2.300	2.470	-6.9		95124	504	1.360	1.460	-6.8	
92446	503	5.390	5.780	-6.7		94225	501	8.100	8.700	-6.9		95124	505	1.360	1.460	-6.8	
92446	504	5.390	5.780	-6.7		94225	503	8.100	8.700	-6.9		95233	501	2.910	3.120	-6.7	
92446	505	5.390	5.780	-6.7		94225	504	8.100	8.700	-6.9		95233	503	2.910	3.120	-6.7	
92447	501	4.710	5.050	-6.7		94225	505	8.100	8.700	-6.9		95233	504	2.910	3.120	-6.7	
92447	503	4.710	5.050	-6.7		94276	501	4.220	4.530	-6.8		95233	505	2.910	3.120	-6.7	
92447	504	4.710	5.050	-6.7		94276	503	4.220	4.530	-6.8		95305	501	3.160	3.390	-6.8	
92447	505	4.710	5.050	-6.7		94276	504	4.220	4.530	-6.8		95305	503	3.160	3.390	-6.8	
92451	501	2.560	2.780	-7.9		94276	505	4.220	4.530	-6.8		95305	504	3.160	3.390	-6.8	
92451	503	2.560	2.780	-7.9		94304	501	3.270	3.540	-7.6		95305	505	3.160	3.390	-6.8	
92451	504	2.560	2.780	-7.9		94304	503	3.270	3.540	-7.6		95306	501	4.720	4.920	-4.1	
92451	505	2.560	2.780	-7.9		94304	504	3.270	3.540	-7.6		95306	503	4.720	4.920	-4.1	
92453	501	2.980	3.200	-6.9		94304	505	3.270	3.540	-7.6		95306	504	4.720	4.920	-4.1	
92453	503	2.980	3.200	-6.9		94381	501	6.130	6.660	-8.0		95306	505	4.720	4.920	-4.1	
92453	504	2.980	3.200	-6.9		94381	503	6.130	6.660	-8.0		95310	501	7.540	8.100	-6.9	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
95310	503	7.540	8.100	-6.9		96053	501	2.340	2.540	-7.9		96872	505	4.420	4.610	-4.1	
95310	504	7.540	8.100	-6.9		96053	503	2.340	2.540	-7.9		97047	501	4.680	4.990	-6.2	
95310	505	7.540	8.100	-6.9		96053	504	2.340	2.540	-7.9		97047	503	4.680	4.990	-6.2	
95357	501	1.200	1.250	-4.0		96053	505	2.340	2.540	-7.9		97047	504	4.680	4.990	-6.2	
95357	503	1.200	1.250	-4.0		96317	501	1.240	1.300	-4.6		97047	505	4.680	4.990	-6.2	
95357	504	1.200	1.250	-4.0		96317	503	1.240	1.300	-4.6		97050	501	3.640	3.880	-6.2	
95357	505	1.200	1.250	-4.0		96317	504	1.240	1.300	-4.6		97050	503	3.640	3.880	-6.2	
95410	501	4.070	4.370	-6.9		96317	505	1.240	1.300	-4.6		97050	504	3.640	3.880	-6.2	
95410	503	4.070	4.370	-6.9		96408	501	3.530	3.790	-6.9		97050	505	3.640	3.880	-6.2	
95410	504	4.070	4.370	-6.9		96408	503	3.530	3.790	-6.9		97111	501	4.870	5.230	-6.9	
95410	505	4.070	4.370	-6.9		96408	504	3.530	3.790	-6.9		97111	503	4.870	5.230	-6.9	
95455	501	4.980	5.190	-4.0		96408	505	3.530	3.790	-6.9		97111	504	4.870	5.230	-6.9	
95455	503	4.980	5.190	-4.0		96409	501	3.260	3.500	-6.9		97111	505	4.870	5.230	-6.9	
95455	504	4.980	5.190	-4.0		96409	503	3.260	3.500	-6.9		97220	501	0.320	0.340	-5.9	
95455	505	4.980	5.190	-4.0		96409	504	3.260	3.500	-6.9		97220	503	0.320	0.340	-5.9	
95487	501	2.180	2.350	-7.2		96409	505	3.260	3.500	-6.9		97220	504	0.320	0.340	-5.9	
95487	503	2.180	2.350	-7.2		96410	501	2.860	3.070	-6.8		97220	505	0.320	0.340	-5.9	
95487	504	2.180	2.350	-7.2		96410	503	2.860	3.070	-6.8		97222	501	1.690	1.840	-8.2	
95487	505	2.180	2.350	-7.2		96410	504	2.860	3.070	-6.8		97222	503	1.690	1.840	-8.2	
95505	501	2.320	2.420	-4.1		96410	505	2.860	3.070	-6.8		97222	504	1.690	1.840	-8.2	
95505	503	2.320	2.420	-4.1		96611	501	1.540	1.640	-6.1		97222	505	1.690	1.840	-8.2	
95505	504	2.320	2.420	-4.1		96611	503	1.540	1.640	-6.1		97223	501	2.560	2.780	-7.9	
95505	505	2.320	2.420	-4.1		96611	504	1.540	1.640	-6.1		97223	503	2.560	2.780	-7.9	
95620	501	1.770	1.900	-6.8		96611	505	1.540	1.640	-6.1		97223	504	2.560	2.780	-7.9	
95620	503	1.770	1.900	-6.8		96702	501	4.060	4.360	-6.9		97223	505	2.560	2.780	-7.9	
95620	504	1.770	1.900	-6.8		96702	503	4.060	4.360	-6.9		97308	501	0.600	0.630	-4.8	
95620	505	1.770	1.900	-6.8		96702	504	4.060	4.360	-6.9		97308	503	0.600	0.630	-4.8	
95625	501	7.270	7.750	-6.2		96702	505	4.060	4.360	-6.9		97308	504	0.600	0.630	-4.8	
95625	503	7.270	7.750	-6.2		96816	501	3.810	4.090	-6.8		97308	505	0.600	0.630	-4.8	
95625	504	7.270	7.750	-6.2		96816	503	3.810	4.090	-6.8		97447	501	1.970	2.060	-4.4	
95625	505	7.270	7.750	-6.2		96816	504	3.810	4.090	-6.8		97447	503	1.970	2.060	-4.4	
95647	501	3.080	3.340	-7.8		96816	505	3.810	4.090	-6.8		97447	504	1.970	2.060	-4.4	
95647	503	3.080	3.340	-7.8		96872	501	4.420	4.610	-4.1		97447	505	1.970	2.060	-4.4	
95647	504	3.080	3.340	-7.8		96872	503	4.420	4.610	-4.1		97650	501	3.360	3.610	-6.9	
95647	505	3.080	3.340	-7.8		96872	504	4.420	4.610	-4.1		97650	503	3.360	3.610	-6.9	

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

SUBLINE: PREM/OPS

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
97650	504	3.360	3.610	-6.9		98091	503	0.131	0.141	-7.1		98160	501	4.630	4.830	-4.1	
97650	505	3.360	3.610	-6.9		98091	504	0.131	0.141	-7.1		98160	503	4.630	4.830	-4.1	
97651	501	5.830	6.090	-4.3		98091	505	0.131	0.141	-7.1		98160	504	4.630	4.830	-4.1	
97651	503	5.830	6.090	-4.3		98092	501	0.400	0.430	-7.0		98160	505	4.630	4.830	-4.1	
97651	504	5.830	6.090	-4.3		98092	503	0.400	0.430	-7.0		98161	501	5.190	5.420	-4.2	
97651	505	5.830	6.090	-4.3		98092	504	0.400	0.430	-7.0		98161	503	5.190	5.420	-4.2	
97652	501	5.060	5.280	-4.2		98092	505	0.400	0.430	-7.0		98161	504	5.190	5.420	-4.2	
97652	503	5.060	5.280	-4.2		98111	501	0.650	0.700	-7.1		98161	505	5.190	5.420	-4.2	
97652	504	5.060	5.280	-4.2		98111	503	0.650	0.700	-7.1		98163	501	5.450	5.680	-4.0	
97652	505	5.060	5.280	-4.2		98111	504	0.650	0.700	-7.1		98163	503	5.450	5.680	-4.0	
97653	501	2.880	3.090	-6.8		98111	505	0.650	0.700	-7.1		98163	504	5.450	5.680	-4.0	
97653	503	2.880	3.090	-6.8		98152	501	2.750	2.860	-3.8		98163	505	5.450	5.680	-4.0	
97653	504	2.880	3.090	-6.8		98152	503	2.750	2.860	-3.8		98164	501	2.160	2.340	-7.7	
97653	505	2.880	3.090	-6.8		98152	504	2.750	2.860	-3.8		98164	503	2.160	2.340	-7.7	
97654	501	5.020	5.390	-6.9		98152	505	2.750	2.860	-3.8		98164	504	2.160	2.340	-7.7	
97654	503	5.020	5.390	-6.9		98153	501	3.090	3.220	-4.0		98164	505	2.160	2.340	-7.7	
97654	504	5.020	5.390	-6.9		98153	503	3.090	3.220	-4.0		98257	501	1.360	1.460	-6.8	
97654	505	5.020	5.390	-6.9		98153	504	3.090	3.220	-4.0		98257	503	1.360	1.460	-6.8	
97655	501	4.500	4.700	-4.3		98153	505	3.090	3.220	-4.0		98257	504	1.360	1.460	-6.8	
97655	503	4.500	4.700	-4.3		98154	501	3.650	3.800	-3.9		98257	505	1.360	1.460	-6.8	
97655	504	4.500	4.700	-4.3		98154	503	3.650	3.800	-3.9		98303	501	10.300	10.700	-3.7	
97655	505	4.500	4.700	-4.3		98154	504	3.650	3.800	-3.9		98303	503	10.300	10.700	-3.7	
98002	501	0.820	0.850	-3.5		98154	505	3.650	3.800	-3.9		98303	504	10.300	10.700	-3.7	
98002	503	0.820	0.850	-3.5		98155	501	5.110	5.330	-4.1		98303	505	10.300	10.700	-3.7	
98002	504	0.820	0.850	-3.5		98155	503	5.110	5.330	-4.1		98304	501	5.030	5.400	-6.9	
98002	505	0.820	0.850	-3.5		98155	504	5.110	5.330	-4.1		98304	503	5.030	5.400	-6.9	
98003	501	0.900	0.970	-7.2		98155	505	5.110	5.330	-4.1		98304	504	5.030	5.400	-6.9	
98003	503	0.900	0.970	-7.2		98157	501	3.260	3.400	-4.1		98304	505	5.030	5.400	-6.9	
98003	504	0.900	0.970	-7.2		98157	503	3.260	3.400	-4.1		98305	501	3.760	4.010	-6.2	
98003	505	0.900	0.970	-7.2		98157	504	3.260	3.400	-4.1		98305	503	3.760	4.010	-6.2	
98090	501	0.121	0.130	-6.9		98157	505	3.260	3.400	-4.1		98305	504	3.760	4.010	-6.2	
98090	503	0.121	0.130	-6.9		98159	501	2.190	2.280	-3.9		98305	505	3.760	4.010	-6.2	
98090	504	0.121	0.130	-6.9		98159	503	2.190	2.280	-3.9		98306	501	9.670	10.300	-6.1	
98090	505	0.121	0.130	-6.9		98159	504	2.190	2.280	-3.9		98306	503	9.670	10.300	-6.1	
98091	501	0.131	0.141	-7.1		98159	505	2.190	2.280	-3.9		98306	504	9.670	10.300	-6.1	

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

SUBLINE: PREM/OPS

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
98306	505	9.670	10.300	-6.1		98423	504	3.790	4.070	-6.9		98502	503	4.940	5.310	-7.0	
98307	501	1.590	1.710	-7.0		98423	505	3.790	4.070	-6.9		98502	504	4.940	5.310	-7.0	
98307	503	1.590	1.710	-7.0		98424	501	6.430	6.910	-6.9		98502	505	4.940	5.310	-7.0	
98307	504	1.590	1.710	-7.0		98424	503	6.430	6.910	-6.9		98555	501	2.300	2.470	-6.9	
98307	505	1.590	1.710	-7.0		98424	504	6.430	6.910	-6.9		98555	503	2.300	2.470	-6.9	
98308	501	1.050	1.130	-7.1		98424	505	6.430	6.910	-6.9		98555	504	2.300	2.470	-6.9	
98308	503	1.050	1.130	-7.1		98425	501	2.640	2.840	-7.0		98555	505	2.300	2.470	-6.9	
98308	504	1.050	1.130	-7.1		98425	503	2.640	2.840	-7.0		98597	501	0.520	0.550	-5.5	
98308	505	1.050	1.130	-7.1		98425	504	2.640	2.840	-7.0		98597	503	0.520	0.550	-5.5	
98309	501	5.150	5.370	-4.1		98425	505	2.640	2.840	-7.0		98597	504	0.520	0.550	-5.5	
98309	503	5.150	5.370	-4.1		98426	501	2.330	2.500	-6.8		98597	505	0.520	0.550	-5.5	
98309	504	5.150	5.370	-4.1		98426	503	2.330	2.500	-6.8		98598	501	0.177	0.190	-6.8	
98309	505	5.150	5.370	-4.1		98426	504	2.330	2.500	-6.8		98598	503	0.177	0.190	-6.8	
98344	501	1.050	1.120	-6.3		98426	505	2.330	2.500	-6.8		98598	504	0.177	0.190	-6.8	
98344	503	1.050	1.120	-6.3		98427	501	2.270	2.440	-7.0		98598	505	0.177	0.190	-6.8	
98344	504	1.050	1.120	-6.3		98427	503	2.270	2.440	-7.0		98601	501	5.920	6.350	-6.8	
98344	505	1.050	1.120	-6.3		98427	504	2.270	2.440	-7.0		98601	503	5.920	6.350	-6.8	
98405	501	1.730	1.840	-6.0		98427	505	2.270	2.440	-7.0		98601	504	5.920	6.350	-6.8	
98405	503	1.730	1.840	-6.0		98429	501	1.070	1.120	-4.5		98601	505	5.920	6.350	-6.8	
98405	504	1.730	1.840	-6.0		98429	503	1.070	1.120	-4.5		98624	501	0.930	1.000	-7.0	
98405	505	1.730	1.840	-6.0		98429	504	1.070	1.120	-4.5		98624	503	0.930	1.000	-7.0	
98413	501	13.300	14.200	-6.3		98429	505	1.070	1.120	-4.5		98624	504	0.930	1.000	-7.0	
98413	503	13.300	14.200	-6.3		98449	501	3.260	3.500	-6.9		98624	505	0.930	1.000	-7.0	
98413	504	13.300	14.200	-6.3		98449	503	3.260	3.500	-6.9		98636	501	3.140	3.410	-7.9	
98413	505	13.300	14.200	-6.3		98449	504	3.260	3.500	-6.9		98636	503	3.140	3.410	-7.9	
98414	501	12.100	13.000	-6.9		98449	505	3.260	3.500	-6.9		98636	504	3.140	3.410	-7.9	
98414	503	12.100	13.000	-6.9		98482	501	3.500	3.760	-6.9		98636	505	3.140	3.410	-7.9	
98414	504	12.100	13.000	-6.9		98482	503	3.500	3.760	-6.9		98640	501	102.000	110.000	-7.3	
98414	505	12.100	13.000	-6.9		98482	504	3.500	3.760	-6.9		98640	503	102.000	110.000	-7.3	
98415	501	1.590	1.710	-7.0		98482	505	3.500	3.760	-6.9		98640	504	102.000	110.000	-7.3	
98415	503	1.590	1.710	-7.0		98483	501	5.160	5.550	-7.0		98640	505	102.000	110.000	-7.3	
98415	504	1.590	1.710	-7.0		98483	503	5.160	5.550	-7.0		98658	501	5.280	5.510	-4.2	
98415	505	1.590	1.710	-7.0		98483	504	5.160	5.550	-7.0		98658	503	5.280	5.510	-4.2	
98423	501	3.790	4.070	-6.9		98483	505	5.160	5.550	-7.0		98658	504	5.280	5.510	-4.2	
98423	503	3.790	4.070	-6.9		98502	501	4.940	5.310	-7.0		98658	505	5.280	5.510	-4.2	

L - Lower Cap Applied

U - Upper Cap Applied

N - Not Subject to Capping

E - Subject to Capping Exception

SUBLINE: PREM/OPS

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98659	501	0.940	0.980	-4.1		98806	505	2.930	3.180	-7.9		99003	504	1.560	1.680	-7.1	
98659	503	0.940	0.980	-4.1		98810	501	5.300	5.650	-6.2		99003	505	1.560	1.680	-7.1	
98659	504	0.940	0.980	-4.1		98810	503	5.300	5.650	-6.2		99004	501	4.250	4.530	-6.2	
98659	505	0.940	0.980	-4.1		98810	504	5.300	5.650	-6.2		99004	503	4.250	4.530	-6.2	
98677	501	16.100	17.300	-6.9		98810	505	5.300	5.650	-6.2		99004	504	4.250	4.530	-6.2	
98677	503	16.100	17.300	-6.9		98813	501	5.110	5.450	-6.2		99004	505	4.250	4.530	-6.2	
98677	504	16.100	17.300	-6.9		98813	503	5.110	5.450	-6.2		99080	501	1.110	1.190	-6.7	
98677	505	16.100	17.300	-6.9		98813	504	5.110	5.450	-6.2		99080	503	1.110	1.190	-6.7	
98678	501	14.300	15.300	-6.5		98813	505	5.110	5.450	-6.2		99080	504	1.110	1.190	-6.7	
98678	503	14.300	15.300	-6.5		98820	501	8.060	8.650	-6.8		99080	505	1.110	1.190	-6.7	
98678	504	14.300	15.300	-6.5		98820	503	8.060	8.650	-6.8		99111	501	1.610	1.730	-6.9	
98678	505	14.300	15.300	-6.5		98820	504	8.060	8.650	-6.8		99111	503	1.610	1.730	-6.9	
98699	501	4.650	4.990	-6.8		98820	505	8.060	8.650	-6.8		99111	504	1.610	1.730	-6.9	
98699	503	4.650	4.990	-6.8		98884	501	2.100	2.250	-6.7		99111	505	1.610	1.730	-6.9	
98699	504	4.650	4.990	-6.8		98884	503	2.100	2.250	-6.7		99163	501	3.840	4.120	-6.8	
98699	505	4.650	4.990	-6.8		98884	504	2.100	2.250	-6.7		99163	503	3.840	4.120	-6.8	
98705	501	7.470	7.790	-4.1		98884	505	2.100	2.250	-6.7		99163	504	3.840	4.120	-6.8	
98705	503	7.470	7.790	-4.1		98914	501	0.640	0.670	-4.5		99163	505	3.840	4.120	-6.8	
98705	504	7.470	7.790	-4.1		98914	503	0.640	0.670	-4.5		99165	501	0.840	0.900	-6.7	
98705	505	7.470	7.790	-4.1		98914	504	0.640	0.670	-4.5		99165	503	0.840	0.900	-6.7	
98710	501	3.230	3.470	-6.9		98914	505	0.640	0.670	-4.5		99165	504	0.840	0.900	-6.7	
98710	503	3.230	3.470	-6.9		98949	501	0.900	0.940	-4.3		99165	505	0.840	0.900	-6.7	
98710	504	3.230	3.470	-6.9		98949	503	0.900	0.940	-4.3		99220	501	1.420	1.480	-4.1	
98710	505	3.230	3.470	-6.9		98949	504	0.900	0.940	-4.3		99220	503	1.420	1.480	-4.1	
98751	501	3.990	4.160	-4.1		98949	505	0.900	0.940	-4.3		99220	504	1.420	1.480	-4.1	
98751	503	3.990	4.160	-4.1		98967	501	3.290	3.530	-6.8		99220	505	1.420	1.480	-4.1	
98751	504	3.990	4.160	-4.1		98967	503	3.290	3.530	-6.8		99222	501	2.660	2.780	-4.3	
98751	505	3.990	4.160	-4.1		98967	504	3.290	3.530	-6.8		99222	503	2.660	2.780	-4.3	
98805	501	4.220	4.530	-6.8		98967	505	3.290	3.530	-6.8		99222	504	2.660	2.780	-4.3	
98805	503	4.220	4.530	-6.8		98993	501	6.010	6.520	-7.8		99222	505	2.660	2.780	-4.3	
98805	504	4.220	4.530	-6.8		98993	503	6.010	6.520	-7.8		99223	501	0.236	0.250	-5.6	
98805	505	4.220	4.530	-6.8		98993	504	6.010	6.520	-7.8		99223	503	0.236	0.250	-5.6	
98806	501	2.930	3.180	-7.9		98993	505	6.010	6.520	-7.8		99223	504	0.236	0.250	-5.6	
98806	503	2.930	3.180	-7.9		99003	501	1.560	1.680	-7.1		99223	505	0.236	0.250	-5.6	
98806	504	2.930	3.180	-7.9		99003	503	1.560	1.680	-7.1		99303	501	12.900	13.800	-6.5	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99303	503	12.900	13.800	-6.5		99571	501	0.710	0.770	-7.8		99709	505	3.420	3.710	-7.8	
99303	504	12.900	13.800	-6.5		99571	503	0.710	0.770	-7.8		99718	501	1.300	1.390	-6.5	
99303	505	12.900	13.800	-6.5		99571	504	0.710	0.770	-7.8		99718	503	1.300	1.390	-6.5	
99310	501	3.220	3.450	-6.7		99571	505	0.710	0.770	-7.8		99718	504	1.300	1.390	-6.5	
99310	503	3.220	3.450	-6.7		99572	501	1.390	1.500	-7.3		99718	505	1.300	1.390	-6.5	
99310	504	3.220	3.450	-6.7		99572	503	1.390	1.500	-7.3		99746	501	2.200	2.360	-6.8	
99310	505	3.220	3.450	-6.7		99572	504	1.390	1.500	-7.3		99746	503	2.200	2.360	-6.8	
99315	501	9.460	10.200	-7.3		99572	505	1.390	1.500	-7.3		99746	504	2.200	2.360	-6.8	
99315	503	9.460	10.200	-7.3		99573	501	1.330	1.440	-7.6		99746	505	2.200	2.360	-6.8	
99315	504	9.460	10.200	-7.3		99573	503	1.330	1.440	-7.6		99760	501	0.250	0.270	-7.4	
99315	505	9.460	10.200	-7.3		99573	504	1.330	1.440	-7.6		99760	503	0.250	0.270	-7.4	
99321	501	9.180	9.860	-6.9		99573	505	1.330	1.440	-7.6		99760	504	0.250	0.270	-7.4	
99321	503	9.180	9.860	-6.9		99600	501	1.850	1.970	-6.1		99760	505	0.250	0.270	-7.4	
99321	504	9.180	9.860	-6.9		99600	503	1.850	1.970	-6.1		99777	501	9.180	9.790	-6.2	
99321	505	9.180	9.860	-6.9		99600	504	1.850	1.970	-6.1		99777	503	9.180	9.790	-6.2	
99471	501	0.640	0.670	-4.5		99600	505	1.850	1.970	-6.1		99777	504	9.180	9.790	-6.2	
99471	503	0.640	0.670	-4.5		99613	501	8.130	8.730	-6.9		99777	505	9.180	9.790	-6.2	
99471	504	0.640	0.670	-4.5		99613	503	8.130	8.730	-6.9		99793	501	2.790	2.990	-6.7	
99471	505	0.640	0.670	-4.5		99613	504	8.130	8.730	-6.9		99793	503	2.790	2.990	-6.7	
99505	501	5.080	5.520	-8.0		99613	505	8.130	8.730	-6.9		99793	504	2.790	2.990	-6.7	
99505	503	5.080	5.520	-8.0		99614	501	4.130	4.400	-6.1		99793	505	2.790	2.990	-6.7	
99505	504	5.080	5.520	-8.0		99614	503	4.130	4.400	-6.1		99826	501	1.050	1.120	-6.3	
99505	505	5.080	5.520	-8.0		99614	504	4.130	4.400	-6.1		99826	503	1.050	1.120	-6.3	
99506	501	6.260	6.790	-7.8		99614	505	4.130	4.400	-6.1		99826	504	1.050	1.120	-6.3	
99506	503	6.260	6.790	-7.8		99620	501	0.440	0.480	-8.3		99826	505	1.050	1.120	-6.3	
99506	504	6.260	6.790	-7.8		99620	503	0.440	0.480	-8.3		99827	501	0.400	0.430	-7.0	
99506	505	6.260	6.790	-7.8		99620	504	0.440	0.480	-8.3		99827	503	0.400	0.430	-7.0	
99507	501	5.450	5.920	-7.9		99620	505	0.440	0.480	-8.3		99827	504	0.400	0.430	-7.0	
99507	503	5.450	5.920	-7.9		99650	501	1.390	1.500	-7.3		99827	505	0.400	0.430	-7.0	
99507	504	5.450	5.920	-7.9		99650	503	1.390	1.500	-7.3		99851	501	1.620	1.740	-6.9	
99507	505	5.450	5.920	-7.9		99650	504	1.390	1.500	-7.3		99851	503	1.620	1.740	-6.9	
99570	501	2.930	3.180	-7.9		99650	505	1.390	1.500	-7.3		99851	504	1.620	1.740	-6.9	
99570	503	2.930	3.180	-7.9		99709	501	3.420	3.710	-7.8		99851	505	1.620	1.740	-6.9	
99570	504	2.930	3.180	-7.9		99709	503	3.420	3.710	-7.8		99917	501	2.630	2.820	-6.7	
99570	505	2.930	3.180	-7.9		99709	504	3.420	3.710	-7.8		99917	503	2.630	2.820	-6.7	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99917	504	2.630	2.820	-6.7		99963	503	0.630	0.680	-7.4							
99917	505	2.630	2.820	-6.7		99963	504	0.630	0.680	-7.4							
99938	501	2.950	3.170	-6.9		99963	505	0.630	0.680	-7.4							
99938	503	2.950	3.170	-6.9		99969	501	2.570	2.690	-4.5							
99938	504	2.950	3.170	-6.9		99969	503	2.570	2.690	-4.5							
99938	505	2.950	3.170	-6.9		99969	504	2.570	2.690	-4.5							
99943	501	8.560	9.190	-6.9		99969	505	2.570	2.690	-4.5							
99943	503	8.560	9.190	-6.9		99975	501	6.780	7.230	-6.2							
99943	504	8.560	9.190	-6.9		99975	503	6.780	7.230	-6.2							
99943	505	8.560	9.190	-6.9		99975	504	6.780	7.230	-6.2							
99946	501	6.380	6.850	-6.9		99975	505	6.780	7.230	-6.2							
99946	503	6.380	6.850	-6.9		99988	501	2.270	2.370	-4.2							
99946	504	6.380	6.850	-6.9		99988	503	2.270	2.370	-4.2							
99946	505	6.380	6.850	-6.9		99988	504	2.270	2.370	-4.2							
99948	501	7.240	7.860	-7.9		99988	505	2.270	2.370	-4.2							
99948	503	7.240	7.860	-7.9													
99948	504	7.240	7.860	-7.9													
99948	505	7.240	7.860	-7.9													
99952	501	7.760	8.280	-6.3													
99952	503	7.760	8.280	-6.3													
99952	504	7.760	8.280	-6.3													
99952	505	7.760	8.280	-6.3													
99953	501	8.380	8.930	-6.2													
99953	503	8.380	8.930	-6.2													
99953	504	8.380	8.930	-6.2													
99953	505	8.380	8.930	-6.2													
99954	501	6.100	6.500	-6.2													
99954	503	6.100	6.500	-6.2													
99954	504	6.100	6.500	-6.2													
99954	505	6.100	6.500	-6.2													
99955	501	7.640	8.150	-6.3													
99955	503	7.640	8.150	-6.3													
99955	504	7.640	8.150	-6.3													
99955	505	7.640	8.150	-6.3													
99963	501	0.630	0.680	-7.4													

L - Lower Cap Applied

U - Upper Cap Applied

N - Not Subject to Capping

E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10010	0.137	0.167	-18.0		11259	0.160	0.128	+25.0	U	13759	0.120	0.125	-4.0	
10026	0.022	0.023	-4.3		11288	0.083	0.074	+12.2		13930	0.103	0.147	-29.9	
10040	0.300	0.320	-6.3		12014	0.044	0.045	-2.2		14068	0.008	0.010	-20.0	
10042	0.370	0.390	-5.1		12356	0.032	0.034	-5.9		14101	0.048	0.050	-4.0	
10060	0.067	0.082	-18.3		12361	0.063	0.066	-4.6		14279	0.075	0.078	-3.8	
10065	0.061	0.058	+5.2		12373	0.024	0.022	+9.1		14401	0.106	0.085	+24.7	U
10066	0.076	0.080	-5.0		12374	0.069	0.062	+11.3		14527	0.139	0.169	-17.8	
10070	0.094	0.134	-29.9		12375	0.045	0.036	+25.0	U	14855	0.083	0.110	-24.6	
10071	0.114	0.121	-5.8		12391	0.055	0.059	-6.8		14913	0.154	0.160	-3.7	
10073	0.520	0.550	-5.5		12509	0.020	0.026	-23.1		15223	0.032	0.039	-18.0	
10075	0.184	0.198	-7.1		12510	0.027	0.028	-3.6		15224	0.071	0.064	+10.9	
10100	0.061	0.054	+13.0		12651	0.330	0.450	-26.7		15406	0.065	0.056	+16.1	
10101	0.136	0.160	-15.0		12707	0.450	0.480	-6.3		15538	0.017	0.018	-5.6	
10107	0.260	0.280	-7.1		12797	0.153	0.177	-13.6		15600	0.100	0.104	-3.8	
10111	0.045	0.059	-23.7		12805	0.176	0.184	-4.3		15608	0.011	0.011	0.0	
10115	0.085	0.088	-3.4		13049	0.042	0.044	-4.6		15733	0.025	0.030	-16.7	
10140	0.016	0.020	-20.0		13111	0.067	0.080	-16.3		15839	0.029	0.030	-3.3	
10141	0.026	0.021	+23.8		13112	0.038	0.054	-29.6		15991	0.078	0.081	-3.7	
10145	0.013	0.011	+18.2		13201	0.097	0.123	-21.1		15993	0.049	0.051	-3.9	
10146	0.019	0.017	+11.8		13204	0.680	0.860	-20.9		16005	0.024	0.030	-20.0	
10255	0.124	0.140	-11.4		13205	0.270	0.340	-20.6		16009	0.091	0.111	-18.0	
10256	0.154	0.198	-22.2		13314	0.009	0.012	-25.0		16403	0.169	0.177	-4.5	
10257	0.148	0.146	+1.4		13351	0.060	0.062	-3.2		16527	0.222	0.270	-17.8	
10309	0.018	0.019	-5.3		13352	0.042	0.044	-4.5		16604	0.074	0.100	-26.0	
10352	0.062	0.055	+12.7		13410	1.550	1.660	-6.6		16676	0.015	0.016	-6.3	
11020	0.212	0.221	-4.1		13412	1.150	1.190	-3.4		16705	0.090	0.113	-20.4	
11039	0.073	0.066	+10.6		13506	0.073	0.076	-3.9		16750	0.036	0.035	+2.9	
11126	0.019	0.023	-17.4		13507	0.168	0.175	-4.0		16900	0.086	0.077	+11.7	
11127	0.010	0.010	0.0		13590	0.590	0.610	-3.3		16901	0.116	0.104	+11.5	
11128	0.077	0.081	-4.9		13621	0.320	0.340	-5.9		16902	0.064	0.057	+12.3	
11203	0.290	0.380	-23.7		13670	0.022	0.018	+22.2	U	16905	0.074	0.067	+10.4	
11204	1.520	1.590	-4.4		13673	0.016	0.015	+6.7		16906	0.106	0.095	+11.6	
11234	0.063	0.066	-4.5		13715	0.088	0.111	-20.7		16910	0.055	0.049	+12.2	
11248	0.010	0.013	-23.1		13716	0.113	0.117	-3.4		16911	0.054	0.048	+12.5	
11258	0.208	0.187	+11.2		13720	0.061	0.054	+13.0		16915	0.052	0.047	+10.6	

L - Lower Cap Applied

U - Upper Cap Applied

N - Not Subject to Capping

E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
16916	0.062	0.055	+12.7		51116	0.520	0.640	-18.8		51666	0.059	0.085	-30.6	
16920	0.120	0.107	+12.1		51205	0.035	0.046	-23.9		51734	0.380	0.430	-11.6	
16921	0.048	0.043	+11.6		51206	0.400	0.370	+8.1		51741	0.246	0.260	-5.4	
16930	0.149	0.144	+3.5		51220	1.140	1.480	-23.0		51752	0.137	0.141	-2.8	
16931	0.063	0.061	+3.3		51221	1.120	1.470	-23.8		51767	0.005	0.007	-28.6	
16940	0.048	0.043	+11.6		51222	3.290	4.760	-30.9		51777	0.047	0.058	-19.0	
16941	0.085	0.076	+11.8		51224	0.960	1.170	-18.0		51808	0.430	0.530	-18.9	
18078	0.154	0.161	-4.3		51230	0.540	0.640	-15.6		51809	0.164	0.173	-5.2	
18109	0.032	0.034	-5.9		51240	0.193	0.215	-10.2		51833	0.034	0.051	-33.3	
18110	0.035	0.038	-7.9		51241	0.197	0.240	-17.9		51869	0.102	0.138	-26.1	
18205	0.390	0.390	0.0		51252	0.060	0.061	-1.6		51877	0.128	0.156	-18.0	
18206	0.118	0.123	-4.1		51254	0.019	0.025	-24.0		51889	0.007	0.010	-30.0	
18335	0.017	0.018	-5.6		51300	0.109	0.127	-14.2		51896	0.013	0.017	-23.5	
18435	0.068	0.060	+13.3		51305	0.650	0.760	-14.5		51900	0.085	0.098	-13.3	
18436	0.145	0.130	+11.5		51315	0.059	0.080	-26.3		51909	0.040	0.048	-16.7	
18501	0.015	0.013	+15.4		51330	0.970	0.820	+18.3		51926	0.036	0.041	-12.2	
18506	0.007	0.007	0.0		51333	0.280	0.280	0.0		51927	0.092	0.100	-8.0	
18507	0.008	0.009	-11.1		51350	0.095	0.115	-17.4		51934	0.066	0.082	-19.5	
18616	0.420	0.490	-14.3		51351	0.039	0.045	-13.3		51941	0.025	0.034	-26.5	
18707	0.005	0.006	-16.7		51352	0.077	0.090	-14.4		51956	0.119	0.140	-15.0	
18708	0.024	0.025	-4.0		51355	0.081	0.082	-1.2		51957	0.330	0.370	-10.8	
18834	0.122	0.127	-3.9		51356	0.420	0.470	-10.6		51958	0.233	0.310	-24.8	
18911	0.020	0.021	-4.8		51357	1.180	0.950	+24.2	U	51960	0.248	0.300	-17.3	
18912	0.032	0.034	-5.9		51358	0.094	0.111	-15.3		51970	0.131	0.138	-5.1	
18920	0.020	0.021	-4.8		51359	0.510	0.620	-17.7		51982	0.056	0.068	-17.7	
45771	0.114	0.131	-13.0		51370	2.160	2.690	-19.7		51986	0.075	0.082	-8.5	
45819	0.073	0.076	-3.9		51380	0.026	0.039	-33.3		51999	0.250	0.320	-21.9	
45900	0.050	0.045	+11.1		51500	0.118	0.145	-18.6		52002	0.086	0.104	-17.3	
45901	0.030	0.039	-23.1		51550	0.360	0.420	-14.3		52075	0.167	0.197	-15.2	
49239	0.270	0.360	-25.0		51551	0.700	0.830	-15.7		52134	0.440	0.560	-21.4	
49617	0.158	0.185	-14.6		51552	0.113	0.137	-17.5		52315	0.237	0.270	-12.2	
49618	0.056	0.065	-13.8		51575	0.020	0.023	-13.0		52433	0.470	0.650	-27.7	
49619	0.131	0.136	-3.7		51576	0.077	0.101	-23.8		52469	0.083	0.085	-2.4	
50010	0.350	0.330	+6.1		51600	0.156	0.194	-19.6		52505	0.159	0.195	-18.5	
51001	0.310	0.380	-18.4		51613	0.100	0.141	-29.1		52547	0.049	0.058	-15.5	

L - Lower Cap Applied

U - Upper Cap Applied

N - Not Subject to Capping

E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
52581	1.570	1.800	-12.8		56391	0.217	0.250	-13.2		58397	0.330	0.450	-26.7	
52744	0.039	0.052	-25.0		56427	0.089	0.107	-16.8		58503	0.054	0.080	-32.5	
52911	0.350	0.420	-16.7		56488	0.043	0.042	+2.4		58575	0.081	0.098	-17.4	
52967	0.043	0.052	-17.3		56690	0.260	0.310	-16.1		58627	0.008	0.011	-27.3	L
53001	0.213	0.241	-11.6		56699	0.059	0.078	-24.4		58663	0.460	0.650	-29.2	
53077	0.172	0.204	-15.7		56758	0.110	0.123	-10.6		58737	0.360	0.490	-26.5	
53121	0.410	0.460	-10.9		56759	0.069	0.070	-1.4		58802	0.320	0.390	-18.0	
53333	0.215	0.249	-13.7		56760	0.077	0.087	-11.5		58837	0.128	0.155	-17.4	
53374	0.145	0.191	-24.1		56912	0.082	0.089	-7.9		58840	0.092	0.110	-16.4	
53375	0.205	0.310	-33.9	L	56916	0.260	0.260	0.0		58873	0.018	0.021	-14.3	
53376	0.128	0.159	-19.5		57001	0.026	0.023	+13.0		58904	0.089	0.108	-17.6	
53377	0.132	0.172	-23.3		57002	0.061	0.080	-23.8		58922	0.176	0.189	-6.9	
53565	0.068	0.081	-16.1		57090	0.720	0.830	-13.3		59005	0.055	0.063	-12.7	
53631	0.016	0.019	-15.8		57146	0.590	0.640	-7.8		59188	0.039	0.047	-17.0	
53632	0.024	0.029	-17.2		57257	0.046	0.042	+9.5		59189	0.207	0.250	-17.2	
53732	0.390	0.450	-13.3		57401	0.065	0.079	-17.7		59223	0.118	0.128	-7.8	
53733	0.155	0.177	-12.4		57403	0.025	0.030	-16.7		59257	0.008	0.011	-27.3	L
53907	0.072	0.078	-7.7		57410	0.112	0.164	-31.7		59378	0.103	0.124	-16.9	
54077	0.300	0.360	-16.7		57572	0.084	0.094	-10.6		59481	0.081	0.096	-15.6	
55010	0.610	0.760	-19.7		57600	0.025	0.030	-16.7		59537	0.207	0.219	-5.5	
55011	1.730	2.010	-13.9		57611	0.036	0.044	-18.2		59601	1.440	1.800	-20.0	
55012	0.860	0.920	-6.5		57651	0.039	0.037	+5.4		59647	0.118	0.141	-16.3	
55013	1.000	1.130	-11.5		57690	0.320	0.380	-15.8		59660	0.550	0.830	-33.7	L
55214	0.062	0.075	-17.3		57716	0.069	0.080	-13.8		59701	0.360	0.380	-5.3	
55371	0.082	0.096	-14.6		57725	0.070	0.083	-15.7		59713	0.247	0.300	-17.7	
55597	1.220	1.450	-15.9		57726	0.022	0.025	-12.0		59722	0.019	0.023	-17.4	
55647	0.070	0.065	+7.7		57810	0.089	0.090	-1.1		59723	0.025	0.030	-16.7	
55715	0.147	0.169	-13.0		57871	0.073	0.091	-19.8		59724	0.016	0.016	0.0	
55716	0.330	0.410	-19.5		57913	0.182	0.206	-11.7		59725	0.094	0.126	-25.4	
55802	0.016	0.013	+23.1		57998	0.044	0.047	-6.4		59726	0.020	0.023	-13.0	
55918	1.320	1.760	-25.0		57999	0.055	0.065	-15.4		59738	0.043	0.052	-17.3	
55919	2.480	2.950	-15.9		58095	1.050	1.220	-13.9		59750	0.106	0.141	-24.8	
56040	0.019	0.028	-32.1	L	58096	1.080	1.350	-20.0		59773	0.019	0.023	-17.4	
56202	0.053	0.063	-15.9		58301	0.075	0.086	-12.8		59774	0.105	0.127	-17.3	
56390	0.590	0.640	-7.8		58302	0.034	0.042	-19.1		59775	0.133	0.156	-14.7	

L - Lower Cap Applied

U - Upper Cap Applied

N - Not Subject to Capping

E - Subject to Capping Exception

SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59781	0.049	0.065	-24.6		91341	3.910	4.180	-6.5		96409	8.260	8.800	-6.1	
59782	0.630	0.620	+1.6		91342	3.610	3.860	-6.5		96410	8.270	8.840	-6.4	
59798	0.290	0.330	-12.1		91343	1.460	1.560	-6.4		96611	1.400	1.500	-6.7	
59886	0.072	0.087	-17.2		91436	2.100	2.250	-6.7		97221	1.210	1.280	-5.5	
59889	0.176	0.192	-8.3		91507	3.010	3.220	-6.5		97222	1.720	1.830	-6.0	
59904	0.110	0.088	+25.0	U	91551	0.690	0.740	-6.8		97223	2.720	2.900	-6.2	
59905	0.100	0.112	-10.7		91555	0.980	1.050	-6.7		97447	5.110	5.470	-6.6	
59914	0.580	0.650	-10.8		91560	4.360	4.660	-6.4		97650	3.610	3.860	-6.5	
59915	0.510	0.530	-3.8		91577	3.160	3.380	-6.5		97651	4.360	4.660	-6.4	
59917	0.195	0.222	-12.2		91746	5.560	5.950	-6.6		97652	4.660	4.990	-6.6	
59923	0.004	0.006	-33.3		92053	0.690	0.720	-4.2		97653	3.010	3.220	-6.5	
59925	1.110	1.150	-3.5		92054	0.260	0.270	-3.7		97654	2.860	3.060	-6.5	
59926	0.570	0.460	+23.9	U	92055	0.260	0.260	0.0		97655	4.210	4.500	-6.4	
59927	0.880	1.100	-20.0		92101	3.010	3.220	-6.5		98002	0.950	1.010	-5.9	
59931	0.320	0.370	-13.5		92102	3.310	3.540	-6.5		98152	0.500	0.530	-5.7	
59932	0.570	0.690	-17.4		92215	3.010	3.220	-6.5		98157	0.330	0.350	-5.7	
59947	0.214	0.260	-17.7		92338	1.950	2.090	-6.7		98163	0.189	0.202	-6.4	
59955	0.098	0.114	-14.0		92446	1.800	1.920	-6.2		98164	0.065	0.070	-7.1	
59963	0.260	0.320	-18.8		92447	1.490	1.590	-6.3		98303	6.050	6.340	-4.6	
59964	0.052	0.059	-11.9		92451	2.250	2.410	-6.6		98304	3.630	3.810	-4.7	
59970	0.121	0.147	-17.7		92478	1.650	1.770	-6.8		98305	1.810	1.900	-4.7	
59975	0.099	0.130	-23.9		94007	4.810	5.150	-6.6		98306	0.990	1.040	-4.8	
59984	0.034	0.041	-17.1		94276	4.210	4.500	-6.4		98307	0.540	0.510	+5.9	
59988	0.041	0.050	-18.0		94381	10.300	10.900	-5.5		98308	1.010	1.060	-4.7	
59989	0.031	0.037	-16.2		94404	3.990	4.250	-6.1		98309	2.220	2.330	-4.7	
91111	5.560	5.950	-6.6		94569	3.910	4.180	-6.5		98344	0.770	0.800	-3.7	
91125	1.810	1.920	-5.7		95124	1.330	1.370	-2.9		98449	25.800	27.100	-4.8	
91127	1.140	1.210	-5.8		95310	1.150	1.230	-6.5		98482	6.160	6.590	-6.5	
91150	5.110	5.470	-6.6		95410	2.710	2.890	-6.2		98483	15.000	16.100	-6.8	
91155	26.000	27.800	-6.5		95455	1.650	1.770	-6.8		98502	3.610	3.860	-6.5	
91235	2.220	2.360	-5.9		95505	2.100	2.250	-6.7		98636	3.460	3.700	-6.5	
91265	2.910	2.330	+24.9	U	95625	3.610	3.860	-6.5		98659	0.380	0.400	-5.0	
91266	0.860	0.920	-6.5		95647	5.560	5.950	-6.6		98677	9.920	10.600	-6.4	
91280	2.570	2.730	-5.9		96053	4.210	4.500	-6.4		98678	13.100	14.000	-6.4	
91340	7.520	8.040	-6.5		96408	11.700	12.400	-5.6		98805	1.390	1.460	-4.8	

L - Lower Cap Applied

U - Upper Cap Applied

N - Not Subject to Capping

E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98806	3.460	3.700	-6.5											
98813	2.020	2.110	-4.3											
98820	3.460	3.700	-6.5											
98884	2.100	2.250	-6.7											
98914	0.520	0.550	-5.5											
98949	0.290	0.310	-6.5											
98967	10.300	10.800	-4.6											
98993	3.510	3.740	-6.1											
99003	1.230	1.290	-4.7											
99004	1.500	1.610	-6.8											
99080	7.070	7.560	-6.5											
99163	0.380	0.400	-5.0											
99315	1.950	2.090	-6.7											
99321	2.250	2.410	-6.6											
99613	2.250	2.410	-6.6											
99650	1.010	1.080	-6.5											
99746	3.160	3.380	-6.5											
99803	8.200	8.720	-6.0											
99826	0.710	0.740	-4.1											
99827	0.630	0.660	-4.5											
99946	2.310	2.460	-6.1											
99948	20.200	21.100	-4.3											
99952	15.900	16.700	-4.8											
99953	9.680	10.100	-4.2											
99954	12.500	12.700	-1.6											
99955	10.300	9.160	+12.4											
99969	2.440	2.600	-6.2											

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

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

(1) ACCIDENT YEAR ENDING	(2) AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	(3) $100,000 BASIC LIMIT INCURRED LOSSES (B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO (3)/(2)	(6) NUMBER OF INCURRED OCCURRENCES
06/30/2019	$17,944,419	$17,501,235	0.25	0.975	616
06/30/2020	$18,968,947	$16,762,399	0.25	0.884	550
06/30/2021	$19,464,750	$14,187,207	0.25	0.729	523
06/30/2022	$19,296,913	$14,962,879	0.25	0.775	506

(7) WEIGHTED EXPERIENCE RATIO 0.841

(8) EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C) 1.007

(9) CREDIBILITY BASED ON LATEST FOUR YEARS NUMBER OF INCURRED
     OCCURRENCES (SEE EXPLANATORY PAGE C-13 - CREDIBILITY STANDARDS)... 0.58

(10) CREDIBILITY-WEIGHTED EXPERIENCE RATIO
     {(7) X (9)} + {(8) X {1.0 - (9)}}................................. 0.911

(11) INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
     {(10) - 1} X 100%.. - 8.9%

(12) INDICATED STATEWIDE MONOLINE CHANGE
     (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)............ - 6.5%

(13) SELECTED STATEWIDE MONOLINE CHANGE................................ - 6.5%

(A) THESE ARE CALCULATED BY SUMMING OVER THE CLASSES THE PRODUCTS OF
     REPORTED EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND $100,000 BASIC LIMIT
     LOSS COSTS AT CURRENT ISO LEVEL. FOR DETAILS, SEE SECTION C, EXHIBIT C1,
     PAGE 1 - CALCULATION OF AGGREGATE LOSS COSTS AT CURRENT LEVEL.

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS.
     IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE
     OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 06/01/2024.
     FOR DETAILS, SEE SECTION C, EXHIBIT C1, PAGES 2 AND 3 - CALCULATION OF
     INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.007). THE NET TREND IS THE
     ANNUAL NET TREND FACTOR (1.007) TO AN EXPONENT (1.000), THE PERIOD FROM ONE
     YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (06/01/2024) TO ONE YEAR
     BEYOND THE ASSUMED EFFECTIVE DATE (06/01/2025).

TENNESSEE
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
06/30/2019	$21,396,032	$23,492,902	0.25	1.098	972
06/30/2020	$19,694,344	$17,779,120	0.25	0.903	669
06/30/2021	$18,828,644	$20,687,833	0.25	1.099	566
06/30/2022	$19,065,547	$19,740,579	0.25	1.035	623

(7)   WEIGHTED EXPERIENCE RATIO 1.034

(8)   EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C) 1.063

(9)   CREDIBILITY BASED ON LATEST FOUR YEARS NUMBER OF INCURRED
      OCCURRENCES (SEE EXPLANATORY PAGE C-13 - CREDIBILITY STANDARDS)... 0.69

(10) CREDIBILITY-WEIGHTED EXPERIENCE RATIO
      {(7) X (9)} + {(8) X {1.0 - (9)}}................................. 1.043

(11) INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
      {(10) - 1} X 100%.. + 4.3%

(12) INDICATED STATEWIDE MONOLINE CHANGE
      (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)............ + 9.1%

(13) SELECTED STATEWIDE MONOLINE CHANGE................................ + 9.1%

(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 06/01/2024.
      FOR DETAILS, SEE SECTION C, EXHIBIT C1, PAGES 5 AND 6 - CALCULATION OF
      INCURRED LOSSES.

(C)   THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.063). THE NET TREND IS THE
      ANNUAL NET TREND FACTOR (1.063) TO AN EXPONENT (1.000), THE PERIOD FROM ONE
      YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (06/01/2024) TO ONE YEAR
      BEYOND THE ASSUMED EFFECTIVE DATE (06/01/2025).

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

(1)	(2)	(3)	(4)	(5)	(6)
	MULTISTATE	MULTISTATE			
ACCIDENT	AGGREGATE LOSS	$100,000 BASIC		EXPERIENCE	NUMBER OF
YEAR	COSTS AT CURRENT	LIMIT INCURRED	YEAR	RATIO	INCURRED
ENDING	LEVEL (A)	LOSSES (B)	WEIGHTS	(3)/(2)	OCCURRENCES
12/31/2018	$115,896,102	$110,609,175	0.25	0.954	1,998
12/31/2019	$117,603,010	$108,497,973	0.25	0.923	1,895
12/31/2020	$118,532,121	$95,289,686	0.25	0.804	1,552
12/31/2021	$114,110,757	$94,677,450	0.25	0.830	1,525

(7)   WEIGHTED EXPERIENCE RATIO 0.878

(8)   INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
      {(7) - 1} X 100%..   - 12.2%

(9)   INDICATED MULTISTATE MONOLINE CHANGE
      (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)............   - 14.4%

(10) INDICATED STATEWIDE MONOLINE CHANGE (C)
      (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)............   - 15.4%

(11) SELECTED STATEWIDE MONOLINE CHANGE................................   - 15.4%

(A)   THESE ARE CALCULATED BY SUMMING OVER THE CLASSES THE PRODUCTS OF MULTISTATE
      REPORTED EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND MULTISTATE $100,000
      BASIC LIMIT LOSS COSTS AT CURRENT ISO LEVEL. FOR DETAILS, SEE SECTION C,
      EXHIBIT C9 - CALCULATION OF AGGREGATE LOSS COSTS AT CURRENT LEVEL.

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

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

(1)	(2)	(3)	(4)	(5)	(6)
	MULTISTATE	MULTISTATE			
ACCIDENT	AGGREGATE LOSS	$100,000 BASIC		EXPERIENCE	NUMBER OF
YEAR	COSTS AT CURRENT	LIMIT INCURRED	YEAR	RATIO	INCURRED
ENDING	LEVEL (A)	LOSSES (B)	WEIGHTS	(3)/(2)	OCCURRENCES
12/31/2018	$421,239,218	$430,893,689	0.25	1.023	7,117
12/31/2019	$423,381,011	$411,618,380	0.25	0.972	7,063
12/31/2020	$412,042,453	$368,448,880	0.25	0.894	5,941
12/31/2021	$409,273,272	$383,596,651	0.25	0.937	5,491

(7)   WEIGHTED EXPERIENCE RATIO 0.957

(8)   INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
      {(7) - 1} X 100%...   - 4.3%

(9)   INDICATED MULTISTATE MONOLINE CHANGE
      (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)............   - 4.1%

(10) INDICATED STATEWIDE MONOLINE CHANGE (C)
      (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)............   - 5.6%

(11) SELECTED STATEWIDE MONOLINE CHANGE................................   - 5.6%

(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.

TENNESSEE
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	STATEWIDE
	BAILEY				COVERAGE
	FORMULA	CREDIBILITY	Z-WTD	BALANCED	INDICATION OF
TOP	RELATIV.	Z	RELATIV.	RELATIV.	- 8.9%
10	1.102	0.259	1.026	1.026	
33	1.052	0.031	1.002	1.002	
34	1.334	0.087	1.025	1.026	
35	1.047	0.065	1.003	1.003	
36	0.883	0.121	0.985	0.985	
37	1.230	0.079	1.017	1.017	
38	0.876	0.233	0.970	0.970	

					(5)
					INDICATED
CLASS					MONOLINE
GROUP					CHANGE
30	0.929	0.109	0.992	0.990	- 7.5%
31	1.048	0.200	1.009	1.007	- 5.9%
32	1.009	0.238	1.002	1.000	- 6.6%
33	1.280	0.124	1.031	1.029	- 3.9%
34	1.006	0.123	1.001	0.998	- 6.7%
35	0.175	0.026	0.956	0.954	- 10.9%
36	0.431	0.065	0.947	0.945	- 11.7%
37	0.580	0.044	0.976	0.974	- 9.0%
38	1.136	0.096	1.012	1.010	- 5.6%

OVERALL MONOLINE CHANGE *   - 6.5%

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

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

		(1) FISCAL A.Y.E. 06/30/2022 AGGREGATE LOSS COSTS AT CURRENT	(2) FISCAL A.Y.E. 2018 – 2022 AGGREGATE LOSS COSTS AT	(3) FIVE YEAR EXPERIENCE	(4)	(5) NUMBER OF	(6) BAL CELL
TYPE OF POLICY	CLASS GROUP	LEVEL	CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
10 MONOLINE	30 SERVICE	$402,451	$1,704,886	0.798	0.948	58	1.016
	31 LIGHT CONTRACTING	$1,083,879	$5,082,624	1.237	1.469	333	1.033
	32 MEDIUM CONTRCTING	$3,861,506	$17,913,757	0.858	1.019	603	1.026
	33 HEAVY CONTRACTING	$980,842	$4,730,884	1.226	1.456	95	1.056
	34 DEALER OR DISTRIB	$226,298	$1,279,649	0.894	1.062	39	1.024
	35 LGT. MANUFACTURER	$127,502	$571,853	0.148	0.176	2	0.979
	36 MED. MANUFACTURER	$250,155	$1,774,889	0.500	0.594	18	0.970
	37 HVY. MANUFACTURER	$209,669	$1,079,290	0.052	0.062	4	0.999
	38 MISC. OPERATION	$308,579	$1,779,944	1.357	1.612	56	1.036
	TOTAL *	$7,450,879	$35,917,774	0.933		1,208	
33 MULT OFFICE	31 LIGHT CONTRACTING	$11,267	$45,214	0.214	0.254	1	1.009
	32 MEDIUM CONTRCTING	$4,421	$18,594	0.000	0.000	0	1.002
	33 HEAVY CONTRACTING	$32,673	$169,201	0.008	0.010	1	1.031
	38 MISC. OPERATION	$100,209	$436,010	1.493	1.773	15	1.012
	TOTAL *	$148,571	$669,019	1.025		17	
34 MULT MERCANTILE	30 SERVICE	$43,529	$204,890	0.305	0.362	6	1.016
	32 MEDIUM CONTRCTING	$169,256	$803,735	1.487	1.766	19	1.026
	34 DEALER OR DISTRIB	$554,549	$2,837,687	1.068	1.268	96	1.024
	36 MED. MANUFACTURER	$23	$124	0.000	0.000	0	0.970
	38 MISC. OPERATION	$48,326	$241,003	1.396	1.658	16	1.036
	TOTAL *	$815,684	$4,087,440	1.134		137	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	$34,193	$130,991	0.296	0.352	5	1.010
	32 MEDIUM CONTRCTING	$271,165	$1,365,972	0.969	1.151	72	1.003
	TOTAL *	$305,358	$1,496,963	0.894		77	
36 MULT SERVICES	30 SERVICE	$51,556	$262,777	3.348	3.976	21	0.975
	31 LIGHT CONTRACTING	$158,916	$878,023	0.546	0.648	28	0.992
	32 MEDIUM CONTRCTING	$138,983	$562,044	0.136	0.162	7	0.985
	33 HEAVY CONTRACTING	$26,976	$107,370	5.896	7.002	5	1.014
	34 DEALER OR DISTRIB	$716,290	$3,480,753	0.699	0.830	133	0.983
	36 MED. MANUFACTURER	$1,393	$6,810	0.000	0.000	0	0.931
	38 MISC. OPERATION	$463,874	$2,431,313	0.600	0.713	68	0.995
	TOTAL *	$1,557,988	$7,729,091	0.781		262	

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

		(1) FISCAL A.Y.E. 06/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2018 – 2022 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						
37 MULT INDUST/PROC.	31 LIGHT CONTRACTING	$581	$2,122	0.000	0.000	0	1.024
	32 MEDIUM CONTRCTING	$132,274	$613,339	0.329	0.391	6	1.017
	33 HEAVY CONTRACTING	$33,365	$186,987	0.104	0.124	5	1.046
	34 DEALER OR DISTRIB	$9,012	$32,857	9.566	11.361	3	1.015
	35 LGT. MANUFACTURER	$125,627	$665,290	0.195	0.232	10	0.970
	36 MED. MANUFACTURER	$891,027	$4,158,183	0.419	0.498	58	0.961
	37 HVY. MANUFACTURER	$547,444	$2,503,273	0.787	0.935	31	0.991
	38 MISC. OPERATION	$17,754	$93,846	0.044	0.052	0	1.027
	TOTAL *	$1,757,086	$8,255,897	0.548		113	
38 MULT CONTRACTORS	30 SERVICE	$1,029,082	$5,126,591	0.608	0.722	129	0.960
	31 LIGHT CONTRACTING	$1,685,555	$8,519,964	0.643	0.764	350	0.977
	32 MEDIUM CONTRCTING	$2,668,196	$13,165,781	0.896	1.064	313	0.970
	33 HEAVY CONTRACTING	$1,831,388	$8,693,438	0.893	1.061	173	0.998
	38 MISC. OPERATION	$49,057	$376,637	0.538	0.639	12	0.980
	TOTAL *	$7,263,278	$35,882,411	0.793		977	
TOTAL ALL TOP	30 SERVICE	$1,526,618	$7,299,144	0.742		214	
	31 LIGHT CONTRACTING	$2,974,393	$14,658,938	0.849		717	
	32 MEDIUM CONTRCTING	$7,245,800	$34,443,222	0.867		1,020	
	33 HEAVY CONTRACTING	$2,905,245	$13,887,880	1.033		279	
	34 DEALER OR DISTRIB	$1,506,149	$7,630,946	0.917		271	
	35 LGT. MANUFACTURER	$253,129	$1,237,142	0.171		12	
	36 MED. MANUFACTURER	$1,142,598	$5,940,006	0.436		76	
	37 HVY. MANUFACTURER	$757,113	$3,582,563	0.583		35	
	38 MISC. OPERATION	$987,799	$5,358,754	0.953		167	
	TOTAL *	$19,298,844	$94,038,595	0.842		2,791	

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

TENNESSEE
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

TOP	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE INDICATION OF + 4.3%
10	1.219	0.257	1.052	1.049	
31	1.090	0.156	1.014	1.011	
32	0.934	0.082	0.994	0.992	
33	0.933	0.150	0.990	0.987	
34	1.026	0.237	1.006	1.003	
35	0.705	0.149	0.949	0.947	
36	0.733	0.123	0.962	0.960	

CLASS GROUP					(5) INDICATED MONOLINE CHANGE
01	0.826	0.137	0.974	0.977	+ 6.4%
02	0.894	0.197	0.978	0.981	+ 7.2%
03	0.660	0.106	0.957	0.960	+ 4.9%
04	1.521	0.028	1.012	1.015	+ 11.2%
05	1.311	0.047	1.013	1.016	+ 10.9%
06	1.025	0.057	1.001	1.004	+ 9.7%
07	1.204	0.116	1.022	1.025	+ 11.9%
08	2.011	0.035	1.025	1.028	+ 12.3%
09	1.075	0.194	1.014	1.017	+ 11.2%
10	1.168	0.157	1.025	1.028	+ 12.3%
11	1.240	0.100	1.022	1.025	+ 12.0%
12	0.941	0.214	0.987	0.990	+ 8.3%
13	1.128	0.068	1.008	1.011	+ 10.6%
16	0.403	0.011	0.990	0.993	+ 7.9%

OVERALL MONOLINE CHANGE *   + 9.1%

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

TENNESSEE
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	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	(5) INDICATED MONOLINE CHANGE
TERRITORY					
501	0.974	0.170	0.996	0.998	+ 9.4%
503	1.004	0.246	1.001	1.003	+ 9.7%
504	1.421	0.109	1.039	1.041	+ 13.4%
505	0.972	0.334	0.990	0.993	+ 8.2%

TENNESSEE
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY   ALL

		(1) FISCAL A.Y.E. 06/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2018 – 2022 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)	$365,643	$2,979,796	1.090		192	
	02 RESTAURANTS	$577,027	$3,700,912	1.044		171	
	03 STORES	$346,092	$1,864,091	1.104		48	
	04 VENDING & RENTAL	$11,673	$91,192	0.453		2	
	05 FOOD & BEV. DIST.	$13,739	$201,976	0.001		0	
	06 NON-FOOD&BEV.DIST	$111,993	$563,880	2.079		16	
	07 CLUBS,AMSMT&SPRTS	$302,059	$2,169,840	1.815		99	
	08 HEALTH CARE FACIL	$29,696	$147,524	2.269		6	
	09 HOTELS AND MOTELS	$347,816	$3,296,531	1.413		241	
	10 SCHLS & CHURCHES	$590,663	$2,223,626	1.602		78	
	11 APARTMENTS	$646,829	$3,831,115	1.661		88	
	12 BUILDINGS&OFFICES	$1,139,291	$6,205,886	0.964		199	
	13 MISC. PREMISES	$99,264	$964,500	1.283		48	
	TOTAL *	$4,581,785	$28,240,869	1.304		1,188	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	$1,392,175	$6,706,096	1.227		439	
	TOTAL *	$1,392,175	$6,706,096	1.227		439	
32 MULT APARTMENT	11 APARTMENTS	$970,672	$3,856,956	1.171		91	
	12 BUILDINGS&OFFICES	110,298	579,869	1.400		30	
	TOTAL *	$1,080,971	$4,436,825	1.194		121	
33 MULT OFFICE	12 BUILDINGS&OFFICES	$2,695,156	$13,724,755	0.940		404	
	13 MISC. PREMISES	19,991	106,498	0.000		0	
	TOTAL *	$2,715,147	$13,831,253	0.933		404	
34 MULT MERCANTILE	01 FOOD&BEV.(RETAIL)	$828,998	$4,965,260	0.863		148	
	02 RESTAURANTS	$2,960,335	$14,294,759	0.984		527	
	03 STORES	$1,004,958	$4,815,328	0.602		136	
	04 VENDING & RENTAL	$15,114	$77,720	1.927		1	
	05 FOOD & BEV. DIST.	$204,835	$946,087	1.519		40	
	06 NON-FOOD&BEV.DIST	$401,298	$2,026,726	0.893		43	
	12 BUILDINGS&OFFICES	$692,935	$3,408,432	1.205		114	
	TOTAL *	$6,108,474	$30,534,311	0.944		1,009	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	$53,461	$385,268	1.427		13	
	08 HEALTH CARE FACIL	$123,736	$640,737	1.703		16	
	10 SCHLS & CHURCHES	$1,266,859	$7,415,762	0.829		365	
	12 BUILDINGS&OFFICES	$5,598	$28,547	0.099		1	
	13 MISC. PREMISES	$450	$2,588	0.000		0	
	16 GOVT SUBDIVISIONS	$109,432	$729,406	0.292		2	
	TOTAL *	$1,559,536	$9,202,308	0.878		397	

TENNESSEE
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY   ALL

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.					
		06/30/2022	FISCAL A.Y.E. 2018				
		AGGREGATE LOSS	- 2022 AGGREGATE	FIVE YEAR			
		COSTS AT CURRENT	LOSS COSTS AT	EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LEVEL	CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
36 MULT SERVICES	03 STORES	$148,396	$605,264	0.690		17	
	04 VENDING & RENTAL	$99,765	$597,057	1.334		11	
	07 CLUBS,AMSMT&SPRTS	$928,172	$4,530,509	0.806		131	
	08 HEALTH CARE FACIL	$10,354	$54,414	0.000		0	
	09 HOTELS AND MOTELS	$15,432	$105,512	0.234		0	
	10 SCHLS & CHURCHES	$14,055	$43,706	0.272		3	
	12 BUILDINGS&OFFICES	$257,052	$1,253,010	0.997		75	
	13 MISC. PREMISES	$180,962	$1,028,003	1.079		36	
	TOTAL *	$1,654,188	$8,217,476	0.872		273	
TOTAL ALL TOP	01 FOOD&BEV.(RETAIL)	$1,194,641	$7,945,056	0.933		340	
	02 RESTAURANTS	$3,537,362	$17,995,671	0.994		698	
	03 STORES	$1,499,446	$7,284,683	0.727		201	
	04 VENDING & RENTAL	$126,553	$765,970	1.324		14	
	05 FOOD & BEV. DIST.	$218,574	$1,148,062	1.424		40	
	06 NON-FOOD&BEV.DIST	$513,291	$2,590,606	1.152		59	
	07 CLUBS,AMSMT&SPRTS	$1,283,693	$7,085,617	1.069		243	
	08 HEALTH CARE FACIL	$163,786	$842,675	1.698		22	
	09 HOTELS AND MOTELS	$1,755,423	$10,108,139	1.255		680	
	10 SCHLS & CHURCHES	$1,871,577	$9,683,093	1.069		446	
	11 APARTMENTS	$1,617,502	$7,688,071	1.367		179	
	12 BUILDINGS&OFFICES	$4,900,330	$25,200,498	0.995		823	
	13 MISC. PREMISES	$300,667	$2,101,589	1.073		84	
	16 GOVT SUBDIVISIONS	$109,432	$729,406	0.292		2	
	TOTAL *	$19,092,276	$101,169,137	1.052		3,831	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY   501

		(1) FISCAL A.Y.E. 06/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2018 – 2022 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)	$8,812	$64,910	0.000	0.000	0	1.022
	02 RESTAURANTS	$36,532	$274,409	3.022	2.872	30	1.027
	03 STORES	$11,208	$68,911	1.956	1.859	7	1.005
	04 VENDING & RENTAL	$2,181	$12,185	0.000	0.000	0	1.062
	05 FOOD & BEV. DIST.	$2,272	$66,272	0.008	0.007	0	1.063
	06 NON-FOOD&BEV.DIST	$7,730	$94,103	0.026	0.024	2	1.051
	07 CLUBS,AMSMT&SPRTS	$44,942	$276,766	3.241	3.081	18	1.073
	08 HEALTH CARE FACIL	$7,019	$25,253	2.957	2.811	3	1.076
	09 HOTELS AND MOTELS	$28,072	$760,770	1.149	1.092	46	1.064
	10 SCHLS & CHURCHES	$135,406	$560,289	0.704	0.670	9	1.076
	11 APARTMENTS	$173,567	$1,229,923	1.124	1.068	19	1.073
	12 BUILDINGS&OFFICES	$313,315	$1,854,476	0.605	0.575	19	1.036
	13 MISC. PREMISES	$19,380	$210,766	3.144	2.989	29	1.058
	TOTAL *	$790,437	$5,499,032	1.103		182	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	$198,173	$993,039	0.787	0.748	42	1.026
	TOTAL *	$198,173	$993,039	0.787		42	
32 MULT APARTMENT	11 APARTMENTS	$96,288	$363,806	1.686	1.603	10	1.014
	12 BUILDINGS&OFFICES	$12,621	$51,825	0.878	0.835	1	0.980
	TOTAL *	$108,909	$415,631	1.592		11	
33 MULT OFFICE	12 BUILDINGS&OFFICES	$378,621	$2,073,354	1.328	1.263	50	0.975
	13 MISC. PREMISES	$4,216	$13,601	0.000	0.000	0	0.996
	TOTAL *	$382,838	$2,086,954	1.314		50	
34 MULT MERCANTILE	01 FOOD&BEV.(RETAIL)	$47,804	$666,426	0.827	0.786	49	0.978
	02 RESTAURANTS	$285,852	$1,668,308	1.110	1.055	68	0.982
	03 STORES	$91,488	$485,803	0.672	0.639	13	0.961
	04 VENDING & RENTAL	$5,199	$15,833	5.603	5.326	1	1.016
	05 FOOD & BEV. DIST.	$14,760	$80,788	5.677	5.396	16	1.017
	06 NON-FOOD&BEV.DIST	$61,716	$283,025	0.861	0.818	4	1.005
	12 BUILDINGS&OFFICES	$129,146	$693,942	0.277	0.263	10	0.991
	TOTAL *	$635,965	$3,894,125	0.975		161	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	$14,587	$78,183	0.176	0.167	1	0.968
	08 HEALTH CARE FACIL	$9,111	$41,103	6.767	6.433	4	0.971
	10 SCHLS & CHURCHES	$204,737	$1,171,295	0.629	0.598	26	0.971
	12 BUILDINGS&OFFICES	$41	$217	0.000	0.000	0	0.935
	TOTAL *	$228,476	$1,290,797	0.845		31	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY   501

		(1) FISCAL A.Y.E. 06/30/2022 AGGREGATE LOSS COSTS AT CURRENT	(2) FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT	(3) FIVE YEAR EXPERIENCE	(4)	(5) NUMBER OF	(6) BAL CELL
TYPE OF POLICY	CLASS GROUP	LEVEL	CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
36 MULT SERVICES	03 STORES	$5,894	$43,437	0.000	0.000	0	0.919
	04 VENDING & RENTAL	$15,568	$83,290	0.858	0.815	2	0.972
	07 CLUBS,AMSMT&SPRTS	$78,939	$343,018	0.010	0.010	1	0.982
	08 HEALTH CARE FACIL	$5,374	$27,988	0.000	0.000	0	0.985
	09 HOTELS AND MOTELS	$0	$16,529	0.000	0.000	0	0.974
	10 SCHLS & CHURCHES	$2,715	$9,556	1.406	1.336	3	0.985
	12 BUILDINGS&OFFICES	$60,934	$328,432	2.391	2.273	27	0.948
	13 MISC. PREMISES	$25,474	$171,436	2.115	2.011	13	0.968
	TOTAL *	$194,898	$1,023,686	1.116		46	
TOTAL ALL TOP	01 FOOD&BEV.(RETAIL)	$56,616	$731,336	0.698		49	
	02 RESTAURANTS	$322,384	$1,942,717	1.326		98	
	03 STORES	$108,589	$598,151	0.768		20	
	04 VENDING & RENTAL	$22,948	$111,308	1.851		3	
	05 FOOD & BEV. DIST.	$17,032	$147,061	4.921		16	
	06 NON-FOOD&BEV.DIST	$69,446	$377,128	0.768		6	
	07 CLUBS,AMSMT&SPRTS	$138,467	$697,967	1.076		20	
	08 HEALTH CARE FACIL	$21,505	$94,344	3.832		7	
	09 HOTELS AND MOTELS	$226,245	$1,770,338	0.832		88	
	10 SCHLS & CHURCHES	$342,858	$1,741,140	0.665		38	
	11 APARTMENTS	$269,856	$1,593,729	1.324		29	
	12 BUILDINGS&OFFICES	$894,679	$5,002,246	0.989		107	
	13 MISC. PREMISES	$49,070	$395,802	2.340		42	
	TOTAL *	$2,539,695	$15,203,265	1.077		523	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY   503

		(1) FISCAL A.Y.E. 06/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2018 – 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	01 FOOD&BEV.(RETAIL)	$25,506	$297,670	1.272	1.209	25	1.028
	02 RESTAURANTS	$238,090	$1,548,968	0.793	0.754	61	1.032
	03 STORES	$75,695	$447,838	1.621	1.541	13	1.010
	04 VENDING & RENTAL	$4,062	$37,065	1.266	1.204	1	1.068
	05 FOOD & BEV. DIST.	$7,926	$83,095	0.000	0.000	0	1.069
	06 NON-FOOD&BEV.DIST	$27,478	$109,327	4.762	4.526	3	1.057
	07 CLUBS,AMSMT&SPRTS	$67,392	$352,466	3.137	2.982	27	1.079
	08 HEALTH CARE FACIL	$12,136	$66,895	0.229	0.218	1	1.082
	09 HOTELS AND MOTELS	$169,994	$1,492,328	1.038	0.987	97	1.070
	10 SCHLS & CHURCHES	$81,042	$402,008	3.386	3.219	15	1.082
	11 APARTMENTS	$209,024	$1,083,654	2.755	2.619	41	1.079
	12 BUILDINGS&OFFICES	$423,738	$2,141,810	1.089	1.035	62	1.042
	13 MISC. PREMISES	$36,553	$455,761	0.374	0.356	5	1.064
	TOTAL *	$1,378,636	$8,518,885	1.593		351	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	$578,950	$2,428,303	1.311	1.246	122	1.031
	TOTAL *	$578,950	$2,428,303	1.311		122	
32 MULT APARTMENT	11 APARTMENTS	$375,708	$1,431,151	1.135	1.079	32	1.020
	12 BUILDINGS&OFFICES	$63,926	$337,596	1.458	1.386	14	0.985
	TOTAL *	$439,633	$1,768,747	1.182		46	
33 MULT OFFICE	12 BUILDINGS&OFFICES	$951,347	$4,740,940	0.664	0.631	119	0.980
	13 MISC. PREMISES	$6,976	$46,209	0.000	0.000	0	1.001
	TOTAL *	$958,323	$4,787,149	0.659		119	
34 MULT MERCANTILE	01 FOOD&BEV.(RETAIL)	$126,986	$741,483	0.116	0.110	6	0.983
	02 RESTAURANTS	$943,510	$4,670,372	1.193	1.134	197	0.987
	03 STORES	$292,279	$1,277,016	0.790	0.751	58	0.966
	04 VENDING & RENTAL	$1,600	$9,191	0.000	0.000	0	1.021
	05 FOOD & BEV. DIST.	$63,295	$274,900	0.829	0.788	6	1.022
	06 NON-FOOD&BEV.DIST	$128,890	$723,479	1.620	1.540	18	1.010
	12 BUILDINGS&OFFICES	$165,930	$802,320	1.955	1.859	28	0.996
	TOTAL *	$1,722,490	$8,498,760	1.136		313	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	$1,175	$3,001	5.250	4.991	1	0.974
	08 HEALTH CARE FACIL	$29,280	$155,805	0.195	0.185	3	0.977
	10 SCHLS & CHURCHES	$468,913	$2,525,198	0.251	0.239	60	0.977
	12 BUILDINGS&OFFICES	$1,592	$7,724	0.096	0.091	0	0.941
	13 MISC. PREMISES	$29	$145	0.000	0.000	0	0.960
	16 GOVT SUBDIVISIONS	$0	$11	0.000	0.000	0	0.943
	TOTAL *	$500,989	$2,691,884	0.259		64	

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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)
		FISCAL A.Y.E.					
		06/30/2022	FISCAL A.Y.E. 2018				
		AGGREGATE LOSS	- 2022 AGGREGATE	FIVE YEAR			
		COSTS AT CURRENT	LOSS COSTS AT	EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LEVEL	CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
36 MULT SERVICES	03 STORES	$26,593	$117,567	0.105	0.100	3	0.925
	04 VENDING & RENTAL	$45,841	$315,249	0.859	0.817	4	0.978
	07 CLUBS,AMSMT&SPRTS	$263,254	$1,314,783	0.761	0.724	45	0.987
	08 HEALTH CARE FACIL	$4,550	$23,426	0.000	0.000	0	0.990
	09 HOTELS AND MOTELS	$2,038	$14,343	0.000	0.000	0	0.979
	10 SCHLS & CHURCHES	$7,754	$14,259	0.000	0.000	0	0.990
	12 BUILDINGS&OFFICES	$87,193	$419,033	0.376	0.358	17	0.953
	13 MISC. PREMISES	$73,433	$434,825	0.408	0.388	7	0.974
	TOTAL *	$510,656	$2,653,486	0.598		76	
TOTAL ALL TOP	01 FOOD&BEV.(RETAIL)	$152,492	$1,039,153	0.309		31	
	02 RESTAURANTS	$1,181,601	$6,219,340	1.113		258	
	03 STORES	$394,567	$1,842,421	0.903		74	
	04 VENDING & RENTAL	$51,503	$361,504	0.864		5	
	05 FOOD & BEV. DIST.	$71,221	$357,995	0.737		6	
	06 NON-FOOD&BEV.DIST	$156,368	$832,806	2.172		21	
	07 CLUBS,AMSMT&SPRTS	$331,820	$1,670,250	1.260		73	
	08 HEALTH CARE FACIL	$45,966	$246,127	0.184		4	
	09 HOTELS AND MOTELS	$750,982	$3,934,974	1.246		219	
	10 SCHLS & CHURCHES	$557,709	$2,941,465	0.703		75	
	11 APARTMENTS	$584,732	$2,514,805	1.714		73	
	12 BUILDINGS&OFFICES	$1,693,725	$8,449,423	0.911		240	
	13 MISC. PREMISES	$116,991	$936,939	0.373		12	
	16 GOVT SUBDIVISIONS	$0	$11	0.000		0	
	TOTAL *	$6,089,677	$31,347,213	1.067		1,091	

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

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

TERRITORY   504

		(1) FISCAL A.Y.E. 06/30/2022 AGGREGATE LOSS COSTS AT CURRENT	(2) FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT	(3) FIVE YEAR EXPERIENCE	(4) 	(5) NUMBER OF	(6) BAL CELL
TYPE OF POLICY	CLASS GROUP	LEVEL	CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
10 MONOLINE	01 FOOD&BEV.(RETAIL)	$23,533	$204,867	2.364	2.247	24	1.067
	02 RESTAURANTS	$22,599	$110,572	0.236	0.225	3	1.072
	03 STORES	$8,121	$35,248	4.269	4.058	3	1.049
	04 VENDING & RENTAL	$305	$2,439	0.000	0.000	0	1.109
	05 FOOD & BEV. DIST.	$31	$5,983	0.000	0.000	0	1.110
	06 NON-FOOD&BEV.DIST	$14,450	$43,449	0.025	0.023	1	1.097
	07 CLUBS,AMSMT&SPRTS	$11,851	$65,797	0.000	0.000	0	1.120
	08 HEALTH CARE FACIL	$10	$2,486	0.000	0.000	0	1.123
	09 HOTELS AND MOTELS	$923	$16,154	1.669	1.586	1	1.111
	10 SCHLS & CHURCHES	$28,217	$52,217	2.811	2.672	3	1.123
	11 APARTMENTS	$12,425	$67,766	3.677	3.495	3	1.120
	12 BUILDINGS&OFFICES	$34,755	$196,970	0.434	0.412	7	1.081
	13 MISC. PREMISES	$711	$4,449	0.000	0.000	0	1.104
	TOTAL *	$157,931	$808,397	1.505		45	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	$31,611	$143,707	2.628	2.498	15	1.071
	TOTAL *	$31,611	$143,707	2.628		15	
32 MULT APARTMENT	11 APARTMENTS	$44,062	$190,081	1.952	1.856	5	1.059
	12 BUILDINGS&OFFICES	$2,640	$11,088	0.127	0.121	1	1.023
	TOTAL *	$46,702	$201,168	1.849		6	
33 MULT OFFICE	12 BUILDINGS&OFFICES	$147,881	$739,656	2.465	2.344	51	1.017
	13 MISC. PREMISES	$1,138	$7,008	0.000	0.000	0	1.039
	TOTAL *	$149,019	$746,665	2.447		51	
34 MULT MERCANTILE	01 FOOD&BEV.(RETAIL)	$12,710	$122,922	0.299	0.284	3	1.020
	02 RESTAURANTS	$120,873	$623,439	0.921	0.875	29	1.025
	03 STORES	$75,951	$330,705	0.594	0.565	7	1.003
	04 VENDING & RENTAL	$168	$5,039	0.000	0.000	0	1.060
	05 FOOD & BEV. DIST.	$6,971	$36,674	0.039	0.037	1	1.061
	06 NON-FOOD&BEV.DIST	$6,686	$45,091	0.102	0.097	0	1.049
	12 BUILDINGS&OFFICES	$27,826	$159,062	3.403	3.235	14	1.034
	TOTAL *	$251,185	$1,322,933	1.019		54	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	$1,320	$6,688	6.276	5.965	1	1.011
	08 HEALTH CARE FACIL	$7,924	$42,684	0.340	0.323	2	1.014
	10 SCHLS & CHURCHES	$50,373	$302,366	0.382	0.363	18	1.014
	12 BUILDINGS&OFFICES	$602	$3,107	0.000	0.000	0	0.976
	TOTAL *	$60,219	$354,845	0.502		21	

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

TERRITORY   504

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 06/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
36 MULT SERVICES	03 STORES	$7,299	$32,247	0.210	0.200	2	0.960
	04 VENDING & RENTAL	$9,465	$44,980	0.055	0.052	1	1.015
	07 CLUBS,AMSMT&SPRTS	$35,714	$189,899	0.775	0.737	8	1.025
	08 HEALTH CARE FACIL	$184	$785	0.000	0.000	0	1.028
	09 HOTELS AND MOTELS	$2,094	$12,251	0.000	0.000	0	1.017
	10 SCHLS & CHURCHES	$135	$674	0.000	0.000	0	1.028
	12 BUILDINGS&OFFICES	$11,550	$61,375	2.358	2.241	11	0.990
	13 MISC. PREMISES	$7,173	$36,331	0.000	0.000	0	1.011
	TOTAL *	$73,615	$378,542	0.774		22	
TOTAL ALL TOP	01 FOOD&BEV.(RETAIL)	$36,243	$327,789	1.639		27	
	02 RESTAURANTS	$143,472	$734,011	0.813		32	
	03 STORES	$91,372	$398,199	0.890		12	
	04 VENDING & RENTAL	$9,938	$52,459	0.052		1	
	05 FOOD & BEV. DIST.	$7,002	$42,657	0.039		1	
	06 NON-FOOD&BEV.DIST	$21,136	$88,540	0.049		1	
	07 CLUBS,AMSMT&SPRTS	$48,885	$262,384	0.736		9	
	08 HEALTH CARE FACIL	$8,118	$45,955	0.332		2	
	09 HOTELS AND MOTELS	$34,628	$172,112	2.443		16	
	10 SCHLS & CHURCHES	$78,726	$355,257	1.252		21	
	11 APARTMENTS	$56,487	$257,847	2.332		8	
	12 BUILDINGS&OFFICES	$225,254	$1,171,259	2.228		84	
	13 MISC. PREMISES	$9,022	$47,788	0.000		0	
	TOTAL *	$770,283	$3,956,256	1.447		214	

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

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

TERRITORY   505

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.					
		06/30/2022	FISCAL A.Y.E. 2018				
		AGGREGATE LOSS	– 2022 AGGREGATE	FIVE YEAR			
		COSTS AT CURRENT	LOSS COSTS AT	EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LEVEL	CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
10 MONOLINE	01 FOOD&BEV.(RETAIL)	$307,792	$2,412,349	1.008	0.958	143	1.018
	02 RESTAURANTS	$279,805	$1,766,963	1.065	1.012	77	1.022
	03 STORES	$251,067	$1,312,094	0.808	0.768	25	1.000
	04 VENDING & RENTAL	$5,125	$39,503	0.027	0.026	1	1.057
	05 FOOD & BEV. DIST.	$3,511	$46,626	0.000	0.000	0	1.058
	06 NON-FOOD&BEV.DIST	$62,334	$317,002	1.627	1.547	10	1.046
	07 CLUBS,AMSMT&SPRTS	$177,875	$1,474,811	1.074	1.021	54	1.068
	08 HEALTH CARE FACIL	$10,531	$52,890	4.164	3.958	2	1.071
	09 HOTELS AND MOTELS	$148,827	$1,027,279	1.889	1.795	97	1.059
	10 SCHLS & CHURCHES	$345,998	$1,209,112	1.437	1.366	51	1.071
	11 APARTMENTS	$251,813	$1,449,772	1.024	0.973	25	1.068
	12 BUILDINGS&OFFICES	$367,482	$2,012,629	1.176	1.118	111	1.031
	13 MISC. PREMISES	$42,620	$293,525	1.237	1.176	14	1.053
	TOTAL *	$2,254,781	$13,414,555	1.183		610	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	$583,442	$3,141,047	1.217	1.157	260	1.021
	TOTAL *	$583,442	$3,141,047	1.217		260	
32 MULT APARTMENT	11 APARTMENTS	$454,614	$1,871,918	1.015	0.965	44	1.010
	12 BUILDINGS&OFFICES	$31,111	$179,360	1.601	1.521	14	0.975
	TOTAL *	$485,725	$2,051,278	1.053		58	
33 MULT OFFICE	12 BUILDINGS&OFFICES	$1,217,306	$6,170,805	0.850	0.808	184	0.970
	13 MISC. PREMISES	$7,661	$39,680	0.000	0.000	0	0.991
	TOTAL *	$1,224,967	$6,210,485	0.845		184	
34 MULT MERCANTILE	01 FOOD&BEV.(RETAIL)	$641,497	$3,434,428	1.025	0.974	90	0.973
	02 RESTAURANTS	$1,610,100	$7,332,640	0.844	0.802	233	0.977
	03 STORES	$545,240	$2,721,804	0.491	0.467	58	0.956
	04 VENDING & RENTAL	$8,147	$47,657	0.000	0.000	0	1.011
	05 FOOD & BEV. DIST.	$119,808	$553,724	1.458	1.386	17	1.012
	06 NON-FOOD&BEV.DIST	$204,007	$975,131	0.469	0.446	21	1.000
	12 BUILDINGS&OFFICES	$370,034	$1,753,108	1.027	0.976	62	0.986
	TOTAL *	$3,498,834	$16,818,493	0.839		481	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	$36,379	$297,397	1.630	1.549	10	0.964
	08 HEALTH CARE FACIL	$77,422	$401,144	1.817	1.727	7	0.967
	10 SCHLS & CHURCHES	$542,836	$3,416,903	1.444	1.373	261	0.967
	12 BUILDINGS&OFFICES	$3,363	$17,499	0.119	0.114	1	0.931
	13 MISC. PREMISES	$421	$2,444	0.000	0.000	0	0.951
	16 GOVT SUBDIVISIONS	$109,432	$729,395	0.292	0.277	2	0.934
	TOTAL *	$769,853	$4,864,782	1.320		281	

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

TERRITORY   505

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 06/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
36 MULT SERVICES	03 STORES	$108,611	$412,014	0.903	0.858	12	0.915
	04 VENDING & RENTAL	$28,892	$153,539	2.764	2.627	4	0.968
	07 CLUBS,AMSMT&SPRTS	$550,265	$2,682,808	0.944	0.897	77	0.977
	08 HEALTH CARE FACIL	$245	$2,215	0.000	0.000	0	0.980
	09 HOTELS AND MOTELS	$11,300	$62,389	0.320	0.304	0	0.969
	10 SCHLS & CHURCHES	$3,451	$19,217	0.000	0.000	0	0.980
	12 BUILDINGS&OFFICES	$97,374	$444,170	0.518	0.493	20	0.944
	13 MISC. PREMISES	$74,882	$385,412	1.487	1.414	16	0.964
	TOTAL *	$875,019	$4,161,762	0.986		129	
TOTAL ALL TOP	01 FOOD&BEV.(RETAIL)	$949,290	$5,846,777	1.020		233	
	02 RESTAURANTS	$1,889,905	$9,099,603	0.876		310	
	03 STORES	$904,918	$4,445,912	0.629		95	
	04 VENDING & RENTAL	$42,164	$240,698	1.897		5	
	05 FOOD & BEV. DIST.	$123,319	$600,350	1.416		17	
	06 NON-FOOD&BEV.DIST	$266,342	$1,292,133	0.740		31	
	07 CLUBS,AMSMT&SPRTS	$764,519	$4,455,017	1.007		141	
	08 HEALTH CARE FACIL	$88,197	$456,249	2.092		9	
	09 HOTELS AND MOTELS	$743,568	$4,230,716	1.338		357	
	10 SCHLS & CHURCHES	$892,284	$4,645,233	1.436		312	
	11 APARTMENTS	$706,427	$3,321,690	1.018		69	
	12 BUILDINGS&OFFICES	$2,086,672	$10,577,569	0.933		392	
	13 MISC. PREMISES	$125,584	$721,060	1.307		30	
	16 GOVT SUBDIVISIONS	$109,432	$729,395	0.292		2	
	TOTAL *	$9,692,621	$50,662,402	1.005		2,003	

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

TENNESSEE
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

TOP	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE INDICATION OF - 12.2%
10	0.928	0.322	0.976	0.976	
34	1.049	0.356	1.017	1.016	
36	1.049	0.178	1.008	1.008	
37	1.011	0.431	1.005	1.004	

CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE #	(7) SELECTED STATEWIDE MONOLINE CHANGE
3	0.930	0.423	0.970	0.970	- 16.9%	- 19.4%	- 19.4%
4	1.069	0.394	1.027	1.027	- 12.1%	- 13.0%	- 13.0%
5	1.116	0.105	1.012	1.012	- 13.4%	- 8.6%	- 8.6%
6	0.992	0.299	0.998	0.998	- 14.6%	- 14.9%	- 14.9%
7	0.865	0.118	0.983	0.983	- 15.8%	- 20.1%	- 20.1%
			OVERALL MONOLINE CHANGE *		- 14.4%	- 15.4%	- 15.4%

\# The indicated statewide Products change is calculated by determining the effect, on statewide
   loss cost levels, of implementing the indicated multistate loss costs. The difference between
   the indicated multistate change and the indicated statewide change is a result of a difference
   in the distribution of risks by class in this jurisdiction versus the multistate.

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

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

		(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	3 MAN,DLR,DSTFD/DRG	$11,819,097	$63,658,617	0.783	0.870	1,091	0.946
	4 DLR,DST-NOTFD/DRG	$7,190,323	$36,653,516	0.937	1.042	432	1.002
	5 MAN.NTFD/DRG(LOW)	$1,226,514	$7,102,146	0.788	0.876	56	0.987
	6 MAN.NTFD/DRG(MED)	$8,466,486	$42,680,135	0.814	0.905	423	0.973
	7 MAN.NTFD/DRG(HGH)	$2,036,214	$10,951,431	0.681	0.757	70	0.959
	TOTAL *	$30,738,634	$161,045,845	0.821		2,072	
34 MULT MERCANTILE	3 MAN,DLR,DSTFD/DRG	$5,085,663	$25,340,297	0.947	1.053	506	0.986
	4 DLR,DST-NOTFD/DRG	$27,891,818	$137,888,579	0.997	1.108	2,035	1.044
	6 MAN.NTFD/DRG(MED)	$2,648	$13,111	0.000	0.000	0	1.014
	TOTAL *	$32,980,129	$163,241,987	0.989		2,541	
36 MULT SERVICES	4 DLR,DST-NOTFD/DRG	$3,130,195	$15,943,473	1.018	1.131	631	1.035
	6 MAN.NTFD/DRG(MED)	$30,963	$176,926	0.028	0.031	1	1.005
	TOTAL *	$3,161,158	$16,120,400	1.008		632	
37 MULT INDUST/PROC.	3 MAN,DLR,DSTFD/DRG	$11,666,754	$62,347,318	0.810	0.901	1,979	0.974
	5 MAN.NTFD/DRG(LOW)	$3,213,073	$18,166,949	1.070	1.190	163	1.015
	6 MAN.NTFD/DRG(MED)	$26,040,916	$133,610,898	0.908	1.010	1,362	1.001
	7 MAN.NTFD/DRG(HGH)	$6,218,877	$29,699,655	0.800	0.890	210	0.987
	TOTAL *	$47,139,619	$243,824,820	0.881		3,714	
TOTAL ALL TOP	3 MAN,DLR,DSTFD/DRG	$28,571,513	$151,346,232	0.823		3,576	
	4 DLR,DST-NOTFD/DRG	$38,212,336	$190,485,568	0.987		3,098	
	5 MAN.NTFD/DRG(LOW)	$4,439,588	$25,269,095	0.992		219	
	6 MAN.NTFD/DRG(MED)	$34,541,014	$176,481,070	0.884		1,786	
	7 MAN.NTFD/DRG(HGH)	$8,255,091	$40,651,087	0.771		280	
	TOTAL *	$114,019,542	$584,233,052	0.899		8,959	

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

TENNESSEE
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	MULTISTATE
	BAILEY				COVERAGE
	FORMULA	CREDIBILITY	Z-WTD	BALANCED	INDICATION OF
TOP	RELATIV.	Z	RELATIV.	RELATIV.	- 4.3%
10	1.006	0.779	1.005	1.006	
34	1.009	0.487	1.004	1.005	
36	0.988	0.571	0.993	0.994	
37	0.887	0.148	0.982	0.983	
38	1.001	0.975	1.001	1.002	

					(5)	(6)	(7)
					INDICATED	INDICATED	SELECTED
					MULTISTATE	STATEWIDE	STATEWIDE
CLASS					MONOLINE	MONOLINE	MONOLINE
GROUP					CHANGE	CHANGE #	CHANGE
1	1.380	0.484	1.169	1.175	+ 12.9%	+ 11.1%	+ 11.0%
2	1.005	0.553	1.003	1.008	- 2.9%	- 4.8%	- 4.8%
11	1.100	0.365	1.036	1.041	+ 0.0%	- 1.6%	- 1.6%
12	0.983	1.000	0.983	0.988	- 4.9%	- 6.5%	- 6.5%
13	0.961	0.263	0.990	0.995	- 4.4%	- 6.0%	- 6.0%
			OVERALL MONOLINE CHANGE *		- 4.1%	- 5.6%	- 5.6%

\# 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
	1.268	0.358	1.089	1.092		
	1.365	0.259	1.084	1.087		
	1.833	0.110	1.069	1.073		
	1.342	0.222	1.068	1.071		
	1.300	0.230	1.062	1.066		
	1.301	0.218	1.059	1.063		
	1.251	0.252	1.058	1.062		
	1.289	0.180	1.047	1.050		
	1.156	0.306	1.045	1.049		
	1.080	0.562	1.044	1.048		
	1.169	0.254	1.040	1.044		
	1.081	0.487	1.039	1.042		
	1.077	0.410	1.031	1.034		
	1.114	0.269	1.030	1.033		
	1.085	0.323	1.027	1.030		
	1.260	0.111	1.026	1.029		
	1.080	0.333	1.026	1.029		
	1.033	0.489	1.016	1.019		
	1.027	0.466	1.013	1.016		
	1.047	0.211	1.010	1.013		
	1.037	0.226	1.008	1.012		
	1.015	0.243	1.004	1.007		
	1.010	0.354	1.004	1.007		
	1.111	0.030	1.003	1.007		
	0.995	0.171	0.999	1.003		
	0.996	0.436	0.998	1.002		
	0.995	0.688	0.997	1.000		
	0.984	0.327	0.995	0.998		
	0.965	0.163	0.994	0.998		
	0.960	0.162	0.993	0.997		
	0.984	0.436	0.993	0.996		
	0.966	0.208	0.993	0.996		
	0.968	0.232	0.992	0.996		
	0.936	0.133	0.991	0.995		
	0.960	0.249	0.990	0.993		
	0.977	0.493	0.988	0.992		
	0.973	0.635	0.982	0.986		
	0.873	0.137	0.982	0.985		
TENNESSEE	0.947	0.374	0.980	0.983	- 5.6%	- 5.6%
	0.924	0.314	0.975	0.979		
	0.930	0.371	0.973	0.977		
	0.835	0.157	0.972	0.975		
	0.913	0.357	0.968	0.971		
	0.899	0.376	0.961	0.964		
	0.340	0.043	0.955	0.958		
	0.898	0.432	0.955	0.958		
	0.896	0.507	0.946	0.949		
	0.690	0.163	0.941	0.944		
	0.825	0.328	0.939	0.942		
	0.827	0.390	0.928	0.932		
	0.811	0.363	0.927	0.930		
	0.683	0.237	0.914	0.917		

* Sorted by balanced relative change.

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

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

		(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	1 RET.STRS-FOOD/DRG	$31,484	$183,824	3.520	3.654	12	1.162
	2 RET.STRS-NTFD/DRG	$60,338	$297,533	0.609	0.633	7	0.997
	11 COMP. OPS. (LOW)	$239,533	$1,039,263	0.790	0.820	12	1.030
	12 COMP. OPS. (MED)	$2,657,832	$12,887,763	0.767	0.796	180	0.977
	13 COMP. OPS. (HGH)	$127,859	$802,767	1.220	1.266	8	0.984
	TOTAL *	$3,117,046	$15,211,151	0.812		219	
34 MULT MERCANTILE	1 RET.STRS-FOOD/DRG	$201,230	$949,466	1.097	1.139	98	1.162
	2 RET.STRS-NTFD/DRG	$150,864	$754,502	0.993	1.030	18	0.997
	12 COMP. OPS. (MED)	$65,147	$285,096	0.463	0.481	5	0.977
	TOTAL *	$417,242	$1,989,064	0.960		121	
36 MULT SERVICES	1 RET.STRS-FOOD/DRG	$13,075	$135,443	0.716	0.743	10	1.148
	2 RET.STRS-NTFD/DRG	$272,552	$1,200,069	0.767	0.796	59	0.985
	11 COMP. OPS. (LOW)	$26,153	$142,310	0.753	0.781	3	1.018
	12 COMP. OPS. (MED)	$105,354	$458,469	1.017	1.055	23	0.966
	13 COMP. OPS. (HGH)	$12,890	$64,253	0.042	0.043	0	0.972
	TOTAL *	$430,023	$2,000,543	0.804		95	
37 MULT INDUST/PROC.	1 RET.STRS-FOOD/DRG	$31	$31	0.000	0.000	0	1.136
	11 COMP. OPS. (LOW)	$268	$1,676	0.000	0.000	0	1.007
	12 COMP. OPS. (MED)	$58,985	$297,713	0.695	0.721	8	0.955
	TOTAL *	$59,283	$299,420	0.691		8	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	$238,622	$1,282,495	0.851	0.883	25	1.026
	12 COMP. OPS. (MED)	$3,858,161	$19,949,053	1.049	1.089	291	0.973
	13 COMP. OPS. (HGH)	$284,916	$1,470,755	0.446	0.463	9	0.980
	TOTAL *	$4,381,699	$22,702,303	0.999		325	
TOTAL ALL TOP	1 RET.STRS-FOOD/DRG	$245,820	$1,268,764	1.387		120	
	2 RET.STRS-NTFD/DRG	$483,754	$2,252,104	0.818		84	
	11 COMP. OPS. (LOW)	$504,575	$2,465,743	0.816		40	
	12 COMP. OPS. (MED)	$6,745,479	$33,878,094	0.929		507	
	13 COMP. OPS. (HGH)	$425,665	$2,337,775	0.666		17	
	TOTAL *	$8,405,292	$42,202,480	0.916		768	

* 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

		(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	CALENDAR A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	1 RET.STRS-FOOD/DRG	$1,748,833	$13,294,303	1.231		621	
	2 RET.STRS-NTFD/DRG	$3,644,206	$17,449,172	1.109		492	
	11 COMP. OPS. (LOW)	$5,499,261	$29,100,438	1.217		689	
	12 COMP. OPS. (MED)	$120,011,947	$572,386,816	0.962		7,034	
	13 COMP. OPS. (HGH)	$7,536,492	$38,042,850	0.672		262	
	TOTAL *	$138,440,739	$670,273,579	0.964		9,098	
34 MULT MERCANTILE	1 RET.STRS-FOOD/DRG	$8,156,117	$43,997,404	1.362		2,733	
	2 RET.STRS-NTFD/DRG	$7,639,610	$36,671,723	0.951		693	
	12 COMP. OPS. (MED)	$3,008,570	$14,169,615	0.939		125	
	TOTAL *	$18,804,297	$94,838,741	1.127		3,551	
36 MULT SERVICES	1 RET.STRS-FOOD/DRG	$643,620	$4,295,009	1.241		162	
	2 RET.STRS-NTFD/DRG	$15,583,411	$76,045,252	0.943		3,398	
	11 COMP. OPS. (LOW)	$3,267,900	$16,818,142	1.161		488	
	12 COMP. OPS. (MED)	$5,157,211	$26,533,736	0.988		778	
	13 COMP. OPS. (HGH)	$1,204,826	$5,882,500	0.609		61	
	TOTAL *	$25,856,969	$129,574,639	0.971		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	0.539		14	
	12 COMP. OPS. (MED)	$5,046,084	$25,673,289	0.857		313	
	13 COMP. OPS. (HGH)	$2,262	$21,501	0.000		0	
	TOTAL *	$5,189,458	$26,460,901	0.846		327	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	$11,708,508	$61,005,531	0.958		812	
	12 COMP. OPS. (MED)	$192,727,882	$985,553,302	0.941		12,745	
	13 COMP. OPS. (HGH)	$15,769,275	$78,710,767	1.070		712	
	TOTAL *	$220,205,665	$1,125,269,600	0.951		14,269	
TOTAL ALL TOP	1 RET.STRS-FOOD/DRG	$10,571,554	$61,714,586	1.330		3,516	
	2 RET.STRS-NTFD/DRG	$26,867,226	$130,166,147	0.968		4,583	
	11 COMP. OPS. (LOW)	$20,593,798	$107,562,352	1.057		2,003	
	12 COMP. OPS. (MED)	$325,951,694	$1,624,316,756	0.948		20,995	
	13 COMP. OPS. (HGH)	$24,512,856	$122,657,618	0.925		1,035	
	TOTAL *	$408,497,128	$2,046,417,459	0.963		32,132	

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

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	X	EXPOSURE DEVELOPMENT FACTOR +	X	EXPOSURE TREND #	X	AVERAGE IPMF *	=	TRENDED $100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	06/30/2019	$5,295,937		1.000		1.263				$6,688,769
	06/30/2020	$5,867,250		1.000		1.247				$7,316,461
	06/30/2021	$6,220,556		1.000		1.216				$7,564,196
	06/30/2022	$6,275,086		1.036		1.146				$7,450,134
MULTILINE	06/30/2019	$10,345,799		1.000		1.268		0.858		$11,255,650
	06/30/2020	$10,876,807		1.000		1.253		0.855		$11,652,486
	06/30/2021	$11,327,852		1.000		1.223		0.859		$11,900,554
	06/30/2022	$11,636,472		1.036		1.144		0.859		$11,846,779
TOTAL	06/30/2019									$17,944,419
	06/30/2020									$18,968,947
	06/30/2021									$19,464,750
	06/30/2022									$19,296,913

+ 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 06/01/2024 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.

TENNESSEE
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 BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR #	X	UNALLOCATED LOSS ADJUSTMENT FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSSES AND ALAE
BI	B/L INDEMNITY	06/30/2019	$2,291,895		0.935		1.075		1.498		0.968		$3,340,427
		06/30/2020	$2,173,382		0.980		1.075		1.407		0.973		$3,134,567
		06/30/2021	$2,207,212		1.100		1.075		1.321		0.978		$3,371,995
		06/30/2022	$1,382,574		1.451		1.075		1.240		0.983		$2,628,691
BI	ALAE	06/30/2019	$1,745,770				1.075		1.498		0.968		$2,721,339
		06/30/2020	$1,475,709				1.075		1.407		0.973		$2,171,781
		06/30/2021	$1,787,912				1.075		1.321		0.978		$2,483,112
		06/30/2022	$1,708,481				1.075		1.240		0.983		$2,238,689
PD	B/L INDEMNITY	06/30/2019	$4,777,183		1.022		1.075		1.326		0.968		$6,736,745
		06/30/2020	$4,742,849		1.035		1.075		1.269		0.973		$6,515,722
		06/30/2021	$3,665,559		1.073		1.075		1.215		0.978		$5,024,161
		06/30/2022	$4,122,951		1.164		1.075		1.162		0.983		$5,892,903
PD	ALAE	06/30/2019	$1,776,054				1.075		1.326		0.968		$2,450,662
		06/30/2020	$1,773,440				1.075		1.269		0.973		$2,353,962
		06/30/2021	$1,210,286				1.075		1.215		0.978		$1,546,008
		06/30/2022	$1,568,958				1.075		1.162		0.983		$1,926,546
MED PAY #	B/L INDEMNITY	06/30/2019	$43,186				1.075		1.498		0.968		$67,319
		06/30/2020	$34,897				1.075		1.407		0.973		$51,357
		06/30/2021	$56,258				1.075		1.321		0.978		$78,133
		06/30/2022	$58,208				1.075		1.240		0.983		$76,272
FRINGE	B/L INDEMNITY	06/30/2019	$140,935		1.038		1.075		1.000		0.968		$152,230
		06/30/2020	$16,106		1.110		1.075		1.000		0.973		$18,700
		06/30/2021	$143,459		1.262		1.075		1.000		0.978		$190,342
		06/30/2022	$400,313		1.541		1.075		1.000		0.983		$651,875
FRINGE	ALAE	06/30/2019	$45,848				1.075		1.000		0.968		$47,710
		06/30/2020	$14,061				1.075		1.000		0.973		$14,708
		06/30/2021	$203,076				1.075		1.000		0.978		$213,504
		06/30/2022	$484,175				1.075		1.000		0.983		$511,640
	TOTAL FULL COVERAGE	06/30/2019											$15,516,432
		06/30/2020											$14,260,797
		06/30/2021											$12,907,255
		06/30/2022											$13,926,616

* 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.

TENNESSEE
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT LOSSES AND ALAE *	X	$100,000 BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR #	X	UNALLOCATED LOSS ADJUSTMENT FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSSES AND ALAE
BI	B/L INDEMNITY	06/30/2019	$67,719		1.011		1.075		1.498		0.968		$106,723
		06/30/2020	$540,000		1.132		1.075		1.407		0.973		$899,613
		06/30/2021	$120,000		1.522		1.075		1.321		0.978		$253,657
		06/30/2022	$55,656		2.487		1.075		1.240		0.983		$181,373
BI	ALAE	06/30/2019	$18,075				1.075		1.498		0.968		$28,175
		06/30/2020	$385,523				1.075		1.407		0.973		$567,370
		06/30/2021	$75,524				1.075		1.321		0.978		$104,890
		06/30/2022	$77,350				1.075		1.240		0.983		$101,355
PD	B/L INDEMNITY	06/30/2019	$1,169,093		1.041		1.075		1.326		0.968		$1,679,296
		06/30/2020	$553,759		1.065		1.075		1.269		0.973		$782,805
		06/30/2021	$514,665		1.139		1.075		1.215		0.978		$748,811
		06/30/2022	$384,440		1.284		1.075		1.162		0.983		$606,124
PD	ALAE	06/30/2019	$117,993				1.075		1.326		0.968		$162,810
		06/30/2020	$189,713				1.075		1.269		0.973		$251,815
		06/30/2021	$133,454				1.075		1.215		0.978		$170,473
		06/30/2022	$110,336				1.075		1.162		0.983		$135,484
MED PAY #	B/L INDEMNITY	06/30/2019	$5,003				1.075		1.498		0.968		$7,799
		06/30/2020	$0				1.075		1.407		0.973		$0
		06/30/2021	$1,528				1.075		1.321		0.978		$2,122
		06/30/2022	$9,103				1.075		1.240		0.983		$11,928
	TOTAL DED COVERAGE	06/30/2019											$1,984,803
		06/30/2020											$2,501,603
		06/30/2021											$1,279,953
		06/30/2022											$1,036,264
	TOTAL OCCURRENCE	06/30/2019											$17,501,235
		06/30/2020											$16,762,399
		06/30/2021											$14,187,207
		06/30/2022											$14,962,879

* 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.

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	X	EXPOSURE DEVELOPMENT FACTOR +	X	EXPOSURE TREND #	X	AVERAGE IPMF *	=	TRENDED $100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	06/30/2019	$5,836,574		1.000		1.097				$6,402,722
	06/30/2020	$5,083,129		1.000		1.077				$5,474,530
	06/30/2021	$4,212,649		0.999		1.062				$4,469,359
	06/30/2022	$4,377,985		1.002		1.043				$4,575,371
MULTILINE	06/30/2019	$14,727,204		1.000		1.103		0.923		$14,993,310
	06/30/2020	$14,194,619		1.000		1.083		0.925		$14,219,814
	06/30/2021	$14,508,955		0.999		1.071		0.925		$14,359,285
	06/30/2022	$14,770,851		1.002		1.055		0.928		$14,490,176
TOTAL	06/30/2019									$21,396,032
	06/30/2020									$19,694,344
	06/30/2021									$18,828,644
	06/30/2022									$19,065,547

+ 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 06/01/2024 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.

TENNESSEE
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 BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR #	X	UNALLOCATED LOSS ADJUSTMENT FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSSES AND ALAE
BI	B/L INDEMNITY	06/30/2019	$7,396,811		0.995		1.075		1.639		0.968		$12,552,504
		06/30/2020	$6,382,515		0.958		1.075		1.517		0.973		$9,702,066
		06/30/2021	$7,363,744		0.989		1.075		1.405		0.978		$10,757,680
		06/30/2022	$6,569,227		1.299		1.075		1.301		0.983		$11,731,747
BI	ALAE	06/30/2019	$2,780,194				1.075		1.639		0.968		$4,741,741
		06/30/2020	$2,655,234				1.075		1.517		0.973		$4,213,177
		06/30/2021	$3,553,720				1.075		1.405		0.978		$5,249,366
		06/30/2022	$3,694,699				1.075		1.301		0.983		$5,079,469
PD	B/L INDEMNITY	06/30/2019	$827,627		1.026		1.075		1.639		0.968		$1,448,254
		06/30/2020	$897,472		1.038		1.075		1.517		0.973		$1,478,173
		06/30/2021	$954,666		1.047		1.075		1.405		0.978		$1,476,460
		06/30/2022	$481,966		1.170		1.075		1.301		0.983		$775,250
PD	ALAE	06/30/2019	$220,808				1.075		1.639		0.968		$376,598
		06/30/2020	$389,215				1.075		1.517		0.973		$617,584
		06/30/2021	$451,845				1.075		1.405		0.978		$667,442
		06/30/2022	$204,493				1.075		1.301		0.983		$281,136
MED PAY #	B/L INDEMNITY	06/30/2019	$961,125				1.075		1.639		0.968		$1,639,240
		06/30/2020	$677,467				1.075		1.517		0.973		$1,074,967
		06/30/2021	$499,491				1.075		1.405		0.978		$737,822
		06/30/2022	$633,747				1.075		1.301		0.983		$871,275
FRINGE	B/L INDEMNITY	06/30/2019	$390,625		1.123		1.075		1.172		0.968		$534,997
		06/30/2020	$38,430		1.221		1.075		1.143		0.973		$56,099
		06/30/2021	$101,280		1.453		1.075		1.115		0.978		$172,509
		06/30/2022	$61,603		1.962		1.075		1.088		0.983		$138,961
FRINGE	ALAE	06/30/2019	$836,666				1.075		1.172		0.968		$1,020,384
		06/30/2020	$121,383				1.075		1.143		0.973		$145,119
		06/30/2021	$139,158				1.075		1.115		0.978		$163,128
		06/30/2022	$130,037				1.075		1.088		0.983		$149,506
	TOTAL FULL COVERAGE	06/30/2019											$22,313,718
		06/30/2020											$17,287,185
		06/30/2021											$19,224,407
		06/30/2022											$19,027,344

* 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.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT LOSSES AND ALAE *	X	$100,000 BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR #	X	UNALLOCATED LOSS ADJUSTMENT FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSSES AND ALAE
BI	B/L INDEMNITY	06/30/2019	$435,105		0.997		1.075		1.639		0.968		$739,864
		06/30/2020	$16,182		1.051		1.075		1.517		0.973		$26,986
		06/30/2021	$458,037		1.269		1.075		1.405		0.978		$858,590
		06/30/2022	$164,604		1.758		1.075		1.301		0.983		$397,831
BI	ALAE	06/30/2019	$214,378				1.075		1.639		0.968		$365,631
		06/30/2020	$9,215				1.075		1.517		0.973		$14,621
		06/30/2021	$232,915				1.075		1.405		0.978		$344,050
		06/30/2022	$116,023				1.075		1.301		0.983		$159,509
PD	B/L INDEMNITY	06/30/2019	$6,038		0.973		1.075		1.639		0.968		$10,020
		06/30/2020	$186,811		1.051		1.075		1.517		0.973		$311,539
		06/30/2021	$84,570		1.192		1.075		1.405		0.978		$148,907
		06/30/2022	$53,505		1.363		1.075		1.301		0.983		$100,260
PD	ALAE	06/30/2019	$20,204				1.075		1.639		0.968		$34,459
		06/30/2020	$67,721				1.075		1.517		0.973		$107,456
		06/30/2021	$69,043				1.075		1.405		0.978		$101,987
		06/30/2022	$19,499				1.075		1.301		0.983		$26,807
MED PAY #	B/L INDEMNITY	06/30/2019	$17,126				1.075		1.639		0.968		$29,209
		06/30/2020	$19,747				1.075		1.517		0.973		$31,333
		06/30/2021	$6,697				1.075		1.405		0.978		$9,892
		06/30/2022	$20,969				1.075		1.301		0.983		$28,828
	TOTAL DED COVERAGE	06/30/2019											$1,179,183
		06/30/2020											$491,935
		06/30/2021											$1,463,426
		06/30/2022											$713,235
	TOTAL OCCURRENCE	06/30/2019											$23,492,902
		06/30/2020											$17,779,120
		06/30/2021											$20,687,833
		06/30/2022											$19,740,579

* 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.

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B)	Description	Implicit Package Modification Factors
31	Not Applicable	--
32	Not Applicable	--
33	Office Policy	0.534
34	Mercantile Policy	0.770
35	Institutional Policy	0.665
36	Service Policy	0.976
37	Industrial / Processing Policy	1.107
38	Contractors Policy	0.824

(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.

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B)	Description	Implicit Package Modification Factors
31	Motel / Hotel Policy	1.000
32	Apartment House Policy	1.000
33	Office Policy	0.992
34	Mercantile Policy	0.927
35	Institutional Policy	0.803
36	Service Policy	0.875
37	Not Appllicable	--
38	Not Appllicable	--

(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.

TENNESSEE

PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant (Ki)
15 to 27 Months	1.018	1.038	0.8763	1.036	12,000,000
27 to 39 Months	0.999	1.000	0.5404	1.000	70,000,000

Accident Year Ending	Exposure Development From				Factor
	27:15	39:27	ULT:39		
6/30/2020			1.000		1.000
6/30/2021		1.000	1.000		1.000
6/30/2022	1.036	1.000	1.000		1.036

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

TENNESSEE

PREMISES/OPERATIONS
OWNERS LANDLORDS AND TENANTS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1)	(2)	(3)	(4)	(5)	(6)
Evaluation Period	Multistate Ratio (a)	State Ratio (b)	Credibility (c)	Weighted Ratio (d)	Credibility Constant (Ki)
15 to 27 Months	1.001	1.004	0.5498	1.003	70,000,000
27 to 39 Months	0.999	1.000	0.3644	0.999	150,000,000

Accident Year Ending	Exposure Development From 27:15	39:27	ULT:39		Factor
6/30/2020			1.000		1.000
6/30/2021		0.999	1.000		0.999
6/30/2022	1.003	0.999	1.000		1.002

(a) See Section C - Multistate Premium Development.

(b) See Section C - Statewide Premium Development.

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

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

TENNESSEE
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
6/30/2015	22,893,428	23,708,559	23,713,219	23,714,005	23,713,283	23,713,283	23,713,038	23,713,038
6/30/2016	22,968,976	23,893,120	23,909,466	23,911,888	23,913,281	23,911,138	23,911,138	
6/30/2017	23,878,261	25,090,495	25,087,760	25,087,935	25,085,217	25,085,217		
6/30/2018	25,061,626	25,941,901	25,935,653	25,934,489	25,934,392			
6/30/2019	25,782,950	26,720,843	26,802,657	26,803,063				
6/30/2020	28,672,950	29,636,710	29,635,902					
6/30/2021	30,574,315	31,869,665						
6/30/2022	33,838,549							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2015	1.036	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2016	1.040	1.001	1.000	1.000	1.000	1.000	
6/30/2017	1.051	1.000	1.000	1.000	1.000		
6/30/2018	1.035	1.000	1.000	1.000			
6/30/2019	1.036	1.003	1.000				
6/30/2020	1.034	1.000					
6/30/2021	1.042						

Average Best 3 of 5

27:15	39:27
1.038	1.000

TENNESSEE
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
6/30/2015	27,685,341	27,853,777	27,839,242	27,839,570	27,838,320	27,838,320	27,838,143	27,837,886
6/30/2016	28,483,943	28,531,489	28,524,160	28,522,662	28,522,703	28,521,178	28,520,525	
6/30/2017	29,470,607	29,577,995	29,574,331	29,573,926	29,571,788	29,571,174		
6/30/2018	28,671,295	28,762,827	28,756,214	28,755,935	28,755,288			
6/30/2019	28,654,628	28,775,021	28,765,332	28,763,926				
6/30/2020	28,695,054	28,463,342	28,393,711					
6/30/2021	28,126,147	28,383,047						
6/30/2022	29,731,538							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2015	1.006	0.999	1.000	1.000	1.000	1.000	1.000
6/30/2016	1.002	1.000	1.000	1.000	1.000	1.000	
6/30/2017	1.004	1.000	1.000	1.000	1.000		
6/30/2018	1.003	1.000	1.000	1.000			
6/30/2019	1.004	1.000	1.000				
6/30/2020	0.992	0.998					
6/30/2021	1.009						

Average Best 3 of 5

27:15	39:27
1.004	1.000

MULTISTATE
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
6/30/2015	1,493,536,229	1,528,796,288	1,528,771,559	1,528,673,317	1,528,690,760	1,528,660,165	1,528,659,690	1,528,662,419
6/30/2016	1,506,257,005	1,538,600,050	1,537,724,825	1,537,630,768	1,537,664,781	1,537,660,474	1,537,661,137	
6/30/2017	1,555,402,883	1,585,809,319	1,586,054,546	1,586,080,871	1,586,066,827	1,586,070,948		
6/30/2018	1,627,159,922	1,654,316,256	1,653,348,702	1,653,158,047	1,653,207,648			
6/30/2019	1,712,467,516	1,740,839,080	1,741,629,626	1,741,485,747				
6/30/2020	1,781,158,282	1,798,556,015	1,797,068,730					
6/30/2021	1,838,417,474	1,883,395,356						
6/30/2022	2,016,833,202							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2015	1.024	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2016	1.021	0.999	1.000	1.000	1.000	1.000	
6/30/2017	1.020	1.000	1.000	1.000	1.000		
6/30/2018	1.017	0.999	1.000	1.000			
6/30/2019	1.017	1.000	1.000				
6/30/2020	1.010	0.999					
6/30/2021	1.024						

Average Best 3 of 5

27:15	39:27
1.018	0.999

MULTISTATE
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
6/30/2015	1,865,791,844	1,870,744,888	1,870,606,013	1,870,680,687	1,870,659,731	1,870,677,229	1,870,676,580	1,870,676,092
6/30/2016	1,963,981,945	1,966,886,723	1,966,354,824	1,966,222,704	1,966,235,201	1,966,231,497	1,966,230,191	
6/30/2017	1,987,555,664	1,988,921,045	1,988,080,592	1,987,966,591	1,987,962,953	1,987,957,554		
6/30/2018	2,027,065,429	2,030,683,946	2,029,434,508	2,029,331,788	2,029,313,382			
6/30/2019	2,130,443,060	2,133,106,607	2,131,809,522	2,131,918,716				
6/30/2020	2,145,928,919	2,127,892,683	2,125,135,202					
6/30/2021	2,092,405,276	2,109,401,214						
6/30/2022	2,267,430,979							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2015	1.003	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2016	1.001	1.000	1.000	1.000	1.000	1.000	
6/30/2017	1.001	1.000	1.000	1.000	1.000		
6/30/2018	1.002	0.999	1.000	1.000			
6/30/2019	1.001	0.999	1.000				
6/30/2020	0.992	0.999					
6/30/2021	1.008						

Average Best 3 of 5

27:15	39:27
1.001	0.999

TENNESSEE

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	1.541	1.279	0.8471	1.319	800,000
27 to 39 Months	1.296	1.089	0.8387	1.122	1,000,000
39 to 51 Months	1.093	1.037	0.7962	1.048	1,300,000
51 to 63 Months	1.017	0.962	0.7296	0.977	1,700,000
63 to 75 Months	1.001	0.947	0.7208	0.962	2,100,000
75 to 87 Months	0.998	0.996	0.6273	0.997	2,700,000
87 to 99 Months	0.998	1.000	0.5859	0.999	3,500,000
99 to 111 Months	1.000	1.000	0.4566	1.000	4,600,000
111 to 123 Months	0.998	0.995	0.4474	0.997	5,900,000
123 to 135 Months	1.001	1.000	0.3932	1.001	7,700,000
135 to 147 Months	1.000	1.000	0.3383	1.000	10,000,000
147 to 159 Months	1.002	1.000	0.2593	1.001	13,000,000
159 to 171 Months	1.000	1.000	0.1931	1.000	17,000,000
171 to 183 Months	1.000	1.000	0.1385	1.000	22,100,000
183 to 195 Months	1.000	1.000	0.0901	1.000	28,900,000
195 to 207 Months	1.000	1.000	0.0732	1.000	37,800,000
207 to 219 Months	1.000	1.000	0.0702	1.000	49,500,000
219 to 231 Months	1.000	1.000	0.0424	1.000	65,000,000
231 to 243 Months	1.000	1.000	0.0178	1.000	85,300,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year Ending	27:15	39:27	Loss Development From 51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2020			1.048	0.977	0.962	0.997	0.999	1.000	0.997	1.001	1.000
6/30/2021		1.122	1.048	0.977	0.962	0.997	0.999	1.000	0.997	1.001	1.000
6/30/2022	1.319	1.122	1.048	0.977	0.962	0.997	0.999	1.000	0.997	1.001	1.000

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2020	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.980
6/30/2021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.100
6/30/2022	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.451

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

TENNESSEE

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	0.0606	0.0986	0.8471	0.0928	800,000
27 to 39 Months	0.0924	0.1045	0.8387	0.1025	1,000,000
39 to 51 Months	0.0812	0.0733	0.7962	0.0749	1,300,000
51 to 63 Months	0.0535	0.0516	0.7296	0.0521	1,700,000
63 to 75 Months	0.0295	-0.0055	0.7208	0.0043	2,100,000
75 to 87 Months	0.0158	0.0024	0.6273	0.0074	2,700,000
87 to 99 Months	0.0044	0.0005	0.5859	0.0021	3,500,000
99 to 111 Months	0.0026	0.0001	0.4566	0.0015	4,600,000
111 to 123 Months	0.0021	0.0000	0.4474	0.0012	5,900,000
123 to 135 Months	0.0022	0.0000	0.3932	0.0013	7,700,000
135 to 147 Months	0.0003	0.0002	0.3383	0.0003	10,000,000
147 to 159 Months	0.0010	0.0000	0.2593	0.0007	13,000,000
159 to 171 Months	0.0009	0.0000	0.1931	0.0007	17,000,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.342	0.249	0.147	0.072	0.020	0.015	0.008

Months-to-Ultimate	99	111	123	135	147	159	171
	0.006	0.004	0.003	0.002	0.001	0.001	0.000

Full coverage

A.Y.E	Reported ALAE as of 9/30/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
6/30/2020	819,332	4,480,387	0.147	656,377	1,475,709
6/30/2021	457,605	5,342,600	0.249	1,330,307	1,787,912
6/30/2022	182,136	4,465,609	0.342	1,526,345	1,708,481

Deductible Coverage

A.Y.E	Reported ALAE as of 9/30/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
6/30/2020	212,806	1,178,958	0.147	172,717	385,523
6/30/2021	18,214	230,160	0.249	57,310	75,524
6/30/2022	10,750	194,852	0.342	66,600	77,350

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

TENNESSEE

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	1.123	1.074	0.7785	1.085	2,800,000
27 to 39 Months	1.043	1.036	0.7796	1.038	2,900,000
39 to 51 Months	1.021	1.010	0.7616	1.013	3,100,000
51 to 63 Months	1.015	1.007	0.7276	1.009	3,300,000
63 to 75 Months	1.014	0.998	0.7012	1.003	3,500,000
75 to 87 Months	1.006	1.000	0.6876	1.002	3,700,000
87 to 99 Months	1.005	0.999	0.6696	1.001	3,900,000
99 to 111 Months	1.003	1.000	0.6498	1.001	4,200,000
111 to 123 Months	1.003	1.000	0.6310	1.001	4,500,000
123 to 135 Months	1.003	1.000	0.6035	1.001	4,800,000
135 to 147 Months	1.002	1.000	0.6004	1.001	5,000,000
147 to 159 Months	1.000	1.000	0.5720	1.000	5,400,000
159 to 171 Months	1.000	1.000	0.5655	1.000	5,800,000
171 to 183 Months	1.000	1.000	0.5196	1.000	6,200,000
183 to 195 Months	1.001	1.000	0.4870	1.001	6,600,000
195 to 207 Months	1.001	1.000	0.4879	1.001	7,200,000
207 to 219 Months	1.001	1.000	0.5039	1.000	7,700,000
219 to 231 Months	1.000	1.000	0.4118	1.000	8,300,000
231 to 243 Months	1.000	1.000	0.2447	1.000	8,900,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year Ending	27:15	39:27	Loss Development From 51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2020			1.013	1.009	1.003	1.002	1.001	1.001	1.001	1.001	1.001
6/30/2021		1.038	1.013	1.009	1.003	1.002	1.001	1.001	1.001	1.001	1.001
6/30/2022	1.085	1.038	1.013	1.009	1.003	1.002	1.001	1.001	1.001	1.001	1.001

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2020	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.001		1.035
6/30/2021	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.001		1.073
6/30/2022	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.001		1.164

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

TENNESSEE

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	0.0432	0.0362	0.7785	0.0378	2,800,000
27 to 39 Months	0.0427	0.0482	0.7796	0.0470	2,900,000
39 to 51 Months	0.0398	0.0523	0.7616	0.0493	3,100,000
51 to 63 Months	0.0355	0.0275	0.7276	0.0297	3,300,000
63 to 75 Months	0.0198	-0.0078	0.7012	0.0004	3,500,000
75 to 87 Months	0.0125	0.0041	0.6876	0.0067	3,700,000
87 to 99 Months	0.0085	0.0000	0.6696	0.0028	3,900,000
99 to 111 Months	0.0090	0.0003	0.6498	0.0033	4,200,000
111 to 123 Months	0.0039	0.0000	0.6310	0.0014	4,500,000
123 to 135 Months	0.0033	0.0000	0.6035	0.0013	4,800,000
135 to 147 Months	0.0038	0.0000	0.6004	0.0015	5,000,000
147 to 159 Months	0.0022	0.0000	0.5720	0.0009	5,400,000
159 to 171 Months	0.0014	0.0021	0.5655	0.0018	5,800,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.184	0.146	0.099	0.050	0.020	0.020	0.013

Months-to-Ultimate	99	111	123	135	147	159	171
	0.010	0.007	0.006	0.004	0.003	0.002	0.000

Full coverage

A.Y.E	Reported ALAE as of 9/30/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
6/30/2020	1,054,422	7,255,482	0.099	719,018	1,773,440
6/30/2021	546,156	4,545,724	0.146	664,130	1,210,286
6/30/2022	297,145	6,915,784	0.184	1,271,813	1,568,958

Deductible Coverage

A.Y.E	Reported ALAE as of 9/30/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
6/30/2020	85,744	1,049,136	0.099	103,969	189,713
6/30/2021	7,902	859,358	0.146	125,552	133,454
6/30/2022	12,914	529,757	0.184	97,422	110,336

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

TENNESSEE

Premises/Operations

Manufacturers & Contractors
Fringe
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

	(1)	(2)
	Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.1001
27 to 39 Months	0.0960
39 to 51 Months	0.1424
51 to 63 Months	0.0995
63 to 75 Months	0.0299
75 to 87 Months	0.0443
87 to 99 Months	0.0257
99 to 111 Months	0.0210
111 to 123 Months	0.0084
123 to 135 Months	0.0020
135 to 147 Months	0.0004
147 to 159 Months	0.0018
159 to 171 Months	0.0006
171 to Ultimate	A multistate ratio of 0.0000 has been used.

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.572	0.472	0.376	0.234	0.134	0.104	0.060

Months-to-Ultimate	99	111	123	135	147	159	171
	0.034	0.013	0.005	0.003	0.002	0.001	0.000

Full coverage

A.Y.E	Reported ALAE as of 9/30/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
6/30/2020	5,807	21,953	0.376	8,254	14,061
6/30/2021	11,440	406,008	0.472	191,636	203,076
6/30/2022	15,372	819,442	0.572	468,803	484,175

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	773,267	1,602,889	1,614,313	1,597,144	1,621,900	1,540,600	1,545,600	1,545,600	1,545,600	1,545,600	1,545,600
6/30/2004	1,193,710	1,848,018	1,997,476	1,516,617	1,439,720	1,431,899	1,331,699	1,331,699	1,331,699	1,331,699	1,331,699
6/30/2005	1,061,280	1,164,867	840,424	1,004,357	854,891	825,961	820,566	872,406	897,406	886,737	886,737
6/30/2006	712,566	921,876	863,107	924,164	896,173	792,290	792,290	792,290	792,290	792,290	792,290
6/30/2007	1,216,909	1,231,297	1,223,635	1,305,040	1,227,296	1,227,296	1,208,796	1,208,796	1,208,796	1,208,796	1,211,796
6/30/2008	1,148,168	1,984,101	1,998,317	1,856,703	1,567,647	1,594,363	1,594,363	1,549,363	1,549,363	1,549,363	1,552,550
6/30/2009	1,083,026	1,623,073	1,644,144	1,544,012	1,362,991	1,298,073	1,298,073	1,301,773	1,301,773	1,305,773	1,305,773
6/30/2010	1,062,933	1,517,523	1,570,485	1,256,703	1,498,190	1,635,140	1,666,268	1,723,218	1,723,218	1,723,218	1,693,118
6/30/2011	1,147,203	2,080,323	2,002,272	2,162,663	2,100,096	2,186,266	2,142,954	2,142,953	2,142,953	2,112,853	2,112,853
6/30/2012	1,283,928	1,785,720	1,565,577	1,430,210	1,171,360	1,181,090	1,181,090	1,181,090	1,180,595	1,154,360	1,154,360
6/30/2013	946,627	1,251,227	1,317,273	1,370,414	1,445,814	1,454,945	1,479,945	1,452,335	1,452,335	1,452,335	
6/30/2014	1,027,075	1,522,493	1,611,766	1,390,935	1,198,726	1,241,226	1,231,226	1,231,226	1,231,226		
6/30/2015	1,047,124	2,205,999	2,390,478	2,470,743	2,641,887	2,377,568	2,240,568	2,240,568			
6/30/2016	1,038,455	1,326,864	1,442,851	1,161,263	995,110	925,110	920,110				
6/30/2017	679,046	1,392,867	1,518,242	1,653,736	1,783,229	1,615,350					
6/30/2018	1,339,675	1,799,465	1,687,360	1,773,135	1,691,162						
6/30/2019	1,309,886	1,718,634	1,874,078	1,922,511							
6/30/2020	1,421,894	1,680,641	1,929,069								
6/30/2021	1,698,691	1,821,138									
6/30/2022	1,204,984										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	1,545,600	1,545,600	1,545,600	1,545,600	1,545,600	1,545,600	1,545,600	1,545,600	1,545,600
6/30/2004	1,331,699	1,331,699	1,331,699	1,331,699	1,331,699	1,331,699	1,331,699	1,331,699	
6/30/2005	861,737	861,737	861,737	861,737	861,737	861,737	861,737		
6/30/2006	792,290	792,290	792,290	792,290	792,290	792,290			
6/30/2007	1,208,796	1,208,796	1,208,796	1,208,796	1,208,796				
6/30/2008	1,552,550	1,552,550	1,552,550	1,552,550					
6/30/2009	1,305,773	1,305,773	1,305,773						
6/30/2010	1,693,118	1,694,118							
6/30/2011	2,112,853								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	2.073	1.007	0.989	1.016	0.950	1.003	1.000	1.000	1.000	1.000	1.000
6/30/2004	1.548	1.081	0.759	0.949	0.995	0.930	1.000	1.000	1.000	1.000	1.000
6/30/2005	1.098	0.721	1.195	0.851	0.966	0.993	1.063	1.029	0.988	1.000	0.972
6/30/2006	1.294	0.936	1.071	0.970	0.884	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2007	1.012	0.994	1.067	0.940	1.000	0.985	1.000	1.000	1.000	1.002	0.998
6/30/2008	1.728	1.007	0.929	0.844	1.017	1.000	0.972	1.000	1.000	1.002	1.000
6/30/2009	1.499	1.013	0.939	0.883	0.952	1.000	1.003	1.000	1.003	1.000	1.000
6/30/2010	1.428	1.035	0.800	1.192	1.091	1.019	1.034	1.000	1.000	0.983	1.000
6/30/2011	1.813	0.962	1.080	0.971	1.041	0.980	1.000	1.000	0.986	1.000	1.000
6/30/2012	1.391	0.877	0.914	0.819	1.008	1.000	1.000	1.000	0.978	1.000	
6/30/2013	1.322	1.053	1.040	1.055	1.006	1.017	0.981	1.000	1.000		
6/30/2014	1.482	1.059	0.863	0.862	1.035	0.992	1.000	1.000			
6/30/2015	2.107	1.084	1.034	1.069	0.900	0.942	1.000				
6/30/2016	1.278	1.087	0.805	0.857	0.930	0.995					
6/30/2017	2.051	1.090	1.089	1.078	0.906						
6/30/2018	1.343	0.938	1.051	0.954							
6/30/2019	1.312	1.090	1.026								
6/30/2020	1.182	1.148									
6/30/2021	1.072										
3 Yr Mean	1.189	1.059	1.055	0.963	0.912	0.976	0.994	1.000	0.988	0.994	1.000
Best 3/5	1.279	1.089	1.037	0.962	0.947	0.996	1.000	1.000	0.995	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**
6/30/2005	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**	**1.000**
6/30/2006	1.000	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**
6/30/2007	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**
6/30/2008	1.000	1.000	1.000					
6/30/2009	1.000	1.000						
6/30/2010	1.001							
3 Yr Mean	1.000	1.000	1.000	1.000	*1.000*	*1.000*	*1.000*	*1.000*
Best 3/5	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					0.947	0.996	1.000	1.000	0.995	1.000	1.000
6/30/2019				0.962	0.947	0.996	1.000	1.000	0.995	1.000	1.000
6/30/2020			1.037	0.962	0.947	0.996	1.000	1.000	0.995	1.000	1.000
6/30/2021		1.089	1.037	0.962	0.947	0.996	1.000	1.000	0.995	1.000	1.000
6/30/2022	1.279	1.089	1.037	0.962	0.947	0.996	1.000	1.000	0.995	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.938
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.903
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.936
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.020
6/30/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.304

Bold - Calculated Using Modified Bondy Method
Italics - Three year mean Excludes Modified Bondy ratios

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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	80,408	392,232	783,997	944,973	1,019,107	1,077,425	1,093,406	1,090,997	1,091,036	1,133,624	1,133,624
6/30/2004	283,730	495,551	696,465	789,256	867,449	867,875	873,423	873,423	873,423	873,423	873,423
6/30/2005	120,447	341,734	330,251	457,910	510,739	539,537	580,722	580,940	601,821	602,006	588,474
6/30/2006	29,563	166,945	282,948	394,957	555,747	550,084	550,084	550,084	550,084	550,084	550,084
6/30/2007	209,730	341,703	411,427	543,741	547,801	554,486	555,479	555,479	555,479	555,479	555,479
6/30/2008	116,780	312,642	564,351	738,169	934,164	962,834	1,000,898	1,004,137	1,036,496	1,086,981	1,096,379
6/30/2009	62,902	291,859	569,519	726,330	765,569	770,641	770,641	770,641	770,641	770,641	770,641
6/30/2010	97,622	325,635	714,183	903,022	1,091,684	1,306,201	1,469,362	1,477,578	1,477,578	1,477,578	1,470,133
6/30/2011	121,806	399,868	642,938	897,411	1,081,287	1,763,155	2,076,737	1,725,895	1,725,895	1,725,377	1,725,377
6/30/2012	427,915	836,690	1,138,794	1,309,330	1,271,808	1,296,159	1,302,436	1,302,436	1,302,931	1,302,931	1,302,931
6/30/2013	147,480	296,319	896,446	1,317,333	1,251,182	1,202,222	1,208,997	1,212,905	1,212,905	1,212,905	
6/30/2014	149,268	416,020	597,280	912,282	1,701,739	1,680,201	1,772,000	1,865,406	2,023,873		
6/30/2015	167,325	526,706	975,068	1,388,548	1,633,336	1,631,597	1,633,824	1,633,824			
6/30/2016	101,738	288,969	507,266	641,374	551,497	540,725	537,370				
6/30/2017	174,554	501,133	758,545	993,722	1,283,847	1,299,155					
6/30/2018	265,320	582,699	707,382	757,796	739,295						
6/30/2019	254,512	607,893	1,136,166	1,275,222							
6/30/2020	281,442	520,274	777,032								
6/30/2021	114,065	406,031									
6/30/2022	201,378										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	1,133,624	1,133,624	1,133,624	1,133,624	1,133,624	1,133,624	1,133,624	1,133,624	1,133,624
6/30/2004	873,423	873,423	873,423	873,423	873,423	873,423	873,423	873,423	
6/30/2005	588,474	588,474	588,474	588,474	588,474	588,474	588,474		
6/30/2006	550,084	550,084	550,084	550,084	550,084	550,084			
6/30/2007	556,695	556,786	556,786	556,786	556,786				
6/30/2008	1,098,727	1,098,727	1,098,727	1,098,727					
6/30/2009	770,641	770,641	770,641						
6/30/2010	1,470,133	1,480,133							
6/30/2011	1,725,377								

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

Increments

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	311,824	391,765	160,976	74,134	58,318	15,981	-2,409	39	42,588	0	0	0	0
6/30/2004	211,821	200,914	92,791	78,193	426	5,548	0	0	0	0	0	0	0
6/30/2005	221,287	-11,483	127,659	52,829	28,798	41,185	218	20,881	185	-13,532	0	0	0
6/30/2006	137,382	116,003	112,009	160,790	-5,663	0	0	0	0	0	0	0	0
6/30/2007	131,973	69,724	132,314	4,060	6,685	993	0	0	0	0	1,216	91	0
6/30/2008	195,862	251,709	173,818	195,995	28,670	38,064	3,239	32,359	50,485	9,398	2,348	0	0
6/30/2009	228,957	277,660	156,811	39,239	5,072	0	0	0	0	0	0	0	0
6/30/2010	228,013	388,548	188,839	188,662	214,517	163,161	8,216	0	0	-7,445	0	10,000	
6/30/2011	278,062	243,070	254,473	183,876	681,868	313,582	-350,842	0	-518	0	0		
6/30/2012	408,775	302,104	170,536	-37,522	24,351	6,277	0	495	0	0			
6/30/2013	148,839	600,127	420,887	-66,151	-48,960	6,775	3,908	0	0				
6/30/2014	266,752	181,260	315,002	789,457	-21,538	91,799	93,406	158,467					
6/30/2015	359,381	448,362	413,480	244,788	-1,739	2,227	0						
6/30/2016	187,231	218,297	134,108	-89,877	-10,772	-3,355							
6/30/2017	326,579	257,412	235,177	290,125	15,308								
6/30/2018	317,379	124,683	50,414	-18,501									
6/30/2019	353,381	528,273	139,056										
6/30/2020	238,832	256,758											
6/30/2021	291,966												

Incremental Percentages

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	0.0944	0.1186	0.0488	0.0225	0.0177	0.0048	-0.0007	0.0000	0.0129	0.0000	0.0000	0.0000	0.0000
6/30/2004	0.0934	0.0886	0.0409	0.0345	0.0002	0.0024	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2005	0.2190	-0.0114	0.1263	0.0523	0.0285	0.0408	0.0002	0.0207	0.0002	-0.0134	0.0000	0.0000	0.0000
6/30/2006	0.1000	0.0844	0.0815	0.1170	-0.0041	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2007	0.0575	0.0304	0.0576	0.0018	0.0029	0.0004	0.0000	0.0000	0.0000	0.0000	0.0005	0.0000	0.0000
6/30/2008	0.0843	0.1083	0.0748	0.0843	0.0123	0.0164	0.0014	0.0139	0.0217	0.0040	0.0010	0.0000	0.0000
6/30/2009	0.1101	0.1335	0.0754	0.0189	0.0024	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2010	0.0687	0.1172	0.0569	0.0569	0.0647	0.0492	0.0025	0.0000	0.0000	-0.0022	0.0000	0.0030	
6/30/2011	0.0741	0.0648	0.0679	0.0490	0.1818	0.0836	-0.0936	0.0000	-0.0001	0.0000	0.0000		
6/30/2012	0.2590	0.1914	0.1080	-0.0238	0.0154	0.0040	0.0000	0.0003	0.0000	0.0000			
6/30/2013	0.0583	0.2350	0.1648	-0.0259	-0.0192	0.0027	0.0015	0.0000	0.0000				
6/30/2014	0.1060	0.0720	0.1252	0.3137	-0.0086	0.0365	0.0371	0.0630					
6/30/2015	0.0794	0.0991	0.0914	0.0541	-0.0004	0.0005	0.0000						
6/30/2016	0.1304	0.1520	0.0934	-0.0626	-0.0075	-0.0023							
6/30/2017	0.1213	0.0956	0.0873	0.1077	0.0057								
6/30/2018	0.1200	0.0471	0.0191	-0.0070									
6/30/2019	0.1050	0.1569	0.0413										
6/30/2020	0.0612	0.0658											
6/30/2021	0.0707												
Best 3/5	0.0986	0.1045	0.0733	0.0516	-0.0055	0.0024	0.0005	0.0001	0.0000	0.0000	0.0002	0.0000	0.0000

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	2,314,240	2,789,332	2,658,326	2,945,444	2,990,179	2,976,691	2,970,265	2,884,698	2,884,226	2,908,043	2,908,043
6/30/2004	2,846,795	3,074,250	3,186,757	3,070,963	3,102,406	2,938,325	2,945,975	2,927,326	2,927,326	2,927,326	2,927,326
6/30/2005	1,886,444	1,911,180	2,043,359	1,837,703	2,048,553	1,993,781	1,994,781	2,004,350	2,009,352	2,009,351	2,009,393
6/30/2006	2,267,510	2,217,005	2,046,267	1,900,266	1,926,276	1,920,276	1,924,561	1,922,063	1,922,062	1,922,062	1,922,062
6/30/2007	2,504,506	2,431,852	2,407,814	2,265,372	2,265,072	2,239,307	2,326,802	2,333,683	2,333,583	2,333,583	2,333,586
6/30/2008	2,510,247	2,535,795	2,614,774	2,450,846	2,432,375	2,462,778	2,479,118	2,448,259	2,449,271	2,449,273	2,449,271
6/30/2009	2,639,429	2,744,371	2,671,278	2,709,702	2,758,110	2,796,452	2,809,852	2,809,341	2,787,680	2,765,699	2,765,699
6/30/2010	2,269,931	2,149,393	1,980,226	1,985,037	1,995,787	2,002,437	2,017,960	2,042,166	2,004,368	2,003,009	2,003,009
6/30/2011	2,623,515	2,635,631	2,726,860	2,731,766	2,732,691	2,728,191	2,728,191	2,743,191	2,743,691	2,743,191	2,743,191
6/30/2012	2,517,596	2,514,678	2,438,991	2,551,267	2,596,149	2,560,615	2,559,282	2,559,282	2,559,282	2,559,282	2,559,282
6/30/2013	2,379,583	2,450,671	2,347,735	2,413,999	2,439,899	2,410,998	2,398,498	2,390,998	2,390,998	2,390,998	
6/30/2014	2,366,666	2,686,966	2,831,644	2,808,621	2,853,729	2,843,729	2,848,729	2,843,729	2,843,729		
6/30/2015	1,912,171	2,429,435	2,445,273	2,620,028	2,661,097	2,658,248	2,658,248	2,658,248			
6/30/2016	2,357,148	2,576,345	2,703,939	2,642,273	2,606,103	2,641,103	2,661,103				
6/30/2017	2,820,345	2,971,046	3,011,768	2,974,046	2,945,554	2,942,046					
6/30/2018	2,647,105	3,157,374	3,208,266	3,200,145	3,471,770						
6/30/2019	3,256,600	3,380,128	3,685,601	3,856,810							
6/30/2020	3,698,212	3,722,129	3,879,337								
6/30/2021	2,888,350	3,268,480									
6/30/2022	3,624,644										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	2,908,043	2,908,043	2,883,043	2,883,043	2,883,043	2,883,043	2,883,043	2,883,043	2,883,043
6/30/2004	2,927,326	2,927,326	2,927,326	2,927,326	2,927,326	2,927,326	2,927,326	2,927,326	
6/30/2005	2,029,393	2,029,393	2,029,393	2,009,393	2,009,393	2,009,393	2,009,393		
6/30/2006	1,922,062	1,922,062	1,922,062	1,922,062	1,922,062	1,922,062			
6/30/2007	2,333,583	2,333,583	2,333,583	2,333,583	2,333,583				
6/30/2008	2,449,271	2,449,271	2,449,271	2,449,271					
6/30/2009	2,765,699	2,765,699	2,765,699						
6/30/2010	2,003,009	2,003,009							
6/30/2011	2,743,191								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	1.205	0.953	1.108	1.015	0.995	0.998	0.971	1.000	1.008	1.000	1.000
6/30/2004	1.080	1.037	0.964	1.010	0.947	1.003	0.994	1.000	1.000	1.000	1.000
6/30/2005	1.013	1.069	0.899	1.115	0.973	1.001	1.005	1.002	1.000	1.000	1.010
6/30/2006	0.978	0.923	0.929	1.014	0.997	1.002	0.999	1.000	1.000	1.000	1.000
6/30/2007	0.971	0.990	0.941	1.000	0.989	1.039	1.003	1.000	1.000	1.000	1.000
6/30/2008	1.010	1.031	0.937	0.992	1.012	1.007	0.988	1.000	1.000	1.000	1.000
6/30/2009	1.040	0.973	1.014	1.018	1.014	1.005	1.000	0.992	0.992	1.000	1.000
6/30/2010	0.947	0.921	1.002	1.005	1.003	1.008	1.012	0.981	0.999	1.000	1.000
6/30/2011	1.005	1.035	1.002	1.000	0.998	1.000	1.005	1.000	1.000	1.000	1.000
6/30/2012	0.999	0.970	1.046	1.018	0.986	0.999	1.000	1.000	1.000	1.000	
6/30/2013	1.030	0.958	1.028	1.011	0.988	0.995	0.997	1.000	1.000		
6/30/2014	1.135	1.054	0.992	1.016	0.996	1.002	0.998	1.000			
6/30/2015	1.271	1.007	1.071	1.016	0.999	1.000	1.000				
6/30/2016	1.093	1.050	0.977	0.986	1.013	1.008					
6/30/2017	1.053	1.014	0.987	0.990	0.999						
6/30/2018	1.193	1.016	0.997	1.085							
6/30/2019	1.038	1.090	1.046								
6/30/2020	1.006	1.042									
6/30/2021	1.132										
3 Yr Mean	1.059	1.049	1.010	1.020	1.004	1.003	0.998	1.000	1.000	1.000	1.000
Best 3/5	1.074	1.036	1.010	1.007	0.998	1.000	0.999	1.000	1.000	1.000	1.000

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	1.000	0.991	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**
6/30/2005	1.000	1.000	0.990	1.000	1.000	1.000	**1.000**	**1.000**
6/30/2006	1.000	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**
6/30/2007	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**
6/30/2008	1.000	1.000	1.000					
6/30/2009	1.000	1.000						
6/30/2010	1.000							
3 Yr Mean	1.000	1.000	1.000	1.000	*1.000*	*1.000*	*1.000*	*1.000*
Best 3/5	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					0.998	1.000	0.999	1.000	1.000	1.000	1.000
6/30/2019				1.007	0.998	1.000	0.999	1.000	1.000	1.000	1.000
6/30/2020			1.010	1.007	0.998	1.000	0.999	1.000	1.000	1.000	1.000
6/30/2021		1.036	1.010	1.007	0.998	1.000	0.999	1.000	1.000	1.000	1.000
6/30/2022	1.074	1.036	1.010	1.007	0.998	1.000	0.999	1.000	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.997
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.004
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.014
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.051
6/30/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.128

Bold - Calculated Using Modified Bondy Method
Italics - Three year mean Excludes Modified Bondy ratios

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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	170,499	284,633	435,124	614,546	1,150,424	1,153,166	1,156,144	1,162,955	1,164,702	1,164,824	1,178,620
6/30/2004	180,643	329,696	452,644	492,231	549,766	585,640	591,738	603,221	605,773	606,961	606,961
6/30/2005	175,127	256,169	341,870	489,292	555,664	569,515	562,014	575,402	577,652	576,781	576,781
6/30/2006	145,922	260,809	324,590	344,665	339,169	341,624	350,790	350,790	347,964	347,964	347,964
6/30/2007	109,253	165,092	233,787	314,085	415,827	451,156	453,215	484,464	483,430	483,430	483,388
6/30/2008	327,060	701,507	895,183	797,157	916,365	936,780	992,705	995,436	1,001,599	1,004,827	1,022,281
6/30/2009	132,968	243,722	307,458	409,206	642,028	656,399	649,525	651,327	654,698	654,698	654,698
6/30/2010	148,216	214,977	289,682	311,631	332,810	362,510	396,978	419,155	474,071	474,906	474,906
6/30/2011	111,352	152,834	174,330	227,737	239,165	262,637	265,243	265,243	265,718	265,618	265,618
6/30/2012	202,239	296,652	514,625	591,121	638,204	669,271	669,203	669,203	669,203	669,203	669,203
6/30/2013	240,950	420,077	480,476	848,850	899,398	473,623	506,816	551,474	553,371	553,390	
6/30/2014	167,009	289,931	376,735	537,159	686,912	661,951	661,610	653,537	653,537		
6/30/2015	150,927	245,574	530,986	655,326	744,298	699,211	699,753	699,753			
6/30/2016	1,316,885	242,996	371,906	392,967	413,793	511,129	545,403				
6/30/2017	194,069	495,716	662,111	767,268	772,150	765,192					
6/30/2018	207,876	395,861	627,460	1,039,214	1,457,675						
6/30/2019	408,071	535,371	692,489	1,278,558							
6/30/2020	582,872	618,592	976,120								
6/30/2021	331,978	516,617									
6/30/2022	291,373										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	1,179,661	1,180,099	1,180,210	1,180,210	1,180,210	1,180,210	1,180,210	1,180,210	1180210
6/30/2004	606,961	606,961	606,961	606,961	606,961	606,961	606,961	606961	
6/30/2005	657,432	733,251	948,076	768,789	768,789	768,789	768789		
6/30/2006	347,964	347,964	347,964	347,964	347,964	347964			
6/30/2007	483,388	483,388	483,388	483,388	483388				
6/30/2008	1,025,725	1,034,428	1,056,730	1068362					
6/30/2009	654,698	654,698	654698						
6/30/2010	474,906	474906							
6/30/2011	265,618								

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

Increments

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	114,134	150,491	179,422	535,878	2,742	2,978	6,811	1,747	122	13,796	1,041	438	111
6/30/2004	149,053	122,948	39,587	57,535	35,874	6,098	11,483	2,552	1,188	0	0	0	0
6/30/2005	81,042	85,701	147,422	66,372	13,851	-7,501	13,388	2,250	-871	0	80,651	75,819	214,825
6/30/2006	114,887	63,781	20,075	-5,496	2,455	9,166	0	-2,826	0	0	0	0	0
6/30/2007	55,839	68,695	80,298	101,742	35,329	2,059	31,249	-1,034	0	-42	0	0	0
6/30/2008	374,447	193,676	-98,026	119,208	20,415	55,925	2,731	6,163	3,228	17,454	3,444	8,703	22,302
6/30/2009	110,754	63,736	101,748	232,822	14,371	-6,874	1,802	3,371	0	0	0	0	0
6/30/2010	66,761	74,705	21,949	21,179	29,700	34,468	22,177	54,916	835	0	0	0	
6/30/2011	41,482	21,496	53,407	11,428	23,472	2,606	0	475	-100	0	0		
6/30/2012	94,413	217,973	76,496	47,083	31,067	-68	0	0	0	0			
6/30/2013	179,127	60,399	368,374	50,548	-425,775	33,193	44,658	1,897	19				
6/30/2014	122,922	86,804	160,424	149,753	-24,961	-341	-8,073	0					
6/30/2015	94,647	285,412	124,340	88,972	-45,087	542	0						
6/30/2016	-1,073,889	128,910	21,061	20,826	97,336	34,274							
6/30/2017	301,647	166,395	105,157	4,882	-6,958								
6/30/2018	187,985	231,599	411,754	418,461									
6/30/2019	127,300	157,118	586,069										
6/30/2020	35,720	357,528											
6/30/2021	184,639												

Incremental Percentages

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	0.0300	0.0395	0.0471	0.1406	0.0007	0.0008	0.0018	0.0005	0.0000	0.0036	0.0003	0.0001	0.0000
6/30/2004	0.0451	0.0372	0.0120	0.0174	0.0108	0.0018	0.0035	0.0008	0.0004	0.0000	0.0000	0.0000	0.0000
6/30/2005	0.0336	0.0355	0.0611	0.0275	0.0057	-0.0031	0.0056	0.0009	-0.0004	0.0000	0.0334	0.0314	0.0891
6/30/2006	0.0597	0.0331	0.0104	-0.0029	0.0013	0.0048	0.0000	-0.0015	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2007	0.0178	0.0219	0.0256	0.0324	0.0113	0.0007	0.0100	-0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2008	0.1038	0.0537	-0.0272	0.0330	0.0057	0.0155	0.0008	0.0017	0.0009	0.0048	0.0010	0.0024	0.0062
6/30/2009	0.0329	0.0189	0.0302	0.0692	0.0043	-0.0020	0.0005	0.0010	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2010	0.0255	0.0285	0.0084	0.0081	0.0113	0.0131	0.0085	0.0209	0.0003	0.0000	0.0000	0.0000	
6/30/2011	0.0132	0.0069	0.0170	0.0036	0.0075	0.0008	0.0000	0.0002	0.0000	0.0000	0.0000		
6/30/2012	0.0332	0.0767	0.0269	0.0166	0.0109	0.0000	0.0000	0.0000	0.0000	0.0000			
6/30/2013	0.0717	0.0242	0.1475	0.0202	-0.1705	0.0133	0.0179	0.0008	0.0000				
6/30/2014	0.0401	0.0283	0.0523	0.0488	-0.0081	-0.0001	-0.0026	0.0000					
6/30/2015	0.0281	0.0847	0.0369	0.0264	-0.0134	0.0002	0.0000						
6/30/2016	-0.3813	-0.0458	0.0075	0.0074	0.0346	0.0122							
6/30/2017	0.0822	0.0454	0.0287	0.0013	-0.0019								
6/30/2018	0.0434	0.0534	0.0950	0.0966									
6/30/2019	0.0198	0.0244	0.0912										
6/30/2020	0.0062	0.0623											
6/30/2021	0.0453												
Best 3/5	0.0362	0.0482	0.0523	0.0275	-0.0078	0.0041	0.0000	0.0003	0.0000	0.0000	0.0000	0.0000	0.0021

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	51,214,506	84,920,134	111,360,220	121,214,847	119,463,504	116,013,250	115,115,277	114,278,970	113,852,502	113,609,320	113,397,412
6/30/2004	50,887,357	80,869,309	105,260,149	112,145,238	109,225,508	107,082,522	105,246,022	104,247,079	103,590,656	103,690,346	103,565,018
6/30/2005	47,952,577	72,821,471	93,272,112	99,321,597	96,756,073	93,882,694	92,086,482	91,702,007	91,556,455	91,737,448	91,784,462
6/30/2006	53,130,907	81,087,283	99,305,746	101,720,417	100,340,501	99,344,363	100,179,700	99,752,274	98,933,374	98,609,953	98,126,666
6/30/2007	53,052,090	75,717,237	94,581,241	98,775,923	98,271,118	97,699,205	96,948,492	97,142,809	97,107,421	96,835,312	96,859,631
6/30/2008	57,662,024	85,326,648	107,974,339	114,371,630	113,992,402	112,993,074	112,976,562	112,230,999	111,917,467	111,992,423	112,196,305
6/30/2009	57,260,429	88,425,800	108,727,709	116,889,927	117,635,327	117,416,638	117,249,627	116,554,588	116,258,318	116,227,266	116,456,812
6/30/2010	64,205,627	88,508,412	113,342,783	119,368,039	121,565,081	120,059,560	119,424,714	119,504,444	119,701,857	119,560,732	119,652,513
6/30/2011	62,659,055	95,861,557	120,316,355	132,424,563	131,056,943	129,013,790	128,696,073	128,416,762	128,264,143	127,901,196	127,777,829
6/30/2012	60,503,260	88,152,362	110,950,767	116,364,287	115,731,879	115,271,022	115,209,244	115,213,987	115,383,055	115,246,636	114,936,115
6/30/2013	51,459,157	84,511,338	103,270,863	109,190,105	112,578,694	112,146,502	111,959,763	111,951,128	111,874,002	111,527,702	
6/30/2014	63,688,112	94,841,246	123,638,561	135,302,680	135,466,779	135,053,255	134,552,068	134,148,685	133,647,175		
6/30/2015	54,018,286	85,237,028	114,366,000	124,147,701	126,030,105	126,450,369	125,949,100	125,104,299			
6/30/2016	48,287,450	78,948,242	107,219,768	117,034,012	119,068,859	119,474,376	119,748,329				
6/30/2017	53,329,792	82,368,963	109,743,250	119,438,460	121,673,438	123,283,169					
6/30/2018	56,656,119	95,098,009	120,912,749	133,045,699	135,988,433						
6/30/2019	57,609,576	92,688,857	116,798,497	130,904,699							
6/30/2020	55,200,086	79,793,450	102,427,442								
6/30/2021	55,741,792	81,967,656									
6/30/2022	50,449,575										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	113,709,005	113,596,574	113,340,962	113,318,885	113,315,388	113,421,987	113,494,164	113,495,647	113,461,135
6/30/2004	103,760,948	103,899,891	103,964,005	104,055,719	104,156,319	104,208,470	104,173,133	104,156,550	
6/30/2005	91,929,460	91,902,999	91,897,705	91,901,201	91,912,535	91,881,868	91,860,749		
6/30/2006	98,192,162	98,529,037	98,491,436	98,639,046	98,547,379	98,522,519			
6/30/2007	96,739,975	96,903,323	97,045,932	96,948,715	96,941,517				
6/30/2008	112,328,347	112,604,641	112,520,350	112,570,226					
6/30/2009	116,558,470	116,992,169	116,693,525						
6/30/2010	119,561,194	119,636,221							
6/30/2011	127,903,741								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	1.658	1.311	1.088	0.986	0.971	0.992	0.993	0.996	0.998	0.998	1.003
6/30/2004	1.589	1.302	1.065	0.974	0.980	0.983	0.991	0.994	1.001	0.999	1.002
6/30/2005	1.519	1.281	1.065	0.974	0.970	0.981	0.996	0.998	1.002	1.001	1.002
6/30/2006	1.526	1.225	1.024	0.986	0.990	1.008	0.996	0.992	0.997	0.995	1.001
6/30/2007	1.427	1.249	1.044	0.995	0.994	0.992	1.002	1.000	0.997	1.000	0.999
6/30/2008	1.480	1.265	1.059	0.997	0.991	1.000	0.993	0.997	1.001	1.002	1.001
6/30/2009	1.544	1.230	1.075	1.006	0.998	0.999	0.994	0.997	1.000	1.002	1.001
6/30/2010	1.379	1.281	1.053	1.018	0.988	0.995	1.001	1.002	0.999	1.001	0.999
6/30/2011	1.530	1.255	1.101	0.990	0.984	0.998	0.998	0.999	0.997	0.999	1.001
6/30/2012	1.457	1.259	1.049	0.995	0.996	0.999	1.000	1.001	0.999	0.997	
6/30/2013	1.642	1.222	1.057	1.031	0.996	0.998	1.000	0.999	0.997		
6/30/2014	1.489	1.304	1.094	1.001	0.997	0.996	0.997	0.996			
6/30/2015	1.578	1.342	1.086	1.015	1.003	0.996	0.993				
6/30/2016	1.635	1.358	1.092	1.017	1.003	1.002					
6/30/2017	1.545	1.332	1.088	1.019	1.013						
6/30/2018	1.679	1.271	1.100	1.022							
6/30/2019	1.609	1.260	1.121								
6/30/2020	1.446	1.284									
6/30/2021	1.470										
3 Yr Mean	1.508	1.272	1.103	1.019	1.006	0.998	0.997	0.999	0.998	0.999	1.000
Best 3/5	1.541	1.296	1.093	1.017	1.001	0.998	0.998	1.000	0.998	1.001	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	0.999	0.998	1.000	1.000	1.001	1.001	1.000	1.000
6/30/2004	1.001	1.001	1.001	1.001	1.001	1.000	1.000	**1.000**
6/30/2005	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**	**1.000**
6/30/2006	1.003	1.000	1.001	0.999	1.000	**1.000**	**1.000**	**1.000**
6/30/2007	1.002	1.001	0.999	1.000	**1.000**	**1.000**	**1.000**	**1.000**
6/30/2008	1.002	0.999	1.000					
6/30/2009	1.004	0.997						
6/30/2010	1.001							
3 Yr Mean	1.002	0.999	1.000	1.000	*1.000*	*1.000*	*1.000*	*1.000*
Best 3/5	1.002	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					1.001	0.998	0.998	1.000	0.998	1.001	1.000
6/30/2019				1.017	1.001	0.998	0.998	1.000	0.998	1.001	1.000
6/30/2020			1.093	1.017	1.001	0.998	0.998	1.000	0.998	1.001	1.000
6/30/2021		1.296	1.093	1.017	1.001	0.998	0.998	1.000	0.998	1.001	1.000
6/30/2022	1.541	1.296	1.093	1.017	1.001	0.998	0.998	1.000	0.998	1.001	1.000

A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.998
6/30/2019	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.015
6/30/2020	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.109
6/30/2021	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.438
6/30/2022	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		2.216

Bold - Calculated Using Modified Bondy Method
Italics - Three year mean Excludes Modified Bondy ratios

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	6,224,220	9,170,760	12,202,511	13,801,713	14,261,652	13,121,969	13,212,359	12,988,641	12,987,583	12,802,732	12,773,475
6/30/2004	5,993,034	10,764,838	13,752,820	14,998,624	13,901,668	14,258,823	13,153,701	13,422,572	13,100,743	13,048,021	12,904,021
6/30/2005	6,164,440	11,031,909	13,049,855	13,204,573	14,104,532	13,495,848	13,030,721	12,724,321	12,462,159	12,281,897	12,337,005
6/30/2006	8,216,173	12,119,083	16,035,306	17,843,997	16,793,807	16,540,480	16,588,172	16,454,417	16,444,870	16,259,464	16,505,392
6/30/2007	8,500,641	12,510,796	15,122,258	17,254,580	16,859,551	16,931,782	16,578,769	16,740,810	16,881,540	16,981,465	16,975,030
6/30/2008	9,601,740	12,909,800	16,296,997	17,495,314	17,779,633	17,014,908	17,356,541	17,195,205	17,273,269	17,298,605	17,206,115
6/30/2009	6,199,036	12,099,115	14,345,335	14,892,939	15,973,969	15,653,116	15,817,521	15,754,232	15,722,293	15,848,980	16,044,376
6/30/2010	9,790,410	12,794,072	15,404,894	17,036,772	17,487,061	18,129,437	17,765,439	17,424,445	17,425,368	17,323,368	17,309,488
6/30/2011	9,883,714	14,219,188	17,890,504	19,591,993	19,484,465	19,530,270	19,497,072	19,273,221	19,327,818	19,300,719	19,300,718
6/30/2012	7,954,666	14,630,255	19,121,250	20,200,268	20,544,885	20,510,072	20,713,045	20,649,383	20,799,052	20,694,557	20,958,552
6/30/2013	8,338,342	14,489,877	16,392,790	18,466,266	18,620,343	18,650,143	18,461,769	18,462,930	18,421,079	18,618,012	
6/30/2014	11,414,510	17,709,748	21,538,527	25,261,563	25,655,784	25,845,608	25,885,647	25,915,555	25,734,797		
6/30/2015	8,931,693	16,001,169	22,305,422	25,799,034	25,965,947	26,409,148	25,862,289	25,887,928			
6/30/2016	9,575,886	15,457,445	22,094,506	24,414,226	24,653,236	24,146,955	23,889,269				
6/30/2017	10,433,991	16,423,158	22,133,928	25,767,854	25,673,846	26,187,824					
6/30/2018	12,375,197	20,504,154	28,187,504	30,915,540	30,005,655						
6/30/2019	9,998,477	17,855,224	23,387,504	25,289,152							
6/30/2020	7,939,459	12,443,374	16,220,402								
6/30/2021	7,734,143	12,925,340									
6/30/2022	8,650,185										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	12,955,975	12,850,612	12,850,612	12,850,612	12,850,612	12,850,612	12,850,612	12,850,612	12,850,612
6/30/2004	12,895,603	12,965,603	12,890,603	12,925,603	12,925,603	12,925,603	12,925,603	12,925,603	
6/30/2005	12,302,178	12,276,545	12,354,045	12,354,045	12,354,045	12,354,045	12,354,045		
6/30/2006	16,570,394	16,511,092	16,511,093	16,511,093	16,511,092	16,511,092			
6/30/2007	17,242,045	17,239,144	17,237,795	17,237,795	17,233,795				
6/30/2008	17,115,615	17,115,699	17,123,032	17,121,449					
6/30/2009	15,900,976	15,908,309	15,901,533						
6/30/2010	17,312,039	17,317,289							
6/30/2011	19,400,718								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	1.473	1.331	1.131	1.033	0.920	1.007	0.983	1.000	0.986	0.998	1.014
6/30/2004	1.796	1.278	1.091	0.927	1.026	0.922	1.020	0.976	0.996	0.989	0.999
6/30/2005	1.790	1.183	1.012	1.068	0.957	0.966	0.976	0.979	0.986	1.004	0.997
6/30/2006	1.475	1.323	1.113	0.941	0.985	1.003	0.992	0.999	0.989	1.015	1.004
6/30/2007	1.472	1.209	1.141	0.977	1.004	0.979	1.010	1.008	1.006	1.000	1.016
6/30/2008	1.345	1.262	1.074	1.016	0.957	1.020	0.991	1.005	1.001	0.995	0.995
6/30/2009	1.952	1.186	1.038	1.073	0.980	1.011	0.996	0.998	1.008	1.012	0.991
6/30/2010	1.307	1.204	1.106	1.026	1.037	0.980	0.981	1.000	0.994	0.999	1.000
6/30/2011	1.439	1.258	1.095	0.995	1.002	0.998	0.989	1.003	0.999	1.000	1.005
6/30/2012	1.839	1.307	1.056	1.017	0.998	1.010	0.997	1.007	0.995	1.013	
6/30/2013	1.738	1.131	1.126	1.008	1.002	0.990	1.000	0.998	1.011		
6/30/2014	1.552	1.216	1.173	1.016	1.007	1.002	1.001	0.993			
6/30/2015	1.792	1.394	1.157	1.006	1.017	0.979	1.001				
6/30/2016	1.614	1.429	1.105	1.010	0.979	0.989					
6/30/2017	1.574	1.348	1.164	0.996	1.020						
6/30/2018	1.657	1.375	1.097	0.971							
6/30/2019	1.786	1.310	1.081								
6/30/2020	1.567	1.304									
6/30/2021	1.671										
3 Yr Mean	1.675	1.330	1.114	0.992	1.005	0.990	1.001	0.999	1.002	1.004	0.999
Best 3/5	1.634	1.344	1.120	1.004	1.009	0.994	0.999	1.000	1.001	1.004	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2004	1.005	0.994	1.003	1.000	1.000	1.000	1.000	**1.000**
6/30/2005	0.998	1.006	1.000	1.000	1.000	1.000	**1.000**	**1.000**
6/30/2006	0.996	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**
6/30/2007	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**
6/30/2008	1.000	1.000	1.000					
6/30/2009	1.000	1.000						
6/30/2010	1.000							
3 Yr Mean	1.000	1.000	1.000	1.000	*1.000*	*1.000*	*1.000*	*1.000*
Best 3/5	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					1.009	0.994	0.999	1.000	1.001	1.004	1.000
6/30/2019				1.004	1.009	0.994	0.999	1.000	1.001	1.004	1.000
6/30/2020			1.120	1.004	1.009	0.994	0.999	1.000	1.001	1.004	1.000
6/30/2021		1.344	1.120	1.004	1.009	0.994	0.999	1.000	1.001	1.004	1.000
6/30/2022	1.634	1.344	1.120	1.004	1.009	0.994	0.999	1.000	1.001	1.004	1.000

A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.007
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.011
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.132
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.522
6/30/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		2.487

Bold - Calculated Using Modified Bondy Method
Italics - Three year mean Excludes Modified Bondy ratios

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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	7,975,970	21,891,691	42,069,932	58,874,087	68,016,687	74,416,343	77,189,655	78,161,354	79,397,549	80,029,887	80,158,230
6/30/2004	6,891,784	17,435,982	35,271,505	50,806,942	59,136,025	65,917,140	68,223,901	69,351,767	69,970,568	70,698,631	70,924,497
6/30/2005	7,087,369	16,940,338	32,837,358	46,037,226	54,816,279	58,276,261	60,120,058	61,105,275	62,427,071	62,687,723	62,951,690
6/30/2006	5,918,309	18,965,266	37,296,312	50,646,693	61,256,402	65,287,067	68,567,805	70,097,040	70,583,703	70,999,441	71,170,852
6/30/2007	6,837,842	17,533,814	34,672,861	49,160,545	56,803,400	60,864,585	63,384,458	64,603,957	64,927,305	65,186,260	65,177,349
6/30/2008	6,784,168	18,569,811	40,048,046	59,383,357	71,130,521	76,950,755	81,379,942	82,769,876	83,752,931	84,345,370	84,717,894
6/30/2009	7,444,377	19,830,227	39,801,275	58,018,446	69,687,780	79,113,064	81,414,596	82,472,642	83,092,745	83,575,351	84,712,898
6/30/2010	8,312,356	21,377,665	46,511,172	71,572,683	82,711,190	87,524,662	90,065,760	92,169,453	92,751,194	92,967,961	93,403,624
6/30/2011	8,510,500	28,479,383	51,179,514	72,982,527	84,754,451	97,332,385	98,546,711	99,846,684	100,183,883	100,826,339	100,846,356
6/30/2012	9,644,651	24,109,472	47,127,817	66,128,367	79,727,122	85,143,466	90,336,246	91,161,922	91,840,679	92,808,241	93,488,710
6/30/2013	8,999,257	24,821,178	47,067,873	67,441,941	78,706,001	85,202,770	87,944,645	88,688,488	90,028,769	90,356,439	
6/30/2014	10,632,387	26,968,589	54,678,483	77,812,162	89,809,301	97,335,698	100,027,019	101,110,716	101,697,406		
6/30/2015	10,904,147	24,573,085	49,354,978	69,199,266	79,472,947	85,409,996	88,456,500	90,410,349			
6/30/2016	9,139,733	25,795,816	46,648,451	68,160,462	82,852,394	90,705,445	96,720,271				
6/30/2017	9,382,652	25,131,546	50,295,853	68,476,546	83,320,726	93,750,973					
6/30/2018	9,898,329	27,319,257	53,087,005	73,956,178	90,286,101						
6/30/2019	9,728,961	28,266,098	55,083,048	80,258,365							
6/30/2020	10,866,126	25,666,630	47,831,014								
6/30/2021	9,052,734	21,623,531									
6/30/2022	10,930,353										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	80,438,849	80,899,707	80,991,656	81,168,953	81,151,670	81,178,735	81,238,681	81,290,317	81,275,607
6/30/2004	70,966,512	70,924,462	70,967,324	70,593,264	70,594,729	70,593,789	70,594,768	70,597,876	
6/30/2005	63,087,097	63,652,917	63,774,501	64,024,023	64,221,846	64,254,879	64,278,530		
6/30/2006	71,283,686	71,649,828	71,651,494	71,670,070	71,677,022	71,728,540			
6/30/2007	65,359,430	65,387,783	65,543,144	65,487,068	65,501,730				
6/30/2008	84,631,560	85,307,587	85,662,829	85,910,334					
6/30/2009	84,779,018	84,947,114	85,186,540						
6/30/2010	93,225,157	93,310,118							
6/30/2011	101,068,702								

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

Increments

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	13,915,721	20,178,241	16,804,155	9,142,600	6,399,656	2,773,312	971,699	1,236,195	632,338	128,343	280,619	460,858	91,949
6/30/2004	10,544,198	17,835,523	15,535,437	8,329,083	6,781,115	2,306,761	1,127,866	618,801	728,063	225,866	42,015	-42,050	42,862
6/30/2005	9,852,969	15,897,020	13,199,868	8,779,053	3,459,982	1,843,797	985,217	1,321,796	260,652	263,967	135,407	565,820	121,584
6/30/2006	13,046,957	18,331,046	13,350,381	10,609,709	4,030,665	3,280,738	1,529,235	486,663	415,738	171,411	112,834	366,142	1,666
6/30/2007	10,695,972	17,139,047	14,487,684	7,642,855	4,061,185	2,519,873	1,219,499	323,348	258,955	-8,911	182,081	28,353	155,361
6/30/2008	11,785,643	21,478,235	19,335,311	11,747,164	5,820,234	4,429,187	1,389,934	983,055	592,439	372,524	-86,334	676,027	355,242
6/30/2009	12,385,850	19,971,048	18,217,171	11,669,334	9,425,284	2,301,532	1,058,046	620,103	482,606	1,137,547	66,120	168,096	239,426
6/30/2010	13,065,309	25,133,507	25,061,511	11,138,507	4,813,472	2,541,098	2,103,693	581,741	216,767	435,663	-178,467	84,961	
6/30/2011	19,968,883	22,700,131	21,803,013	11,771,924	12,577,934	1,214,326	1,299,973	337,199	642,456	20,017	222,346		
6/30/2012	14,464,821	23,018,345	19,000,550	13,598,755	5,416,344	5,192,780	825,676	678,757	967,562	680,469			
6/30/2013	15,821,921	22,246,695	20,374,068	11,264,060	6,496,769	2,741,875	743,843	1,340,281	327,670				
6/30/2014	16,336,202	27,709,894	23,133,679	11,997,139	7,526,397	2,691,321	1,083,697	586,690					
6/30/2015	13,668,938	24,781,893	19,844,288	10,273,681	5,937,048	3,046,504	1,953,849						
6/30/2016	16,656,083	20,852,635	21,512,011	14,691,932	7,853,051	6,014,826							
6/30/2017	15,748,894	25,164,307	18,180,693	14,844,180	10,430,247								
6/30/2018	17,420,928	25,767,748	20,869,173	16,329,923									
6/30/2019	18,537,137	26,816,950	25,175,317										
6/30/2020	14,800,504	22,164,384											
6/30/2021	12,570,797												

Incremental Percentages

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	0.0654	0.0949	0.0790	0.0430	0.0301	0.0130	0.0046	0.0058	0.0030	0.0006	0.0013	0.0022	0.0004
6/30/2004	0.0550	0.0931	0.0811	0.0435	0.0354	0.0120	0.0059	0.0032	0.0038	0.0012	0.0002	-0.0002	0.0002
6/30/2005	0.0588	0.0949	0.0788	0.0524	0.0207	0.0110	0.0059	0.0079	0.0016	0.0016	0.0008	0.0034	0.0007
6/30/2006	0.0701	0.0984	0.0717	0.0570	0.0216	0.0176	0.0082	0.0026	0.0022	0.0009	0.0006	0.0020	0.0000
6/30/2007	0.0568	0.0911	0.0770	0.0406	0.0216	0.0134	0.0065	0.0017	0.0014	0.0000	0.0010	0.0002	0.0008
6/30/2008	0.0523	0.0953	0.0858	0.0521	0.0258	0.0197	0.0062	0.0044	0.0026	0.0017	-0.0004	0.0030	0.0016
6/30/2009	0.0549	0.0885	0.0807	0.0517	0.0418	0.0102	0.0047	0.0027	0.0021	0.0050	0.0003	0.0007	0.0011
6/30/2010	0.0597	0.1148	0.1145	0.0509	0.0220	0.0116	0.0096	0.0027	0.0010	0.0020	-0.0008	0.0004	
6/30/2011	0.0823	0.0936	0.0899	0.0485	0.0519	0.0050	0.0054	0.0014	0.0026	0.0001	0.0009		
6/30/2012	0.0639	0.1017	0.0839	0.0601	0.0239	0.0229	0.0036	0.0030	0.0043	0.0030			
6/30/2013	0.0702	0.0987	0.0904	0.0500	0.0288	0.0122	0.0033	0.0059	0.0015				
6/30/2014	0.0612	0.1038	0.0866	0.0449	0.0282	0.0101	0.0041	0.0022					
6/30/2015	0.0556	0.1007	0.0807	0.0418	0.0241	0.0124	0.0079						
6/30/2016	0.0669	0.0837	0.0864	0.0590	0.0315	0.0241							
6/30/2017	0.0600	0.0958	0.0692	0.0565	0.0397								
6/30/2018	0.0639	0.0945	0.0765	0.0599									
6/30/2019	0.0668	0.0966	0.0907										
6/30/2020	0.0580	0.0869											
6/30/2021	0.0509												
Best 3/5	0.0606	0.0924	0.0812	0.0535	0.0295	0.0158	0.0044	0.0026	0.0021	0.0022	0.0003	0.0010	0.0009

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	84,492,900	94,552,663	99,430,827	100,679,063	100,105,920	100,578,288	100,941,904	101,875,121	102,015,473	102,170,286	102,530,565
6/30/2004	87,337,336	99,772,445	103,834,390	104,503,530	104,592,298	105,219,375	105,186,369	105,515,914	105,817,729	105,962,255	106,231,708
6/30/2005	92,357,141	98,237,318	98,787,068	100,466,222	101,007,662	100,875,636	100,998,743	101,853,296	102,212,049	102,543,238	102,632,276
6/30/2006	94,733,190	101,171,494	102,387,656	103,507,343	105,089,037	105,958,829	106,467,730	107,091,892	106,927,340	107,496,370	107,364,825
6/30/2007	97,292,973	105,491,809	107,784,260	109,059,965	110,764,387	111,813,772	112,875,494	113,396,383	114,507,497	114,758,974	114,760,002
6/30/2008	104,535,899	112,119,736	114,105,386	115,344,178	117,760,410	118,498,446	119,338,401	120,021,329	120,461,765	120,877,582	121,618,871
6/30/2009	101,529,979	107,592,877	111,186,004	113,740,490	113,450,256	114,059,599	114,380,749	114,995,260	116,422,876	116,888,766	117,000,027
6/30/2010	95,401,631	102,864,221	105,820,891	107,497,283	108,991,286	109,143,353	109,899,288	109,920,325	110,269,328	110,214,863	110,604,359
6/30/2011	105,759,453	114,165,627	116,987,345	117,350,860	118,248,450	119,011,187	119,801,211	120,524,996	120,777,215	121,047,314	121,062,008
6/30/2012	108,342,685	115,506,093	118,310,848	119,370,316	120,279,313	120,979,851	121,548,715	121,960,471	122,451,879	122,931,901	123,256,775
6/30/2013	99,496,875	108,993,649	113,517,858	115,083,321	115,980,947	116,616,538	117,303,462	118,067,047	118,619,909	118,859,187	
6/30/2014	99,095,852	108,403,843	113,247,892	115,195,419	116,749,257	117,868,029	119,286,137	119,590,231	119,846,977		
6/30/2015	97,782,526	107,956,318	114,787,215	118,917,748	119,698,927	121,575,497	122,078,620	122,855,360			
6/30/2016	99,725,509	113,583,463	118,280,137	120,933,629	122,970,668	124,869,469	125,788,258				
6/30/2017	106,277,029	118,709,997	124,578,027	126,898,386	128,912,611	131,078,584					
6/30/2018	111,034,986	124,657,445	130,505,884	133,280,052	135,513,425						
6/30/2019	108,938,340	123,078,387	128,172,060	130,389,047							
6/30/2020	106,377,289	115,815,429	120,500,346								
6/30/2021	100,567,172	115,860,668									
6/30/2022	111,562,101										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	103,103,286	103,183,010	103,393,827	103,483,216	103,601,300	103,694,514	103,693,811	103,726,545	103,691,732
6/30/2004	106,494,816	106,519,967	106,838,869	107,005,196	107,029,831	107,382,824	107,324,331	107,389,176	
6/30/2005	102,690,217	103,054,828	103,066,018	103,045,162	103,055,882	102,952,266	103,053,972		
6/30/2006	107,553,262	108,264,819	108,273,113	108,172,678	108,329,169	108,474,671			
6/30/2007	114,830,767	114,845,188	114,754,021	114,877,199	115,004,376				
6/30/2008	122,075,925	122,132,281	122,201,743	122,074,910					
6/30/2009	117,382,328	117,524,048	117,923,213						
6/30/2010	110,647,215	110,670,916							
6/30/2011	121,216,803								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	1.119	1.052	1.013	0.994	1.005	1.004	1.009	1.001	1.002	1.004	1.006
6/30/2004	1.142	1.041	1.006	1.001	1.006	1.000	1.003	1.003	1.001	1.003	1.002
6/30/2005	1.064	1.006	1.017	1.005	0.999	1.001	1.008	1.004	1.003	1.001	1.001
6/30/2006	1.068	1.012	1.011	1.015	1.008	1.005	1.006	0.998	1.005	0.999	1.002
6/30/2007	1.084	1.022	1.012	1.016	1.009	1.009	1.005	1.010	1.002	1.000	1.001
6/30/2008	1.073	1.018	1.011	1.021	1.006	1.007	1.006	1.004	1.003	1.006	1.004
6/30/2009	1.060	1.033	1.023	0.997	1.005	1.003	1.005	1.012	1.004	1.001	1.003
6/30/2010	1.078	1.029	1.016	1.014	1.001	1.007	1.000	1.003	1.000	1.004	1.000
6/30/2011	1.079	1.025	1.003	1.008	1.006	1.007	1.006	1.002	1.002	1.000	1.001
6/30/2012	1.066	1.024	1.009	1.008	1.006	1.005	1.003	1.004	1.004	1.003	
6/30/2013	1.095	1.042	1.014	1.008	1.005	1.006	1.007	1.005	1.002		
6/30/2014	1.094	1.045	1.017	1.013	1.010	1.012	1.003	1.002			
6/30/2015	1.104	1.063	1.036	1.007	1.016	1.004	1.006				
6/30/2016	1.139	1.041	1.022	1.017	1.015	1.007					
6/30/2017	1.117	1.049	1.019	1.016	1.017						
6/30/2018	1.123	1.047	1.021	1.017							
6/30/2019	1.130	1.041	1.017								
6/30/2020	1.089	1.040									
6/30/2021	1.152										
3 Yr Mean	1.124	1.043	1.019	1.017	1.016	1.008	1.005	1.004	1.003	1.002	1.001
Best 3/5	1.123	1.043	1.021	1.015	1.014	1.006	1.005	1.003	1.003	1.003	1.002

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000
6/30/2004	1.000	1.003	1.002	1.000	1.003	0.999	1.001	**1.000**
6/30/2005	1.004	1.000	1.000	1.000	0.999	1.001	**1.000**	**1.000**
6/30/2006	1.007	1.000	0.999	1.001	1.001	**1.001**	**1.000**	**1.000**
6/30/2007	1.000	0.999	1.001	1.001	**1.001**	**1.001**	**1.000**	**1.000**
6/30/2008	1.000	1.001	0.999					
6/30/2009	1.001	1.003						
6/30/2010	1.000							
3 Yr Mean	1.000	1.001	1.000	1.001	*1.001*	*1.000*	*1.001*	*1.000*
Best 3/5	1.000	1.000	1.000	1.001	**1.001**	**1.001**	**1.000**	**1.000**

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					1.014	1.006	1.005	1.003	1.003	1.003	1.002
6/30/2019				1.015	1.014	1.006	1.005	1.003	1.003	1.003	1.002
6/30/2020			1.021	1.015	1.014	1.006	1.005	1.003	1.003	1.003	1.002
6/30/2021		1.043	1.021	1.015	1.014	1.006	1.005	1.003	1.003	1.003	1.002
6/30/2022	1.123	1.043	1.021	1.015	1.014	1.006	1.005	1.003	1.003	1.003	1.002

A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	**1.001**		1.041
6/30/2019	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	**1.001**		1.056
6/30/2020	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	**1.001**		1.078
6/30/2021	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	**1.001**		1.125
6/30/2022	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	**1.001**		1.263

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 :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	18,027,012	19,213,141	18,974,038	20,004,676	20,907,603	20,695,882	20,945,700	21,150,795	21,348,893	21,554,904	21,507,072
6/30/2004	17,453,370	20,385,517	21,957,328	21,964,914	21,981,215	22,372,203	22,440,220	22,387,376	22,313,074	22,310,848	22,282,347
6/30/2005	18,826,423	21,268,293	22,428,824	22,566,955	22,508,372	22,246,872	22,325,995	22,305,992	22,233,394	22,151,501	22,189,868
6/30/2006	18,742,504	21,875,916	22,591,901	23,093,364	22,651,820	22,771,498	22,823,613	22,949,147	22,886,352	23,233,495	23,167,418
6/30/2007	21,819,352	22,788,683	23,814,982	23,587,820	23,466,890	23,294,314	23,651,970	23,537,161	23,438,175	23,557,345	23,555,355
6/30/2008	22,871,174	25,655,264	26,547,045	27,160,228	26,430,186	26,664,181	26,700,514	26,762,463	27,123,775	27,225,934	27,146,890
6/30/2009	24,526,969	24,120,478	24,892,243	25,146,795	25,053,275	25,219,870	24,922,926	25,077,214	25,147,364	25,159,138	25,172,848
6/30/2010	20,437,317	21,697,393	22,298,662	22,554,234	22,528,389	22,567,630	23,055,046	23,017,789	23,171,512	23,171,927	23,203,313
6/30/2011	20,516,966	21,143,374	21,966,129	21,576,370	21,540,350	21,753,471	21,999,164	22,329,608	22,088,795	22,156,373	22,116,721
6/30/2012	20,620,160	22,191,300	22,726,047	23,075,768	22,994,047	23,119,713	23,262,805	23,375,426	23,442,941	23,398,875	23,405,239
6/30/2013	19,028,999	21,134,580	21,997,456	22,132,381	21,836,854	21,771,487	21,933,912	21,984,796	22,044,992	22,072,554	
6/30/2014	21,636,644	23,397,162	24,136,738	24,489,973	24,668,361	24,935,264	24,940,962	25,160,318	25,348,262		
6/30/2015	24,510,822	26,661,628	27,881,984	28,165,210	28,435,964	28,326,342	28,645,445	28,594,801			
6/30/2016	24,534,533	26,309,787	27,287,000	26,779,856	27,279,058	27,505,995	27,920,212				
6/30/2017	23,200,683	26,477,183	28,566,336	29,205,862	29,764,026	30,018,215					
6/30/2018	25,101,950	27,004,815	29,331,028	30,398,425	30,948,137						
6/30/2019	23,067,446	27,467,259	28,989,458	31,013,954							
6/30/2020	19,083,065	20,754,554	22,327,018								
6/30/2021	15,986,863	18,433,048									
6/30/2022	21,210,404										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	21,549,210	21,513,776	21,456,800	21,450,177	21,406,427	21,416,428	21,416,428	21,436,427	21,437,001
6/30/2004	22,283,862	22,263,862	22,278,901	22,261,362	22,268,612	22,268,613	22,268,612	22,269,186	
6/30/2005	22,111,332	22,166,251	22,246,250	22,136,251	22,111,253	22,111,252	22,116,251		
6/30/2006	23,288,922	23,194,072	23,194,072	23,232,072	23,211,356	23,282,195			
6/30/2007	23,588,845	23,592,473	23,648,059	23,677,184	23,672,703				
6/30/2008	27,199,773	27,308,086	27,177,081	27,245,433					
6/30/2009	25,202,767	25,327,856	25,309,640						
6/30/2010	23,371,813	23,271,827							
6/30/2011	22,197,228								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	1.066	0.988	1.054	1.045	0.990	1.012	1.010	1.009	1.010	0.998	1.002
6/30/2004	1.168	1.077	1.000	1.001	1.018	1.003	0.998	0.997	1.000	0.999	1.000
6/30/2005	1.130	1.055	1.006	0.997	0.988	1.004	0.999	0.997	0.996	1.002	0.996
6/30/2006	1.167	1.033	1.022	0.981	1.005	1.002	1.006	0.997	1.015	0.997	1.005
6/30/2007	1.044	1.045	0.990	0.995	0.993	1.015	0.995	0.996	1.005	1.000	1.001
6/30/2008	1.122	1.035	1.023	0.973	1.009	1.001	1.002	1.014	1.004	0.997	1.002
6/30/2009	0.983	1.032	1.010	0.996	1.007	0.988	1.006	1.003	1.000	1.001	1.001
6/30/2010	1.062	1.028	1.011	0.999	1.002	1.022	0.998	1.007	1.000	1.001	1.007
6/30/2011	1.031	1.039	0.982	0.998	1.010	1.011	1.015	0.989	1.003	0.998	1.004
6/30/2012	1.076	1.024	1.015	0.996	1.005	1.006	1.005	1.003	0.998	1.000	
6/30/2013	1.111	1.041	1.006	0.987	0.997	1.007	1.002	1.003	1.001		
6/30/2014	1.081	1.032	1.015	1.007	1.011	1.000	1.009	1.007			
6/30/2015	1.088	1.046	1.010	1.010	0.996	1.011	0.998				
6/30/2016	1.072	1.037	0.981	1.019	1.008	1.015					
6/30/2017	1.141	1.079	1.022	1.019	1.009						
6/30/2018	1.076	1.086	1.036	1.018							
6/30/2019	1.191	1.055	1.070								
6/30/2020	1.088	1.076									
6/30/2021	1.153										
3 Yr Mean	1.144	1.072	1.043	1.019	1.004	1.009	1.003	1.004	1.001	1.000	1.004
Best 3/5	1.127	1.070	1.023	1.016	1.005	1.008	1.005	1.004	1.000	1.000	1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	0.998	0.997	1.000	0.998	1.000	1.000	1.001	1.000
6/30/2004	0.999	1.001	0.999	1.000	1.000	1.000	1.000	**1.000**
6/30/2005	1.002	1.004	0.995	0.999	1.000	1.000	**1.000**	**1.000**
6/30/2006	0.996	1.000	1.002	0.999	1.003	**1.000**	**1.000**	**1.000**
6/30/2007	1.000	1.002	1.001	1.000	**0.999**	**1.000**	**1.000**	**1.000**
6/30/2008	1.004	0.995	1.003					
6/30/2009	1.005	0.999						
6/30/2010	0.996							
3 Yr Mean	1.002	0.999	1.002	0.999	*1.001*	*1.000*	*1.001*	*1.000*
Best 3/5	1.000	1.000	1.001	0.999	**1.000**	**1.000**	**1.000**	**1.000**

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					1.005	1.008	1.005	1.004	1.000	1.000	1.002
6/30/2019				1.016	1.005	1.008	1.005	1.004	1.000	1.000	1.002
6/30/2020			1.023	1.016	1.005	1.008	1.005	1.004	1.000	1.000	1.002
6/30/2021		1.070	1.023	1.016	1.005	1.008	1.005	1.004	1.000	1.000	1.002
6/30/2022	1.127	1.070	1.023	1.016	1.005	1.008	1.005	1.004	1.000	1.000	1.002

A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	**1.000**		1.024
6/30/2019	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	**1.000**		1.041
6/30/2020	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	**1.000**		1.065
6/30/2021	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	**1.000**		1.139
6/30/2022	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	**1.000**		1.284

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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	6,858,853	13,973,661	21,809,589	29,256,669	34,255,423	35,256,955	39,301,647	39,681,301	40,573,807	41,590,220	42,748,790
6/30/2004	6,290,282	12,656,919	20,649,057	28,106,222	31,693,035	34,203,665	35,103,663	36,270,216	37,314,856	37,860,647	38,379,333
6/30/2005	7,220,101	12,454,977	18,616,765	25,204,862	29,919,981	32,653,139	34,494,301	35,670,631	37,007,275	37,522,100	37,631,915
6/30/2006	7,305,961	13,584,672	20,689,454	26,541,239	32,342,510	36,323,813	38,638,256	40,575,662	42,016,884	42,914,353	43,586,013
6/30/2007	7,112,385	13,134,126	19,745,679	26,323,890	31,262,066	35,028,343	37,354,623	38,969,831	40,546,119	41,250,871	43,029,296
6/30/2008	7,519,908	14,724,772	22,909,186	29,423,066	34,232,323	35,837,520	38,525,938	41,222,812	43,193,924	43,742,065	44,240,967
6/30/2009	6,986,866	13,235,193	20,195,175	27,241,137	31,529,592	33,640,562	35,318,570	36,653,014	37,694,744	38,739,694	39,352,290
6/30/2010	7,259,008	16,129,481	21,123,013	28,388,960	32,550,308	34,560,803	37,546,296	38,549,718	39,956,399	40,456,757	40,685,826
6/30/2011	7,804,563	14,063,049	21,630,871	26,568,406	29,753,656	32,209,480	34,373,946	35,674,002	37,442,559	38,087,921	38,562,939
6/30/2012	9,108,019	15,276,343	21,547,409	24,413,672	28,266,716	30,298,292	31,128,107	32,222,846	33,316,834	33,973,397	34,565,429
6/30/2013	9,877,723	17,198,845	26,311,113	36,541,078	40,887,609	43,736,677	45,020,232	46,654,469	47,233,873	47,757,611	
6/30/2014	8,816,123	18,266,881	28,716,431	34,465,581	40,595,036	43,331,876	45,495,771	46,223,626	47,936,981		
6/30/2015	7,867,767	15,761,150	23,042,297	30,152,351	38,626,755	42,598,455	45,282,628	48,417,946			
6/30/2016	12,386,457	58,329,464	65,708,063	72,043,849	77,217,843	81,901,981	87,065,522				
6/30/2017	9,720,690	16,065,006	23,770,629	29,258,197	34,897,922	38,079,271					
6/30/2018	9,809,358	18,588,502	26,578,330	34,523,026	42,062,190						
6/30/2019	10,252,822	18,040,566	26,388,393	34,807,172							
6/30/2020	12,346,792	22,264,931	29,953,109								
6/30/2021	8,046,391	16,144,118									
6/30/2022	9,039,664										

	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	43,702,933	44,801,683	45,045,260	45,531,166	45,908,477	46,077,040	46,522,523	46,608,427	46,581,455
6/30/2004	38,777,461	39,095,105	40,586,172	41,088,749	41,819,198	42,699,227	42,817,591	42,886,913	
6/30/2005	38,198,461	39,169,451	39,482,315	39,491,972	39,730,576	39,110,168	39,131,791		
6/30/2006	44,602,649	45,546,773	46,030,519	46,357,326	46,631,097	46,847,020			
6/30/2007	43,043,250	43,325,491	43,251,758	43,338,937	43,328,668				
6/30/2008	45,118,375	45,532,693	45,657,810	45,673,585					
6/30/2009	40,061,293	40,343,725	40,496,546						
6/30/2010	41,636,957	41,762,713							
6/30/2011	38,737,197								

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

Increments

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	7,114,808	7,835,928	7,447,080	4,998,754	1,001,532	4,044,692	379,654	892,506	1,016,413	1,158,570	954,143	1,098,750	243,577
6/30/2004	6,366,637	7,992,138	7,457,165	3,586,813	2,510,630	899,998	1,166,553	1,044,640	545,791	518,686	398,128	317,644	1,491,067
6/30/2005	5,234,876	6,161,788	6,588,097	4,715,119	2,733,158	1,841,162	1,176,330	1,336,644	514,825	109,815	566,546	970,990	312,864
6/30/2006	6,278,711	7,104,782	5,851,785	5,801,271	3,981,303	2,314,443	1,937,406	1,441,222	897,469	671,660	1,016,636	944,124	483,746
6/30/2007	6,021,741	6,611,553	6,578,211	4,938,176	3,766,277	2,326,280	1,615,208	1,576,288	704,752	1,778,425	13,954	282,241	-73,733
6/30/2008	7,204,864	8,184,414	6,513,880	4,809,257	1,605,197	2,688,418	2,696,874	1,971,112	548,141	498,902	877,408	414,318	125,117
6/30/2009	6,248,327	6,959,982	7,045,962	4,288,455	2,110,970	1,678,008	1,334,444	1,041,730	1,044,950	612,596	709,003	282,432	152,821
6/30/2010	8,870,473	4,993,532	7,265,947	4,161,348	2,010,495	2,985,493	1,003,422	1,406,681	500,358	229,069	951,131	125,756	
6/30/2011	6,258,486	7,567,822	4,937,535	3,185,250	2,455,824	2,164,466	1,300,056	1,768,557	645,362	475,018	174,258		
6/30/2012	6,168,324	6,271,066	2,866,263	3,853,044	2,031,576	829,815	1,094,739	1,093,988	656,563	592,032			
6/30/2013	7,321,122	9,112,268	10,229,965	4,346,531	2,849,068	1,283,555	1,634,237	579,404	523,738				
6/30/2014	9,450,758	10,449,550	5,749,150	6,129,455	2,736,840	2,163,895	727,855	1,713,355					
6/30/2015	7,893,383	7,281,147	7,110,054	8,474,404	3,971,700	2,684,173	3,135,318						
6/30/2016	45,943,007	7,378,599	6,335,786	5,173,994	4,684,138	5,163,541							
6/30/2017	6,344,316	7,705,623	5,487,568	5,639,725	3,181,349								
6/30/2018	8,779,144	7,989,828	7,944,696	7,539,164									
6/30/2019	7,787,744	8,347,827	8,418,779										
6/30/2020	9,918,139	7,688,178											
6/30/2021	8,097,727												

Incremental Percentages

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	0.0532	0.0586	0.0557	0.0374	0.0075	0.0303	0.0028	0.0067	0.0076	0.0087	0.0071	0.0082	0.0018
6/30/2004	0.0458	0.0575	0.0537	0.0258	0.0181	0.0065	0.0084	0.0075	0.0039	0.0037	0.0029	0.0023	0.0107
6/30/2005	0.0400	0.0471	0.0504	0.0361	0.0209	0.0141	0.0090	0.0102	0.0039	0.0008	0.0043	0.0074	0.0024
6/30/2006	0.0455	0.0514	0.0424	0.0420	0.0288	0.0168	0.0140	0.0104	0.0065	0.0049	0.0074	0.0068	0.0035
6/30/2007	0.0423	0.0464	0.0462	0.0347	0.0265	0.0163	0.0113	0.0111	0.0050	0.0125	0.0001	0.0020	-0.0005
6/30/2008	0.0454	0.0515	0.0410	0.0303	0.0101	0.0169	0.0170	0.0124	0.0035	0.0031	0.0055	0.0026	0.0008
6/30/2009	0.0413	0.0440	0.0465	0.0283	0.0139	0.0111	0.0088	0.0069	0.0069	0.0040	0.0047	0.0019	0.0010
6/30/2010	0.0615	0.0346	0.0504	0.0288	0.0139	0.0207	0.0070	0.0097	0.0035	0.0016	0.0066	0.0009	
6/30/2011	0.0395	0.0478	0.0312	0.0201	0.0155	0.0137	0.0082	0.0112	0.0041	0.0030	0.0011		
6/30/2012	0.0391	0.0398	0.0182	0.0244	0.0129	0.0053	0.0069	0.0069	0.0042	0.0038			
6/30/2013	0.0462	0.0575	0.0646	0.0274	0.0180	0.0081	0.0103	0.0037	0.0033				
6/30/2014	0.0575	0.0636	0.0350	0.0373	0.0167	0.0132	0.0044	0.0104					
6/30/2015	0.0476	0.0439	0.0428	0.0511	0.0239	0.0162	0.0189						
6/30/2016	0.2637	0.0424	0.0364	0.0297	0.0269	0.0296							
6/30/2017	0.0350	0.0426	0.0303	0.0311	0.0176								
6/30/2018	0.0444	0.0405	0.0402	0.0382									
6/30/2019	0.0404	0.0433	0.0437										
6/30/2020	0.0558	0.0432											
6/30/2021	0.0448												
Best 3/5	0.0432	0.0427	0.0398	0.0355	0.0198	0.0125	0.0085	0.0090	0.0039	0.0033	0.0038	0.0022	0.0014

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	18,515,407	23,911,597	28,822,347	30,250,500	29,235,397	29,907,840	28,880,966	29,287,319	29,397,809	29,153,847	29,193,359
6/30/2004	15,980,957	22,021,414	26,706,609	27,339,982	27,539,972	25,643,965	25,065,458	25,072,755	24,987,316	25,222,183	25,012,347
6/30/2005	16,597,010	21,488,626	24,157,368	25,359,005	24,579,379	24,537,575	24,517,158	24,705,836	24,804,286	24,679,604	24,728,164
6/30/2006	19,141,810	24,351,844	26,171,943	25,409,446	25,431,180	25,218,059	25,186,725	25,178,943	24,823,213	25,059,959	25,036,086
6/30/2007	17,404,892	20,799,270	23,067,923	23,474,395	22,895,329	22,494,072	22,321,688	22,519,032	22,454,584	22,433,422	22,362,255
6/30/2008	15,037,585	17,698,220	18,893,575	19,137,500	19,192,783	18,702,479	18,353,111	18,522,640	18,551,643	18,534,401	18,718,735
6/30/2009	13,076,980	16,872,892	18,748,480	18,922,444	19,129,468	18,917,786	18,668,270	18,471,141	18,294,663	18,307,351	18,262,547
6/30/2010	13,063,884	15,172,606	16,004,053	15,865,880	15,221,627	15,271,093	15,402,641	15,349,369	15,410,905	15,503,252	15,602,001
6/30/2011	12,043,072	13,308,660	14,419,899	13,127,227	13,130,479	13,000,249	13,231,112	13,146,961	13,201,886	13,264,507	13,246,174
6/30/2012	5,370,314	6,526,943	7,080,361	7,967,906	7,579,701	7,929,150	8,085,464	8,309,327	8,288,517	8,257,543	8,287,483
6/30/2013	5,947,942	6,981,663	7,354,598	7,958,957	8,340,369	8,499,478	8,395,277	8,477,829	8,575,305	8,293,638	
6/30/2014	5,467,946	7,931,171	9,112,946	9,524,151	9,419,791	9,642,955	9,565,868	9,635,420	9,611,533		
6/30/2015	7,010,636	9,363,135	9,736,507	10,833,092	10,848,442	10,798,705	10,644,725	10,547,558			
6/30/2016	6,560,351	7,926,549	8,818,115	8,858,313	9,228,450	9,188,267	9,235,656				
6/30/2017	5,740,233	7,798,596	8,712,693	9,099,518	9,502,035	9,452,814					
6/30/2018	7,590,561	9,122,653	11,330,742	11,907,099	12,141,042						
6/30/2019	5,662,802	6,619,675	6,940,881	8,034,720							
6/30/2020	5,114,966	6,615,960	7,822,247								
6/30/2021	6,475,514	7,568,924									
6/30/2022	6,701,297										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	29,070,096	28,962,300	29,062,300	29,064,801	29,064,800	29,164,800	29,378,361	29,378,087	29,372,632
6/30/2004	25,083,991	25,100,643	25,082,991	25,082,994	25,092,991	25,365,853	25,390,103	25,390,103	
6/30/2005	24,596,339	24,608,945	24,603,945	24,603,770	24,628,070	24,727,230	24,725,375		
6/30/2006	24,888,196	24,777,030	24,872,584	25,052,256	24,947,040	24,947,040			
6/30/2007	22,358,005	22,382,258	22,518,762	22,518,751	22,517,983				
6/30/2008	18,727,532	18,779,627	18,729,627	18,658,743					
6/30/2009	18,412,548	18,414,941	18,414,941						
6/30/2010	15,624,599	15,642,099							
6/30/2011	13,146,882								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	1.291	1.205	1.050	0.966	1.023	0.966	1.014	1.004	0.992	1.001	0.996
6/30/2004	1.378	1.213	1.024	1.007	0.931	0.977	1.000	0.997	1.009	0.992	1.003
6/30/2005	1.295	1.124	1.050	0.969	0.998	0.999	1.008	1.004	0.995	1.002	0.995
6/30/2006	1.272	1.075	0.971	1.001	0.992	0.999	1.000	0.986	1.010	0.999	0.994
6/30/2007	1.195	1.109	1.018	0.975	0.982	0.992	1.009	0.997	0.999	0.997	1.000
6/30/2008	1.177	1.068	1.013	1.003	0.974	0.981	1.009	1.002	0.999	1.010	1.000
6/30/2009	1.290	1.111	1.009	1.011	0.989	0.987	0.989	0.990	1.001	0.998	1.008
6/30/2010	1.161	1.055	0.991	0.959	1.003	1.009	0.997	1.004	1.006	1.006	1.001
6/30/2011	1.105	1.083	0.910	1.000	0.990	1.018	0.994	1.004	1.005	0.999	0.993
6/30/2012	1.215	1.085	1.125	0.951	1.046	1.020	1.028	0.997	0.996	1.004	
6/30/2013	1.174	1.053	1.082	1.048	1.019	0.988	1.010	1.011	0.967		
6/30/2014	1.450	1.149	1.045	0.989	1.024	0.992	1.007	0.998			
6/30/2015	1.336	1.040	1.113	1.001	0.995	0.986	0.991				
6/30/2016	1.208	1.112	1.005	1.042	0.996	1.005					
6/30/2017	1.359	1.117	1.044	1.044	0.995						
6/30/2018	1.202	1.242	1.051	1.020							
6/30/2019	1.169	1.049	1.158								
6/30/2020	1.293	1.182									
6/30/2021	1.169										
3 Yr Mean	1.210	1.158	1.084	1.035	0.995	0.994	1.003	1.002	0.989	1.003	1.001
Best 3/5	1.221	1.137	1.069	1.021	1.003	0.995	1.004	1.002	1.001	1.003	1.000

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	0.996	1.003	1.000	1.000	1.003	1.007	1.000	1.000
6/30/2004	1.001	0.999	1.000	1.000	1.011	1.001	1.000	**1.001**
6/30/2005	1.001	1.000	1.000	1.001	1.004	1.000	**1.002**	**1.001**
6/30/2006	0.996	1.004	1.007	0.996	1.000	**1.002**	**1.002**	**1.001**
6/30/2007	1.001	1.006	1.000	1.000	**1.000**	**1.002**	**1.002**	**1.001**
6/30/2008	1.003	0.997	0.996					
6/30/2009	1.000	1.000						
6/30/2010	1.001							
3 Yr Mean	1.001	1.001	1.001	0.999	*1.005*	*1.003*	*1.000*	*1.000*
Best 3/5	1.001	1.001	1.000	1.000	**1.002**	**1.002**	**1.001**	**1.001**

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					1.003	0.995	1.004	1.002	1.001	1.003	1.000
6/30/2019				1.021	1.003	0.995	1.004	1.002	1.001	1.003	1.000
6/30/2020			1.069	1.021	1.003	0.995	1.004	1.002	1.001	1.003	1.000
6/30/2021		1.137	1.069	1.021	1.003	0.995	1.004	1.002	1.001	1.003	1.000
6/30/2022	1.221	1.137	1.069	1.021	1.003	0.995	1.004	1.002	1.001	1.003	1.000

A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	**1.001**		1.017
6/30/2019	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	**1.001**		1.038
6/30/2020	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	**1.001**		1.110
6/30/2021	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	**1.001**		1.262
6/30/2022	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	**1.001**		1.541

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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	2,431,652	4,797,756	9,611,363	14,060,775	15,279,591	17,816,062	17,490,711	18,248,804	19,107,419	19,563,210	19,777,023
6/30/2004	3,471,420	6,421,849	10,184,143	13,409,418	22,361,781	24,117,361	20,354,587	20,723,287	21,409,030	21,517,076	21,573,609
6/30/2005	2,821,534	7,251,890	12,787,845	16,883,188	18,697,152	20,835,200	21,789,948	22,007,777	22,462,924	23,650,838	23,684,616
6/30/2006	3,679,167	6,415,210	12,139,515	15,867,716	18,204,930	20,179,350	20,309,118	20,815,312	21,030,881	20,908,386	21,172,544
6/30/2007	4,185,411	6,458,925	9,385,580	12,044,581	14,288,577	15,364,368	15,886,957	16,538,836	16,906,531	16,892,947	16,450,173
6/30/2008	3,246,712	7,703,084	10,341,169	12,586,018	14,039,051	15,311,274	15,556,429	15,841,825	16,223,407	16,325,982	16,373,890
6/30/2009	5,107,384	7,775,744	11,283,007	14,560,102	17,142,969	19,168,712	18,867,157	18,983,599	19,861,525	20,455,699	20,320,984
6/30/2010	2,687,423	5,610,784	8,351,740	10,575,067	12,214,126	12,509,868	13,055,117	13,138,431	13,531,470	13,658,149	13,747,684
6/30/2011	2,899,750	5,514,817	8,459,228	9,678,297	12,411,353	11,900,059	12,515,104	12,250,148	12,471,711	12,484,228	12,488,911
6/30/2012	701,963	3,606,104	6,631,214	10,074,961	10,327,141	11,625,331	12,433,541	12,380,730	12,467,500	12,027,850	12,652,257
6/30/2013	1,561,086	3,742,851	7,285,757	8,830,576	10,229,146	10,607,233	11,385,099	12,236,716	12,796,752	13,296,708	
6/30/2014	2,063,857	4,092,570	8,929,505	10,590,002	19,363,226	19,759,059	20,655,311	22,781,649	23,350,270		
6/30/2015	2,597,897	4,511,418	7,942,202	11,002,378	11,725,606	12,220,234	12,125,454	12,374,784			
6/30/2016	1,798,783	5,730,398	7,973,243	10,958,928	12,401,227	13,298,062	13,765,817				
6/30/2017	1,068,931	2,951,273	4,502,079	7,108,408	9,209,547	9,745,079					
6/30/2018	2,743,091	4,694,250	6,236,595	8,005,767	9,853,144						
6/30/2019	1,043,330	1,472,909	2,166,614	3,790,377							
6/30/2020	791,602	2,711,815	4,844,671								
6/30/2021	614,737	2,178,495									
6/30/2022	1,162,723										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	20,185,006	20,214,161	20,214,161	20,228,666	20,228,672	20,434,657	20,434,657	20,434,657	20,434,657
6/30/2004	21,314,829	21,415,172	21,429,774	21,429,774	21,433,716	21,436,442	21,428,610	21,428,610	
6/30/2005	23,689,719	23,702,996	23,699,743	23,707,145	23,707,593	23,728,640	23,732,446		
6/30/2006	21,739,801	21,138,303	21,276,480	21,391,100	21,056,827	21,056,827			
6/30/2007	16,453,316	16,557,500	16,611,424	16,611,424	16,611,424				
6/30/2008	16,386,186	16,563,598	16,560,413	16,500,975					
6/30/2009	20,339,808	20,345,438	20,357,914						
6/30/2010	13,828,318	13,881,618							
6/30/2011	12,487,144								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
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
6/30/2003	2,366,104	4,813,607	4,449,412	1,218,816	2,536,471	-325,351	758,093	858,615	455,791	213,813	407,983	29,155	0
6/30/2004	2,950,429	3,762,294	3,225,275	8,952,363	1,755,580	-3,762,774	368,700	685,743	108,046	56,533	-258,780	100,343	14,602
6/30/2005	4,430,356	5,535,955	4,095,343	1,813,964	2,138,048	954,748	217,829	455,147	1,187,914	33,778	5,103	13,277	-3,253
6/30/2006	2,736,043	5,724,305	3,728,201	2,337,214	1,974,420	129,768	506,194	215,569	-122,495	264,158	567,257	-601,498	138,177
6/30/2007	2,273,514	2,926,655	2,659,001	2,243,996	1,075,791	522,589	651,879	367,695	-13,584	-442,774	3,143	104,184	53,924
6/30/2008	4,456,372	2,638,085	2,244,849	1,453,033	1,272,223	245,155	285,396	381,582	102,575	47,908	12,296	177,412	-3,185
6/30/2009	2,668,360	3,507,263	3,277,095	2,582,867	2,025,743	-301,555	116,442	877,926	594,174	-134,715	18,824	5,630	12,476
6/30/2010	2,923,361	2,740,956	2,223,327	1,639,059	295,742	545,249	83,314	393,039	126,679	89,535	80,634	53,300	
6/30/2011	2,615,067	2,944,411	1,219,069	2,733,056	-511,294	615,045	-264,956	221,563	12,517	4,683	-1,767		
6/30/2012	2,904,141	3,025,110	3,443,747	252,180	1,298,190	808,210	-52,811	86,770	-439,650	624,407			
6/30/2013	2,181,765	3,542,906	1,544,819	1,398,570	378,087	777,866	851,617	560,036	499,956				
6/30/2014	2,028,713	4,836,935	1,660,497	8,773,224	395,833	896,252	2,126,338	568,621					
6/30/2015	1,913,521	3,430,784	3,060,176	723,228	494,628	-94,780	249,330						
6/30/2016	3,931,615	2,242,845	2,985,685	1,442,299	896,835	467,755							
6/30/2017	1,882,342	1,550,806	2,606,329	2,101,139	535,532								
6/30/2018	1,951,159	1,542,345	1,769,172	1,847,377									
6/30/2019	429,579	693,705	1,623,763										
6/30/2020	1,920,213	2,132,856											
6/30/2021	1,563,758												

Incremental Percentages

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	0.0528	0.1074	0.0992	0.0272	0.0566	-0.0073	0.0169	0.0192	0.0102	0.0048	0.0091	0.0007	0.0000
6/30/2004	0.0757	0.0965	0.0827	0.2296	0.0450	-0.0965	0.0095	0.0176	0.0028	0.0015	-0.0066	0.0026	0.0004
6/30/2005	0.1139	0.1423	0.1053	0.0466	0.0550	0.0245	0.0056	0.0117	0.0305	0.0009	0.0001	0.0003	-0.0001
6/30/2006	0.0655	0.1371	0.0893	0.0560	0.0473	0.0031	0.0121	0.0052	-0.0029	0.0063	0.0136	-0.0144	0.0033
6/30/2007	0.0610	0.0785	0.0713	0.0602	0.0289	0.0140	0.0175	0.0099	-0.0004	-0.0119	0.0001	0.0028	0.0014
6/30/2008	0.1630	0.0965	0.0821	0.0531	0.0465	0.0090	0.0104	0.0140	0.0038	0.0018	0.0004	0.0065	-0.0001
6/30/2009	0.0844	0.1110	0.1037	0.0817	0.0641	-0.0095	0.0037	0.0278	0.0188	-0.0043	0.0006	0.0002	0.0004
6/30/2010	0.1343	0.1260	0.1022	0.0753	0.0136	0.0251	0.0038	0.0181	0.0058	0.0041	0.0037	0.0024	
6/30/2011	0.1244	0.1401	0.0580	0.1300	-0.0243	0.0293	-0.0126	0.0105	0.0006	0.0002	-0.0001		
6/30/2012	0.1978	0.2061	0.2346	0.0172	0.0884	0.0551	-0.0036	0.0059	-0.0299	0.0425			
6/30/2013	0.1759	0.2857	0.1246	0.1128	0.0305	0.0627	0.0687	0.0452	0.0403				
6/30/2014	0.1229	0.2930	0.1006	0.5314	0.0240	0.0543	0.1288	0.0344					
6/30/2015	0.0915	0.1641	0.1464	0.0346	0.0237	-0.0045	0.0119						
6/30/2016	0.1986	0.1133	0.1508	0.0729	0.0453	0.0236							
6/30/2017	0.1236	0.1018	0.1712	0.1380	0.0352								
6/30/2018	0.0924	0.0730	0.0838	0.0875									
6/30/2019	0.0344	0.0555	0.1299										
6/30/2020	0.1198	0.1331											
6/30/2021	0.0880												
Best 3/5	0.1001	0.0960	0.1424	0.0995	0.0299	0.0443	0.0257	0.0210	0.0084	0.0020	0.0004	0.0018	0.0006

TENNESSEE

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	1.389	1.303	0.8760	1.314	1,900,000
	27 to 39 Months	1.181	1.014	0.8908	1.032	2,200,000
	39 to 51 Months	1.060	0.949	0.8772	0.963	2,700,000
	51 to 63 Months	1.008	0.986	0.8483	0.989	3,300,000
	63 to 75 Months	1.000	1.004	0.8158	1.003	4,000,000
	75 to 87 Months	0.997	0.998	0.7726	0.998	4,800,000
	87 to 99 Months	0.999	0.997	0.7319	0.998	5,800,000
	99 to 111 Months	0.999	0.999	0.6821	0.999	7,000,000
	111 to 123 Months	0.999	1.000	0.6655	1.000	8,500,000
	123 to 135 Months	1.000	1.000	0.6220	1.000	10,300,000
	135 to 147 Months	1.000	1.000	0.5817	1.000	12,500,000
	147 to 159 Months	1.000	1.000	0.5167	1.000	15,100,000
	159 to 171 Months	1.001	1.000	0.4559	1.001	18,200,000
	171 to 183 Months	1.001	1.000	0.3729	1.001	22,100,000
	183 to 195 Months	1.000	1.000	0.3164	1.000	26,700,000
	195 to 207 Months	1.001	1.000	0.2721	1.001	32,400,000
	207 to 219 Months	1.001	1.000	0.2551	1.001	39,300,000
	219 to 231 Months	1.001	1.000	0.1559	1.001	47,600,000
	231 to 243 Months	1.001	1.000	0.0749	1.001	57,700,000
	243 to Ultimate	The Multistate ratio has been used.				

Accident Year Ending	27:15	39:27	Loss Development From 51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2020			0.963	0.989	1.003	0.998	0.998	0.999	1.000	1.000	1.000
6/30/2021		1.032	0.963	0.989	1.003	0.998	0.998	0.999	1.000	1.000	1.000
6/30/2022	1.314	1.032	0.963	0.989	1.003	0.998	0.998	0.999	1.000	1.000	1.000

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
6/30/2020	1.000	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.004	0.958
6/30/2021	1.000	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.004	0.989
6/30/2022	1.000	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.004	1.299

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

TENNESSEE

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	0.0544	0.0916	0.8760	0.0870	1,900,000
27 to 39 Months	0.0658	0.0948	0.8908	0.0916	2,200,000
39 to 51 Months	0.0501	0.0302	0.8772	0.0326	2,700,000
51 to 63 Months	0.0271	0.0128	0.8483	0.0150	3,300,000
63 to 75 Months	0.0133	0.0036	0.8158	0.0054	4,000,000
75 to 87 Months	0.0071	0.0033	0.7726	0.0042	4,800,000
87 to 99 Months	0.0038	0.0006	0.7319	0.0015	5,800,000
99 to 111 Months	0.0029	0.0021	0.6821	0.0024	7,000,000
111 to 123 Months	0.0021	0.0006	0.6655	0.0011	8,500,000
123 to 135 Months	0.0010	0.0000	0.6220	0.0004	10,300,000
135 to 147 Months	0.0008	0.0000	0.5817	0.0003	12,500,000
147 to 159 Months	0.0007	0.0000	0.5167	0.0003	15,100,000
159 to 171 Months	0.0012	0.0000	0.4559	0.0007	18,200,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.243	0.156	0.064	0.031	0.016	0.011	0.007

Months-to-Ultimate	99	111	123	135	147	159	171
	0.005	0.003	0.002	0.001	0.001	0.001	0.000

Full coverage

A.Y.E	Reported ALAE as of 9/30/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
6/30/2020	2,056,033	9,377,173	0.064	599,201	2,655,234
6/30/2021	1,552,303	12,870,847	0.156	2,001,417	3,553,720
6/30/2022	487,833	13,224,190	0.243	3,206,866	3,694,699

Deductible Coverage

A.Y.E	Reported ALAE as of 9/30/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
6/30/2020	7,979	19,338	0.064	1,236	9,215
6/30/2021	79,724	985,151	0.156	153,191	232,915
6/30/2022	17,589	405,914	0.243	98,434	116,023

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

TENNESSEE

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	1.132	1.108	0.6222	1.117	1,100,000
	27 to 39 Months	1.077	0.959	0.5774	1.009	1,200,000
	39 to 51 Months	1.042	0.988	0.5715	1.011	1,400,000
	51 to 63 Months	1.015	0.991	0.5673	1.001	1,500,000
	63 to 75 Months	1.004	1.000	0.5217	1.002	1,700,000
	75 to 87 Months	1.010	1.000	0.4405	1.006	2,000,000
	87 to 99 Months	1.004	1.000	0.3954	1.002	2,300,000
	99 to 111 Months	1.004	1.000	0.3463	1.003	2,600,000
	111 to 123 Months	1.000	1.000	0.3907	1.000	2,900,000
	123 to 135 Months	1.002	1.000	0.3682	1.001	3,300,000
	135 to 147 Months	1.002	1.000	0.3081	1.001	3,800,000
	147 to 159 Months	0.999	1.000	0.2294	0.999	4,400,000
	159 to 171 Months	1.000	1.000	0.1930	1.000	5,000,000
	171 to 183 Months	1.001	1.000	0.1701	1.001	5,600,000
	183 to 195 Months	1.001	1.000	0.1575	1.001	6,400,000
	195 to 207 Months	1.001	1.000	0.1418	1.001	7,300,000
	207 to 219 Months	1.001	1.000	0.1394	1.001	8,300,000
	219 to 231 Months	1.001	1.000	0.0816	1.001	9,500,000
	231 to 243 Months	1.001	1.000	0.0367	1.001	10,900,000
	243 to Ultimate	The Multistate ratio has been used.				

Accident Year Ending	27:15	39:27	Loss Development From 51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2020			1.011	1.001	1.002	1.006	1.002	1.003	1.000	1.001	1.001
6/30/2021		1.009	1.011	1.001	1.002	1.006	1.002	1.003	1.000	1.001	1.001
6/30/2022	1.117	1.009	1.011	1.001	1.002	1.006	1.002	1.003	1.000	1.001	1.001

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2020	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.005		1.038
6/30/2021	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.005		1.047
6/30/2022	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.005		1.170

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

TENNESSEE

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	0.0751	0.0229	0.6222	0.0426	1,100,000
27 to 39 Months	0.0814	0.0322	0.5774	0.0530	1,200,000
39 to 51 Months	0.0686	0.0336	0.5715	0.0486	1,400,000
51 to 63 Months	0.0421	-0.0072	0.5673	0.0141	1,500,000
63 to 75 Months	0.0327	0.0007	0.5217	0.0160	1,700,000
75 to 87 Months	0.0099	-0.0002	0.4405	0.0055	2,000,000
87 to 99 Months	0.0190	0.0000	0.3954	0.0115	2,300,000
99 to 111 Months	0.0115	0.0000	0.3463	0.0075	2,600,000
111 to 123 Months	0.0106	0.0000	0.3907	0.0065	2,900,000
123 to 135 Months	0.0104	0.0000	0.3682	0.0066	3,300,000
135 to 147 Months	0.0051	0.0000	0.3081	0.0035	3,800,000
147 to 159 Months	0.0038	0.0000	0.2294	0.0029	4,400,000
159 to 171 Months	0.0042	0.0000	0.1930	0.0034	5,000,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.222	0.179	0.126	0.078	0.063	0.047	0.042

Months-to-Ultimate	99	111	123	135	147	159	171
	0.030	0.023	0.016	0.010	0.006	0.003	0.000

Full coverage

A.Y.E	Reported ALAE as of 9/30/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
6/30/2020	222,935	1,318,635	0.126	166,280	389,215
6/30/2021	80,594	2,072,872	0.179	371,251	451,845
6/30/2022	70,500	604,387	0.222	133,993	204,493

Deductible Coverage

A.Y.E	Reported ALAE as of 9/30/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
6/30/2020	31,837	284,567	0.126	35,884	67,721
6/30/2021	49,353	109,941	0.179	19,690	69,043
6/30/2022	45	87,748	0.222	19,454	19,499

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

TENNESSEE

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	0.1864	
27 to 39 Months	0.1295	
39 to 51 Months	0.1070	
51 to 63 Months	0.0911	
63 to 75 Months	0.0607	
75 to 87 Months	0.0477	
87 to 99 Months	0.0424	
99 to 111 Months	0.0232	
111 to 123 Months	0.0148	
123 to 135 Months	0.0272	
135 to 147 Months	0.0014	
147 to 159 Months	0.0031	
159 to 171 Months	0.0020	
171 to Ultimate	A multistate ratio of 0.0000 has been used.	

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.737	0.550	0.421	0.314	0.223	0.162	0.114

Months-to-Ultimate	99	111	123	135	147	159	171
	0.072	0.049	0.034	0.007	0.005	0.002	0.000

Full coverage

A.Y.E	Reported ALAE as of 9/30/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
6/30/2020	97,008	57,952	0.421	24,375	121,383
6/30/2021	36,310	186,962	0.550	102,848	139,158
6/30/2022	96	176,431	0.737	129,941	130,037

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	4,017,823	4,567,812	5,288,122	5,292,085	5,104,450	5,000,808	4,768,387	4,707,046	4,730,812	4,669,725	4,669,725
6/30/2004	3,816,425	4,389,634	4,501,487	4,249,928	4,238,748	4,198,982	4,082,002	4,120,209	4,122,209	4,122,209	4,122,209
6/30/2005	4,557,252	5,491,259	5,587,382	4,999,350	4,831,430	4,777,273	4,722,960	4,722,961	4,722,960	4,702,960	4,687,960
6/30/2006	3,770,079	4,017,617	3,649,109	3,697,714	3,438,551	3,410,801	3,314,278	3,311,925	3,311,925	3,311,925	3,366,925
6/30/2007	4,950,908	5,173,824	4,893,373	4,575,016	4,523,977	4,527,061	4,505,611	4,396,611	4,346,611	4,370,124	4,370,124
6/30/2008	5,367,446	5,920,198	6,445,616	6,207,127	5,672,204	5,446,704	5,449,434	5,449,779	5,449,779	5,449,779	5,449,779
6/30/2009	5,170,100	6,346,445	6,007,086	5,848,672	5,571,386	5,645,672	5,571,172	5,480,172	5,432,672	5,432,672	5,432,672
6/30/2010	6,213,999	6,411,263	6,228,565	5,932,801	5,779,571	5,508,625	5,502,475	5,391,725	5,368,968	5,257,968	5,257,968
6/30/2011	5,980,263	7,852,983	7,253,378	7,164,168	6,866,990	6,845,930	6,839,649	6,713,920	6,693,214	6,693,214	6,693,214
6/30/2012	5,097,793	6,355,425	5,560,883	4,967,480	4,947,032	4,922,890	5,001,118	5,001,118	5,001,118	5,000,890	5,000,890
6/30/2013	4,469,328	5,666,439	5,528,941	5,335,277	5,206,136	5,274,096	5,262,509	5,213,132	5,213,132	5,213,132	
6/30/2014	4,634,089	5,276,058	5,361,816	4,950,319	4,806,024	4,875,842	4,805,885	4,805,695	4,805,695		
6/30/2015	4,580,393	5,753,619	6,197,914	5,772,217	5,877,575	5,777,496	5,763,270	5,863,170			
6/30/2016	4,688,203	6,302,562	6,192,568	6,016,387	5,704,726	5,655,366	5,638,116				
6/30/2017	4,933,676	6,350,682	5,937,890	5,909,832	6,136,178	6,181,732					
6/30/2018	5,113,837	6,739,822	6,917,300	6,520,790	6,326,396						
6/30/2019	5,191,040	6,187,180	6,424,772	5,949,165							
6/30/2020	3,849,292	5,024,753	5,197,802								
6/30/2021	4,382,930	5,834,967									
6/30/2022	5,275,464										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	4,669,725	4,669,725	4,669,725	4,669,725	4,669,725	4,669,725	4,669,725	4,669,725	4,669,725
6/30/2004	4,122,209	4,122,209	4,122,209	4,122,209	4,122,209	4,122,209	4,122,209	4,122,209	
6/30/2005	4,667,961	4,667,960	4,667,960	4,667,960	4,667,960	4,667,960	4,667,960		
6/30/2006	3,318,925	3,318,925	3,318,925	3,318,925	3,318,925	3,318,925			
6/30/2007	4,370,124	4,370,124	4,370,124	4,370,124	4,370,124				
6/30/2008	5,449,779	5,449,779	5,449,779	5,449,779					
6/30/2009	5,432,672	5,432,672	5,432,672						
6/30/2010	5,263,628	5,265,468							
6/30/2011	6,694,214								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	1.137	1.158	1.001	0.965	0.980	0.954	0.987	1.005	0.987	1.000	1.000
6/30/2004	1.150	1.025	0.944	0.997	0.991	0.972	1.009	1.000	1.000	1.000	1.000
6/30/2005	1.205	1.018	0.895	0.966	0.989	0.989	1.000	1.000	0.996	0.997	0.996
6/30/2006	1.066	0.908	1.013	0.930	0.992	0.972	0.999	1.000	1.000	1.017	0.986
6/30/2007	1.045	0.946	0.935	0.989	1.001	0.995	0.976	0.989	1.005	1.000	1.000
6/30/2008	1.103	1.089	0.963	0.914	0.960	1.001	1.000	1.000	1.000	1.000	1.000
6/30/2009	1.228	0.947	0.974	0.953	1.013	0.987	0.984	0.991	1.000	1.000	1.000
6/30/2010	1.032	0.972	0.953	0.974	0.953	0.999	0.980	0.996	0.979	1.000	1.001
6/30/2011	1.313	0.924	0.988	0.959	0.997	0.999	0.982	0.997	1.000	1.000	1.000
6/30/2012	1.247	0.875	0.893	0.996	0.995	1.016	1.000	1.000	1.000	1.000	
6/30/2013	1.268	0.976	0.965	0.976	1.013	0.998	0.991	1.000	1.000		
6/30/2014	1.139	1.016	0.923	0.971	1.015	0.986	1.000	1.000			
6/30/2015	1.256	1.077	0.931	1.018	0.983	0.998	1.017				
6/30/2016	1.344	0.983	0.972	0.948	0.991	0.997					
6/30/2017	1.287	0.935	0.995	1.038	1.007						
6/30/2018	1.318	1.026	0.943	0.970							
6/30/2019	1.192	1.038	0.926								
6/30/2020	1.305	1.034									
6/30/2021	1.331										
3 Yr Mean	1.276	1.033	0.955	0.985	0.994	0.994	1.003	1.000	1.000	1.000	1.000
Best 3/5	1.303	1.014	0.949	0.986	1.004	0.998	0.997	0.999	1.000	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**
6/30/2005	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**	**1.000**
6/30/2006	1.000	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**
6/30/2007	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**
6/30/2008	1.000	1.000	1.000					
6/30/2009	1.000	1.000						
6/30/2010	1.000							
3 Yr Mean	1.000	1.000	1.000	1.000	*1.000*	*1.000*	*1.000*	*1.000*
Best 3/5	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					1.004	0.998	0.997	0.999	1.000	1.000	1.000
6/30/2019				0.986	1.004	0.998	0.997	0.999	1.000	1.000	1.000
6/30/2020			0.949	0.986	1.004	0.998	0.997	0.999	1.000	1.000	1.000
6/30/2021		1.014	0.949	0.986	1.004	0.998	0.997	0.999	1.000	1.000	1.000
6/30/2022	1.303	1.014	0.949	0.986	1.004	0.998	0.997	0.999	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.998
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.984
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.934
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.947
6/30/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.234

Bold - Calculated Using Modified Bondy Method
Italics - Three year mean Excludes Modified Bondy ratios

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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	316,282	831,794	1,407,342	2,212,076	2,697,299	2,750,518	2,396,381	2,410,589	2,405,172	2,416,892	2,416,892
6/30/2004	271,803	541,333	1,158,678	1,292,228	1,408,195	1,447,587	1,460,541	1,510,161	1,515,405	1,518,373	1,518,373
6/30/2005	267,854	1,366,183	2,483,347	3,219,959	3,913,781	4,704,602	4,823,659	4,825,919	4,825,919	4,845,925	4,845,337
6/30/2006	142,348	543,097	874,146	1,063,820	1,051,693	1,087,411	1,261,115	1,232,732	1,232,732	1,232,732	1,232,732
6/30/2007	153,331	708,366	1,089,093	1,243,934	1,354,985	1,421,170	1,429,337	1,531,641	1,586,430	1,566,190	1,566,262
6/30/2008	299,583	982,924	1,937,339	2,973,585	3,038,419	3,046,412	3,065,214	3,076,495	3,076,495	3,076,495	3,076,495
6/30/2009	372,162	1,460,850	2,083,751	2,465,053	2,646,053	2,659,287	2,824,358	2,829,970	2,855,972	2,856,951	2,856,951
6/30/2010	838,258	1,640,201	3,132,595	3,888,454	3,643,613	3,797,695	3,650,393	3,826,186	3,884,792	3,898,206	3,898,605
6/30/2011	571,095	1,449,419	1,943,290	2,196,799	2,275,456	2,314,435	2,384,460	2,376,921	2,376,991	2,376,991	2,376,991
6/30/2012	525,080	1,639,221	1,805,767	1,987,687	2,012,164	2,065,644	2,098,882	2,116,755	2,141,752	2,142,120	2,142,120
6/30/2013	1,292,723	2,081,213	2,568,081	2,899,077	3,019,947	3,224,581	3,323,320	3,316,163	3,316,164	3,377,180	
6/30/2014	495,744	1,426,040	1,947,718	2,252,963	2,315,123	2,346,489	2,359,496	2,359,845	2,377,864		
6/30/2015	543,660	1,424,925	2,035,073	2,361,153	2,411,992	2,389,242	2,416,920	2,451,030			
6/30/2016	356,876	1,336,373	2,435,362	3,002,122	3,113,606	3,141,016	3,142,217				
6/30/2017	758,081	1,825,854	3,010,562	3,222,371	3,396,533	3,434,605					
6/30/2018	338,163	1,231,309	1,814,652	2,007,706	2,261,053						
6/30/2019	567,543	1,323,683	1,893,693	2,183,576							
6/30/2020	256,450	972,702	1,732,766								
6/30/2021	607,423	1,346,483									
6/30/2022	439,346										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	2,416,892	2,416,892	2,416,892	2,416,892	2,416,892	2,416,892	2,416,892	2,416,892	2,416,892
6/30/2004	1,518,373	1,518,373	1,518,373	1,518,373	1,518,373	1,518,373	1,518,373	1,518,373	
6/30/2005	4,846,182	4,835,561	4,835,561	4,835,561	4,835,561	4,835,561	4,835,561		
6/30/2006	1,232,732	1,232,732	1,232,732	1,232,732	1,232,732	1,232,732			
6/30/2007	1,567,122	1,566,770	1,566,770	1,566,770	1,566,770				
6/30/2008	3,076,495	3,076,495	3,076,495	3,076,495					
6/30/2009	2,856,951	2,856,951	2,856,951						
6/30/2010	3,898,605	3,898,605							
6/30/2011	2,376,991								

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

Increments

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	515,512	575,548	804,734	485,223	53,219	-354,137	14,208	-5,417	11,720	0	0	0	0
6/30/2004	269,530	617,345	133,550	115,967	39,392	12,954	49,620	5,244	2,968	0	0	0	0
6/30/2005	1,098,329	1,117,164	736,612	693,822	790,821	119,057	2,260	0	20,006	-588	845	-10,621	0
6/30/2006	400,749	331,049	189,674	-12,127	35,718	173,704	-28,383	0	0	0	0	0	0
6/30/2007	555,035	380,727	154,841	111,051	66,185	8,167	102,304	54,789	-20,240	72	860	-352	0
6/30/2008	683,341	954,415	1,036,246	64,834	7,993	18,802	11,281	0	0	0	0	0	0
6/30/2009	1,088,688	622,901	381,302	181,000	13,234	165,071	5,612	26,002	979	0	0	0	0
6/30/2010	801,943	1,492,394	755,859	-244,841	154,082	-147,302	175,793	58,606	13,414	399	0	0	
6/30/2011	878,324	493,871	253,509	78,657	38,979	70,025	-7,539	70	0	0	0		
6/30/2012	1,114,141	166,546	181,920	24,477	53,480	33,238	17,873	24,997	368	0			
6/30/2013	788,490	486,868	330,996	120,870	204,634	98,739	-7,157	1	61,016				
6/30/2014	930,296	521,678	305,245	62,160	31,366	13,007	349	18,019					
6/30/2015	881,265	610,148	326,080	50,839	-22,750	27,678	34,110						
6/30/2016	979,497	1,098,989	566,760	111,484	27,410	1,201							
6/30/2017	1,067,773	1,184,708	211,809	174,162	38,072								
6/30/2018	893,146	583,343	193,054	253,347									
6/30/2019	756,140	570,010	289,883										
6/30/2020	716,252	760,064											
6/30/2021	739,060												

Incremental Percentages

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	0.0870	0.0972	0.1358	0.0819	0.0090	-0.0598	0.0024	-0.0009	0.0020	0.0000	0.0000	0.0000	0.0000
6/30/2004	0.0450	0.1031	0.0223	0.0194	0.0066	0.0022	0.0083	0.0009	0.0005	0.0000	0.0000	0.0000	0.0000
6/30/2005	0.1644	0.1672	0.1102	0.1038	0.1183	0.0178	0.0003	0.0000	0.0030	-0.0001	0.0001	-0.0016	0.0000
6/30/2006	0.1048	0.0866	0.0496	-0.0032	0.0093	0.0454	-0.0074	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2007	0.0983	0.0674	0.0274	0.0197	0.0117	0.0014	0.0181	0.0097	-0.0036	0.0000	0.0002	-0.0001	0.0000
6/30/2008	0.0892	0.1245	0.1352	0.0085	0.0010	0.0025	0.0015	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2009	0.1402	0.0802	0.0491	0.0233	0.0017	0.0213	0.0007	0.0033	0.0001	0.0000	0.0000	0.0000	0.0000
6/30/2010	0.0996	0.1854	0.0939	-0.0304	0.0191	-0.0183	0.0218	0.0073	0.0017	0.0000	0.0000	0.0000	
6/30/2011	0.1033	0.0581	0.0298	0.0092	0.0046	0.0082	-0.0009	0.0000	0.0000	0.0000	0.0000		
6/30/2012	0.1765	0.0264	0.0288	0.0039	0.0085	0.0053	0.0028	0.0040	0.0001	0.0000			
6/30/2013	0.1011	0.0624	0.0424	0.0155	0.0262	0.0127	-0.0009	0.0000	0.0078				
6/30/2014	0.1161	0.0651	0.0381	0.0078	0.0039	0.0016	0.0000	0.0022					
6/30/2015	0.0991	0.0686	0.0367	0.0057	-0.0026	0.0031	0.0038						
6/30/2016	0.1116	0.1252	0.0646	0.0127	0.0031	0.0001							
6/30/2017	0.1100	0.1221	0.0218	0.0179	0.0039								
6/30/2018	0.1021	0.0667	0.0221	0.0290									
6/30/2019	0.0827	0.0623	0.0317										
6/30/2020	0.0900	0.0955											
6/30/2021	0.0697												
Best 3/5	0.0916	0.0948	0.0302	0.0128	0.0036	0.0033	0.0006	0.0021	0.0006	0.0000	0.0000	0.0000	0.0000

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	481,815	502,497	396,569	425,448	415,373	415,373	415,373	417,873	415,373	415,373	415,373
6/30/2004	358,189	415,269	492,908	529,131	429,131	429,131	429,131	429,131	429,131	429,131	429,131
6/30/2005	385,425	471,941	481,353	520,049	464,625	503,508	424,457	426,957	424,457	425,403	425,403
6/30/2006	215,630	238,935	179,129	186,629	179,129	251,629	251,629	276,629	276,629	276,629	276,629
6/30/2007	422,494	416,408	419,995	429,584	429,626	429,626	419,626	419,626	419,476	419,476	419,476
6/30/2008	468,382	410,492	370,492	373,315	418,315	418,315	443,315	406,150	406,150	406,150	406,150
6/30/2009	402,309	315,985	308,010	305,615	347,915	324,615	324,615	324,615	324,615	324,615	324,615
6/30/2010	612,801	765,617	629,107	579,108	579,107	579,107	579,107	579,107	579,107	579,107	579,107
6/30/2011	729,003	682,717	714,844	608,922	708,919	783,919	786,419	786,419	788,319	788,319	788,319
6/30/2012	652,790	540,644	605,932	647,879	650,379	560,379	555,379	555,379	555,379	555,379	555,379
6/30/2013	558,636	539,527	528,401	491,301	515,664	515,664	515,664	515,664	515,664	515,664	
6/30/2014	401,463	484,397	307,625	306,125	306,125	306,125	306,125	306,125	306,125		
6/30/2015	694,222	628,926	698,429	681,330	686,330	682,406	682,306	682,306			
6/30/2016	497,008	711,697	660,301	658,351	586,353	586,351	586,351				
6/30/2017	609,868	681,721	608,193	602,565	581,487	580,982					
6/30/2018	457,084	549,777	642,931	706,043	746,368						
6/30/2019	526,234	606,130	615,888	576,888							
6/30/2020	558,381	483,410	451,560								
6/30/2021	727,219	765,580									
6/30/2022	391,247										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	415,373	415,373	415,373	415,373	415,373	415,373	415,373	415,373	415,373
6/30/2004	429,131	429,131	429,131	429,131	429,131	429,131	429,131	429,131	
6/30/2005	500,403	500,403	500,403	500,403	500,403	500,403	500,403		
6/30/2006	276,629	276,629	276,629	276,629	276,629	276,629			
6/30/2007	419,476	419,476	419,476	419,476	419,476				
6/30/2008	406,150	451,400	451,400	451,400					
6/30/2009	324,615	324,615	324,615						
6/30/2010	579,107	579,107							
6/30/2011	788,319								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	1.043	0.789	1.073	0.976	1.000	1.000	1.006	0.994	1.000	1.000	1.000
6/30/2004	1.159	1.187	1.073	0.811	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2005	1.224	1.020	1.080	0.893	1.084	0.843	1.006	0.994	1.002	1.000	1.176
6/30/2006	1.108	0.750	1.042	0.960	1.405	1.000	1.099	1.000	1.000	1.000	1.000
6/30/2007	0.986	1.009	1.023	1.000	1.000	0.977	1.000	1.000	1.000	1.000	1.000
6/30/2008	0.876	0.903	1.008	1.121	1.000	1.060	0.916	1.000	1.000	1.000	1.000
6/30/2009	0.785	0.975	0.992	1.138	0.933	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2010	1.249	0.822	0.921	1.000	1.000	1.000	1.000	1.000	1.249	1.000	1.000
6/30/2011	0.937	1.047	0.852	1.164	1.106	1.003	1.000	1.002	1.000	1.000	1.000
6/30/2012	0.828	1.121	1.069	1.004	0.862	0.991	1.000	1.000	1.000	1.000	
6/30/2013	0.966	0.979	0.930	1.050	1.000	1.000	1.000	1.000	1.000		
6/30/2014	1.207	0.635	0.995	1.000	1.000	1.000	1.000	1.000			
6/30/2015	0.906	1.111	0.976	1.007	0.994	1.000	1.000				
6/30/2016	1.432	0.928	0.997	0.891	1.000	1.000					
6/30/2017	1.118	0.892	0.991	0.965	0.999						
6/30/2018	1.203	1.169	1.098	1.057							
6/30/2019	1.152	1.016	0.937								
6/30/2020	0.866	0.934									
6/30/2021	1.053										
3 Yr Mean	1.024	1.040	1.009	0.971	0.998	1.000	1.000	1.000	1.000	1.000	1.000
Best 3/5	1.108	0.959	0.988	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**
6/30/2005	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**	**1.000**
6/30/2006	1.000	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**
6/30/2007	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**
6/30/2008	1.111	1.000	1.000					
6/30/2009	1.000	1.000						
6/30/2010	1.000							
3 Yr Mean	1.037	1.000	1.000	1.000	*1.000*	*1.000*	*1.000*	*1.000*
Best 3/5	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2019				0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2020			0.988	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2021		0.959	0.988	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2022	1.108	0.959	0.988	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.000
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.991
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.979
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.939
6/30/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.040

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
TENNESSEE
Property Damage - Occurrence
Incurred Accident Year ALAE Development

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	38,048	68,753	79,486	93,072	108,512	108,512	108,512	123,512	108,512	108,512	108,512
6/30/2004	27,050	54,857	87,439	106,760	108,030	108,030	108,030	108,030	108,030	108,030	108,030
6/30/2005	21,231	51,823	104,784	221,816	214,899	279,061	310,478	360,081	357,710	361,423	395,627
6/30/2006	88,268	27,698	37,620	54,725	46,808	49,120	50,766	67,572	67,810	67,810	67,810
6/30/2007	91,000	353,540	447,923	496,612	499,456	516,043	537,355	537,690	537,690	537,690	537,690
6/30/2008	30,394	52,170	57,626	75,611	123,379	142,917	178,255	214,621	250,324	254,561	258,703
6/30/2009	68,849	74,315	87,675	88,494	138,494	164,222	164,222	164,222	164,222	164,222	164,222
6/30/2010	46,431	157,029	327,173	370,305	363,996	364,846	364,846	364,846	364,846	364,846	364,846
6/30/2011	19,891	106,553	94,955	120,232	209,465	248,173	222,037	202,443	202,443	202,443	202,443
6/30/2012	97,482	77,260	102,527	140,928	142,868	159,523	155,870	158,869	158,869	158,869	158,869
6/30/2013	35,528	67,979	83,100	72,338	69,428	69,428	69,428	69,428	69,428	69,428	
6/30/2014	53,145	246,554	173,051	175,132	175,132	176,005	176,005	176,005	176,005		
6/30/2015	14,380	43,614	69,388	84,410	95,258	96,291	106,240	106,240			
6/30/2016	75,645	274,223	259,453	329,938	280,349	280,659	280,285				
6/30/2017	30,668	49,275	56,619	71,201	72,949	72,747					
6/30/2018	69,332	107,274	230,459	274,756	254,414						
6/30/2019	50,737	60,695	69,666	84,798							
6/30/2020	45,733	38,765	72,961								
6/30/2021	34,931	74,920									
6/30/2022	66,403										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	108,512	108,512	108,512	108,512	108,512	108,512	108,512	108,512	108512
6/30/2004	108,030	108,030	108,030	108,030	108,030	108,030	108,030	108030	
6/30/2005	407,981	431,041	431,041	431,041	431,041	431,041	431041		
6/30/2006	67,810	67,810	67,810	67,810	67,810	67810			
6/30/2007	537,690	537,725	537,725	537,725	537725				
6/30/2008	261,622	272,683	548,012	624275					
6/30/2009	164,222	164,222	164222						
6/30/2010	364,846	364846							
6/30/2011	202,443								

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

Increments

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	30,705	10,733	13,586	15,440	0	0	15,000	-15,000	0	0	0	0	0
6/30/2004	27,807	32,582	19,321	1,270	0	0	0	0	0	0	0	0	0
6/30/2005	30,592	52,961	117,032	-6,917	64,162	31,417	49,603	-2,371	3,713	34,204	12,354	23,060	0
6/30/2006	-60,570	9,922	17,105	-7,917	2,312	1,646	16,806	238	0	0	0	0	0
6/30/2007	262,540	94,383	48,689	2,844	16,587	21,312	335	0	0	0	0	35	0
6/30/2008	21,776	5,456	17,985	47,768	19,538	35,338	36,366	35,703	4,237	4,142	2,919	11,061	275,329
6/30/2009	5,466	13,360	819	50,000	25,728	0	0	0	0	0	0	0	0
6/30/2010	110,598	170,144	43,132	-6,309	850	0	0	0	0	0	0	0	
6/30/2011	86,662	-11,598	25,277	89,233	38,708	-26,136	-19,594	0	0	0	0		
6/30/2012	-20,222	25,267	38,401	1,940	16,655	-3,653	2,999	0	0	0			
6/30/2013	32,451	15,121	-10,762	-2,910	0	0	0	0	0				
6/30/2014	193,409	-73,503	2,081	0	873	0	0	0					
6/30/2015	29,234	25,774	15,022	10,848	1,033	9,949	0						
6/30/2016	198,578	-14,770	70,485	-49,589	310	-374							
6/30/2017	18,607	7,344	14,582	1,748	-202								
6/30/2018	37,942	123,185	44,297	-20,342									
6/30/2019	9,958	8,971	15,132										
6/30/2020	-6,968	34,196											
6/30/2021	39,989												

Incremental Percentages

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	0.0695	0.0243	0.0307	0.0349	0.0000	0.0000	0.0339	-0.0339	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2004	0.0620	0.0727	0.0431	0.0028	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2005	0.0436	0.0755	0.1669	-0.0099	0.0915	0.0448	0.0707	-0.0034	0.0053	0.0488	0.0176	0.0329	0.0000
6/30/2006	-0.1872	0.0307	0.0529	-0.0245	0.0071	0.0051	0.0519	0.0007	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2007	0.3185	0.1145	0.0591	0.0034	0.0201	0.0259	0.0004	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2008	0.0479	0.0120	0.0396	0.1051	0.0430	0.0777	0.0800	0.0785	0.0093	0.0091	0.0064	0.0243	0.6057
6/30/2009	0.0167	0.0409	0.0025	0.1530	0.0787	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2010	0.1862	0.2865	0.0726	-0.0106	0.0014	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
6/30/2011	0.0697	-0.0093	0.0203	0.0718	0.0312	-0.0210	-0.0158	0.0000	0.0000	0.0000	0.0000		
6/30/2012	-0.0306	0.0382	0.0581	0.0029	0.0252	-0.0055	0.0045	0.0000	0.0000	0.0000			
6/30/2013	0.0619	0.0289	-0.0205	-0.0056	0.0000	0.0000	0.0000	0.0000	0.0000				
6/30/2014	0.6206	-0.2359	0.0067	0.0000	0.0028	0.0000	0.0000	0.0000					
6/30/2015	0.0419	0.0370	0.0215	0.0156	0.0015	0.0143	0.0000						
6/30/2016	0.3294	-0.0245	0.1169	-0.0823	0.0005	-0.0006							
6/30/2017	0.0295	0.0116	0.0231	0.0028	-0.0003								
6/30/2018	0.0456	0.1480	0.0532	-0.0244									
6/30/2019	0.0162	0.0146	0.0246										
6/30/2020	-0.0144	0.0705											
6/30/2021	0.0230												
Best 3/5	0.0229	0.0322	0.0336	-0.0072	0.0007	-0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	173,386,489	232,410,552	283,395,421	289,899,428	285,163,748	280,166,110	277,926,795	275,271,976	274,668,439	274,858,676	274,764,291
6/30/2004	186,731,703	257,070,941	273,269,465	280,447,371	280,577,279	277,447,492	275,058,503	273,431,844	273,349,556	272,690,425	272,472,888
6/30/2005	197,114,345	231,307,824	263,064,230	270,385,347	272,946,873	268,285,532	265,923,821	264,993,809	264,244,670	264,552,447	264,926,904
6/30/2006	185,569,172	246,906,146	279,114,129	287,912,341	283,092,034	277,358,525	274,666,529	274,074,647	273,456,843	273,014,386	272,716,395
6/30/2007	221,995,528	283,004,895	303,918,909	306,393,293	299,757,528	294,292,179	291,855,771	290,511,100	289,528,887	289,404,699	289,470,342
6/30/2008	244,806,536	295,575,943	321,203,401	324,768,778	318,486,843	313,246,420	311,228,555	310,118,794	309,809,044	309,256,240	309,166,518
6/30/2009	251,338,649	309,283,893	339,796,994	338,566,785	332,361,062	329,487,334	326,678,256	324,673,779	323,639,369	323,440,434	323,914,941
6/30/2010	263,760,682	331,954,454	367,296,981	368,834,886	362,504,389	358,364,746	355,542,393	354,438,113	354,147,449	353,915,856	353,790,502
6/30/2011	298,614,507	373,114,956	409,068,564	415,264,114	406,387,670	400,797,586	397,086,760	395,766,724	395,457,398	395,129,114	395,053,882
6/30/2012	251,742,371	315,431,256	350,802,981	351,874,652	347,373,993	344,430,960	343,896,973	344,250,806	343,277,298	342,882,675	342,964,546
6/30/2013	251,119,270	322,093,872	349,545,331	352,837,511	354,251,489	354,042,219	353,632,680	352,881,691	352,724,982	352,207,103	
6/30/2014	286,260,228	360,424,970	407,249,942	436,475,689	438,621,020	438,883,514	436,950,419	435,296,131	435,259,958		
6/30/2015	253,445,090	337,349,201	406,263,702	433,160,526	437,248,406	435,852,365	434,194,816	434,451,705			
6/30/2016	231,551,963	331,456,578	395,837,388	420,762,280	423,804,671	423,550,706	422,015,658				
6/30/2017	254,210,281	366,640,610	440,250,728	465,759,878	472,241,590	472,781,800					
6/30/2018	300,589,880	415,468,148	491,774,048	521,009,370	525,500,470						
6/30/2019	288,771,032	405,581,714	472,136,465	497,176,978							
6/30/2020	227,849,166	311,097,997	359,614,878								
6/30/2021	211,047,150	291,523,951									
6/30/2022	237,405,329										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	274,734,001	274,670,090	274,953,544	274,972,361	274,972,861	275,403,461	275,661,572	275,810,368	276,201,020
6/30/2004	272,505,750	272,551,294	272,468,833	272,300,156	272,426,129	272,429,966	272,680,282	273,045,333	
6/30/2005	264,906,407	264,776,369	265,055,008	265,456,701	265,558,472	265,900,068	266,123,558		
6/30/2006	272,638,262	272,367,250	272,411,880	273,025,035	273,478,885	273,645,676			
6/30/2007	289,269,489	289,740,427	290,007,087	290,211,047	290,473,474				
6/30/2008	309,390,292	309,612,519	310,035,463	310,137,621					
6/30/2009	324,045,191	324,094,665	324,374,429						
6/30/2010	353,950,839	353,855,447							
6/30/2011	395,445,203								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	1.340	1.219	1.023	0.984	0.982	0.992	0.990	0.998	1.001	1.000	1.000
6/30/2004	1.377	1.063	1.026	1.000	0.989	0.991	0.994	1.000	0.998	0.999	1.000
6/30/2005	1.173	1.137	1.028	1.009	0.983	0.991	0.997	0.997	1.001	1.001	1.000
6/30/2006	1.331	1.130	1.032	0.983	0.980	0.990	0.998	0.998	0.998	0.999	1.000
6/30/2007	1.275	1.074	1.008	0.978	0.982	0.992	0.995	0.997	1.000	1.000	0.999
6/30/2008	1.207	1.087	1.011	0.981	0.984	0.994	0.996	0.999	0.998	1.000	1.001
6/30/2009	1.231	1.099	0.996	0.982	0.991	0.991	0.994	0.997	0.999	1.001	1.000
6/30/2010	1.259	1.106	1.004	0.983	0.989	0.992	0.997	0.999	0.999	1.000	1.000
6/30/2011	1.249	1.096	1.015	0.979	0.986	0.991	0.997	0.999	0.999	1.000	1.001
6/30/2012	1.253	1.112	1.003	0.987	0.992	0.998	1.001	0.997	0.999	1.000	
6/30/2013	1.283	1.085	1.009	1.004	0.999	0.999	0.998	1.000	0.999		
6/30/2014	1.259	1.130	1.072	1.005	1.001	0.996	0.996	1.000			
6/30/2015	1.331	1.204	1.066	1.009	0.997	0.996	1.001				
6/30/2016	1.431	1.194	1.063	1.007	0.999	0.996					
6/30/2017	1.442	1.201	1.058	1.014	1.001						
6/30/2018	1.382	1.184	1.059	1.009							
6/30/2019	1.405	1.164	1.053								
6/30/2020	1.365	1.156									
6/30/2021	1.381										
3 Yr Mean	1.384	1.168	1.057	1.010	0.999	0.996	0.998	0.999	0.999	1.000	1.000
Best 3/5	1.389	1.181	1.060	1.008	1.000	0.997	0.999	0.999	0.999	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	1.000	1.001	1.000	1.000	1.002	1.001	1.001	1.001
6/30/2004	1.000	1.000	0.999	1.000	1.000	1.001	1.001	**1.001**
6/30/2005	1.000	1.001	1.002	1.000	1.001	1.001	**1.001**	**1.001**
6/30/2006	0.999	1.000	1.002	1.002	1.001	**1.001**	**1.001**	**1.001**
6/30/2007	1.002	1.001	1.001	1.001	**1.000**	**1.001**	**1.001**	**1.001**
6/30/2008	1.001	1.001	1.000					
6/30/2009	1.000	1.001						
6/30/2010	1.000							
3 Yr Mean	1.000	1.001	1.001	1.001	*1.001*	*1.001*	*1.001*	*1.001*
Best 3/5	1.000	1.001	1.001	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
6/30/2018					1.000	0.997	0.999	0.999	0.999	1.000	1.000
6/30/2019				1.008	1.000	0.997	0.999	0.999	0.999	1.000	1.000
6/30/2020			1.060	1.008	1.000	0.997	0.999	0.999	0.999	1.000	1.000
6/30/2021		1.181	1.060	1.008	1.000	0.997	0.999	0.999	0.999	1.000	1.000
6/30/2022	1.389	1.181	1.060	1.008	1.000	0.997	0.999	0.999	0.999	1.000	1.000

A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	1.000	1.001	1.001	1.000	1.001	1.001	1.001	1.001	**1.004**		1.004
6/30/2019	1.000	1.001	1.001	1.000	1.001	1.001	1.001	1.001	**1.004**		1.012
6/30/2020	1.000	1.001	1.001	1.000	1.001	1.001	1.001	1.001	**1.004**		1.073
6/30/2021	1.000	1.001	1.001	1.000	1.001	1.001	1.001	1.001	**1.004**		1.267
6/30/2022	1.000	1.001	1.001	1.000	1.001	1.001	1.001	1.001	**1.004**		1.760

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 :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	12,802,424	16,914,038	18,428,056	19,760,145	18,640,465	18,484,447	17,757,944	17,642,946	17,609,604	17,671,145	17,752,305
6/30/2004	15,449,857	21,564,496	19,000,253	20,195,600	19,295,614	18,480,315	17,858,132	17,735,635	17,567,909	17,729,443	17,761,316
6/30/2005	14,242,606	22,525,234	20,740,569	19,198,441	17,647,280	17,117,814	16,707,781	16,537,514	16,463,514	16,347,540	16,347,537
6/30/2006	12,880,814	14,721,167	16,953,377	16,820,772	16,219,295	16,392,181	16,472,539	16,497,659	16,693,414	16,640,225	16,740,225
6/30/2007	13,444,260	17,801,428	20,228,295	20,738,266	19,957,481	19,569,620	19,325,652	19,405,149	19,469,937	19,415,686	19,370,686
6/30/2008	14,673,513	18,232,335	19,863,968	19,910,609	20,052,250	19,558,208	19,587,137	19,442,256	19,339,756	19,348,057	19,348,057
6/30/2009	13,967,027	17,152,870	16,612,561	17,694,011	17,851,715	17,614,321	17,582,507	17,407,670	17,443,029	17,387,925	17,385,020
6/30/2010	11,329,860	11,790,420	13,899,629	14,364,933	14,944,229	14,376,489	14,432,900	14,264,389	14,130,484	14,241,831	14,300,162
6/30/2011	10,731,466	14,205,346	15,863,805	16,574,207	16,383,096	16,050,076	16,168,499	15,985,634	15,987,901	15,964,090	16,012,483
6/30/2012	10,380,238	12,856,989	14,232,247	14,671,515	14,831,767	14,483,465	14,664,764	14,910,733	14,796,493	14,758,493	14,728,993
6/30/2013	11,432,867	13,933,050	15,049,538	15,899,929	16,382,206	16,149,328	16,019,258	15,721,839	15,700,452	15,711,694	
6/30/2014	14,237,850	16,941,052	19,084,765	20,391,394	21,227,802	21,488,266	21,703,241	21,971,854	21,818,474		
6/30/2015	14,175,551	18,968,519	23,254,652	25,300,678	25,679,312	25,684,192	25,465,793	25,586,329			
6/30/2016	16,679,820	21,999,896	26,597,484	28,295,488	28,107,990	28,633,941	28,088,369				
6/30/2017	15,135,028	23,681,082	30,820,600	31,661,051	30,976,297	30,802,823					
6/30/2018	19,044,493	27,739,078	33,258,353	35,002,144	34,969,492						
6/30/2019	20,134,704	27,782,802	33,750,132	35,298,385							
6/30/2020	18,890,248	22,351,641	26,561,671								
6/30/2021	18,263,978	24,093,627									
6/30/2022	18,737,554										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	17,703,356	17,693,356	17,693,356	17,693,356	17,709,356	17,710,356	17,709,356	17,710,356	17,710,356
6/30/2004	17,737,506	17,760,007	17,810,006	17,810,006	17,791,256	17,791,256	17,793,756		
6/30/2005	16,352,537	16,347,537	16,347,537	16,403,982	16,403,982	16,403,982	16,403,982		
6/30/2006	16,740,225	16,640,225	16,640,225	16,641,582	16,641,582	16,641,582			
6/30/2007	19,293,016	19,293,116	19,293,116	19,293,016	19,293,016				
6/30/2008	19,347,957	19,352,957	19,348,957	19,348,957					
6/30/2009	17,385,019	17,385,019	17,385,019						
6/30/2010	14,300,162	14,205,999							
6/30/2011	16,112,480								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	1.321	1.090	1.072	0.943	0.992	0.961	0.994	0.998	1.003	1.005	0.997
6/30/2004	1.396	0.881	1.063	0.955	0.958	0.966	0.993	0.991	1.009	1.002	0.999
6/30/2005	1.582	0.921	0.926	0.919	0.970	0.976	0.990	0.996	0.993	1.000	1.000
6/30/2006	1.143	1.152	0.992	0.964	1.011	1.005	1.002	1.012	0.997	1.006	1.000
6/30/2007	1.324	1.136	1.025	0.962	0.981	0.988	1.004	1.003	0.997	0.998	0.996
6/30/2008	1.243	1.089	1.002	1.007	0.975	1.001	0.993	0.995	1.000	1.000	1.000
6/30/2009	1.228	0.969	1.065	1.009	0.987	0.998	0.990	1.002	0.997	1.000	1.000
6/30/2010	1.041	1.179	1.033	1.040	0.962	1.004	0.988	0.991	1.008	1.004	1.000
6/30/2011	1.324	1.117	1.045	0.988	0.980	1.007	0.989	1.000	0.999	1.003	1.006
6/30/2012	1.239	1.107	1.031	1.011	0.977	1.013	1.017	0.992	0.997	0.998	
6/30/2013	1.219	1.080	1.057	1.030	0.986	0.992	0.981	0.999	1.001		
6/30/2014	1.190	1.127	1.068	1.041	1.012	1.010	1.012	0.993			
6/30/2015	1.338	1.226	1.088	1.015	1.000	0.991	1.005				
6/30/2016	1.319	1.209	1.064	0.993	1.019	0.981					
6/30/2017	1.565	1.301	1.027	0.978	0.994						
6/30/2018	1.457	1.199	1.052	0.999							
6/30/2019	1.380	1.215	1.046								
6/30/2020	1.183	1.188									
6/30/2021	1.319										
3 Yr Mean	1.294	1.201	1.042	0.990	1.004	0.994	0.999	0.995	0.999	1.002	1.002
Best 3/5	1.385	1.208	1.054	1.002	1.002	0.998	1.002	0.995	0.999	1.001	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000
6/30/2004	1.001	1.003	1.000	1.000	0.999	1.000	1.000	**1.000**
6/30/2005	1.000	1.000	1.003	1.000	1.000	1.000	**1.000**	**1.000**
6/30/2006	0.994	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**
6/30/2007	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**
6/30/2008	1.000	1.000	1.000					
6/30/2009	1.000	1.000						
6/30/2010	0.993							
3 Yr Mean	0.998	1.000	1.000	1.000	*1.000*	*1.000*	*1.000*	*1.000*
Best 3/5	0.998	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					1.002	0.998	1.002	0.995	0.999	1.001	1.000
6/30/2019				1.002	1.002	0.998	1.002	0.995	0.999	1.001	1.000
6/30/2020			1.054	1.002	1.002	0.998	1.002	0.995	0.999	1.001	1.000
6/30/2021		1.208	1.054	1.002	1.002	0.998	1.002	0.995	0.999	1.001	1.000
6/30/2022	1.385	1.208	1.054	1.002	1.002	0.998	1.002	0.995	0.999	1.001	1.000

A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.995
6/30/2019	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.997
6/30/2020	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.051
6/30/2021	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.269
6/30/2022	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.758

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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	22,609,737	48,548,000	81,027,825	106,337,248	122,392,106	127,086,992	130,296,060	131,214,410	133,223,451	134,524,165	134,812,046
6/30/2004	21,194,962	49,137,062	79,732,538	102,885,242	111,292,058	116,727,322	118,562,113	120,178,497	121,052,027	122,059,353	122,751,240
6/30/2005	23,117,637	48,349,845	77,954,385	101,526,349	114,195,449	120,771,583	123,947,014	125,655,982	126,662,003	127,733,448	128,466,374
6/30/2006	20,847,299	47,102,795	76,720,860	101,311,305	111,510,877	117,897,143	121,108,930	122,056,471	123,789,444	124,890,916	125,179,711
6/30/2007	22,303,882	54,809,972	85,293,597	111,591,375	124,411,396	130,033,606	131,677,008	133,283,685	135,506,888	135,501,300	135,960,955
6/30/2008	21,476,485	51,634,637	93,131,969	119,494,029	135,928,699	143,882,621	148,199,105	150,552,282	150,886,786	151,228,116	151,777,957
6/30/2009	25,249,739	56,822,113	98,137,707	131,724,966	145,968,021	152,244,815	156,279,424	158,497,393	160,755,734	161,500,544	167,667,728
6/30/2010	27,602,381	63,101,324	108,732,804	139,448,202	153,922,517	161,058,407	164,552,726	166,424,382	169,395,824	170,743,026	170,874,832
6/30/2011	32,900,539	75,253,492	127,412,916	161,970,902	178,621,934	186,838,893	190,687,942	192,073,445	191,615,103	192,684,427	193,401,215
6/30/2012	28,220,934	68,939,637	116,653,446	150,214,408	167,585,503	175,911,152	179,545,998	181,579,204	183,517,662	184,697,597	184,948,802
6/30/2013	30,538,676	74,816,806	122,581,362	158,989,239	178,113,978	185,338,659	188,473,245	191,268,645	192,260,004	193,704,569	
6/30/2014	39,601,700	87,495,212	143,584,526	186,810,141	208,094,464	220,555,978	226,188,948	228,204,405	230,666,296		
6/30/2015	35,890,611	81,415,443	137,880,427	177,467,438	195,673,792	202,435,165	207,378,349	211,502,845			
6/30/2016	34,943,116	83,072,469	141,327,496	180,766,848	196,983,220	204,989,538	211,380,759				
6/30/2017	34,475,566	79,251,770	135,964,491	172,397,549	193,758,189	207,022,765					
6/30/2018	38,598,292	89,436,293	149,505,555	196,087,351	223,011,260						
6/30/2019	36,106,699	82,398,471	136,059,449	175,182,941							
6/30/2020	28,586,046	66,757,172	108,491,711								
6/30/2021	28,449,305	62,938,325									
6/30/2022	29,536,350										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	135,638,416	136,074,589	136,184,009	136,251,212	136,268,073	136,346,666	136,540,715	136,732,034	136,777,482
6/30/2004	123,049,331	123,552,575	123,728,174	124,409,765	124,227,340	124,492,796	124,824,129	125,031,571	
6/30/2005	128,105,633	128,545,508	130,213,063	131,941,528	133,458,189	135,295,609	135,940,512		
6/30/2006	126,068,914	126,116,799	126,424,318	126,707,942	127,168,336	127,404,483			
6/30/2007	135,923,658	136,145,892	136,352,138	136,710,276	136,996,671				
6/30/2008	151,898,186	152,548,225	153,111,555	153,355,273					
6/30/2009	168,263,710	168,686,390	169,503,693						
6/30/2010	172,227,750	172,594,076							
6/30/2011	193,883,427								

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

Increments

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	25,938,263	32,479,825	25,309,423	16,054,858	4,694,886	3,209,068	918,350	2,009,041	1,300,714	287,881	826,370	436,173	109,420
6/30/2004	27,942,100	30,595,476	23,152,704	8,406,816	5,435,264	1,834,791	1,616,384	873,530	1,007,326	691,887	298,091	503,244	175,599
6/30/2005	25,232,208	29,604,540	23,571,964	12,669,100	6,576,134	3,175,431	1,708,968	1,006,021	1,071,445	732,926	-360,741	439,875	1,667,555
6/30/2006	26,255,496	29,618,065	24,590,445	10,199,572	6,386,266	3,211,787	947,541	1,732,973	1,101,472	288,795	889,203	47,885	307,519
6/30/2007	32,506,090	30,483,625	26,297,778	12,820,021	5,622,210	1,643,402	1,606,677	2,223,203	-5,588	459,655	-37,297	222,234	206,246
6/30/2008	30,158,152	41,497,332	26,362,060	16,434,670	7,953,922	4,316,484	2,353,177	334,504	341,330	549,841	120,229	650,039	563,330
6/30/2009	31,572,374	41,315,594	33,587,259	14,243,055	6,276,794	4,034,609	2,217,969	2,258,341	744,810	6,167,184	595,982	422,680	817,303
6/30/2010	35,498,943	45,631,480	30,715,398	14,474,315	7,135,890	3,494,319	1,871,656	2,971,442	1,347,202	131,806	1,352,918	366,326	
6/30/2011	42,352,953	52,159,424	34,557,986	16,651,032	8,216,959	3,849,049	1,385,503	-458,342	1,069,324	716,788	482,212		
6/30/2012	40,718,703	47,713,809	33,560,962	17,371,095	8,325,649	3,634,846	2,033,206	1,938,458	1,179,935	251,205			
6/30/2013	44,278,130	47,764,556	36,407,877	19,124,739	7,224,681	3,134,586	2,795,400	991,359	1,444,565				
6/30/2014	47,893,512	56,089,314	43,225,615	21,284,323	12,461,514	5,632,970	2,015,457	2,461,891					
6/30/2015	45,524,832	56,464,984	39,587,011	18,206,354	6,761,373	4,943,184	4,124,496						
6/30/2016	48,129,353	58,255,027	39,439,352	16,216,372	8,006,318	6,391,221							
6/30/2017	44,776,204	56,712,721	36,433,058	21,360,640	13,264,576								
6/30/2018	50,838,001	60,069,262	46,581,796	26,923,909									
6/30/2019	46,291,772	53,660,978	39,123,492										
6/30/2020	38,171,126	41,734,539											
6/30/2021	34,489,020												

Incremental Percentages

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	0.0640	0.0801	0.0624	0.0396	0.0116	0.0079	0.0023	0.0050	0.0032	0.0007	0.0020	0.0011	0.0003
6/30/2004	0.0709	0.0776	0.0587	0.0213	0.0138	0.0047	0.0041	0.0022	0.0026	0.0018	0.0008	0.0013	0.0004
6/30/2005	0.0638	0.0749	0.0596	0.0321	0.0166	0.0080	0.0043	0.0025	0.0027	0.0019	-0.0009	0.0011	0.0042
6/30/2006	0.0655	0.0739	0.0614	0.0255	0.0159	0.0080	0.0024	0.0043	0.0027	0.0007	0.0022	0.0001	0.0008
6/30/2007	0.0740	0.0694	0.0598	0.0292	0.0128	0.0037	0.0037	0.0051	0.0000	0.0010	-0.0001	0.0005	0.0005
6/30/2008	0.0646	0.0888	0.0564	0.0352	0.0170	0.0092	0.0050	0.0007	0.0007	0.0012	0.0003	0.0014	0.0012
6/30/2009	0.0645	0.0844	0.0687	0.0291	0.0128	0.0082	0.0045	0.0046	0.0015	0.0126	0.0012	0.0009	0.0017
6/30/2010	0.0649	0.0834	0.0562	0.0265	0.0130	0.0064	0.0034	0.0054	0.0025	0.0002	0.0025	0.0007	
6/30/2011	0.0708	0.0872	0.0578	0.0278	0.0137	0.0064	0.0023	-0.0008	0.0018	0.0012	0.0008		
6/30/2012	0.0732	0.0857	0.0603	0.0312	0.0150	0.0065	0.0037	0.0035	0.0021	0.0005			
6/30/2013	0.0775	0.0836	0.0637	0.0335	0.0126	0.0055	0.0049	0.0017	0.0025				
6/30/2014	0.0673	0.0788	0.0607	0.0299	0.0175	0.0079	0.0028	0.0035					
6/30/2015	0.0632	0.0783	0.0549	0.0253	0.0094	0.0069	0.0057						
6/30/2016	0.0659	0.0798	0.0540	0.0222	0.0110	0.0088							
6/30/2017	0.0553	0.0701	0.0450	0.0264	0.0164								
6/30/2018	0.0561	0.0663	0.0514	0.0297									
6/30/2019	0.0525	0.0609	0.0444										
6/30/2020	0.0555	0.0607											
6/30/2021	0.0519												
Best 3/5	0.0544	0.0658	0.0501	0.0271	0.0133	0.0071	0.0038	0.0029	0.0021	0.0010	0.0008	0.0007	0.0012

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	25,329,563	28,457,741	31,112,302	31,451,974	33,879,074	33,626,766	33,619,575	33,712,021	33,278,892	33,701,030	33,830,962
6/30/2004	24,581,165	28,390,157	28,872,404	30,115,386	31,538,423	31,903,425	31,591,645	31,500,435	31,685,374	31,772,972	31,877,284
6/30/2005	25,102,916	26,707,044	29,299,618	29,797,784	30,453,242	30,589,016	30,667,678	30,767,966	30,875,984	31,241,324	31,134,162
6/30/2006	24,207,430	26,436,340	27,833,295	28,140,091	28,537,399	28,739,313	28,999,486	29,291,554	29,402,821	29,249,127	29,140,054
6/30/2007	25,218,454	27,250,578	28,991,329	29,457,589	30,041,914	30,123,992	30,202,870	30,482,626	31,015,832	30,890,267	30,948,488
6/30/2008	28,412,877	30,759,458	31,051,068	30,921,659	31,811,282	31,988,384	32,293,702	32,138,258	32,370,067	32,628,319	32,585,861
6/30/2009	30,119,729	30,970,723	31,939,056	32,453,879	32,629,376	32,917,618	32,844,531	32,650,259	32,879,624	33,316,464	33,400,779
6/30/2010	30,145,585	33,855,493	35,883,116	36,061,667	36,534,538	36,514,305	36,540,013	36,644,285	36,771,010	36,638,316	36,806,315
6/30/2011	36,945,029	40,395,897	41,661,220	41,885,378	41,764,855	41,653,180	42,045,703	42,632,155	42,659,263	42,830,927	42,909,382
6/30/2012	36,478,559	38,708,680	40,080,014	40,552,314	40,713,338	40,499,827	40,952,256	41,058,118	41,273,700	41,330,543	41,374,495
6/30/2013	33,970,470	36,576,153	38,415,724	39,063,600	39,787,927	40,244,073	40,674,785	40,824,573	41,099,554	40,895,279	
6/30/2014	39,014,308	42,420,860	43,322,889	45,048,702	45,062,621	45,561,418	46,052,440	46,105,340	46,271,026		
6/30/2015	38,850,850	41,982,221	43,429,878	46,162,307	47,900,241	47,661,230	48,039,410	48,260,362			
6/30/2016	31,562,026	36,677,827	40,439,101	41,048,459	41,873,471	42,009,747	42,317,103				
6/30/2017	35,035,243	39,919,649	43,330,895	44,849,121	45,281,151	45,153,170					
6/30/2018	36,345,067	44,899,412	48,410,191	50,133,474	50,922,288						
6/30/2019	38,593,697	43,836,842	46,502,863	49,063,280							
6/30/2020	34,399,276	37,943,358	40,511,673								
6/30/2021	32,957,346	36,921,800									
6/30/2022	33,194,990										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	33,923,146	34,022,758	34,049,676	34,115,383	34,136,898	34,182,190	34,155,236	34,266,086	34,345,440
6/30/2004	32,075,087	32,101,193	32,151,609	32,177,812	32,267,632	32,362,447	32,354,554	32,461,503	
6/30/2005	31,011,825	31,017,746	30,838,825	30,825,760	30,885,778	30,931,590	31,001,220		
6/30/2006	29,215,975	29,104,849	29,160,456	29,252,864	29,261,901	29,298,005			
6/30/2007	30,839,362	30,809,743	30,992,656	30,998,407	30,986,183				
6/30/2008	32,596,709	32,578,698	32,572,606	32,761,633					
6/30/2009	33,896,756	34,203,992	34,142,496						
6/30/2010	37,026,313	36,955,950							
6/30/2011	42,960,204								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	1.123	1.093	1.011	1.077	0.993	1.000	1.003	0.987	1.013	1.004	1.003
6/30/2004	1.155	1.017	1.043	1.047	1.012	0.990	0.997	1.006	1.003	1.003	1.006
6/30/2005	1.064	1.097	1.017	1.022	1.004	1.003	1.003	1.004	1.012	0.997	0.996
6/30/2006	1.092	1.053	1.011	1.014	1.007	1.009	1.010	1.004	0.995	0.996	1.003
6/30/2007	1.081	1.064	1.016	1.020	1.003	1.003	1.009	1.017	0.996	1.002	0.996
6/30/2008	1.083	1.009	0.996	1.029	1.006	1.010	0.995	1.007	1.008	0.999	1.000
6/30/2009	1.028	1.031	1.016	1.005	1.009	0.998	0.994	1.007	1.013	1.003	1.015
6/30/2010	1.123	1.060	1.005	1.013	0.999	1.001	1.003	1.003	0.996	1.005	1.006
6/30/2011	1.093	1.031	1.005	0.997	0.997	1.009	1.014	1.001	1.004	1.002	1.001
6/30/2012	1.061	1.035	1.012	1.004	0.995	1.011	1.003	1.005	1.001	1.001	
6/30/2013	1.077	1.050	1.017	1.019	1.011	1.011	1.004	1.007	0.995		
6/30/2014	1.087	1.021	1.040	1.000	1.011	1.011	1.001	1.004			
6/30/2015	1.081	1.034	1.063	1.038	0.995	1.008	1.005				
6/30/2016	1.162	1.103	1.015	1.020	1.003	1.007					
6/30/2017	1.139	1.085	1.035	1.010	0.997						
6/30/2018	1.235	1.078	1.036	1.016							
6/30/2019	1.136	1.061	1.055								
6/30/2020	1.103	1.068									
6/30/2021	1.120										
3 Yr Mean	1.120	1.069	1.042	1.015	0.998	1.009	1.003	1.005	1.000	1.003	1.007
Best 3/5	1.132	1.077	1.042	1.015	1.004	1.010	1.004	1.004	1.000	1.002	1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	1.003	1.001	1.002	1.001	1.001	0.999	1.003	1.002
6/30/2004	1.001	1.002	1.001	1.003	1.003	1.000	1.003	**1.001**
6/30/2005	1.000	0.994	1.000	1.002	1.001	1.002	**1.000**	**1.001**
6/30/2006	0.996	1.002	1.003	1.000	1.001	**1.001**	**1.000**	**1.001**
6/30/2007	0.999	1.006	1.000	1.000	**1.001**	**1.001**	**1.000**	**1.001**
6/30/2008	0.999	1.000	1.006					
6/30/2009	1.009	0.998						
6/30/2010	0.998							
3 Yr Mean	1.002	1.001	1.003	1.001	*1.002*	*1.000*	*1.003*	*1.002*
Best 3/5	0.999	1.000	1.001	1.001	**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
6/30/2018					1.004	1.010	1.004	1.004	1.000	1.002	1.002
6/30/2019				1.015	1.004	1.010	1.004	1.004	1.000	1.002	1.002
6/30/2020			1.042	1.015	1.004	1.010	1.004	1.004	1.000	1.002	1.002
6/30/2021		1.077	1.042	1.015	1.004	1.010	1.004	1.004	1.000	1.002	1.002
6/30/2022	1.132	1.077	1.042	1.015	1.004	1.010	1.004	1.004	1.000	1.002	1.002

A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	**1.005**		1.037
6/30/2019	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	**1.005**		1.052
6/30/2020	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	**1.005**		1.096
6/30/2021	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	**1.005**		1.181
6/30/2022	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	**1.005**		1.337

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 :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	1,350,578	1,269,393	1,345,357	1,589,094	1,505,733	1,388,933	1,392,201	1,449,428	1,449,428	1,449,428	1,449,428
6/30/2004	1,455,661	1,634,999	2,043,408	2,166,787	2,407,794	2,396,272	2,391,271	2,389,838	2,354,838	2,420,408	2,419,507
6/30/2005	1,947,549	1,989,785	1,907,051	2,267,944	2,238,992	2,407,792	2,257,741	2,376,783	2,336,283	2,347,572	2,345,572
6/30/2006	1,513,581	1,718,662	1,909,135	1,791,943	1,765,979	1,711,579	1,726,579	1,769,154	1,752,257	1,756,480	1,756,314
6/30/2007	1,276,079	1,448,069	1,989,650	1,698,696	1,885,396	1,761,602	1,764,102	1,857,998	1,957,999	1,957,998	1,957,998
6/30/2008	978,251	1,430,439	1,068,517	1,102,102	1,030,667	1,027,978	1,046,178	1,040,978	1,042,978	1,043,080	1,064,289
6/30/2009	1,961,270	1,287,777	1,467,663	1,416,457	1,403,918	1,394,124	1,522,046	1,474,625	1,474,624	1,474,624	1,474,624
6/30/2010	1,231,766	1,205,943	1,225,999	1,274,277	1,342,738	1,355,238	1,306,262	1,255,262	1,254,237	1,264,436	1,264,073
6/30/2011	1,218,147	1,268,742	1,310,056	1,228,415	1,378,892	1,393,495	1,375,404	1,386,404	1,361,404	1,361,404	1,361,404
6/30/2012	1,037,915	1,085,916	1,312,818	1,500,390	1,465,629	1,624,987	1,525,841	1,535,159	1,533,203	1,531,483	1,538,983
6/30/2013	1,583,246	1,689,163	1,650,824	1,473,479	1,649,611	1,616,111	1,616,100	1,627,850	1,607,850	1,607,850	
6/30/2014	1,847,379	1,712,874	1,602,680	1,695,347	1,667,697	1,613,201	1,708,002	1,808,002	1,731,402		
6/30/2015	1,977,192	1,865,133	1,799,225	2,134,242	1,985,739	2,105,943	2,177,593	2,177,593			
6/30/2016	1,916,638	2,216,746	2,566,935	2,837,402	3,250,954	3,342,811	3,381,591				
6/30/2017	1,989,643	2,179,201	2,409,145	2,557,979	2,256,637	2,185,372					
6/30/2018	2,404,355	2,865,593	3,259,642	3,503,193	3,472,519						
6/30/2019	2,596,793	2,955,858	2,908,623	2,891,071							
6/30/2020	2,628,826	3,176,995	3,679,003								
6/30/2021	2,436,085	2,674,485									
6/30/2022	1,942,610										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	1,449,428	1,449,428	1,449,428	1,649,428	1,651,037	1,651,037	1,651,037	1,651,037	1,651,037
6/30/2004	2,519,408	2,521,283	2,521,283	2,521,383	2,521,283	2,521,283	2,521,283	2,526,283	
6/30/2005	2,345,572	2,344,572	2,344,572	2,345,600	2,345,600	2,345,600	2,345,600		
6/30/2006	1,760,078	1,755,269	1,759,416	1,752,000	1,750,976	1,750,976			
6/30/2007	1,957,999	1,962,998	1,961,892	1,961,892	1,961,892				
6/30/2008	1,054,289	1,045,955	1,045,955	1,045,955					
6/30/2009	1,474,624	1,474,624	1,474,624						
6/30/2010	1,264,323	1,264,323							
6/30/2011	1,361,404								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	0.940	1.060	1.181	0.948	0.922	1.002	1.041	1.000	1.000	1.000	1.000
6/30/2004	1.123	1.250	1.060	1.111	0.995	0.998	0.999	0.985	1.028	1.000	1.041
6/30/2005	1.022	0.958	1.189	0.987	1.075	0.938	1.053	0.983	1.005	0.999	1.000
6/30/2006	1.135	1.111	0.939	0.986	0.969	1.009	1.025	0.990	1.002	1.000	1.002
6/30/2007	1.135	1.374	0.854	1.110	0.934	1.001	1.053	1.054	1.000	1.000	1.000
6/30/2008	1.462	0.747	1.031	0.935	0.997	1.018	0.995	1.002	1.000	1.020	0.991
6/30/2009	0.657	1.140	0.965	0.991	0.993	1.092	0.969	1.000	1.000	1.000	1.000
6/30/2010	0.979	1.017	1.039	1.054	1.009	0.964	0.961	0.999	1.008	1.000	1.000
6/30/2011	1.042	1.033	0.938	1.122	1.011	0.987	1.008	0.982	1.000	1.000	1.000
6/30/2012	1.046	1.209	1.143	0.977	1.109	0.939	1.006	0.999	0.999	1.005	
6/30/2013	1.067	0.977	0.893	1.120	0.980	1.000	1.007	0.988	1.000		
6/30/2014	0.927	0.936	1.058	0.984	0.967	1.059	1.059	0.958			
6/30/2015	0.943	0.965	1.186	0.930	1.061	1.034	1.000				
6/30/2016	1.157	1.158	1.105	1.146	1.028	1.012					
6/30/2017	1.095	1.106	1.062	0.882	0.968						
6/30/2018	1.192	1.138	1.075	0.991							
6/30/2019	1.138	0.984	0.994								
6/30/2020	1.209	1.158									
6/30/2021	1.098										
3 Yr Mean	1.148	1.093	1.044	1.006	1.019	1.035	1.022	0.982	1.000	1.002	1.000
Best 3/5	1.143	1.134	1.081	0.968	0.992	1.015	1.007	0.990	1.000	1.002	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	1.000	1.000	1.138	1.001	1.000	1.000	1.000	1.000
6/30/2004	1.001	1.000	1.000	1.000	1.000	1.000	1.002	**1.000**
6/30/2005	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**	**1.000**
6/30/2006	0.997	1.002	0.996	0.999	1.000	**1.000**	**1.000**	**1.000**
6/30/2007	1.003	0.999	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**
6/30/2008	0.992	1.000	1.000					
6/30/2009	1.000	1.000						
6/30/2010	1.000							
3 Yr Mean	0.997	1.000	0.999	1.000	*1.000*	*1.000*	*1.001*	*1.000*
Best 3/5	0.999	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					0.992	1.015	1.007	0.990	1.000	1.002	1.000
6/30/2019				0.968	0.992	1.015	1.007	0.990	1.000	1.002	1.000
6/30/2020			1.081	0.968	0.992	1.015	1.007	0.990	1.000	1.002	1.000
6/30/2021		1.134	1.081	0.968	0.992	1.015	1.007	0.990	1.000	1.002	1.000
6/30/2022	1.143	1.134	1.081	0.968	0.992	1.015	1.007	0.990	1.000	1.002	1.000

A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.005
6/30/2019	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.973
6/30/2020	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.051
6/30/2021	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.192
6/30/2022	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.363

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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	2,559,699	5,251,569	8,392,870	12,106,767	15,761,932	17,387,254	18,726,348	19,270,946	19,653,123	20,146,540	20,295,864
6/30/2004	2,469,537	6,100,373	9,716,169	12,762,954	15,898,463	18,167,487	19,282,063	19,386,093	20,177,657	20,677,073	20,674,867
6/30/2005	3,123,981	6,788,378	12,163,008	15,089,181	17,985,018	19,839,872	20,690,685	21,482,226	22,288,671	24,018,263	24,376,102
6/30/2006	2,406,332	6,018,435	9,506,068	12,656,540	14,254,696	16,463,705	18,462,812	19,422,571	19,503,346	19,895,303	22,803,305
6/30/2007	3,451,396	7,383,712	10,584,651	14,229,627	15,849,250	17,673,973	19,997,332	20,000,173	21,660,200	21,970,171	22,135,727
6/30/2008	3,657,552	7,494,010	12,108,442	15,845,173	19,066,514	20,430,868	21,280,082	22,192,115	23,285,148	24,092,661	25,118,986
6/30/2009	3,812,889	6,434,889	10,633,550	12,932,522	15,412,881	17,009,358	17,972,968	19,124,652	19,856,355	20,710,268	21,035,256
6/30/2010	3,696,882	8,424,318	13,534,613	17,714,008	20,921,215	22,462,519	24,938,291	25,815,179	26,362,221	26,358,028	26,936,388
6/30/2011	4,136,176	10,652,077	15,568,436	20,230,115	23,969,653	26,029,061	26,479,926	27,084,259	27,285,499	27,790,113	27,986,566
6/30/2012	5,109,695	8,746,558	12,040,727	15,908,039	19,097,718	21,209,118	22,964,951	24,300,659	25,991,424	27,137,076	27,829,564
6/30/2013	4,694,556	8,797,501	15,065,616	20,463,296	20,999,651	21,913,191	21,966,515	23,296,527	24,280,457	24,547,938	
6/30/2014	4,868,607	9,433,509	13,277,688	15,832,312	17,194,053	21,803,419	22,490,475	23,515,458	23,855,489		
6/30/2015	5,378,346	10,394,140	15,762,331	20,339,072	24,471,155	27,056,024	27,884,854	29,114,777			
6/30/2016	4,048,339	9,129,491	15,214,051	20,358,458	23,067,934	24,027,369	24,462,995				
6/30/2017	5,047,946	10,338,097	15,526,459	19,885,561	21,702,953	24,435,472					
6/30/2018	5,755,177	12,325,070	18,674,109	23,801,467	27,720,699						
6/30/2019	4,338,059	9,007,303	14,293,308	18,864,850							
6/30/2020	5,962,329	10,459,825	14,664,605								
6/30/2021	5,613,250	9,507,647									
6/30/2022	4,846,208										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	20,208,931	20,287,755	20,206,358	20,245,993	20,265,834	20,283,800	20,327,683	20,446,648	20,476,807
6/30/2004	20,789,690	20,859,007	20,929,699	20,836,339	20,966,566	21,070,079	21,086,720	21,117,301	
6/30/2005	24,336,158	24,705,619	24,846,536	24,949,660	25,038,136	25,076,614	25,307,610		
6/30/2006	23,124,214	22,995,183	23,199,732	23,423,279	23,507,300	23,559,881			
6/30/2007	22,207,883	22,344,036	22,378,522	22,386,234	22,414,165				
6/30/2008	25,459,907	25,552,554	25,979,675	26,238,523					
6/30/2009	21,252,766	21,507,910	21,666,982						
6/30/2010	27,602,077	27,938,752							
6/30/2011	28,128,913								

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
6/30/2003	2,691,870	3,141,301	3,713,897	3,655,165	1,625,322	1,339,094	544,598	382,177	493,417	149,324	-86,933	78,824	-81,397
6/30/2004	3,630,836	3,615,796	3,046,785	3,135,509	2,269,024	1,114,576	104,030	791,564	499,416	-2,206	114,823	69,317	70,692
6/30/2005	3,664,397	5,374,630	2,926,173	2,895,837	1,854,854	850,813	791,541	806,445	1,729,592	357,839	-39,944	369,461	140,917
6/30/2006	3,612,103	3,487,633	3,150,472	1,598,156	2,209,009	1,999,107	959,759	80,775	391,957	2,908,002	320,909	-129,031	204,549
6/30/2007	3,932,316	3,200,939	3,644,976	1,619,623	1,824,723	2,323,359	2,841	1,660,027	309,971	165,556	72,156	136,153	34,486
6/30/2008	3,836,458	4,614,432	3,736,731	3,221,341	1,364,354	849,214	912,033	1,093,033	807,513	1,026,325	340,921	92,647	427,121
6/30/2009	2,622,000	4,198,661	2,298,972	2,480,359	1,596,477	963,610	1,151,684	731,703	853,913	324,988	217,510	255,144	159,072
6/30/2010	4,727,436	5,110,295	4,179,395	3,207,207	1,541,304	2,475,772	876,888	547,042	-4,193	578,360	665,689	336,675	
6/30/2011	6,515,901	4,916,359	4,661,679	3,739,538	2,059,408	450,865	604,333	201,240	504,614	196,453	142,347		
6/30/2012	3,636,863	3,294,169	3,867,312	3,189,679	2,111,400	1,755,833	1,335,708	1,690,765	1,145,652	692,488			
6/30/2013	4,102,945	6,268,115	5,397,680	536,355	913,540	53,324	1,330,012	983,930	267,481				
6/30/2014	4,564,902	3,844,179	2,554,624	1,361,741	4,609,366	687,056	1,024,983	340,031					
6/30/2015	5,015,794	5,368,191	4,576,741	4,132,083	2,584,869	828,830	1,229,923						
6/30/2016	5,081,152	6,084,560	5,144,407	2,709,476	959,435	435,626							
6/30/2017	5,290,151	5,188,362	4,359,102	1,817,392	2,732,519								
6/30/2018	6,569,893	6,349,039	5,127,358	3,919,232									
6/30/2019	4,669,244	5,286,005	4,571,542										
6/30/2020	4,497,496	4,204,780											
6/30/2021	3,894,397												

Incremental Percentages

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	0.0584	0.0681	0.0805	0.0792	0.0352	0.0290	0.0118	0.0083	0.0107	0.0032	-0.0019	0.0017	-0.0018
6/30/2004	0.0820	0.0817	0.0688	0.0708	0.0513	0.0252	0.0023	0.0179	0.0113	0.0000	0.0026	0.0016	0.0016
6/30/2005	0.0907	0.1331	0.0725	0.0717	0.0459	0.0211	0.0196	0.0200	0.0428	0.0089	-0.0010	0.0091	0.0035
6/30/2006	0.0964	0.0931	0.0841	0.0427	0.0590	0.0534	0.0256	0.0022	0.0105	0.0776	0.0086	-0.0034	0.0055
6/30/2007	0.0974	0.0793	0.0903	0.0401	0.0452	0.0575	0.0001	0.0411	0.0077	0.0041	0.0018	0.0034	0.0009
6/30/2008	0.0908	0.1092	0.0884	0.0762	0.0323	0.0201	0.0216	0.0259	0.0191	0.0243	0.0081	0.0022	0.0101
6/30/2009	0.0585	0.0936	0.0513	0.0553	0.0356	0.0215	0.0257	0.0163	0.0190	0.0072	0.0048	0.0057	0.0035
6/30/2010	0.0968	0.1046	0.0856	0.0657	0.0316	0.0507	0.0180	0.0112	-0.0001	0.0118	0.0136	0.0069	
6/30/2011	0.1035	0.0781	0.0741	0.0594	0.0327	0.0072	0.0096	0.0032	0.0080	0.0031	0.0023		
6/30/2012	0.0638	0.0578	0.0678	0.0559	0.0370	0.0308	0.0234	0.0296	0.0201	0.0121			
6/30/2013	0.0756	0.1156	0.0995	0.0099	0.0168	0.0010	0.0245	0.0181	0.0049				
6/30/2014	0.0685	0.0577	0.0384	0.0204	0.0692	0.0103	0.0154	0.0051					
6/30/2015	0.0745	0.0798	0.0680	0.0614	0.0384	0.0123	0.0183						
6/30/2016	0.0839	0.1004	0.0849	0.0447	0.0158	0.0072							
6/30/2017	0.0832	0.0816	0.0685	0.0286	0.0430								
6/30/2018	0.0890	0.0860	0.0694	0.0531									
6/30/2019	0.0677	0.0766	0.0663										
6/30/2020	0.0744	0.0695											
6/30/2021	0.0665												
Best 3/5	0.0751	0.0814	0.0686	0.0421	0.0327	0.0099	0.0190	0.0115	0.0106	0.0104	0.0051	0.0038	0.0042

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	9,597,076	11,796,173	16,464,209	15,754,789	15,424,472	15,392,986	14,409,087	14,067,760	14,271,692	14,199,561	14,224,228
6/30/2004	14,491,977	18,637,604	16,238,032	16,474,308	15,932,318	15,617,648	15,773,881	15,723,422	15,799,076	15,685,933	15,650,138
6/30/2005	12,579,860	16,724,018	18,716,761	18,100,549	17,751,193	17,654,025	17,246,372	17,305,295	17,301,328	17,500,084	17,493,802
6/30/2006	18,530,252	22,085,671	22,858,293	21,743,306	20,915,867	20,526,362	20,103,853	20,219,131	20,012,195	19,908,851	19,933,847
6/30/2007	17,297,453	20,896,421	21,597,832	21,357,578	20,864,755	20,241,312	20,166,712	20,311,771	20,379,329	20,642,277	20,665,127
6/30/2008	16,297,013	17,538,492	17,425,204	17,346,789	16,989,386	16,993,760	17,393,252	17,505,342	17,439,276	17,489,244	17,350,067
6/30/2009	13,176,347	14,844,726	14,518,830	14,480,151	15,111,762	14,980,856	15,003,410	14,840,083	14,674,489	14,844,488	14,888,584
6/30/2010	11,238,038	13,706,973	14,253,861	13,606,085	13,545,245	13,431,440	13,307,383	13,286,272	13,413,426	13,666,354	13,606,215
6/30/2011	9,546,482	10,453,166	11,123,380	11,646,639	11,538,819	11,219,001	11,198,493	10,993,936	11,286,230	11,382,221	11,327,222
6/30/2012	8,125,659	9,903,689	10,120,287	10,392,187	10,697,017	10,119,120	10,293,380	10,436,744	10,359,384	10,306,590	10,364,809
6/30/2013	8,445,634	9,342,243	10,461,792	10,507,487	10,771,956	10,759,947	10,697,583	10,769,114	10,879,094	11,268,259	
6/30/2014	7,299,592	10,129,938	13,027,033	13,588,079	13,991,459	14,412,467	14,349,678	14,692,403	14,919,895		
6/30/2015	8,448,164	10,693,624	13,543,212	15,624,493	16,532,341	16,642,554	17,220,422	17,799,570			
6/30/2016	9,534,596	12,298,954	16,061,950	16,190,450	15,940,769	16,279,682	16,526,537				
6/30/2017	9,268,768	12,628,640	13,971,334	14,372,617	15,160,283	15,966,845					
6/30/2018	10,749,730	13,798,660	14,955,891	16,142,549	17,097,818						
6/30/2019	8,223,094	10,477,698	12,901,861	15,216,036							
6/30/2020	7,355,130	11,461,694	14,130,431								
6/30/2021	8,634,495	12,128,016									
6/30/2022	10,930,425										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	14,174,488	14,139,389	14,143,686	14,138,686	14,063,684	14,063,684	14,063,684	14,063,719	14,018,719
6/30/2004	15,521,024	15,521,135	15,565,935	15,578,329	15,578,329	15,578,329	15,641,329	15,716,330	
6/30/2005	17,341,054	17,438,551	17,538,446	17,438,446	17,538,449	17,503,446	17,503,446		
6/30/2006	20,142,597	20,004,097	20,004,097	20,004,597	20,003,597	20,003,597			
6/30/2007	20,614,957	20,575,853	20,684,449	20,709,603	20,753,353				
6/30/2008	17,250,067	17,370,067	17,443,794	17,443,794					
6/30/2009	14,914,811	15,005,991	14,907,128						
6/30/2010	13,697,714	13,651,249							
6/30/2011	11,327,246								

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2003	1.229	1.396	0.957	0.979	0.998	0.936	0.976	1.014	0.995	1.002	0.997
6/30/2004	1.286	0.871	1.015	0.967	0.980	1.010	0.997	1.005	0.993	0.998	0.992
6/30/2005	1.329	1.119	0.967	0.981	0.995	0.977	1.003	1.000	1.011	1.000	0.991
6/30/2006	1.192	1.035	0.951	0.962	0.981	0.979	1.006	0.990	0.995	1.001	1.010
6/30/2007	1.208	1.034	0.989	0.977	0.970	0.996	1.007	1.003	1.013	1.001	0.998
6/30/2008	1.076	0.994	0.995	0.979	1.000	1.024	1.006	0.996	1.003	0.992	0.994
6/30/2009	1.127	0.978	0.997	1.044	0.991	1.002	0.989	0.989	1.012	1.003	1.002
6/30/2010	1.220	1.040	0.955	0.996	0.992	0.991	0.998	1.010	1.019	0.996	1.007
6/30/2011	1.095	1.064	1.047	0.991	0.972	0.998	0.982	1.027	1.009	0.995	1.000
6/30/2012	1.219	1.022	1.027	1.029	0.946	1.017	1.014	0.993	0.995	1.006	
6/30/2013	1.106	1.120	1.004	1.025	0.999	0.994	1.007	1.010	1.036		
6/30/2014	1.388	1.286	1.043	1.030	1.030	0.996	1.024	1.015			
6/30/2015	1.266	1.266	1.154	1.058	1.007	1.035	1.034				
6/30/2016	1.290	1.306	1.008	0.985	1.021	1.015					
6/30/2017	1.362	1.106	1.029	1.055	1.053						
6/30/2018	1.284	1.084	1.079	1.059							
6/30/2019	1.274	1.231	1.179								
6/30/2020	1.558	1.233									
6/30/2021	1.405										
3 Yr Mean	1.412	1.183	1.096	1.033	1.027	1.015	1.022	1.006	1.013	0.999	1.003
Best 3/5	1.350	1.190	1.087	1.048	1.019	1.009	1.015	1.012	1.013	0.998	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2003	0.998	1.000	1.000	0.995	1.000	1.000	1.000	0.997
6/30/2004	1.000	1.003	1.001	1.000	1.000	1.004	1.005	**1.000**
6/30/2005	1.006	1.006	0.994	1.006	0.998	1.000	**1.000**	**1.000**
6/30/2006	0.993	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**
6/30/2007	0.998	1.005	1.001	1.002	**1.001**	**1.000**	**1.000**	**1.000**
6/30/2008	1.007	1.004	1.000					
6/30/2009	1.006	0.993						
6/30/2010	0.997							
3 Yr Mean	1.003	1.001	1.000	1.003	*0.999*	*1.001*	*1.003*	*0.997*
Best 3/5	1.000	1.003	1.000	1.001	**1.000**	**1.000**	**1.000**	**1.000**

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					1.019	1.009	1.015	1.012	1.013	0.998	1.000
6/30/2019				1.048	1.019	1.009	1.015	1.012	1.013	0.998	1.000
6/30/2020			1.087	1.048	1.019	1.009	1.015	1.012	1.013	0.998	1.000
6/30/2021		1.190	1.087	1.048	1.019	1.009	1.015	1.012	1.013	0.998	1.000
6/30/2022	1.350	1.190	1.087	1.048	1.019	1.009	1.015	1.012	1.013	0.998	1.000

A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
6/30/2018	1.000	1.003	1.000	1.001	1.000	1.000	1.000	1.000	**1.000**		1.072
6/30/2019	1.000	1.003	1.000	1.001	1.000	1.000	1.000	1.000	**1.000**		1.123
6/30/2020	1.000	1.003	1.000	1.001	1.000	1.000	1.000	1.000	**1.000**		1.221
6/30/2021	1.000	1.003	1.000	1.001	1.000	1.000	1.000	1.000	**1.000**		1.453
6/30/2022	1.000	1.003	1.000	1.001	1.000	1.000	1.000	1.000	**1.000**		1.962

Bold - Calculated Using Modified Bondy Method
Italics - Three year mean Excludes Modified Bondy ratios

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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2003	1,839,786	4,093,299	8,523,402	12,109,904	13,694,491	15,119,882	21,813,784	23,460,829	26,783,769	27,679,469	27,847,267
6/30/2004	2,340,091	5,462,717	9,015,994	11,515,386	13,893,862	14,364,005	14,998,387	15,483,191	15,687,561	16,083,381	16,126,279
6/30/2005	1,406,644	6,007,121	10,143,995	13,103,808	14,462,495	16,015,733	16,358,045	16,405,446	17,087,272	17,899,199	18,504,304
6/30/2006	1,772,774	6,174,401	9,909,381	12,574,015	13,629,633	14,301,525	14,854,198	15,166,561	15,371,661	17,978,343	18,080,329
6/30/2007	2,033,643	5,504,415	13,663,549	17,066,750	18,343,217	18,697,840	15,647,157	18,100,004	18,132,184	18,198,371	18,251,794
6/30/2008	1,892,703	6,059,447	11,442,556	13,761,721	14,054,071	14,428,936	15,125,681	15,777,161	15,998,060	16,130,299	16,382,883
6/30/2009	2,611,334	7,190,929	9,970,538	13,474,426	16,819,723	17,303,577	18,001,771	18,543,289	18,955,000	19,273,358	14,927,904
6/30/2010	2,500,735	8,652,090	14,542,087	16,675,552	19,083,549	22,069,115	22,641,449	24,710,019	25,060,536	25,427,811	31,525,425
6/30/2011	4,277,208	11,005,022	17,146,695	20,316,623	23,172,493	25,605,493	27,278,196	27,753,927	28,076,071	29,016,685	30,244,660
6/30/2012	2,773,360	7,234,331	10,085,146	12,841,914	13,680,777	16,924,976	18,844,078	19,926,737	20,572,622	20,584,891	20,730,482
6/30/2013	2,212,878	6,914,578	9,984,658	14,561,964	18,739,701	19,300,797	19,907,604	20,060,002	20,854,922	21,141,094	
6/30/2014	2,824,981	9,110,374	15,263,025	17,083,921	22,640,642	27,975,635	30,445,778	32,397,440	32,195,745		
6/30/2015	4,239,717	8,637,314	14,908,171	21,873,760	25,235,855	28,634,410	28,735,356	29,894,846			
6/30/2016	4,142,769	10,100,026	14,130,416	15,629,164	17,174,120	18,293,310	18,721,950				
6/30/2017	2,698,234	7,940,372	11,476,328	15,435,416	17,886,407	18,815,131					
6/30/2018	4,749,031	13,913,553	18,496,855	20,886,228	23,538,653						
6/30/2019	2,684,590	5,885,448	9,397,756	12,926,902							
6/30/2020	2,781,278	5,791,350	9,794,031								
6/30/2021	2,010,555	13,333,591									
6/30/2022	3,196,588										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	28,207,169	28,278,246	28,296,759	27,964,930	27,904,095	27,893,509	27,893,509	27,896,829	27,885,869
6/30/2004	16,225,458	16,388,549	16,404,101	16,450,945	16,486,814	16,490,126	16,492,329	16,520,725	
6/30/2005	19,047,676	20,420,898	20,738,522	21,148,619	21,283,037	21,286,943	21,286,943		
6/30/2006	18,332,637	18,420,943	18,351,447	18,361,771	18,361,825	18,361,825			
6/30/2007	18,298,073	18,393,109	18,138,269	18,148,115	18,240,989				
6/30/2008	16,425,883	16,425,881	16,375,390	16,375,390					
6/30/2009	14,901,685	15,387,800	16,929,376						
6/30/2010	31,547,535	31,616,948							
6/30/2011	30,344,599								

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
6/30/2003	2,253,513	4,430,103	3,586,502	1,584,587	1,425,391	6,693,902	1,647,045	3,322,940	895,700	167,798	359,902	71,077	18,513
6/30/2004	3,122,626	3,553,277	2,499,392	2,378,476	470,143	634,382	484,804	204,370	395,820	42,898	99,179	163,091	15,552
6/30/2005	4,600,477	4,136,874	2,959,813	1,358,687	1,553,238	342,312	47,401	681,826	811,927	605,105	543,372	1,373,222	317,624
6/30/2006	4,401,627	3,734,980	2,664,634	1,055,618	671,892	552,673	312,363	205,100	2,606,682	101,986	252,308	88,306	-69,496
6/30/2007	3,470,772	8,159,134	3,403,201	1,276,467	354,623	-3,050,683	2,452,847	32,180	66,187	53,423	46,279	95,036	-254,840
6/30/2008	4,166,744	5,383,109	2,319,165	292,350	374,865	696,745	651,480	220,899	132,239	252,584	43,000	-2	-50,491
6/30/2009	4,579,595	2,779,609	3,503,888	3,345,297	483,854	698,194	541,518	411,711	318,358	-4,345,454	-26,219	486,115	1,541,576
6/30/2010	6,151,355	5,889,997	2,133,465	2,407,997	2,985,566	572,334	2,068,570	350,517	367,275	6,097,614	22,110	69,413	
6/30/2011	6,727,814	6,141,673	3,169,928	2,855,870	2,433,000	1,672,703	475,731	322,144	940,614	1,227,975	99,939		
6/30/2012	4,460,971	2,850,815	2,756,768	838,863	3,244,199	1,919,102	1,082,659	645,885	12,269	145,591			
6/30/2013	4,701,700	3,070,080	4,577,306	4,177,737	561,096	606,807	152,398	794,920	286,172				
6/30/2014	6,285,393	6,152,651	1,820,896	5,556,721	5,334,993	2,470,143	1,951,662	-201,695					
6/30/2015	4,397,597	6,270,857	6,965,589	3,362,095	3,398,555	100,946	1,159,490						
6/30/2016	5,957,257	4,030,390	1,498,748	1,544,956	1,119,190	428,640							
6/30/2017	5,242,138	3,535,956	3,959,088	2,450,991	928,724								
6/30/2018	9,164,522	4,583,302	2,389,373	2,652,425									
6/30/2019	3,200,858	3,512,308	3,529,146										
6/30/2020	3,010,072	4,002,681											
6/30/2021	11,323,036												

Incremental Percentages

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	0.0999	0.1964	0.1590	0.0702	0.0632	0.2967	0.0730	0.1473	0.0397	0.0074	0.0160	0.0032	0.0008
6/30/2004	0.1370	0.1559	0.1097	0.1044	0.0206	0.0278	0.0213	0.0090	0.0174	0.0019	0.0044	0.0072	0.0007
6/30/2005	0.1552	0.1396	0.0999	0.0459	0.0524	0.0116	0.0016	0.0230	0.0274	0.0204	0.0183	0.0463	0.0107
6/30/2006	0.1618	0.1373	0.0979	0.0388	0.0247	0.0203	0.0115	0.0075	0.0958	0.0037	0.0093	0.0032	-0.0026
6/30/2007	0.1162	0.2730	0.1139	0.0427	0.0119	-0.1021	0.0821	0.0011	0.0022	0.0018	0.0015	0.0032	-0.0085
6/30/2008	0.1693	0.2188	0.0943	0.0119	0.0152	0.0283	0.0265	0.0090	0.0054	0.0103	0.0017	0.0000	-0.0021
6/30/2009	0.2077	0.1261	0.1589	0.1517	0.0219	0.0317	0.0246	0.0187	0.0144	-0.1971	-0.0012	0.0221	0.0699
6/30/2010	0.2544	0.2436	0.0882	0.0996	0.1235	0.0237	0.0855	0.0145	0.0152	0.2522	0.0009	0.0029	
6/30/2011	0.3437	0.3137	0.1619	0.1459	0.1243	0.0854	0.0243	0.0165	0.0480	0.0627	0.0051		
6/30/2012	0.2672	0.1707	0.1651	0.0502	0.1943	0.1149	0.0648	0.0387	0.0007	0.0087			
6/30/2013	0.2419	0.1580	0.2355	0.2150	0.0289	0.0312	0.0078	0.0409	0.0147				
6/30/2014	0.2462	0.2410	0.0713	0.2177	0.2090	0.0968	0.0765	-0.0079					
6/30/2015	0.1443	0.2057	0.2285	0.1103	0.1115	0.0033	0.0380						
6/30/2016	0.2088	0.1413	0.0525	0.0542	0.0392	0.0150							
6/30/2017	0.1770	0.1194	0.1336	0.0827	0.0314								
6/30/2018	0.2777	0.1389	0.0724	0.0804									
6/30/2019	0.1044	0.1145	0.1151										
6/30/2020	0.0980	0.1303											
6/30/2021	0.3441												
Best 3/5	0.1864	0.1295	0.1070	0.0911	0.0607	0.0477	0.0424	0.0232	0.0148	0.0272	0.0014	0.0031	0.0020

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

Item *	2017	2018	2019	2020	2021	2017 - 2021 Mean
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	

Incurred Percentage

Item *	2017	2018	2019	2020	2021	2017 - 2021 Mean
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)	EXPOSURE TREND	MANUFACTURERS	CONTRACTORS	OL&T CLASS GROUPS 1-13 *	OL&T CLASS GROUP 16	PREMISES/ OPERATIONS
	a) 1/1/2020 to 1/1/2025 AYE 6/30/2020	+ 4.3%	+ 4.3%	+ 3.0%	+ 4.9%	+ 2.4%
	b) 1/1/2021 to 1/1/2025 AYE 6/30/2021	+ 5.0%	+ 4.6%	+ 3.0%	+ 5.2%	+ 2.5%
	c) 1/1/2022 to 1/1/2025 AYE 6/30/2022	+ 3.3%	+ 4.3%	+ 3.0%	+ 4.1%	+ 2.2%

		MANUFACTURERS & CONTRACTORS			OWNERS, LANDLORDS & TENANTS		
(2)	OCCURRENCE SEVERITY	Bodily Injury	Property Damage	Fringe	Bodily Injury	Property Damage	Fringe
	a) Fitted						
	All Years (20 Points)	+ 5.7%	+ 4.3%	- 2.7%	+ 6.7%	+ 6.9%	+ 2.9%
	Eight Year (16 Points)	+ 6.0%	+ 3.8%	- 1.7%	+ 7.6%	+ 7.2%	+ 6.4%
	Six Year (12 Points)	+ 6.8%	+ 4.7%	- 1.8%	+ 9.7%	+ 7.8%	+ 8.5%
	b) Selected	+ 6.5%	+ 4.5%	0.0%	+ 8.0%	+ 8.0%	+ 2.5%

(3)	FREQUENCY TREND	M&C	OL&T
	Selected	- 0.5%	- 0.5%

| (4) | TOTAL ANNUAL NET TREND | + 0.7% | + 6.3% |

Net trend = (frequency trend x severity trend) / exposure trend

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

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

MANUFACTURERS AND CONTRACTORS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 6/30/2020, 6/30/2021 & 6/30/2022

(1) YEAR ENDING QUARTER *		(2) MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES	(3) CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES	(1) YEAR ENDING QUARTER *		(2) MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES	(3) CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES
2012	1	0.987	23.715	2019	1	1.058	27.941
	2	0.990	23.794		2	1.062	28.172
	3	0.995	23.873		3	1.064	28.344
	4	1.000	23.965		4	1.066	28.498
2013	1	1.004	24.062	2020	1	1.067	28.710
	2	1.007	24.140		2	1.061	28.838
	3	1.008	24.167		3	1.059	29.018
	4	1.010	24.208		4	1.059	29.201
2014	1	1.012	24.299	2021	1	1.063	29.378
	2	1.016	24.405		2	1.078	29.714
	3	1.019	24.538		3	1.098	30.066
	4	1.022	24.663		4	1.122	30.458
2015	1	1.023	24.759	2022	1	1.154	30.903
	2	1.026	24.909		2	1.190	31.344
	3	1.027	25.013		3	1.221	31.818
	4	1.029	25.172		4	1.247	32.313
2016	1	1.030	25.313	2023	1P	1.262	32.799
	2	1.030	25.480		2P	1.268	33.235
	3	1.029	25.731		3P	1.274	33.623
	4	1.030	25.938		4P	1.278	33.960
2017	1	1.032	26.160	2024	1P	1.285	34.237
	2	1.034	26.322		2P	1.292	34.512
	3	1.037	26.517		3P	1.298	34.778
	4	1.040	26.704		4P	1.302	35.035
2018	1	1.042	26.948	2025	1P	1.307	35.286
	2	1.047	27.197		2P	1.311	35.535
	3	1.051	27.432		3P	1.316	35.785
	4	1.054	27.717		4P	1.321	36.034

CHANGE IN EXPOSURES		MANUFACTURERS	CONTRACTORS
1/1/2020 to 1/1/2025	(2025:2/2020:2)	1.235	1.232
1/1/2021 to 1/1/2025	(2025:2/2021:2)	1.216	1.196
1/1/2022 to 1/1/2025	(2025:2/2022:2)	1.101	1.134

AVERAGE ANNUAL TREND FACTOR			
1/1/2020 to 1/1/2025	(5.0 YEARS)	1.043	1.043
1/1/2021 to 1/1/2025	(4.0 YEARS)	1.050	1.046
1/1/2022 to 1/1/2025	(3.0 YEARS)	1.033	1.043

* 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]

TYPE OF CLASS	VOLUME [2]	INFLATION TREND [3]
FURNITURE	10.9%	+ 2.8%
OTHER DURABLES	7.1%	+ 0.4%
CLOTHING	10.3%	+ 0.7%
FOOD	40.8%	+ 4.4%
OTHER NON-DURABLES	27.5%	+ 2.5%
RECREATION SERVICES	3.4%	+ 3.4%
TOTAL	100.0%	+ 3.0% [4]

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

2 Volume weights are based on each type of class's inflation-adjusted contribution to GDP in year ending
  6/30/2022. Inflation adjusted GDP is measured in terms of 2012 prices.

3 Inflation trends are based on average annual growth rates in consumption components starting 2019 to 2025.

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
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	1.136
	2	1.001	1.009	0.988	0.991	0.993	0.986		2	0.869	0.858	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	0.844	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	0.943	1.124	1.071	1.172
	4	0.981	0.979	1.010	1.015	1.002	1.017		4	0.878	0.828	0.929	1.131	1.071	1.178
2014	1	0.972	0.970	1.010	1.018	1.004	1.022	2021	1	0.884	0.824	0.921	1.139	1.071	1.183
	2	0.962	0.959	1.012	1.024	1.006	1.028		2	0.896	0.827	0.930	1.150	1.072	1.191
	3	0.954	0.950	1.013	1.030	1.009	1.032		3	0.908	0.830	0.938	1.165	1.073	1.203
	4	0.947	0.940	1.013	1.038	1.013	1.036		4	0.924	0.835	0.948	1.185	1.078	1.215
2015	1	0.940	0.931	1.011	1.045	1.017	1.038	2022	1	0.950	0.841	0.963	1.209	1.087	1.230
	2	0.936	0.923	1.007	1.050	1.021	1.042		2	0.975	0.844	0.976	1.239	1.098	1.245
	3	0.930	0.914	1.004	1.054	1.023	1.047		3	0.997	0.847	0.989	1.268	1.113	1.259
	4	0.924	0.906	1.001	1.058	1.025	1.052		4	1.012	0.854	0.998	1.298	1.128	1.275
2016	1	0.920	0.902	0.999	1.061	1.028	1.058	2023	1P	1.018	0.860	1.003	1.326	1.142	1.292
	2	0.914	0.901	0.998	1.063	1.030	1.064		2P	1.020	0.867	1.006	1.346	1.154	1.309
	3	0.907	0.899	0.997	1.064	1.034	1.071		3P	1.021	0.873	1.008	1.360	1.163	1.324
	4	0.900	0.899	0.998	1.065	1.038	1.078		4P	1.025	0.877	1.011	1.371	1.171	1.338
2017	1	0.895	0.897	0.998	1.066	1.043	1.086	2024	1P	1.027	0.878	1.013	1.380	1.179	1.348
	2	0.888	0.894	0.997	1.068	1.046	1.092		2P	1.029	0.879	1.015	1.389	1.187	1.358
	3	0.882	0.890	0.995	1.071	1.049	1.100		3P	1.030	0.879	1.018	1.398	1.196	1.367
	4	0.875	0.887	0.992	1.075	1.050	1.108		4P	1.029	0.880	1.020	1.408	1.206	1.376
2018	1	0.868	0.885	0.991	1.078	1.052	1.114	2025	1P	1.029	0.880	1.023	1.417	1.215	1.385
	2	0.866	0.882	0.994	1.082	1.054	1.120		2P	1.028	0.880	1.024	1.426	1.224	1.393
	3	0.864	0.879	0.993	1.086	1.055	1.126		3P	1.027	0.880	1.026	1.435	1.234	1.401
	4	0.865	0.871	0.993	1.090	1.056	1.131		4P	1.026	0.880	1.027	1.444	1.243	1.409

Change In Exposures *   Average Annual Trend Factor

1/1/2019 to 1/1/2025							1/1/2019 to 1/1/2025						
(2025:2/2019:2)	1.182	1.026	1.041	1.296	1.159	1.220	(6.0 YEARS)	+ 2.8%	+ 0.4%	+ 0.7%	+ 4.4%	+ 2.5%	+ 3.4%

*Assumes a loss cost revision date of January 1, 2024, and a prospective average date of coverage one year later (January 1, 2025).

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PREMISES/OPERATIONS
GOVERNMENTAL SUBDIVISIONS
OWNERS, LANDLORDS AND TENANTS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 6/30/2020, 6/30/2021 & 6/30/2022

(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 @
2012	1	0.984	2019	1	1.137
	2	0.988		2	1.142
	3	0.992		3	1.145
	4	1.000		4	1.149
2013	1	1.007	2020	1	1.156
	2	1.016		2	1.160
	3	1.026		3	1.167
	4	1.033		4	1.176
2014	1	1.040	2021	1	1.188
	2	1.047		2	1.206
	3	1.053		3	1.227
	4	1.057		4	1.252
2015	1	1.057	2022	1	1.279
	2	1.058		2	1.311
	3	1.058		3	1.340
	4	1.057		4	1.366
2016	1	1.056	2023	1P	1.387
	2	1.055		2P	1.399
	3	1.055		3P	1.412
	4	1.057		4P	1.424
2017	1	1.064	2024	1P	1.435
	2	1.069		2P	1.444
	3	1.076		3P	1.453
	4	1.085		4P	1.461
2018	1	1.095	2025	1P	1.469
	2	1.108		2P	1.477
	3	1.120		3P	1.485
	4	1.130		4P	1.493

CHANGE IN EXPOSURES			AVERAGE ANNUAL TREND FACTOR		
1/1/2020 to 1/1/2025	(2025:2/2020:2)	1.273	1/1/2020 to 1/1/2025	(5.0 YEARS)	1.049
1/1/2021 to 1/1/2025	(2025:2/2021:2)	1.225	1/1/2021 to 1/1/2025	(4.0 YEARS)	1.052
1/1/2022 to 1/1/2025	(2025:2/2022:2)	1.127	1/1/2022 to 1/1/2025	(3.0 YEARS)	1.041

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

@ Based on a year-ended quarterly implicit price deflator of state and local government expenditures. GDP accounts are based on 2012 dollars.

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual <u>Severity</u>	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2012	$196,706,327	3,389	$58,039	$55,934		
6/30/2013	$200,255,202	3,442	$58,181	$57,494		
12/31/2013	$206,175,373	3,531	$58,382	$59,097		
6/30/2014	$233,911,110	3,788	$61,747	$60,744		
12/31/2014	$229,679,345	3,596	$63,868	$62,438	$61,449	
6/30/2015	$212,018,727	3,393	$62,496	$64,179	$63,269	
12/31/2015	$211,682,444	3,284	$64,454	$65,968	$65,143	
6/30/2016	$212,842,758	3,008	$70,766	$67,807	$67,072	
12/31/2016	$215,596,117	3,056	$70,549	$69,698	$69,058	$67,273
6/30/2017	$215,311,127	3,057	$70,441	$71,641	$71,104	$69,523
12/31/2017	$222,123,450	3,058	$72,641	$73,639	$73,209	$71,848
6/30/2018	$226,136,027	3,114	$72,608	$75,692	$75,378	$74,251
12/31/2018	$224,872,166	3,031	$74,194	$77,802	$77,610	$76,734
6/30/2019	$223,152,028	2,899	$76,962	$79,971	$79,908	$79,301
12/31/2019	$216,537,605	2,854	$75,884	$82,201	$82,275	$81,953
6/30/2020	$203,420,430	2,473	$82,246	$84,493	$84,712	$84,694
12/31/2020	$194,664,097	2,193	$88,765	$86,848	$87,220	$87,527
6/30/2021	$229,044,745	2,320	$98,721	$89,270	$89,803	$90,454
12/31/2021	$235,260,767	2,218	$106,060	$91,759	$92,463	$93,480
6/30/2022	$193,876,106	2,234	$86,790	$94,317	$95,201	$96,606

Goodness of Fit Statistic, R-Squared:	0.864	0.809	0.735

Average Annual Severity Trend (10 yr)	+ 5.7%
Average Annual Severity Trend (8 yr)	+ 6.0%
Average Annual Severity Trend (6 yr)	+ 6.8%
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
12/31/2012	$165,755,975	13,918	$11,910	$12,573		
6/30/2013	$168,559,768	13,312	$12,662	$12,838		
12/31/2013	$160,326,139	12,552	$12,772	$13,108		
6/30/2014	$169,674,921	12,313	$13,780	$13,385		
12/31/2014	$171,383,364	12,219	$14,026	$13,667	$13,956	
6/30/2015	$175,029,826	11,948	$14,650	$13,955	$14,219	
12/31/2015	$179,656,066	11,935	$15,053	$14,249	$14,486	
6/30/2016	$177,721,024	12,030	$14,773	$14,550	$14,758	
12/31/2016	$176,495,515	12,161	$14,513	$14,857	$15,035	$14,604
6/30/2017	$177,486,785	12,190	$14,560	$15,170	$15,317	$14,940
12/31/2017	$187,022,484	11,921	$15,688	$15,490	$15,605	$15,284
6/30/2018	$189,959,329	11,897	$15,967	$15,816	$15,898	$15,636
12/31/2018	$191,639,127	11,851	$16,171	$16,150	$16,197	$15,997
6/30/2019	$189,038,959	11,693	$16,167	$16,490	$16,501	$16,365
12/31/2019	$195,082,090	11,579	$16,848	$16,838	$16,811	$16,742
6/30/2020	$184,647,304	10,677	$17,293	$17,193	$17,127	$17,128
12/31/2020	$169,390,827	10,002	$16,936	$17,555	$17,449	$17,523
6/30/2021	$177,673,366	10,147	$17,510	$17,926	$17,777	$17,926
12/31/2021	$180,733,475	9,847	$18,354	$18,304	$18,110	$18,339
6/30/2022	$187,830,764	9,742	$19,280	$18,690	$18,451	$18,762

Goodness of Fit Statistic, R-Squared:	0.946	0.922	0.941

Average Annual Severity Trend (10 yr)   + 4.3%
Average Annual Severity Trend (8 yr)   + 3.8%
Average Annual Severity Trend (6 yr)   + 4.7%

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).

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)	(2)	(3)	(4)	(5)		
Accident	Basic Limit	Occurrences	(2)/(3)	Exponential		
Year	Paid	at	Actual	Curve of		
Ending	Losses *	Ultimate	Severity	Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2012	$15,678,222	440	$35,607	$42,416		
6/30/2013	$18,309,267	410	$44,608	$41,830		
12/31/2013	$25,670,892	454	$56,511	$41,251		
6/30/2014	$20,857,991	498	$41,888	$40,681		
12/31/2014	$16,207,745	488	$33,186	$40,119	$37,914	
6/30/2015	$19,826,522	496	$39,941	$39,564	$37,600	
12/31/2015	$18,355,444	510	$35,988	$39,017	$37,288	
6/30/2016	$21,416,858	503	$42,543	$38,478	$36,978	
12/31/2016	$19,856,328	472	$42,087	$37,946	$36,672	$36,725
6/30/2017	$18,542,687	510	$36,337	$37,421	$36,368	$36,393
12/31/2017	$21,543,060	563	$38,289	$36,904	$36,066	$36,064
6/30/2018	$20,581,494	566	$36,362	$36,394	$35,767	$35,739
12/31/2018	$16,567,700	521	$31,830	$35,891	$35,470	$35,416
6/30/2019	$13,385,100	455	$29,411	$35,395	$35,176	$35,096
12/31/2019	$12,011,280	454	$26,446	$34,905	$34,884	$34,779
6/30/2020	$16,843,236	462	$36,444	$34,423	$34,595	$34,465
12/31/2020	$18,306,166	456	$40,153	$33,947	$34,308	$34,153
6/30/2021	$20,402,084	527	$38,691	$33,478	$34,024	$33,845
12/31/2021	$17,319,257	496	$34,898	$33,015	$33,742	$33,539
6/30/2022	$20,675,447	651	$31,750	$32,559	$33,462	$33,236

Goodness of Fit Statistic, R-Squared:		0.256	0.093	0.066

Average Annual Severity Trend (10 yr)	- 2.7%
Average Annual Severity Trend (8 yr)	- 1.7%
Average Annual Severity Trend (6 yr)	- 1.8%
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)	(2)	(3)	(4)	(5)		
Accident	Basic Limit	Occurrences	(2)/(3)	Exponential		
Year	Paid	at	Actual	Curve of		
Ending	Losses *	Ultimate	Severity	Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2012	$484,305,308	14,044	$34,485	$32,847		
6/30/2013	$519,969,982	14,815	$35,097	$33,933		
12/31/2013	$573,146,962	15,886	$36,079	$35,055		
6/30/2014	$636,611,674	17,106	$37,215	$36,215		
12/31/2014	$620,572,061	16,386	$37,872	$37,413	$35,948	
6/30/2015	$617,685,862	15,853	$38,962	$38,650	$37,292	
12/31/2015	$632,638,226	15,815	$40,002	$39,929	$38,686	
6/30/2016	$607,598,381	14,572	$41,698	$41,249	$40,133	
12/31/2016	$621,827,685	14,744	$42,176	$42,614	$41,634	$38,953
6/30/2017	$649,071,652	15,380	$42,201	$44,023	$43,191	$40,798
12/31/2017	$683,697,778	16,031	$42,648	$45,479	$44,806	$42,730
6/30/2018	$725,528,756	16,484	$44,014	$46,983	$46,482	$44,754
12/31/2018	$710,822,623	15,737	$45,170	$48,537	$48,220	$46,874
6/30/2019	$679,987,389	14,748	$46,107	$50,143	$50,023	$49,094
12/31/2019	$667,706,979	13,994	$47,714	$51,801	$51,894	$51,419
6/30/2020	$541,502,832	10,450	$51,819	$53,515	$53,834	$53,854
12/31/2020	$423,450,487	7,494	$56,508	$55,285	$55,848	$56,405
6/30/2021	$479,621,474	7,844	$61,149	$57,113	$57,936	$59,076
12/31/2021	$516,829,016	8,124	$63,615	$59,003	$60,103	$61,874
6/30/2022	$546,947,535	7,993	$68,426	$60,954	$62,350	$64,805

		10 Year	8 Year	6 Year
Goodness of Fit Statistic, R-Squared:		0.908	0.903	0.933

Average Annual Severity Trend (10 yr)   + 6.7%
Average Annual Severity Trend (8 yr)   + 7.6%
Average Annual Severity Trend (6 yr)   + 9.7%

Selected Annual Severity Trend   + 8.0%

* 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
12/31/2012	$56,299,532	6,582	$8,553	$8,218		
6/30/2013	$57,534,235	6,717	$8,566	$8,498		
12/31/2013	$62,309,811	6,806	$9,155	$8,787		
6/30/2014	$60,302,142	7,035	$8,572	$9,087		
12/31/2014	$59,627,187	6,912	$8,627	$9,396	$9,288	
6/30/2015	$68,142,263	6,542	$10,415	$9,716	$9,617	
12/31/2015	$69,102,733	6,498	$10,635	$10,046	$9,957	
6/30/2016	$65,893,113	6,458	$10,203	$10,388	$10,309	
12/31/2016	$71,296,972	6,579	$10,838	$10,742	$10,674	$10,455
6/30/2017	$73,707,722	7,075	$10,418	$11,108	$11,051	$10,856
12/31/2017	$81,020,759	7,127	$11,367	$11,486	$11,442	$11,271
6/30/2018	$84,793,735	6,948	$12,204	$11,877	$11,847	$11,703
12/31/2018	$79,052,427	6,652	$11,883	$12,281	$12,266	$12,151
6/30/2019	$77,272,679	6,428	$12,021	$12,699	$12,700	$12,617
12/31/2019	$78,248,244	6,152	$12,719	$13,132	$13,149	$13,100
6/30/2020	$70,638,422	5,064	$13,949	$13,579	$13,614	$13,602
12/31/2020	$66,426,959	4,490	$14,794	$14,041	$14,095	$14,123
6/30/2021	$66,992,660	4,631	$14,468	$14,519	$14,594	$14,663
12/31/2021	$64,969,984	4,329	$15,008	$15,013	$15,110	$15,225
6/30/2022	$67,357,428	4,214	$15,986	$15,524	$15,645	$15,808

Goodness of Fit Statistic, R-Squared:	0.959	0.945	0.949

Average Annual Severity Trend (10 yr)	+ 6.9%
Average Annual Severity Trend (8 yr)	+ 7.2%
Average Annual Severity Trend (6 yr)	+ 7.8%
Selected Annual Severity Trend	+ 8.0%

* 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
Fringe

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2012	$21,113,853	301	$70,099	$59,207		
6/30/2013	$21,235,117	338	$62,823	$60,072		
12/31/2013	$25,842,366	364	$70,947	$60,950		
6/30/2014	$32,928,635	436	$75,595	$61,841		
12/31/2014	$31,529,293	496	$63,524	$62,745	$53,570	
6/30/2015	$34,011,292	581	$58,544	$63,662	$55,249	
12/31/2015	$38,442,022	659	$58,327	$64,592	$56,981	
6/30/2016	$34,182,762	665	$51,403	$65,536	$58,768	
12/31/2016	$30,429,750	622	$48,907	$66,494	$60,610	$56,836
6/30/2017	$31,484,060	555	$56,681	$67,466	$62,510	$59,201
12/31/2017	$39,307,472	514	$76,502	$68,452	$64,470	$61,665
6/30/2018	$38,484,450	520	$74,038	$69,453	$66,491	$64,231
12/31/2018	$31,860,819	498	$63,929	$70,468	$68,576	$66,905
6/30/2019	$26,484,553	411	$64,436	$71,498	$70,726	$69,689
12/31/2019	$25,714,050	420	$61,288	$72,543	$72,943	$72,589
6/30/2020	$27,825,869	413	$67,430	$73,603	$75,230	$75,610
12/31/2020	$27,101,609	330	$82,063	$74,679	$77,588	$78,756
6/30/2021	$35,748,253	305	$117,104	$75,771	$80,021	$82,034
12/31/2021	$33,011,682	295	$111,749	$76,878	$82,530	$85,448
6/30/2022	$21,012,415	360	$58,378	$78,002	$85,117	$89,004

Goodness of Fit Statistic, R-Squared: 0.172   0.343   0.292

Average Annual Severity Trend (10 yr)   + 2.9%
Average Annual Severity Trend (8 yr)   + 6.4%
Average Annual Severity Trend (6 yr)   + 8.5%

Selected Annual Severity Trend   + 2.5%

* 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).

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PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES[1]
MULTISTATE
Manual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies Only

<u>Bodily Injury and Property Damage Combined</u>

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences <u>at Ultimate</u>[1]	(4) Occurrence Frequency <u>(3)/(2)</u>[2]
6/30/2009	$ 873,674,919	28,351	32.45
6/30/2010	$ 807,909,477	27,732	34.33
6/30/2011	$ 824,021,882	28,292	34.33
6/30/2012	$ 835,131,817	26,499	31.73
6/30/2013	$ 827,689,834	25,723	31.08
6/30/2014	$ 884,865,838	27,021	30.54
6/30/2015	$ 913,117,203	26,762	29.31
6/30/2016	$ 936,604,858	26,889	28.71
6/30/2017	$ 953,882,300	27,888	29.24
6/30/2018	$ 978,102,160	27,926	28.55
6/30/2019	$ 989,842,416	27,218	27.50
6/30/2020	$ 994,928,005	23,132	23.25
6/30/2021	$ 985,387,260	22,136	22.46
6/30/2022	$ 974,794,103	21,886	22.45

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 OCCURRENCES[1]
MULTISTATE
Manual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate[1]	(4) Occurrence Frequency $(3)/(2)^2$
6/30/2009	$ 1,295,961,534	31,038	23.95
6/30/2010	$ 1,361,399,338	30,808	22.63
6/30/2011	$ 1,403,055,300	30,988	22.09
6/30/2012	$ 1,399,672,081	26,713	19.09
6/30/2013	$ 1,377,637,346	26,552	19.27
6/30/2014	$ 1,447,196,285	29,231	20.20
6/30/2015	$ 1,539,439,438	28,135	18.28
6/30/2016	$ 1,553,185,357	27,253	17.55
6/30/2017	$ 1,571,259,415	28,982	18.45
6/30/2018	$ 1,577,642,489	30,396	19.27
6/30/2019	$ 1,539,886,457	28,240	18.34
6/30/2020	$ 1,443,702,685	21,189	14.68
6/30/2021	$ 1,346,034,680	18,543	13.78
6/30/2022	$ 1,356,952,969	18,031	13.29

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
CLASS GROUP 02			10204	0.43		14734	0.51	48808	3.10
			10205	0.48		14913	0.64	49111	4.74
16900	1.95		10210	0.77		15314	0.41		
16901	1.25		10211	0.77		15538	0.73	CLASS GROUP 04	
16902	1.06		10220	9.04		15600	1.84		
16905	2.05		10309	0.31		15608	0.41	10133	12.18
16906	1.31		10315	0.73		15656	12.11	11052	12.67
16910	1.17		11020	0.58		15839	0.55	11167	2.92
16911	1.06		11126	0.12		15991	0.45	11168	15.14
16915	1.20		11155	0.41		15993	0.38	14731	12.57
16916	1.00 *		11204	0.60		16402	2.72	14732	0.93
16920	2.66		11234	0.54		16403	1.72	15123	12.15
16921	2.43		11273	26.77		16404	2.17	15124	4.25
16930	1.53		11274	25.69		16676	0.57	19007	4.75
16931	1.65		12356	2.27		16750	0.20	19051	10.53
16940	3.32		12374	1.18		16751	0.20	44009	14.81
16941	1.33		12375	0.58		16881	3.13	49617	1.00 *
			12393	0.77		18109	0.75	49618	0.84
						18110	0.60	49619	1.58
						18206	0.97	49763	10.26

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

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

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

CLASS GROUP 10

41421	0.015	61000	0.99	65007	1.65	49181	0.82
41422	0.008	63010	1.80	66122	0.71	49183	1.00 *
41603	0.71	63011	2.25	66123	0.39	49184	2.11
41604	0.39	63012	3.20	66309	1.14	49185	1.92
41650	1.00 *	63013	3.03	66561	2.64	49292	0.060
41680	0.52	68500	0.22	67017	2.45	49333	0.44
41715	0.33			67634	2.12	49801	6.88

CLASS GROUP 12@

41716	0.21	41678	3.04	67635	1.50	49802	0.61
46004	0.95	43152	0.91	68001	4.58	49803	1.08
46005	0.76	46362	10.61	68439	5.89		
47469	0.15	46426	1.55	68604	0.11		
47471	0.13	46427	2.07	68606	0.43		
47473	0.17	46603	0.13	68607	0.34		
47474	0.19	46604	0.15	68702	0.28		
47475	0.15	46606	0.40	68703	0.21		
47476	0.15	46607	0.55	68706	0.90		
47477	0.20	48600	3.10	68707	0.89		
47478	0.21	60035	1.86				

CLASS GROUP 13

67508	1.20	61212	1.00 *	40075	1.87
67509	0.88	61216	1.11	43151	0.93
67510	0.49	61217	1.01	43200	3.54
67511	0.53	61218	0.69	43421	0.97
67512	2.27	61223	4.66	43422	5.09
67513	1.44	61224	1.65	43550	3.46
		61225	2.29	43551	1.92
		61226	3.65	44276	4.75

CLASS GROUP 11

		61227	3.34	44277	3.08
60010	1.00 *	62000	0.76	45334	2.04
60011	1.15	62001	0.57	45450	0.60
60012	1.89	62002	0.26	45937	0.008
60013	1.62	62003	0.82	46700	7.12
60015	1.21	63215	2.71	47221	7.81
60016	1.36	63216	1.88	48039	2.51

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

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

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

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

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

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

CLASS GROUP 32 (cont'd)							CLASS GROUP 34	
98423	2.57	99321	6.22	96317	0.29		10036	2.70
98424	4.36	99613	5.51	96872	1.03		10073	4.20
98425	1.79	99620	0.30	97220	0.075		10075	31.17
98426	1.58	99718	0.88	97308	0.14		10107	12.84
98427	1.54	99746	1.49	97447	0.46		10255	1.00 *
98449	2.21	99760	0.17	97651	1.36		10256	3.66
98482	2.37	99793	1.89	97652	1.18		10257	0.69
98483	3.50	99827	0.27	97655	1.05		11039	3.65
98502	3.35	99851	1.10	98002	0.19		11248	0.19
98555	1.56	99917	1.78	98152	0.64		12014	0.41
98597	0.35	99938	2.00	98153	0.72		12509	0.25
98598	0.12	99943	5.80	98154	0.85		12510	3.17
98601	4.01	99946	4.32	98155	1.19		12583	1.41
98624	0.63	99963	0.43	98157	0.76		12651	4.11
98640	69.14			98159	0.51		12683	1.88
98677	10.90	CLASS GROUP 33		98160	1.08		13201	3.63
98678	9.68			98161	1.21		13204	4.11
98699	3.15	91130	0.28	98163	1.27		13205	1.58
98710	2.19	91135	0.08	98303	2.39		13410	5.75
98805	2.86	91200	0.16	98309	1.20		13412	1.94
98820	5.46	91265	3.42	98429	0.25		13453	2.24
98884	1.42	91266	1.81	98658	1.23		13454	2.62
98967	2.23	91560	1.00 *	98659	0.22		13455	2.66
99003	1.06	91580	1.32	98705	1.74		13590	1.98
99080	0.75	91606	2.74	98751	0.93		13621	0.50
99111	1.09	91629	0.56	98914	0.15		14279	1.91
99163	2.60	91636	0.96	98949	0.21		14855	0.88
99165	0.57	91641	0.26	99220	0.33		15062	0.79
99223	0.16	91722	0.84	99222	0.62		15063	0.92
99303	8.72	92445	0.55	99471	0.15		15188	1.39
99310	2.18	92663	0.13	99969	0.60		15404	0.36
99315	6.41	95306	1.10	99988	0.53		15405	0.53
		95357	0.28					
		95455	1.16					
		95505	0.54					

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

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

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

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

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

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

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

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	X	EXPOSURE DEVELOPMENT FACTOR +	X	EXPOSURE TREND #	X	AVERAGE IPMF *	=	TRENDED $100,000 BASIC LIMIT AGGREGATE LOSS COSTS 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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT LOSSES AND ALAE *	X	$100,000 BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJUSTMENT FACTOR	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	$20,429,793				1.075		1.203		0.910		$24,042,491
		12/31/2019	$16,519,823				1.075		1.168		0.924		$19,165,876
		12/31/2020	$17,290,714				1.075		1.134		0.938		$19,771,393
		12/31/2021	$19,286,851				1.075		1.101		0.952		$21,731,718
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	$20,049,696				1.075		1.317		0.910		$25,831,131
		12/31/2019	$24,065,191				1.075		1.260		0.924		$30,118,982
		12/31/2020	$19,188,770				1.075		1.206		0.938		$23,334,890
		12/31/2021	$19,759,292				1.075		1.154		0.952		$23,335,796
	TOTAL FULL COVERAGE	12/31/2018											$95,627,903
		12/31/2019											$94,338,496
		12/31/2020											$81,530,838
		12/31/2021											$84,956,934

* 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 BASIC LIMIT LOSSES AND ALAE *	X	$100,000 BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJUSTMENT FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSSES 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	$1,801,576				1.075		1.203		0.910		$2,120,157
		12/31/2019	$2,885,010				1.075		1.168		0.924		$3,347,115
		12/31/2020	$2,994,301				1.075		1.134		0.938		$3,423,890
		12/31/2021	$813,873				1.075		1.101		0.952		$917,043
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	$4,189,097				1.075		1.317		0.910		$5,397,045
		12/31/2019	$3,537,563				1.075		1.260		0.924		$4,427,465
		12/31/2020	$3,258,238				1.075		1.206		0.938		$3,962,246
		12/31/2021	$3,271,696				1.075		1.154		0.952		$3,863,885
	TOTAL DED COVERAGE	12/31/2018											$14,981,271
		12/31/2019											$14,159,478
		12/31/2020											$13,758,847
		12/31/2021											$9,720,518
	TOTAL OCCURRENCE	12/31/2018											$110,609,175
		12/31/2019											$108,497,973
		12/31/2020											$95,289,686
		12/31/2021											$94,677,450

* 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

Type of Policy (B)	Description	Implicit Package Modification Factors
31	Not Appllicable	--
32	Not Appllicable	--
33	Not Appllicable	--
34	Mercantile Policy	0.866
35	Not Appllicable	--
36	Service Policy	0.943
37	Industrial / Processing Policy	0.894
38	Not Appllicable	--

(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
	27:15	39:27	ULT:39		
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 :

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	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										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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.	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	1.594	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.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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.	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					1.003	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.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		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 :

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	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										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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.	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	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	0.984				
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.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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**

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					0.997	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.	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	1.001	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:

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	1,250,331	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										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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
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	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

Products (Subline Code 336)
Full Coverage
Multistate

Bodily Injury - Occurrence
Incurred Accident Year ALAE Development

Link Ratios

A.Y.E.	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
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

Months-to-Ultimate	15	27	39	51	63	75	87
	0.547	0.464	0.324	0.207	0.124	0.069	0.039

Months-to-Ultimate	99	111	123	135	147	159	171
	0.026	0.025	0.020	0.017	0.013	0.006	0.000

A.Y.E.	Reported ALAE as of 3/31/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2019	6,601,495	29,599,960	0.324	9,578,547	16,180,042	1.021	16,519,823
12/31/2020	3,661,082	28,601,584	0.464	13,273,995	16,935,077	1.021	17,290,714
12/31/2021	1,461,429	31,862,392	0.547	17,428,728	18,890,157	1.021	19,286,851

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 :

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	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										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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.	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	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.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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	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								

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Products (Subline Code 336)
Deductible
Multistate

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

Link Ratios

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2002	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.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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**

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					0.993	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	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
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:

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	1,027,253	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										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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	1,557,800	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

Products (Subline code 336)
Full Coverage
Multistate

Property Damage - Occurrence
Incurred Accident Year ALAE Development

Link Ratios

A.Y.E.	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
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

Months-to-Ultimate	15	27	39	51	63	75	87
	0.551	0.476	0.387	0.310	0.243	0.191	0.121

Months-to-Ultimate	99	111	125	135	147	159	171
	0.096	0.072	0.055	0.044	0.027	0.008	0.000

A.Y.E.	Reported ALAE as of 3/31/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2019	9,332,458	37,668,998	0.387	14,589,203	23,921,661	1.006	24,065,191
12/31/2020	4,523,477	30,549,753	0.476	14,550,847	19,074,324	1.006	19,188,770
12/31/2021	3,067,077	30,091,443	0.551	16,574,367	19,641,444	1.006	19,759,292

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

Item *	2017	2018	2019	2020	2021	2017 - 2021 Mean
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	

Incurred Percentage

	2017	2018	2019	2020	2021	Mean
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) YEAR ENDING QUARTER *		(2) PRODUCTS CLASS GROUP SALES EXPOSURE INDICES	(1) YEAR ENDING QUARTER *		(2) PRODUCTS CLASS GROUP SALES EXPOSURE INDICES
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

	10 Year	8 Year	6 Year
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 Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate[1]	(4) Occurrence Frequency (3)/(2)[2]
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 * 0.97 * 0.854

	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)	
CLASS													
10140	254475	1461113	0.42264	0.2934	0.762	0.940	0.779	0.020	0.016	-20.0	0.020	0.016	
10141	582969	3133864	1.56200	0.4453	1.196	1.477	1.223	0.021	0.026	23.8	0.021	0.026	
12361	2019927	10474315	0.93754	0.7168	0.928	1.145	0.949	0.066	0.063	-4.6	0.066	0.063	
12373	43811	429189	1.96035	0.1468	1.058	1.306	1.082	0.022	0.024	9.1	0.022	0.024	
13049	247794	1184876	0.99001	0.2556	0.925	1.142	0.946	0.044	0.042	-4.6	0.044	0.042	
13111	44510	252480	0.15407	0.1116	0.819	1.011	0.837	0.080	0.067	-16.3	0.080	0.067	
13112	1838445	9305912	0.58579	0.6918	0.683	0.844	0.699	0.054	0.038	-29.6	0.054	0.038	
13621	462736	1942373	0.97961	0.3569	0.930	1.148	0.951	0.340	0.320	-5.9	0.340	0.320	
13670	472067	2354317	2.03890	0.3811	1.336	1.649	1.366	0.018	0.022	22.2	0.018	0.022	U
15223	1195075	6806579	0.76085	0.6239	0.814	1.005	0.832	0.039	0.032	-18.0	0.039	0.032	
15406	454478	2207547	1.51263	0.3683	1.127	1.391	1.153	0.056	0.065	16.1	0.056	0.065	
16604	881192	5042730	0.58038	0.5548	0.724	0.893	0.740	0.100	0.074	-26.0	0.100	0.074	
51300	4	17227	0.00000	0.0670	0.842	1.039	0.861	0.127	0.109	-14.2	0.127	0.109	
51305	6389	61804	0.04795	0.0753	0.838	1.035	0.857	0.760	0.650	-14.5	0.760	0.650	
51315	818190	3929918	0.53781	0.4962	0.722	0.891	0.738	0.080	0.059	-26.3	0.080	0.059	
51350	127974	777769	0.44505	0.1985	0.812	1.002	0.830	0.115	0.095	-17.4	0.115	0.095	
51351	87427	309726	0.48571	0.1225	0.851	1.051	0.871	0.045	0.039	-13.3	0.045	0.039	
51352	111366	544280	0.51729	0.1620	0.840	1.037	0.859	0.090	0.077	-14.4	0.090	0.077	
51355	229458	880688	1.20791	0.2137	0.968	1.195	0.990	0.082	0.081	-1.2	0.082	0.081	
51356	98847	387623	0.68034	0.1356	0.872	1.077	0.892	0.470	0.420	-10.6	0.470	0.420	
51357	12625	64138	5.63920	0.0755	1.260	1.555	1.288	0.950	1.180	24.2	0.950	1.180	U
51358	24193	109296	0.00000	0.0844	0.826	1.020	0.845	0.111	0.094	-15.3	0.111	0.094	
51359	98247	370911	0.20156	0.1327	0.809	0.999	0.828	0.620	0.510	-17.7	0.620	0.510	
51752	236814	2595040	1.01301	0.4018	0.947	1.169	0.968	0.141	0.137	-2.8	0.141	0.137	
52002	1716710	7766486	0.75931	0.6563	0.808	0.998	0.827	0.104	0.086	-17.3	0.104	0.086	
53001	1953457	9250130	0.84812	0.6996	0.864	1.067	0.884	0.241	0.213	-11.6	0.241	0.213	
53374	4898970	23174994	0.71481	0.8503	0.743	0.917	0.760	0.191	0.145	-24.1	0.191	0.145	
53375	3345812	16457955	0.48244	0.7992	0.567	0.700	0.580	0.310	0.205	-33.9	0.310	0.205	L
53376	601032	2792454	0.62189	0.4206	0.784	0.968	0.802	0.159	0.128	-19.5	0.159	0.128	
53377	2377446	12685273	0.70188	0.7533	0.751	0.927	0.768	0.172	0.132	-23.3	0.172	0.132	
53565	138906	767055	0.46184	0.1977	0.815	1.006	0.834	0.081	0.068	-16.1	0.081	0.068	
55371	24311	154898	0.19464	0.0932	0.836	1.033	0.855	0.096	0.082	-14.6	0.096	0.082	
56488	350087	764634	1.36659	0.2150	1.002	1.237	1.025	0.042	0.043	2.4	0.042	0.043	
56758	147584	617909	0.72923	0.1745	0.872	1.077	0.892	0.123	0.110	-10.6	0.123	0.110	
56759	484558	3630787	1.03417	0.4823	0.966	1.192	0.988	0.070	0.069	-1.4	0.070	0.069	
56760	1341837	7864155	0.84949	0.6633	0.867	1.071	0.887	0.087	0.077	-11.5	0.087	0.077	
57002	105676	882344	0.18831	0.2143	0.749	0.925	0.766	0.080	0.061	-23.8	0.080	0.061	

X-TILDE: 0.803   X-TILDE (MONOLINE):   0.810   PI-TILDE 0.0039008
TAU SQUARE: 0.07055   SIGMA SQUARED: 323455.712

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 * 0.97 * 0.854

	AYE 2021 MONO/MULTI ALCCL	5 YEAR MONO/MULTI ALCCL	5 YEAR MONO/MULTI EXPERIENCE RATIO	CRED.	FORMULA ER	INDEX	CHANGE FACTOR	PRESENT MULTI-STATE OCCUR	PROPOSED MULTI-STATE OCCUR	STATE-WIDE % CHANGE	PRESENT STATEWIDE OCCUR	PROPOSED STATEWIDE OCCUR	
CLASS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
57651	70678	716235	1.59550	0.2013	1.042	1.286	1.065	0.037	0.039	5.4	0.037	0.039	
57913	374136	2995118	0.81461	0.4345	0.864	1.067	0.884	0.206	0.182	-11.7	0.206	0.182	
59537	207472	1852773	0.97201	0.3344	0.926	1.143	0.947	0.219	0.207	-5.5	0.219	0.207	
59647	64100	319839	0.20322	0.1237	0.816	1.007	0.834	0.141	0.118	-16.3	0.141	0.118	
59904	4634	48094	6.47853	0.0727	1.308	1.614	1.337	0.088	0.110	25.0	0.088	0.110	U
59905	179844	856109	0.77702	0.2154	0.875	1.081	0.895	0.112	0.100	-10.7	0.112	0.100	
59925	1248	6838	1.48774	0.0639	0.940	1.160	0.961	1.150	1.110	-3.5	1.150	1.110	
59926	307591	1414585	3.23839	0.2874	1.574	1.943	1.609	0.460	0.570	23.9	0.460	0.570	U
59927	16315	370035	0.00000	0.1325	0.783	0.966	0.801	1.100	0.880	-20.0	1.100	0.880	
59963	56835	232911	0.00000	0.1078	0.805	0.994	0.823	0.320	0.260	-18.8	0.320	0.260	
59964	232416	1080906	0.76389	0.2414	0.869	1.073	0.889	0.059	0.052	-11.9	0.059	0.052	

X-TILDE: 0.803   X-TILDE (MONOLINE):   0.810   PI-TILDE 0.0039008
TAU SQUARE   0.07055   SIGMA SQUARED: 323455.712

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 * 1.027 * 0.854

	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)
CLASS												
10010	108961	760908	0.77337	0.1644	0.894	0.932	0.818	0.167	0.137	-18.0	0.167	0.137
10040	1205495	6162656	1.12531	0.5031	1.022	1.066	0.935	0.320	0.300	-6.3	0.320	0.300
10070	2188461	10597856	0.68140	0.6273	0.769	0.803	0.704	0.134	0.094	-29.9	0.134	0.094
10101	358583	1642755	0.96639	0.2478	0.930	0.970	0.850	0.160	0.136	-15.0	0.160	0.136
10111	156945	814591	0.38457	0.1700	0.827	0.863	0.756	0.059	0.045	-23.7	0.059	0.045
10255	3801653	17974215	0.99162	0.7347	0.972	1.014	0.889	0.140	0.124	-11.4	0.140	0.124
10256	23649	103187	0.19270	0.0899	0.853	0.889	0.780	0.198	0.154	-22.2	0.198	0.154
10257	3650470	17530410	1.17697	0.7306	1.107	1.155	1.013	0.146	0.148	1.4	0.146	0.148
11126	154685	939413	0.78323	0.1831	0.893	0.931	0.817	0.023	0.019	-17.4	0.023	0.019
11203	3311	56666	0.00000	0.0848	0.840	0.876	0.768	0.380	0.290	-23.7	0.380	0.290
11248	5155	34338	0.00000	0.0813	0.843	0.879	0.771	0.013	0.010	-23.1	0.013	0.010
12391	1347758	6536189	1.12763	0.5144	1.026	1.070	0.938	0.059	0.055	-6.8	0.059	0.055
12509	27639	162144	0.15094	0.0972	0.843	0.879	0.771	0.026	0.020	-23.1	0.026	0.020
12651	900431	4226553	0.61906	0.4175	0.793	0.827	0.725	0.450	0.330	-26.7	0.450	0.330
12707	456793	1647921	1.35326	0.2552	1.029	1.073	0.941	0.480	0.450	-6.3	0.480	0.450
12797	1341693	6666789	0.96473	0.5191	0.942	0.983	0.862	0.177	0.153	-13.6	0.177	0.153
13201	14292	112238	0.26660	0.0912	0.858	0.895	0.785	0.123	0.097	-21.1	0.123	0.097
13204	880659	4216322	0.79964	0.4213	0.868	0.905	0.794	0.860	0.680	-20.9	0.860	0.680
13205	308895	1362269	0.67128	0.2241	0.863	0.900	0.789	0.340	0.270	-20.6	0.340	0.270
13314	109	1028	0.00000	0.0771	0.847	0.883	0.775	0.012	0.009	-25.0	0.012	0.009
13410	1830200	8852823	1.09583	0.5873	1.022	1.066	0.935	1.660	1.550	-6.6	1.660	1.550
13412	362294	2230724	1.39494	0.2982	1.060	1.106	0.969	1.190	1.150	-3.4	1.190	1.150
13590	4644286	23579099	1.08821	0.7833	1.051	1.096	0.961	0.610	0.590	-3.3	0.610	0.590
13715	1683737	8347413	0.82736	0.5708	0.866	0.903	0.792	0.111	0.088	-20.7	0.111	0.088
13930	1372226	5487694	0.60521	0.4746	0.769	0.802	0.704	0.147	0.103	-29.9	0.147	0.103
14068	2102	17887	0.00000	0.0792	0.845	0.881	0.773	0.010	0.008	-20.0	0.010	0.008
14527	556008	2473238	0.84866	0.3115	0.896	0.935	0.820	0.169	0.139	-17.8	0.169	0.139
14855	38630	175844	0.00692	0.0988	0.828	0.863	0.757	0.110	0.083	-24.6	0.110	0.083
16005	303233	1802835	0.74405	0.2607	0.872	0.910	0.798	0.030	0.024	-20.0	0.030	0.024
16009	44948	241312	0.76072	0.1066	0.901	0.940	0.824	0.111	0.091	-18.0	0.111	0.091
16527	4383000	22732018	0.89395	0.7768	0.899	0.938	0.822	0.270	0.222	-17.8	0.270	0.222
16705	63296	803447	0.64487	0.1694	0.872	0.909	0.797	0.113	0.090	-20.4	0.113	0.090
16750	479189	2599111	1.57280	0.3227	1.129	1.178	1.033	0.035	0.036	2.9	0.035	0.036
18205	746189	3540984	1.38582	0.3831	1.097	1.144	1.003	0.390	0.390	0.0	0.390	0.390
18616	3364266	16738769	0.95142	0.7225	0.942	0.983	0.862	0.490	0.420	-14.3	0.490	0.420
18707	21649	141634	1.04134	0.0946	0.929	0.969	0.850	0.006	0.005	-16.7	0.006	0.005
45771	117033	631994	1.13475	0.1540	0.951	0.992	0.870	0.131	0.114	-13.0	0.131	0.114

X-TILDE: 0.977   X-TILDE (MONOLINE):   0.959   PI-TILDE 0.0047984
TAU SQUARE   0.03000   SIGMA SQUARED: 218049.291

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 * 1.027 * 0.854

	AYE 2021 MONO/MULTI ALCCL	5 YEAR MONO/MULTI ALCCL	5 YEAR MONO/MULTI EXPERIENCE RATIO	CRED.	FORMULA ER	INDEX	CHANGE FACTOR	PRESENT MULTI-STATE OCCUR	PROPOSED MULTI-STATE OCCUR	STATE-WIDE % CHANGE	PRESENT STATEWIDE OCCUR	PROPOSED STATEWIDE OCCUR
CLASS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
45901	472712	2437354	0.62917	0.3089	0.829	0.864	0.758	0.039	0.030	-23.1	0.039	0.030
53907	1210531	6102939	1.10198	0.5165	1.013	1.056	0.926	0.078	0.072	-7.7	0.078	0.072

X-TILDE: 0.97745   X-TILDE (MONOLINE):   0.95882   PI-TILDE 0.0047984
TAU SQUARE   0.03   SIGMA SQUARED: 218049.291

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

LOSS COST % CHANGE BY CLASS

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SUBLINE:  PRODUCTS
CLASS GROUP : 05
NUMBER OF YEARS OF DATA USED:  5
CHANGE FACTOR  =  INDEX * CG REL * SWRL USED  =  INDEX * 1.012 * 0.854
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	AYE 2021 MONO/MULTI ALCCL	5 YEAR MONO/MULTI ALCCL	5 YEAR MONO/MULTI EXPERIENCE RATIO	CRED.	FORMULA ER	INDEX	CHANGE FACTOR	PRESENT MULTI-STATE OCCUR	PROPOSED MULTI-STATE OCCUR	STATE-WIDE % CHANGE	PRESENT STATEWIDE OCCUR	PROPOSED STATEWIDE OCCUR	
CLASS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
51380	1522	8822	0.00000	0.1509	0.658	0.762	0.658	0.039	0.026	-33.3	0.039	0.026	
51575	172192	1229366	1.12846	0.2627	0.868	1.005	0.869	0.023	0.020	-13.0	0.023	0.020	
51576	226156	1410500	0.73673	0.2768	0.764	0.885	0.765	0.101	0.077	-23.8	0.101	0.077	
51613	38702	362685	0.41107	0.1866	0.707	0.819	0.708	0.141	0.100	-29.1	0.141	0.100	
51666	34783	184568	0.26635	0.1694	0.689	0.798	0.689	0.085	0.059	-30.6	0.085	0.059	
51767	205	1393	0.00000	0.1501	0.659	0.763	0.659	0.007	0.005	-28.6	0.007	0.005	
51833	813	7771	0.00000	0.1508	0.658	0.762	0.659	0.051	0.034	-33.3	0.051	0.034	
51869	65355	686729	0.60481	0.2169	0.738	0.855	0.739	0.138	0.102	-26.1	0.138	0.102	
51889	574	3786	0.00000	0.1504	0.658	0.763	0.659	0.010	0.007	-30.0	0.010	0.007	
51941	1714633	8861977	0.69447	0.5957	0.727	0.842	0.728	0.034	0.025	-26.5	0.034	0.025	
52469	1879455	9849534	1.09905	0.6278	0.978	1.133	0.979	0.085	0.083	-2.4	0.085	0.083	
55647	275482	1949187	1.73995	0.3176	1.081	1.253	1.082	0.065	0.070	7.7	0.065	0.070	
55802	12400	132321	3.48797	0.1642	1.220	1.414	1.221	0.013	0.016	23.1	0.013	0.016	
56040	3209	9609	0.00000	0.1510	0.658	0.762	0.658	0.028	0.019	-32.1	0.028	0.019	L
57257	25253	174811	2.73251	0.1681	1.104	1.279	1.105	0.042	0.046	9.5	0.042	0.046	
57410	11994	131603	0.22225	0.1638	0.684	0.793	0.685	0.164	0.112	-31.7	0.164	0.112	
58503	40767	249799	0.18351	0.1757	0.671	0.777	0.672	0.080	0.054	-32.5	0.080	0.054	
58627	831	8727	0.00000	0.1509	0.658	0.762	0.658	0.011	0.008	-27.3	0.011	0.008	L
59257	0	440	0.00000	0.1500	0.659	0.763	0.659	0.011	0.008	-27.3	0.011	0.008	L
59923	1299	5466	0.00000	0.1506	0.658	0.763	0.659	0.006	0.004	-33.3	0.006	0.004	

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X-TILDE:        0.970        X-TILDE (MONOLINE):        0.863        PI-TILDE 0.0071632
TAU SQUARE      0.03000      SIGMA SQUARED:        241544.847
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L - CAPPED DOWN
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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP : 06
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 0.998 * 0.854

	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)
CLASS												
15733	2741	20393	0.00000	0.0279	0.838	0.970	0.826	0.030	0.025	-16.7	0.030	0.025
51001	844	8194	0.00000	0.0268	0.839	0.971	0.827	0.380	0.310	-18.4	0.380	0.310
51116	1445893	6422282	0.74560	0.3885	0.817	0.946	0.806	0.640	0.520	-18.8	0.640	0.520
51240	37976	324553	1.70712	0.0544	0.908	1.051	0.896	0.215	0.193	-10.2	0.215	0.193
51241	375680	2056005	0.68823	0.1822	0.830	0.961	0.819	0.240	0.197	-17.9	0.240	0.197
51330	252192	1485496	3.18667	0.1462	1.202	1.391	1.185	0.820	0.970	18.3	0.820	0.970
51370	60759	532942	0.20161	0.0732	0.813	0.942	0.802	2.690	2.160	-19.7	2.690	2.160
51500	484333	2587152	0.69700	0.2147	0.826	0.957	0.815	0.145	0.118	-18.6	0.145	0.118
51550	35203	142836	0.80614	0.0388	0.860	0.995	0.848	0.420	0.360	-14.3	0.420	0.360
51551	2559	37154	0.75562	0.0294	0.859	0.994	0.847	0.830	0.700	-15.7	0.830	0.700
51552	230	10985	0.00000	0.0271	0.838	0.971	0.827	0.137	0.113	-17.5	0.137	0.113
51600	197765	916116	0.39728	0.1017	0.814	0.943	0.804	0.194	0.156	-19.6	0.194	0.156
51734	293301	372613	1.21932	0.0684	0.886	1.026	0.874	0.430	0.380	-11.6	0.430	0.380
51741	194356	800547	1.89044	0.0930	0.957	1.109	0.945	0.260	0.246	-5.4	0.260	0.246
51777	154586	630260	0.28082	0.0794	0.816	0.944	0.805	0.058	0.047	-19.0	0.058	0.047
51808	149575	815202	0.34852	0.0940	0.813	0.942	0.803	0.530	0.430	-18.9	0.530	0.430
51809	48423	238200	2.97080	0.0483	0.964	1.116	0.951	0.173	0.164	-5.2	0.173	0.164
51877	37141	323883	0.34929	0.0546	0.834	0.965	0.823	0.156	0.128	-18.0	0.156	0.128
51896	589173	3789266	0.49574	0.2779	0.760	0.880	0.750	0.017	0.013	-23.5	0.017	0.013
51900	12753	69024	1.48154	0.0322	0.882	1.021	0.870	0.098	0.085	-13.3	0.098	0.085
51909	0	11	0.00000	0.0261	0.839	0.972	0.828	0.048	0.040	-16.7	0.048	0.040
51926	439169	1815680	0.97959	0.1661	0.881	1.020	0.869	0.041	0.036	-12.2	0.041	0.036
51927	239015	1663964	1.30147	0.1568	0.931	1.078	0.918	0.100	0.092	-8.0	0.100	0.092
51934	19948	344339	0.00387	0.0560	0.814	0.942	0.803	0.082	0.066	-19.5	0.082	0.066
51956	1298316	6378134	0.85212	0.3875	0.858	0.993	0.846	0.140	0.119	-15.0	0.140	0.119
51957	1601537	7885584	0.97357	0.4363	0.911	1.054	0.898	0.370	0.330	-10.8	0.370	0.330
51960	4570	22373	0.00000	0.0281	0.838	0.970	0.826	0.300	0.248	-17.3	0.300	0.248
51982	10309	54430	0.00000	0.0310	0.835	0.967	0.824	0.068	0.056	-17.7	0.068	0.056
51986	19252	180669	2.28447	0.0421	0.922	1.067	0.909	0.082	0.075	-8.5	0.082	0.075
51999	138598	631367	0.13252	0.0795	0.804	0.931	0.793	0.320	0.250	-21.9	0.320	0.250
52075	39639	243378	0.86001	0.0474	0.862	0.998	0.850	0.197	0.167	-15.2	0.197	0.167
52134	2267164	11793529	0.72476	0.5346	0.789	0.913	0.778	0.560	0.440	-21.4	0.560	0.440
52315	679031	3235740	0.96914	0.2495	0.889	1.029	0.877	0.270	0.237	-12.2	0.270	0.237
52505	46705	236532	0.12221	0.0468	0.827	0.958	0.816	0.195	0.159	-18.5	0.195	0.159
52547	186144	986434	0.77334	0.1071	0.852	0.987	0.841	0.058	0.049	-15.5	0.058	0.049
52911	752971	4834661	0.77790	0.3289	0.834	0.966	0.823	0.420	0.350	-16.7	0.420	0.350
52967	23889	129378	0.00001	0.0378	0.829	0.960	0.818	0.052	0.043	-17.3	0.052	0.043

X-TILDE: 0.875   X-TILDE (MONOLINE):   0.864   PI-TILDE 0.0016779
TAU SQUARE   0.03000   SIGMA SQUARED: 326430.920

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 * 0.854

		5 YEAR					PRESENT	PROPOSED	STATE-		
	AYE 2021	5 YEAR	MONO/MULTI				CHANGE	MULTI-	MULTI-	WIDE	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	EXPERIENCE		FORMULA		CHANGE	STATE	STATE	%	STATEWIDE	STATEWIDE
	ALCCL	ALCCL	RATIO	CRED.	ER	INDEX	FACTOR	OCCUR	OCCUR	CHANGE	OCCUR	OCCUR
CLASS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
53121	55297	272446	1.89171	0.0499	0.913	1.057	0.901	0.460	0.410	-10.9	0.460	0.410
53333	84365	458720	1.07598	0.0655	0.876	1.014	0.864	0.249	0.215	-13.7	0.249	0.215
53631	560	2087	0.00000	0.0263	0.839	0.972	0.828	0.019	0.016	-15.8	0.019	0.016
53632	577	3011	0.00000	0.0264	0.839	0.971	0.828	0.029	0.024	-17.2	0.029	0.024
53732	1468986	7877403	0.92252	0.4388	0.888	1.029	0.876	0.450	0.390	-13.3	0.450	0.390
53733	3319323	18083672	0.90628	0.6356	0.890	1.031	0.878	0.177	0.155	-12.4	0.177	0.155
54077	819703	3650972	0.78584	0.2723	0.841	0.974	0.830	0.360	0.300	-16.7	0.360	0.300
55010	66669	349634	0.02141	0.0576	0.813	0.942	0.802	0.760	0.610	-19.7	0.760	0.610
55011	699718	3173491	0.91286	0.2482	0.874	1.012	0.863	2.010	1.730	-13.9	2.010	1.730
55012	7992	177423	2.97253	0.0419	0.950	1.100	0.938	0.920	0.860	-6.5	0.920	0.860
55013	278749	1995081	1.04917	0.1789	0.895	1.037	0.883	1.130	1.000	-11.5	1.130	1.000
55214	1258	6434	0.00000	0.0267	0.839	0.971	0.827	0.075	0.062	-17.3	0.075	0.062
55715	15382	176121	1.31562	0.0420	0.881	1.020	0.869	0.169	0.147	-13.0	0.169	0.147
55716	51045	208726	0.00000	0.0445	0.823	0.953	0.812	0.41	0.330	-19.5	0.410	0.330
56202	44265	383047	0.71377	0.0594	0.853	0.988	0.841	0.063	0.053	-15.9	0.063	0.053
56390	356868	1817512	1.23331	0.1746	0.927	1.073	0.914	0.64	0.590	-7.8	0.640	0.590
56391	499583	2608398	0.93625	0.2178	0.878	1.017	0.866	0.25	0.217	-13.2	0.250	0.217
56427	19660	88807	0.41299	0.0340	0.846	0.980	0.835	0.107	0.089	-16.8	0.107	0.089
56690	3181	18203	0.83684	0.0277	0.861	0.997	0.849	0.31	0.260	-16.1	0.310	0.260
56699	271051	1617840	0.27110	0.1527	0.772	0.893	0.761	0.078	0.059	-24.4	0.078	0.059
56916	1478917	6651057	1.21993	0.3970	1.004	1.162	0.990	0.26	0.260	0.0	0.260	0.260
57090	127407	675125	1.08825	0.0850	0.881	1.020	0.869	0.83	0.720	-13.3	0.830	0.720
57401	15056	65201	0.00000	0.0319	0.834	0.966	0.823	0.079	0.065	-17.7	0.079	0.065
57403	630	3248	0.00000	0.0264	0.839	0.971	0.828	0.03	0.025	-16.7	0.030	0.025
57572	43441	371137	1.54749	0.0582	0.902	1.044	0.890	0.094	0.084	-10.6	0.094	0.084
57600	44132	263606	0.70656	0.0496	0.854	0.989	0.843	0.03	0.025	-16.7	0.030	0.025
57611	17202	147801	0.00000	0.0408	0.827	0.957	0.815	0.044	0.036	-18.2	0.044	0.036
57690	230920	1292312	0.70242	0.1302	0.841	0.974	0.830	0.38	0.320	-15.8	0.380	0.320
57716	348419	1450231	0.96425	0.1416	0.876	1.015	0.864	0.08	0.069	-13.8	0.080	0.069
57725	1073342	4977827	0.82895	0.3425	0.851	0.985	0.839	0.083	0.070	-15.7	0.083	0.070
57726	76246	437812	1.07467	0.0642	0.875	1.014	0.864	0.025	0.022	-12.0	0.025	0.022
57810	1582	18889	5.84092	0.0278	1.000	1.158	0.987	0.09	0.089	-1.1	0.090	0.089
57871	28691	329741	0.01136	0.0547	0.815	0.944	0.804	0.091	0.073	-19.8	0.091	0.073
57998	16727	105146	3.23379	0.0355	0.946	1.095	0.933	0.047	0.044	-6.4	0.047	0.044
57999	3399	16569	0.78381	0.0276	0.860	0.995	0.848	0.065	0.055	-15.4	0.065	0.055
58095	993449	5899699	0.89513	0.3696	0.874	1.012	0.862	1.22	1.050	-13.9	1.220	1.050
58096	1742398	9205160	0.75886	0.4749	0.813	0.941	0.802	1.35	1.080	-20.0	1.350	1.080

X-TILDE: 0.875   X-TILDE (MONOLINE):   0.864   PI-TILDE 0.0016779
TAU SQUARE   0.03000   SIGMA SQUARED: 326430.920

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 * 0.854

	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)
CLASS												
58301	125338	524502	1.20340	0.0729	0.887	1.027	0.875	0.086	0.075	-12.8	0.086	0.075
58302	51994	246788	0.00911	0.0478	0.821	0.951	0.810	0.042	0.034	-19.1	0.042	0.034
58397	1230611	5491284	0.52150	0.3536	0.741	0.858	0.731	0.45	0.330	-26.7	0.450	0.330
58575	935	45883	0.03951	0.0302	0.837	0.969	0.826	0.098	0.081	-17.4	0.098	0.081
58663	912392	4131327	0.38412	0.2944	0.721	0.835	0.711	0.65	0.460	-29.2	0.650	0.460
58802	32092	175665	0.03368	0.0419	0.827	0.958	0.816	0.39	0.320	-18.0	0.390	0.320
58837	10128	44087	0.00000	0.0300	0.836	0.968	0.825	0.155	0.128	-17.4	0.155	0.128
58840	5631	24332	0.27540	0.0283	0.845	0.979	0.834	0.11	0.092	-16.4	0.110	0.092
58873	280345	1149365	0.74166	0.1212	0.847	0.981	0.836	0.021	0.018	-14.3	0.021	0.018
58904	0	10633	0.00000	0.0270	0.838	0.971	0.827	0.108	0.089	-17.6	0.108	0.089
58922	1884124	8367965	1.03848	0.4500	0.941	1.090	0.929	0.189	0.176	-6.9	0.189	0.176
59005	150729	877410	1.12430	0.0988	0.888	1.028	0.876	0.063	0.055	-12.7	0.063	0.055
59188	117	1152	0.00000	0.0262	0.839	0.972	0.828	0.047	0.039	-17.0	0.047	0.039
59189	4025	20824	0.00000	0.0279	0.838	0.970	0.826	0.25	0.207	-17.2	0.250	0.207
59223	218958	1218631	1.47011	0.1244	0.937	1.085	0.925	0.128	0.118	-7.8	0.128	0.118
59378	2484	2483	0.00000	0.0263	0.839	0.972	0.828	0.124	0.103	-16.9	0.124	0.103
59481	78003	506280	0.72653	0.0701	0.852	0.987	0.841	0.096	0.081	-15.6	0.096	0.081
59701	646	38962	4.56682	0.0296	0.971	1.125	0.958	0.38	0.360	-5.3	0.380	0.360
59713	392379	2011986	0.70530	0.1785	0.834	0.965	0.823	0.3	0.247	-17.7	0.300	0.247
59722	37981	227214	0.32898	0.0460	0.837	0.969	0.826	0.023	0.019	-17.4	0.023	0.019
59723	11684	62697	0.00000	0.0317	0.834	0.966	0.823	0.03	0.025	-16.7	0.030	0.025
59726	87357	542875	1.35947	0.0724	0.898	1.039	0.886	0.023	0.020	-13.0	0.023	0.020
59738	7918	43290	0.00000	0.0299	0.836	0.968	0.825	0.052	0.043	-17.3	0.052	0.043
59773	24	24	0.00000	0.0261	0.839	0.972	0.828	0.023	0.019	-17.4	0.023	0.019
59774	462	2030	0.00000	0.0263	0.839	0.972	0.828	0.127	0.105	-17.3	0.127	0.105
59775	0	0	0.00000	0.0000	0.862	1.000	0.852	0.156	0.133	-14.7	0.156	0.133
59798	1020644	3957168	1.00975	0.2871	0.904	1.047	0.892	0.33	0.290	-12.1	0.330	0.290
59886	9718	73827	0.00000	0.0327	0.834	0.965	0.822	0.087	0.072	-17.2	0.087	0.072
59889	15231	83432	2.86318	0.0335	0.929	1.075	0.916	0.192	0.176	-8.3	0.192	0.176
59914	1110391	5215455	1.00332	0.3431	0.910	1.054	0.898	0.65	0.580	-10.8	0.650	0.580
59915	82868	476716	2.41374	0.0671	0.966	1.118	0.953	0.53	0.510	-3.8	0.530	0.510
59917	124378	658734	1.18680	0.0819	0.888	1.029	0.876	0.222	0.195	-12.2	0.222	0.195
59931	109541	617987	0.89608	0.0786	0.864	1.001	0.853	0.37	0.320	-13.5	0.370	0.320
59932	2885	77432	0.00000	0.0330	0.833	0.965	0.822	0.69	0.570	-17.4	0.690	0.570
59947	15795	67684	0.00000	0.0321	0.834	0.966	0.823	0.26	0.214	-17.7	0.260	0.214
59955	18503	91818	1.22745	0.0342	0.874	1.012	0.863	0.114	0.098	-14.0	0.114	0.098
59970	28938	105086	0.00000	0.0354	0.831	0.962	0.820	0.147	0.121	-17.7	0.147	0.121

X-TILDE: 0.875   X-TILDE (MONOLINE):   0.864   PI-TILDE 0.0016779
TAU SQUARE   0.03000   SIGMA SQUARED: 326430.920

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 * 0.854

| | | | 5 YEAR
MONO/MULTI | | | | | PRESENT
MULTI- | PROPOSED
MULTI- | STATE-
WIDE | PRESENT | PROPOSED |
| | AYE 2021
MONO/MULTI | 5 YEAR
MONO/MULTI | EXPERIENCE | | FORMULA | | CHANGE | STATE | STATE | % | STATEWIDE | STATEWIDE |
CLASS	ALCCL (1)	ALCCL (2)	RATIO (3)	CRED. (4)	ER (5)	INDEX (6)	FACTOR (7)	OCCUR (8)	OCCUR (9)	CHANGE (10)	OCCUR (11)	OCCUR (12)
59975	468707	2171342	0.36854	0.1885	0.769	0.890	0.758	0.13	0.099	-23.9	0.130	0.099
59984	68192	213701	0.37611	0.0452	0.840	0.972	0.828	0.041	0.034	-17.1	0.041	0.034
59988	792	4014	0.00000	0.0264	0.839	0.971	0.828	0.05	0.041	-18.0	0.050	0.041
59989	14	89	0.00000	0.0261	0.839	0.972	0.828	0.037	0.031	-16.2	0.037	0.031

X-TILDE: 0.875   X-TILDE (MONOLINE):   0.864   PI-TILDE 0.0016779
TAU SQUARE   0.03000   SIGMA SQUARED: 326430.920

 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 * 0.983 * 0.854

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)	
49239	43387	255248	0.18088	0.1380	0.653	0.889	0.746	0.360	0.270	-25.0	0.360	0.270	
50010	45088	165354	2.35869	0.1240	0.931	1.267	1.063	0.330	0.350	6.1	0.330	0.350	
51205	1771	7110	0.00000	0.0980	0.657	0.894	0.751	0.046	0.035	-23.9	0.046	0.035	
51206	440	20920	2.88727	0.1003	0.945	1.286	1.080	0.370	0.400	8.1	0.370	0.400	
51220	109837	413223	0.39495	0.1618	0.675	0.918	0.771	1.480	1.140	-23.0	1.480	1.140	
51221	1288380	3300434	0.60006	0.4589	0.670	0.911	0.765	1.470	1.120	-23.8	1.470	1.120	
51222	422568	1493337	0.30954	0.2949	0.605	0.823	0.691	4.760	3.290	-30.9	4.760	3.290	
51224	1027212	4665834	0.70344	0.5249	0.715	0.974	0.817	1.170	0.960	-18.0	1.170	0.960	
51230	0	0	0.00000	0.0000	0.729	1.000	0.840	0.640	0.540	-15.6	0.640	0.540	
51252	874552	4764774	0.97627	0.5255	0.859	1.169	0.981	0.061	0.060	-1.6	0.061	0.060	
51254	132	35253	0.00000	0.1027	0.654	0.890	0.747	0.025	0.019	-24.0	0.025	0.019	
51333	65595	438915	1.54858	0.1782	0.875	1.190	0.999	0.280	0.280	0.0	0.280	0.280	
51958	197236	1320935	0.47478	0.2749	0.659	0.897	0.753	0.310	0.233	-24.8	0.310	0.233	
51970	666300	2906110	0.97259	0.4137	0.830	1.129	0.948	0.138	0.131	-5.1	0.138	0.131	
52433	52426	242814	0.00000	0.1361	0.629	0.857	0.719	0.650	0.470	-27.7	0.650	0.470	
52581	0	149848	1.00396	0.1211	0.762	1.037	0.871	1.800	1.570	-12.8	1.800	1.570	
52744	1171	27895	0.00000	0.1014	0.655	0.891	0.748	0.052	0.039	-25.0	0.052	0.039	
53077	186568	902866	0.77524	0.2279	0.739	1.006	0.845	0.204	0.172	-15.7	0.204	0.172	
55597	0	0	0.00000	0.0000	0.729	1.000	0.840	1.450	1.220	-15.9	1.450	1.220	
55918	394	8999	0.00000	0.0983	0.657	0.894	0.751	1.760	1.320	-25.0	1.760	1.320	
55919	0	0	0.00000	0.0000	0.729	1.000	0.840	2.950	2.480	-15.9	2.950	2.480	
56912	1056559	5155460	0.87326	0.5390	0.807	1.098	0.922	0.089	0.082	-7.9	0.089	0.082	
57146	437620	2221623	0.95186	0.3608	0.809	1.101	0.924	0.640	0.590	-7.8	0.640	0.590	
58737	20229	100482	0.00000	0.1134	0.646	0.879	0.738	0.490	0.360	-26.5	0.490	0.360	
59601	201771	923121	0.60408	0.2328	0.700	0.952	0.799	1.800	1.440	-20.0	1.800	1.440	
59660	468433	2344488	0.27622	0.3704	0.561	0.764	0.641	0.830	0.550	-33.7	0.830	0.550	L
59724	28221	150288	1.75995	0.1216	0.854	1.162	0.976	0.016	0.016	0.0	0.016	0.016	
59725	742795	3639562	0.56284	0.4608	0.652	0.888	0.745	0.126	0.094	-25.4	0.126	0.094	
59750	0	12163	0.00000	0.0988	0.657	0.894	0.750	0.141	0.106	-24.8	0.141	0.106	
59781	305726	2206194	0.54051	0.3589	0.661	0.900	0.755	0.065	0.049	-24.6	0.065	0.049	
59782	408080	2777837	1.11411	0.4078	0.886	1.206	1.012	0.620	0.630	1.6	0.620	0.630	

X-TILDE: 0.750   X-TILDE (MONOLINE):   0.735   PI-TILDE 0.0059713
TAU SQUAREI   0.03000   SIGMA SQUARED: 162138.754

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 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	X	EXPOSURE DEVELOPMENT FACTOR +	X	EXPOSURE TREND #	X	AVERAGE IPMF *	=	TRENDED $100,000 BASIC LIMIT 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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT LOSSES AND ALAE *	X	$100,000 BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR #	X	UNALLOCATED LOSS ADJUSTMENT FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSSES 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	$21,724,837				1.075		1.571		1.000		$36,689,448
		12/31/2019	$23,695,527				1.075		1.462		1.000		$37,241,075
		12/31/2020	$21,838,807				1.075		1.360		1.000		$31,928,336
		12/31/2021	$32,268,476				1.075		1.265		1.000		$43,881,094
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	$81,245,396				1.075		1.278		1.000		$111,618,987
		12/31/2019	$77,137,340				1.075		1.229		1.000		$101,911,925
		12/31/2020	$78,808,004				1.075		1.181		1.000		$100,052,672
		12/31/2021	$82,523,608				1.075		1.136		1.000		$100,777,830
	TOTAL FULL COVERAGE	12/31/2018											$335,198,435
		12/31/2019											$324,043,315
		12/31/2020											$298,614,308
		12/31/2021											$316,821,895

* 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 BASIC LIMIT LOSSES AND ALAE *	X	$100,000 BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR #	X	UNALLOCATED LOSS ADJUSTMENT FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSSES 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	$3,272,053				1.075		1.571		1.000		$5,525,925
		12/31/2019	$3,940,356				1.075		1.462		1.000		$6,192,860
		12/31/2020	$3,275,086				1.075		1.360		1.000		$4,788,176
		12/31/2021	$3,704,433				1.075		1.265		1.000		$5,037,566
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	$26,665,860				1.075		1.278		1.000		$36,634,891
		12/31/2019	$26,374,975				1.075		1.229		1.000		$34,845,957
		12/31/2020	$20,329,477				1.075		1.181		1.000		$25,809,796
		12/31/2021	$18,938,753				1.075		1.136		1.000		$23,128,005
	TOTAL DED COVERAGE	12/31/2018											$95,695,252
		12/31/2019											$87,575,064
		12/31/2020											$69,834,571
		12/31/2021											$66,774,755
	TOTAL OCCURRENCE	12/31/2018											$430,893,689
		12/31/2019											$411,618,380
		12/31/2020											$368,448,880
		12/31/2021											$383,596,651

* 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.

Tennessee

Local Products / Completed Operations
Subline Code 336
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B)	Description	Implicit Package Modification Factors
31	Not Appllicable	--
32	Not Appllicable	--
33	Not Appllicable	--
34	Mercantile Policy	1.051
35	Not Appllicable	--
36	Service Policy	0.991
37	Industrial / Processing Policy	0.584
38	Contractors Policy	0.773

(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.

TENNESSEE

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	1.048	0.9470	1.047	2,600,000
27 to 39 Months	1.000	1.001	0.6260	1.001	29,000,000

Accident Year Ending	Exposure Development From			Factor
	27:15	39:27	ULT:39	
12/31/2019			1.000	1.000
12/31/2020		1.001	1.000	1.001
12/31/2021	1.047	1.001	1.000	1.047

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

TENNESSEE
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	11,087,396	11,604,525	11,589,100	11,585,191	11,584,729	11,584,729	11,584,729	11,584,729
12/31/2015	13,045,659	13,582,614	13,604,774	13,600,499	13,601,311	13,601,274	13,601,274	
12/31/2016	14,324,258	15,146,019	15,160,259	15,161,234	15,162,270	15,162,270		
12/31/2017	15,217,101	15,879,756	15,863,032	15,864,894	15,865,107			
12/31/2018	15,736,935	16,275,648	16,279,316	16,293,889				
12/31/2019	15,716,517	16,387,424	16,425,355					
12/31/2020	15,039,656	15,907,876						
12/31/2021	15,108,880							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2014	1.047	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2015	1.041	1.002	1.000	1.000	1.000	1.000	
12/31/2016	1.057	1.001	1.000	1.000	1.000		
12/31/2017	1.044	0.999	1.000	1.000			
12/31/2018	1.034	1.000	1.001				
12/31/2019	1.043	1.002					
12/31/2020	1.058						

Average Best 3 of 5

27:15	39:27
1.048	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

TENNESSEE

Completed Operations

Bodily Injury
Full Coverage
Incurred Losses Excluding ALAE

Calculation of Loss Development Factors

	(1)	(2)	(3)	(4)	(5)
	Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
	15 to 27 Months	2.010	2.673	0.2707	2.189	470,000
	27 to 39 Months	1.491	1.406	0.4187	1.455	510,000
	39 to 51 Months	1.127	1.513	0.5282	1.331	550,000
	51 to 63 Months	1.008	0.997	0.5318	1.002	600,000
	63 to 75 Months	0.996	0.994	0.4882	0.995	650,000
	75 to 87 Months	1.004	1.000	0.5139	1.002	700,000
	87 to 99 Months	0.991	1.000	0.4751	0.995	760,000
	99 to 111 Months	0.995	1.000	0.2969	0.996	820,000
	111 to 123 Months	0.994	1.000	0.3295	0.996	890,000
	123 to 135 Months	0.999	1.000	0.4147	0.999	970,000
	135 to 147 Months	1.001	1.000	0.4781	1.001	1,100,000
	147 to 159 Months	0.997	1.000	0.4111	0.998	1,100,000
	159 to 171 Months	0.998	1.000	0.2696	0.999	1,300,000
	171 to 183 Months	1.001	1.000	0.3307	1.001	1,300,000
	183 to 195 Months	1.000	1.000	0.3304	1.000	1,500,000
	195 to 207 Months	1.000	1.000	0.3409	1.000	1,600,000
	207 to 219 Months	1.000	1.000	0.2439	1.000	1,800,000
	219 to 231 Months	1.000	1.000	0.1918	1.000	1,900,000
	231 to 243 Months	1.000	1.000	0.1135	1.000	2,100,000
	243 to Ultimate	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From										
	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2019			1.331	1.002	0.995	1.002	0.995	0.996	0.996	0.999	1.001
12/31/2020		1.455	1.331	1.002	0.995	1.002	0.995	0.996	0.996	0.999	1.001
12/31/2021	2.189	1.455	1.331	1.002	0.995	1.002	0.995	0.996	0.996	0.999	1.001

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2019	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.310
12/31/2020	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.907
12/31/2021	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000		4.174

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

TENNESSEE

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

Months-to-Ultimate	15	27	39	51	63	75	87
	0.434	0.379	0.269	0.160	0.091	0.050	0.022

Months-to-Ultimate	99	111	123	135	147	159	171
	0.018	0.016	0.006	0.005	0.003	0.001	0.000

Full coverage	Reported ALAE as of 3/31/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
A.Y.E							
12/31/2019	37,674	139,075	0.269	37,342	75,016	1.008	75,616
12/31/2020	46,204	778,110	0.379	294,670	340,874	1.008	343,601
12/31/2021	26,670	2,370,727	0.434	1,027,947	1,054,617	1.008	1,063,054

(A) See Exhibit C19 - Multistate Loss Development.

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

TENNESSEE

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	1.375	0.7695	1.345	910,000
	27 to 39 Months	1.113	1.123	0.7944	1.121	990,000
	39 to 51 Months	1.087	1.104	0.8040	1.101	1,100,000
	51 to 63 Months	1.041	0.990	0.7789	1.001	1,200,000
	63 to 75 Months	1.047	0.979	0.7746	0.994	1,300,000
	75 to 87 Months	1.042	0.972	0.7367	0.990	1,400,000
	87 to 99 Months	1.025	0.991	0.6936	1.001	1,500,000
	99 to 111 Months	1.026	1.005	0.7096	1.011	1,600,000
	111 to 123 Months	1.010	0.996	0.7354	1.000	1,700,000
	123 to 135 Months	1.004	1.002	0.7567	1.002	1,800,000
	135 to 147 Months	1.003	0.998	0.7188	0.999	2,000,000
	147 to 159 Months	1.003	0.998	0.7127	0.999	2,100,000
	159 to 171 Months	1.005	1.000	0.6753	1.002	2,300,000
	171 to 183 Months	1.004	1.000	0.6209	1.002	2,500,000
	183 to 195 Months	1.005	1.000	0.5944	1.002	2,700,000
	195 to 207 Months	1.001	1.000	0.5624	1.000	2,900,000
	207 to 219 Months	1.000	1.000	0.5652	1.000	3,100,000
	219 to 231 Months	1.000	1.000	0.4331	1.000	3,300,000
	231 to 243 Months	1.000	1.000	0.2405	1.000	3,500,000
	243 to Ultimate	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From 27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2019			1.101	1.001	0.994	0.990	1.001	1.011	1.000	1.002	0.999
12/31/2020		1.121	1.101	1.001	0.994	0.990	1.001	1.011	1.000	1.002	0.999
12/31/2021	1.345	1.121	1.101	1.001	0.994	0.990	1.001	1.011	1.000	1.002	0.999

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
12/31/2019	0.999	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.106
12/31/2020	0.999	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.240
12/31/2021	0.999	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.668

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

TENNESSEE

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

Months-to-Ultimate	15	27	39	51	63	75	87
	0.477	0.415	0.335	0.261	0.201	0.155	0.125

Months-to-Ultimate	99	111	123	135	147	159	171
	0.100	0.076	0.054	0.037	0.020	0.006	0.000

Full coverage

A.Y.E	Reported ALAE as of 3/31/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2019	759,125	1,995,250	0.335	669,207	1,428,332	1.029	1,469,753
12/31/2020	708,918	2,928,108	0.415	1,214,286	1,923,204	1.029	1,978,977
12/31/2021	171,737	3,239,861	0.477	1,544,118	1,715,855	1.029	1,765,615

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2002	38,768	220,768	120,854	153,201	208,201	278,201	278,201	268,851	268,851	268,851	268,851
12/31/2003	146,682	244,413	182,486	189,486	181,986	181,986	181,986	181,986	181,986	181,986	181,986
12/31/2004	244,658	189,887	168,887	127,887	129,762	129,762	129,762	129,762	129,762	129,762	129,762
12/31/2005	302,395	256,628	470,678	465,678	520,678	515,678	515,678	515,678	515,678	515,678	515,678
12/31/2006	66,650	84,264	93,164	92,164	92,164	92,164	95,716	94,716	94,716	94,716	94,716
12/31/2007	166,098	117,000	47,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000
12/31/2008	190,950	305,139	400,990	473,440	455,940	455,940	455,940	466,557	378,136	353,136	353,136
12/31/2009	255,460	382,742	454,334	397,748	382,748	445,991	466,557	466,557	392,748	392,748	392,748
12/31/2010	181,737	211,338	155,719	211,950	261,950	261,950	261,950	261,950	261,950	261,950	261,950
12/31/2011	136,921	252,925	217,726	65,875	32,619	47,636	32,619	32,619	32,619	32,619	32,619
12/31/2012	111,740	22,783	81,134	58,594	151,149	142,733	142,733	142,733	142,733	142,733	
12/31/2013	54,419	164,919	87,419	70,919	170,919	170,919	170,919	170,919	170,919		
12/31/2014	291,067	437,138	350,569	301,676	299,183	374,183	374,183	374,183			
12/31/2015	47,000	181,659	24,525	188,000	188,000	195,000	195,000				
12/31/2016	6,994	69,828	56,784	132,784	132,784	56,784					
12/31/2017	182,797	172,850	294,342	360,749	161,500						
12/31/2018	70,597	155,422	264,570	257,848							
12/31/2019	16,000	39,000	90,250								
12/31/2020	87,839	296,833									
12/31/2021	219,735										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2002	268,851	268,851	268,851	268,851	268,851	268,851	268,851	268,851	268,851
12/31/2003	181,986	181,986	181,986	181,986	181,986	181,986	181,986	181,986	
12/31/2004	129,762	129,762	129,762	129,762	129,762	129,762	129,762		
12/31/2005	515,678	515,678	515,678	515,678	515,678	515,678			
12/31/2006	94,716	94,716	94,716	94,716	94,716				
12/31/2007	32,000	32,000	32,000	32,000					
12/31/2008	353,136	353,136	353,136						
12/31/2009	382,748	382,748							
12/31/2010	261,950								

Completed Operations (Subline Code 336)
Full Coverage
TENNESSEE
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	5.695	0.547	1.268	1.359	1.336	1.000	0.966	1.000	1.000	1.000	1.000
12/31/2003	1.666	0.747	1.038	0.960	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2004	0.776	0.889	0.757	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2005	0.849	1.834	0.989	1.118	0.990	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2006	1.264	1.106	0.989	1.000	1.000	1.039	0.990	1.000	1.000	1.000	1.000
12/31/2007	0.704	0.402	0.681	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2008	1.598	1.314	1.181	0.963	1.000	1.000	0.829	0.934	1.000	1.000	1.000
12/31/2009	1.498	1.187	0.875	0.962	1.165	1.046	0.842	1.000	1.000	1.000	0.975
12/31/2010	1.163	0.737	1.361	1.236	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.847	0.861	0.303	0.495	1.460	0.685	1.000	1.000	1.000	1.000	
12/31/2012	0.204	3.561	0.722	2.580	0.944	1.000	1.000	1.000	1.000		
12/31/2013	3.031	0.530	0.811	2.410	1.000	1.000	1.000	1.000			
12/31/2014	1.502	0.802	0.861	0.992	1.251	1.000	1.000				
12/31/2015	3.865	0.135	7.666	1.000	1.037	1.000					
12/31/2016	9.984	0.813	2.338	1.000	0.428						
12/31/2017	0.946	1.703	1.226	0.448							
12/31/2018	2.202	1.702	0.975								
12/31/2019	2.438	2.314									
12/31/2020	3.379										
3 Yr Mean	2.673	1.906	1.513	0.816	0.905	1.000	1.000	1.000	1.000	1.000	0.992
Best 3/5	2.673	1.406	1.513	0.997	0.994	1.000	1.000	1.000	1.000	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**
12/31/2004	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**	1.000
12/31/2005	1.000	1.000	1.000	1.000	1.000	**1.000**	1.000	1.000
12/31/2006	1.000	1.000	1.000	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.	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					0.994	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2018				0.997	0.994	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2019			1.513	0.997	0.994	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2020		1.406	1.513	0.997	0.994	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2021	2.673	1.406	1.513	0.997	0.994	1.000	1.000	1.000	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.994
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		0.991
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		1.499
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		2.108
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**		5.635

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Completed Operations (Subline Code 336)
Full Coverage
TENNESSEE
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	5,975	62,052	69,626	110,093	168,334	216,153	165,529	184,903	184,903	184,903	184,903
12/31/2003	18,654	100,317	162,772	194,925	182,861	182,861	182,861	182,861	182,861	182,861	182,861
12/31/2004	15,927	55,904	99,595	259,265	270,747	279,210	279,210	279,210	279,210	279,210	279,210
12/31/2005	238,149	120,810	270,302	319,557	307,434	356,730	345,109	346,015	346,015	346,015	346,015
12/31/2006	5,576	24,699	59,516	76,892	79,502	95,714	127,941	131,183	131,183	131,183	131,183
12/31/2007	23,626	32,044	40,945	40,890	54,586	54,586	54,586	54,586	54,586	54,586	54,586
12/31/2008	36,581	127,209	268,245	326,799	417,321	706,071	737,117	755,695	756,448	756,448	756,448
12/31/2009	14,743	136,724	291,723	328,795	349,969	356,027	374,461	374,461	374,461	374,461	375,281
12/31/2010	23,612	88,217	170,863	211,625	252,008	253,137	253,137	253,137	253,137	253,137	253,137
12/31/2011	3,548	13,048	41,463	72,040	81,761	106,761	81,761	81,761	81,761	81,761	81,761
12/31/2012	108	14,195	41,039	65,298	124,012	145,879	182,862	182,862	182,862	182,862	
12/31/2013	15,713	30,398	46,232	42,295	88,298	88,300	88,301	88,306	58,604		
12/31/2014	28,645	103,102	144,429	205,032	231,920	255,596	262,101	284,357			
12/31/2015	0	75,689	115,145	229,661	251,622	282,401	289,223				
12/31/2016	0	42,908	39,747	41,244	41,244	71,737					
12/31/2017	8,540	52,263	149,962	187,890	165,260						
12/31/2018	405	10,694	20,620	32,843							
12/31/2019	0	13,345	37,674								
12/31/2020	8,633	46,204									
12/31/2021	25,093										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2002	184,903	184,903	184,903	184,903	184,903	184,903	184,903	184,903	184,903
12/31/2003	182,861	182,861	182,861	182,861	182,861	182,861	182,861	182,861	
12/31/2004	279,210	279,210	279,210	279,210	279,210	279,210	279,210		
12/31/2005	346,015	346,015	346,015	346,015	346,015	346,015			
12/31/2006	131,183	131,183	131,183	131,183	131,183				
12/31/2007	54,586	54,586	54,586	54,586					
12/31/2008	756,448	756,448	756,448						
12/31/2009	371,282	371,282							
12/31/2010	253,137								

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2002	500,875	776,989	718,393	1,035,959	1,016,884	913,075	873,805	1,097,953	1,018,443	1,108,739	1,108,539
12/31/2003	804,964	1,240,993	1,380,430	1,232,970	1,253,203	1,351,850	1,438,877	1,476,052	1,546,052	1,472,851	1,416,762
12/31/2004	1,049,130	1,303,059	1,209,690	1,302,700	1,221,132	1,426,128	1,525,089	1,503,369	1,495,859	1,494,920	1,534,909
12/31/2005	659,045	577,828	690,986	687,409	716,258	718,484	872,068	871,616	846,616	791,646	791,646
12/31/2006	721,399	1,325,164	1,514,365	1,761,579	1,866,636	1,869,436	1,690,240	1,678,228	1,682,227	1,682,227	1,657,227
12/31/2007	922,286	1,231,968	1,438,686	1,569,542	1,629,442	1,574,761	1,567,095	1,564,744	1,674,745	1,661,444	1,726,444
12/31/2008	1,495,672	1,933,132	1,969,289	2,022,723	1,581,820	1,563,077	1,526,207	1,494,911	1,494,413	1,493,604	1,501,289
12/31/2009	1,585,530	1,992,650	2,581,105	2,313,330	2,117,793	2,130,264	2,158,026	2,075,647	2,108,480	2,083,478	2,083,478
12/31/2010	1,527,274	1,726,133	1,613,390	1,590,572	1,575,111	1,544,298	1,534,298	1,528,621	1,528,621	1,528,621	1,528,621
12/31/2011	1,619,232	1,730,083	1,833,970	1,981,291	1,972,887	1,998,997	1,984,884	1,984,884	1,984,884	1,984,884	1,984,884
12/31/2012	1,072,870	1,119,227	981,262	992,412	1,087,412	1,117,412	1,059,912	1,119,912	1,212,037	1,073,912	
12/31/2013	900,864	936,442	1,011,293	1,090,301	1,030,510	934,229	894,168	804,368	804,168		
12/31/2014	1,243,710	1,493,463	1,492,641	1,677,752	1,681,188	1,493,030	1,441,029	1,406,231			
12/31/2015	701,475	913,376	1,079,020	1,294,360	1,359,894	1,488,899	1,537,801				
12/31/2016	838,579	1,439,568	1,403,710	1,414,884	1,425,943	1,429,539					
12/31/2017	802,028	922,873	1,546,484	1,516,994	1,455,437						
12/31/2018	1,234,420	1,762,822	1,560,651	1,840,396							
12/31/2019	999,377	1,140,411	1,384,329								
12/31/2020	804,725	1,244,257									
12/31/2021	998,428										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2002	1,108,539	1,108,544	1,108,544	1,108,539	1,108,539	1,108,539	1,108,539	1,108,539	1,108,539
12/31/2003	1,416,762	1,416,762	1,421,762	1,421,762	1,426,762	1,412,418	1,412,419	1,412,419	
12/31/2004	1,529,909	1,529,909	1,529,909	1,508,409	1,508,409	1,508,409	1,508,409		
12/31/2005	791,650	791,646	791,646	791,646	791,646	791,646			
12/31/2006	1,677,227	1,657,227	1,657,227	1,657,227	1,657,227				
12/31/2007	1,645,234	1,655,234	1,645,234	1,695,234					
12/31/2008	1,480,348	1,471,520	1,471,520						
12/31/2009	2,083,677	2,083,478							
12/31/2010	1,538,621								

Completed Operations (Subline Code 336)
Full Coverage
TENNESSEE
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	1.551	0.925	1.442	0.982	0.898	0.957	1.257	0.928	1.089	1.000	1.000
12/31/2003	1.542	1.112	0.893	1.016	1.079	1.064	1.026	1.047	0.953	0.962	1.000
12/31/2004	1.242	0.928	1.077	0.937	1.168	1.069	0.986	0.995	0.999	1.027	0.997
12/31/2005	0.877	1.196	0.995	1.042	1.003	1.214	0.999	0.971	0.935	1.000	1.000
12/31/2006	1.837	1.143	1.163	1.060	1.002	0.904	0.993	1.002	1.000	0.985	1.012
12/31/2007	1.336	1.168	1.091	1.038	0.966	0.995	0.998	1.070	0.992	1.039	0.953
12/31/2008	1.292	1.019	1.027	0.782	0.988	0.976	0.979	1.000	0.999	1.005	0.986
12/31/2009	1.257	1.295	0.896	0.915	1.006	1.013	0.962	1.016	0.988	1.000	1.000
12/31/2010	1.130	0.935	0.986	0.990	0.980	0.994	0.996	1.000	1.000	1.000	1.007
12/31/2011	1.068	1.060	1.080	0.996	1.013	0.993	1.000	1.000	1.000	1.000	
12/31/2012	1.043	0.877	1.011	1.096	1.028	0.949	1.057	1.082	0.886		
12/31/2013	1.039	1.080	1.078	0.945	0.907	0.957	0.900	1.000			
12/31/2014	1.201	0.999	1.124	1.002	0.888	0.965	0.976				
12/31/2015	1.302	1.181	1.200	1.051	1.095	1.033					
12/31/2016	1.717	0.975	1.008	1.008	1.003						
12/31/2017	1.151	1.676	0.981	0.959							
12/31/2018	1.428	0.885	1.179								
12/31/2019	1.141	1.214									
12/31/2020	1.546										
3 Yr Mean	1.372	1.258	1.056	1.006	0.995	0.985	0.978	1.027	0.962	1.000	0.998
Best 3/5	1.375	1.123	1.104	0.990	0.979	0.972	0.991	1.005	0.996	1.002	0.998

	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	1.000	1.000	1.000
12/31/2003	1.000	1.004	1.000	1.004	0.990	1.000	1.000	**1.000**
12/31/2004	1.000	1.000	0.986	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	0.988	1.000	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**
12/31/2007	1.006	0.994	1.030					
12/31/2008	0.994	1.000						
12/31/2009	1.000							
3 Yr Mean	1.000	0.998	1.010	1.000	*0.997*	*1.000*	*1.000*	*1.000*
Best 3/5	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2017					0.979	0.972	0.991	1.005	0.996	1.002	0.998
12/31/2018				0.990	0.979	0.972	0.991	1.005	0.996	1.002	0.998
12/31/2019			1.104	0.990	0.979	0.972	0.991	1.005	0.996	1.002	0.998
12/31/2020		1.123	1.104	0.990	0.979	0.972	0.991	1.005	0.996	1.002	0.998
12/31/2021	1.375	1.123	1.104	0.990	0.979	0.972	0.991	1.005	0.996	1.002	0.998

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
12/31/2017	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**	0.942
12/31/2018	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**	0.933
12/31/2019	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**	1.030
12/31/2020	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**	1.156
12/31/2021	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	**1.000**	1.590

Bold - Calculated Using Modified Bondy Method
Italics - Three year mean Excludes Modified Bondy ratios

Completed Operations (Subline Code 336)
Full Coverage
TENNESSEE
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	102,809	172,458	332,309	573,692	751,587	790,670	754,926	890,205	902,513	913,335	912,777
12/31/2003	145,177	417,860	623,053	851,146	830,728	936,916	1,033,081	1,118,691	1,075,773	1,088,770	1,088,067
12/31/2004	168,802	216,197	243,294	311,864	395,061	584,318	1,249,109	1,759,303	1,993,706	2,016,387	2,054,276
12/31/2005	86,477	59,290	128,630	356,729	535,659	592,298	580,636	582,964	581,775	581,775	581,775
12/31/2006	208,925	378,094	657,687	716,887	1,058,962	1,281,746	1,376,864	1,417,396	1,416,670	1,444,841	1,464,474
12/31/2007	109,405	216,744	417,290	549,376	943,784	1,030,801	1,133,067	1,294,353	1,447,464	1,498,784	1,492,671
12/31/2008	268,794	580,369	794,203	1,043,775	1,373,526	1,537,798	1,561,418	1,619,418	1,644,920	1,620,834	1,649,577
12/31/2009	238,929	519,606	874,957	1,015,589	1,220,827	1,369,011	1,499,650	1,894,222	1,925,121	1,950,428	2,018,536
12/31/2010	171,394	347,639	519,573	542,596	677,251	685,954	736,410	757,475	756,764	756,764	756,764
12/31/2011	195,838	426,877	499,943	661,971	837,642	878,238	862,626	862,626	862,626	862,626	862,626
12/31/2012	125,420	382,333	430,076	451,525	489,982	540,660	524,816	606,701	662,094	647,270	
12/31/2013	493,380	518,052	491,523	1,060,291	1,213,695	1,350,011	1,398,310	1,324,828	1,306,414		
12/31/2014	128,483	447,945	819,476	1,086,912	1,198,399	1,147,289	1,228,506	1,262,973			
12/31/2015	81,755	264,958	330,928	468,827	572,119	766,152	834,740				
12/31/2016	147,344	421,581	531,070	803,727	1,034,363	1,118,447					
12/31/2017	127,066	286,412	533,201	913,969	986,378						
12/31/2018	99,303	330,104	548,172	898,505							
12/31/2019	130,069	413,853	712,067								
12/31/2020	178,276	699,352									
12/31/2021	169,896										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2002	914,213	914,081	914,081	914,080	914,080	914,080	914,080	914,080	914,080
12/31/2003	1,091,059	1,092,392	1,144,172	1,144,171	1,235,302	1,190,283	1,192,423	1,192,423	
12/31/2004	2,026,324	2,026,324	2,026,324	2,005,313	2,005,313	2,005,313	2,005,313		
12/31/2005	581,775	581,775	581,775	581,775	581,775	581,775			
12/31/2006	1,560,472	1,624,322	1,634,583	1,635,266	1,635,266				
12/31/2007	1,438,960	1,454,373	1,444,373	1,494,373					
12/31/2008	1,655,957	1,656,567	1,656,567						
12/31/2009	2,037,602	2,045,728							
12/31/2010	756,764								

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2002	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	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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

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	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

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2002	1.002	1.012	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

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					0.996	1.004	0.991	0.995	0.994	0.999	1.001
12/31/2018				1.008	0.996	1.004	0.991	0.995	0.994	0.999	1.001
12/31/2019			1.127	1.008	0.996	1.004	0.991	0.995	0.994	0.999	1.001
12/31/2020		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

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	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 :

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	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										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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.	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	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.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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.	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					0.992	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	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
12/31/2017	1.000	1.040	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

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	1,848,459	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

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	0.0741	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

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2002	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										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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.	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	1.305	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

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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.	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					1.047	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

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	1.003	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.	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	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.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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.	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	1.357	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.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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

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					1.045	1.039	1.045	1.017	1.008	1.020	1.011
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	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	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

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	3,510,233	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

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	0.0474	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

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2002	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										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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.	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	1.191	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

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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.	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					1.005	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	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**		1.001
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.	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	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.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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	
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.	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	1.212	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.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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.	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					1.010	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.	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**		1.008
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

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

Link Ratios

A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
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

Months-to-Ultimate	15	27	39	51	63	75	87
	0.296	0.225	0.139	0.066	0.036	0.014	0.006

Months-to-Ultimate	99	111	123	135	147	159	171
	0.004	0.001	0.000	0.000	0.000	0.000	0.000

A.Y.E	Reported ALAE as of 3/31/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2019	4,531,488	16,155,585	0.139	2,239,164	6,770,652	1.000	6,770,652
12/31/2020	1,620,141	13,468,522	0.225	3,030,417	4,650,558	1.000	4,650,558
12/31/2021	544,284	21,589,526	0.296	6,392,659	6,936,943	1.000	6,936,943

Bold - Calculated Using Modified Bondy Method

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

$100,000 Basic Limit Losses as of :

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2002	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										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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

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	1.168	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

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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	*0.989*	*1.000*	*1.000*	*1.000*
Best 3/5	0.996	1.000	1.001	1.002	0.999	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					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

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	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.	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	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.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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.	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	1.067	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.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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.	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					1.082	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	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		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.	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	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	1,003,299	850,143	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.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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	0.0236	0.0469	0.0063	0.0070	0.0129	0.0034	0.0236	-0.0022	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

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

Link Ratios

A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
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

Months-to-Ultimate	15	27	39	51	63	75	87
	0.316	0.265	0.159	0.085	0.051	0.027	0.010

Months-to-Ultimate	99	111	123	135	147	159	171
	-0.016	-0.030	-0.036	-0.025	-0.015	0.005	0.000

A.Y.E	Reported ALAE as of 3/31/2022	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2019	1,041,252	8,187,713	0.159	1,300,209	2,341,461	1.003	2,348,485
12/31/2020	978,917	9,045,221	0.265	2,394,270	3,373,187	1.003	3,383,307
12/31/2021	691,130	8,871,447	0.316	2,805,152	3,496,282	1.003	3,506,770

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

Item *	2017	2018	2019	2020	2021	2017 - 2021 Mean
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	

Incurred Percentage

	2017	2018	2019	2020	2021	Mean
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

(1) EXPOSURE TREND	LOCAL PRODUCTS	COMPLETED OPERATIONS	LOCAL PRODUCTS / COMPLETED OPERATIONS COMBINED
Average Annual Percent Change			
a) 7/1/2019 to 7/1/2024 AYE 12/31/2019	+ 4.2%	+ 3.9%	+ 3.9%
b) 7/1/2020 to 7/1/2024 AYE 12/31/2020	+ 5.5%	+ 4.2%	+ 4.3%
c) 7/1/2021 to 7/1/2024 AYE 12/31/2021	+ 5.3%	+ 4.2%	+ 4.3%

(2) OCCURRENCE SEVERITY	BODILY INJURY	PROPERTY DAMAGE
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) FREQUENCY TREND

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.

Tennessee   GL-2023-BGL1   EXHIBIT C21

LOCAL PRODUCTS / COMPLETED OPERATIONS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 12/31/2019, 12/31/2020 & 12/31/2021

(1) YEAR ENDING QUARTER *		(2) LOCAL PRODUCTS CLASS GROUP SALES EXPOSURE INDICES	(3) COMPLETED OPERATIONS CLASS GROUP PAYROLL EXPOSURE INDICES	(1) YEAR ENDING QUARTER *		(2) LOCAL PRODUCTS CLASS GROUP SALES EXPOSURE INDICES	(3) COMPLETED OPERATIONS CLASS GROUP PAYROLL EXPOSURE INDICES
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	COMPLETED OPERATIONS
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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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)	(2)	(3)	(4)	(5)		
Accident	Basic Limit		(2)/(3)	Exponential		
Year	Paid	Paid	Actual	Curve of		
Ending	Losses *	Occurrences	Severity	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)	(2)	(3)	(4)	(5)		
Accident	Basic Limit		(2)/(3)	Exponential		
Year	Paid	Paid	Actual	Curve of		
Ending	Losses *	Occurrences	Severity	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
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	$ 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

CLASS GROUP 01

10100	0.52
10145	0.11
10146	0.16
10352	0.53
11039	0.63
11258	1.79
11259	1.79
11288	0.71
12374	0.59
12375	0.41
13673	0.14
13720	0.52
14401	0.92
15224	0.61
16900	0.74
16901	1.00 *
16902	0.55
16905	0.64
16906	0.91
16910	0.47
16911	0.46
16915	0.45
16916	0.53
16920	1.03
16921	0.41
16930	1.28
16931	0.54
16940	0.41
16941	0.73
18435	0.58
18436	1.25
18501	0.13
45900	0.43
49617	1.36
57001	0.22

CLASS GROUP 02

10026	0.37
10042	6.25
10060	1.13
10065	1.02
10066	1.28
10071	1.92
10073	8.77
10075	3.09
10107	4.44
10115	1.42
10309	0.31
11020	3.55
11127	0.16
11128	1.29
11204	25.54
11234	1.06
12014	0.73
12356	0.54
12510	0.45
12805	2.96
13351	1.00 *
13352	0.71
13506	1.23
13507	2.82
13716	1.89
13759	2.01
14101	0.80
14279	1.26
14913	2.58
15538	0.29
15600	1.68
15608	0.18
15839	0.48
15991	1.31
15993	0.82
16403	2.84
16676	0.26
18078	2.59
18109	0.54
18110	0.58
18206	1.98
18335	0.29
18506	0.110
18507	0.14
18708	0.40
18834	2.04
18911	0.33
18912	0.54
18920	0.34
45819	1.23
49618	0.94
49619	2.19

CLASS GROUP 11

92053	0.034
92054	0.013
92055	0.013
95124	0.066
98303	0.30
98304	0.18
98305	0.09
98306	0.049
98307	0.03
98308	0.050
98309	0.11
98344	0.04
98449	1.28
98805	0.069
98813	0.100
98967	0.51
99003	0.06
99826	0.035
99827	0.031
99948	1.00 *
99952	0.79
99953	0.48
99954	0.62
99955	0.510

Tennessee   GL-2023-BGL1   EXHIBIT C22

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

CLASS GROUP 12

91111	0.37
91150	0.34
91155	1.73
91340	0.50
91341	0.26
91342	0.24
91343	0.097
91436	0.14
91507	0.20
91551	0.046
91555	0.065
91560	0.29
91577	0.21
91746	0.37
92101	0.20
92102	0.22
92215	0.20
92338	0.13
92446	0.12
92447	0.10
92451	0.15
92478	0.11
94007	0.32
94276	0.28
94569	0.26
95410	0.18
95455	0.11
95505	0.14
95625	0.24
95647	0.37
96053	0.28
96410	0.55

96611	0.093	
97447	0.34	
97650	0.24	
97651	0.29	
97652	0.31	
97653	0.20	
97654	0.19	
97655	0.28	
98002	0.063	
98482	0.41	
98483	1.00	*
98502	0.24	
98636	0.23	
98677	0.66	
98678	0.87	
98806	0.23	
98820	0.23	
98884	0.14	
99004	0.100	
99080	0.47	
99315	0.13	
99321	0.15	
99613	0.15	
99650	0.067	
99746	0.21	

CLASS GROUP 13

91125	1.05
91127	0.66
91235	1.29
91265	1.88
91266	0.50
91280	1.49
94381	5.96

94404	2.32	
95310	0.67	
96408	6.77	
96409	4.80	
97221	0.70	
97222	1.00	*
97223	1.58	
98152	0.29	
98157	0.19	
98163	0.110	
98164	0.038	
98659	0.22	
98914	0.30	
98949	0.17	
98993	2.04	
99163	0.220	
99803	4.76	
99946	1.34	
99969	1.42	

TENNESSEE 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 LEVEL CHANGES

The statewide advisory loss cost level changes are:

SUBLINE	INDICATED	SELECTED
M&C	-6.5%	-6.5%
OL&T	+9.1%	+9.1%
Premises/Operations	+1.3%	+1.3%
Products	-15.4%	-15.4%
Local Products/Completed Operations	-5.6%	-5.6%
Products/Completed Operations	-7.9%	-7.9%
GL Overall	-0.8%	-0.8%

INDICATED VS. SELECTED

Indicated changes are based on standard ISO methodology. The selected changes are equal to the indicated changes for all sublines.

HISTORICAL SOURCE DATA

The sources of the data underlying this loss cost review are:

ISO reporting companies' voluntary experience.
Fiscal- accident year data through year ended 6/30/2022 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 13.5%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused a 4.3% decrease in ALCCL;
- Implemented loss cost level change (-14.1%);
- A change in exposure trend plus an additional year of trending (+6.2%);
- The effect on ALCCL due to a change in average IPMFs (-2.2%).

The Basic Limit Experience Ratios (BLERs) varied within reasonable limits.

Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 4.2%, 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 5.2% decrease in ALCCL;
- Implemented loss cost level change (+8.2%);
- A change in exposure trend plus an additional year of trending (+4.3%);
- The effect on ALCCL due to a change in average IPMFs (-2.0%).

The BLERs increased in 2018 (6.0%) and 2020 (4.8%). 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 2018 to 2019 and then increased from 2019 to 2021 and then decreased thereafter.

The low BLERs for 2018 (0.892), 2020 (0.884), 2021 (0.729) and 2022 (0.775) are attributable to favorable experience in several class groups.

	Owners, Landlords and Tenants	The ALCCL decreased from 2018 to 2021 and then increased thereafter.

The high BLER for 2018 (1.131) is 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 2020 and increased thereafter.

	Local Products/ Completed Ops	The ALCCL increased from 2017 to 2019 and then decreased thereafter.

The BLER increased from 2017 to 2018, decreased until 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 indemnity loss development factors for the 2023 review remained stable compared to those in the 2022 review. The multistate full coverage PD indemnity loss development factors for the 2023 review have increased slightly compared to 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.
		The multistate Fringe indemnity loss development factors for the 2023 review remained stable 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 remained stable 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 51 months-to-ultimate factors which increased by 11.4% and decreased by 25.5% respectively. This can largely be attributed to a higher 15-to-27, 27-to-39, 39-to-51months state ratios and lower 51-to-63 months state ratio. The full coverage PD indemnity loss development factors for the 2023 review remained stable compared to those in the 2022 review.

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	The BI severity trend selection is +6.5%, up from +5.5% in the previous Fiscal review.
		The PD severity trend selection is +4.5%, unchanged from +4.5% in the previous Fiscal review.
		The Fringe severity trend selection is 0.0%, unchanged from 0.0% in the previous Fiscal review.
	Owners, Landlords and Tenants	The BI severity trend selection is +8.0%, up from +6.5% in the previous Fiscal review.
		The PD severity trend selection is +8.0%, up from +7.5% in the previous Fiscal review.
		The Fringe severity trend selection is +2.5%, up from +0.5% in the previous Fiscal review.
	Products	The BI severity trend selection is +3.0%, unchanged from +3.0% in the previous review.
		The PD severity trend selection is +4.5%, unchanged from +4.5% in the previous review.
	Local Products/ Completed Ops	The BI severity trend selection is +7.5%, up from +5.5% in the previous review.
		The PD selected severity trend is +4.0%, unchanged from +4.0% in the previous review.

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 lower than the prior point.
Owners, Landlords and Tenants	The latest frequency point is lower than the prior point.
Products	The latest frequency point is 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 for the earliest of the three years while lower for the latest two 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 factor is higher than that used in the previous review for the earliest of the three years while lower for the latest two years.
	Products	The exposure trend factors are higher than that used in the previous review for all three years.
	Local Products/ Completed Ops	The exposure trend factors for Local Products are higher than that used in the previous review for all three years. The exposure trend factors for Completed Operations are higher than that used in the previous review for all three years.

WEIGHTED AVERAGE IMPLICIT PACKAGE MODIFICATION FACTOR (IPMF) COMPARISON	Manufacturers and Contractors	The current weighted average IPMF is 0.859. In the 2022 review the weighted average IPMF was 0.888.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.928. In the 2022 review the weighted average IPMF was 0.952.
	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 3, 2022 review the multistate weighted average IPMF was 0.995.

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, Tennessee's state balanced relative change (0.983) ranks 14th lowest overall. In last year's review, Tennessee's balanced relative change (0.955) ranked 15th lowest overall.

CHANGE IN COMPANY MIX SINCE LAST CALL

For Manufacturers and Contractors the change in company mix results in an average decrease of 4.3% in the total statewide ALCCL.

For Owners, Landlords and Tenants, the change in company mix results in an average decrease of 5.2% 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.

CLASSES 10010–14734   COMMERCIAL LINES MANUAL   TENNESSEE (41)
PREM/OPS TERR. 501   DIVISION SIX
PROD/COPS   GENERAL LIABILITY
                         LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.094	.137	10150	.36	(a)	11204	.229	1.52	13111	1.38	.067
10011	.022	(a)	10151	9.12	–	11205	(a)	–	13112	.062	.038
10012	.026	(a)	10160	1.62	–	11206	.58	–	13201	.75	.097
10015	7.42	–	10204	.164	–	11207	7.29	–	13204	.85	.68
10020	(a)	(a)	10205	.183	–	11208	1.25	–	13205	.33	.27
10025	.022	(a)	10210	.29	(a)	11209	5.87	–	13206	(a)	(a)
10026	.47	.022	10211	.29	(a)	11210	2.50	–	13207	(a)	(a)
10027	.022	(a)	10220	3.45	–	11211	13.00	–	13208	(a)	(a)
10036	.56	(a)	10255	.207	.124	11212	1.96	–	13314	.088	.009
10040	.071	.30	10256	.76	.154	11213	1.60	–	13351	.213	.06
10042	.27	.37	10257	.143	.148	11214	3.95	–	13352	.217	.042
10052	5.13	–	10309	.118	.018	11222	.066	–	13410	1.19	1.55
10054	4.55	–	10315	.28	(a)	11234	.206	.063	13411	(a)	(a)
10060	.13	.067	10331	10.10	–	11248	.039	.01	13412	.40	1.15
10065	.194	.061	10332	17.30	–	11258	1.48	.208	13453	.46	(a)
10066	.198	.076	10352	.72	.062	11259	1.59	.16	13454	.54	(a)
10070	.054	.094	10367	3.34	–	11273	10.20	–	13455	.55	(a)
10071	.233	.114	10368	4.89	–	11274	9.79	–	13461	(a)	(a)
10072	3.78	–	10375	(a)	–	11288	1.82	.083	13506	.67	.073
10073	.87	.52	10378	10.20	–	12014	.085	.044	13507	.81	.168
10075	6.46	.184	10379	4.73	–	12356	.87	.032	13590	.41	.59
10100	1.23	.061	10380	8.07	–	12361	.073	.063	13621	.104	.32
10101	.175	.136	10381	6.99	–	12362	.059	(a)	13670	.041	.022
10105	1.90	–	11007	1.42	–	12373	.022	.024	13673	1.13	.016
10107	2.66	.26	11020	.221	.212	12374	.45	.069	13715	.059	.088
10110	25.20	–	11039	.76	.073	12375	.221	.045	13716	.33	.113
10111	.117	.045	11052	5.45	–	12391	.044	.055	13720	.63	.061
10113	.26	–	11101	(a)	(a)	12393	.29	(a)	13759	.13	.12
10115	.52	.085	11120	(a)	–	12467	.122	(a)	13930	.125	.103
10117	7.36	–	11126	.046	.019	12509	.052	.02	14068	.029	.008
10119	(a)	–	11127	.30	.01	12510	.66	.027	14101	.34	.048
10120	16.50	–	11128	.40	.077	12583	.29	(a)	14279	.40	.075
10130	2.59	–	11138	2.51	–	12651	.85	.33	14401	1.50	.106
10132	2.23	–	11155	.156	–	12683	.39	(a)	14405	.84	–
10133	5.24	–	11160	(a)	(a)	12707	.39	.45	14527	.239	.139
10135	(a)	–	11167	1.26	–	12797	.081	.153	14655	.065	–
10140	.034	.016	11168	6.52	–	12805	.236	.176	14731	5.41	–
10141	.067	.026	11201	12.40	–	12841	.39	–	14732	.40	–
10145	.32	.013	11202	3.68	–	12927	.069	–	14733	.45	–
10146	.55	.019	11203	.69	.29	13049	.038	.042	14734	.194	–

$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	.182	.083	16670	4.17	–	18501	1.20	.015	40072	(a)	–
14913	.244	.154	16676	.217	.015	18506	.36	.007	40075	77.70	–
15060	(a)	(a)	16694	.34	(a)	18507	.137	.008	40101	17.50	–
15061	(a)	(a)	16705	.188	.09	18570	1.43	–	40102	15.40	–
15062	.164	(a)	16722	(a)	–	18575	(a)	(a)	40111	8.19	–
15063	.191	(a)	16723	(a)	–	18616	.28	.42	40115	(a)	–
15070	.112	–	16750	.076	.036	18707	.009	.005	40117	(a)	–
15119	(a)	–	16751	.076	–	18708	.084	.024	40140	(a)	–
15120	(a)	–	16819	.99	(a)	18833	.105	(a)	41001	.28	–
15123	5.23	–	16820	.77	(a)	18834	.217	.122	41210	(a)	–
15124	1.83	–	16881	1.19	(a)	18911	.69	.02	41421	.56	–
15188	.29	(a)	16890	.116	(a)	18912	1.29	.032	41422	.30	–
15223	.048	.032	16891	.126	(a)	18920	.34	.02	41510	34.50	–
15224	.67	.071	16892	.23	(a)	18991	(a)	–	41603	26.70	–
15300	(a)	–	16900	2.69	.086	19007	2.04	–	41604	14.70	–
15314	.156	(a)	16901	1.73	.116	19051	4.53	–	41620	1.04	–
15404	.075	(a)	16902	1.46	.064	19061	(a)	–	41650	37.60	–
15405	.11	(a)	16905	2.83	.074	19795	.225	(a)	41664	35.00	–
15406	.28	.065	16906	1.81	.106	19796	.26	–	41665	4.10	–
15488	.70	(a)	16910	1.62	.055	40005	(a)	–	41666	(a)	–
15538	.28	.017	16911	1.46	.054	40006	(a)	–	41667	95.60	–
15600	.70	.10	16915	1.66	.052	40010	(a)	–	41668	89.70	–
15607	.146	–	16916	1.38	.062	40015	(a)	–	41669	.63	–
15608	.156	.011	16920	3.68	.12	40020	(a)	–	41670	1.06	–
15656	4.62	–	16921	3.36	.048	40026	(a)	–	41672	(a)	–
15699	.36	–	16930	2.11	.149	40031	(a)	–	41673	(a)	–
15733	.182	.025	16931	2.28	.063	40032	(a)	–	41675	(a)	–
15839	.21	.029	16940	4.59	.048	40040	(a)	–	41677	.215	–
15991	.172	.078	16941	1.84	.085	40041	(a)	–	41678	59.80	–
15993	.145	.049	18078	.106	.154	40042	(a)	–	41679	(a)	(a)
16005	.031	.024	18109	.29	.032	40045	231.00	–	41680	19.60	–
16009	.224	.091	18110	.229	.035	40046	45.70	–	41696	.68	–
16402	1.04	–	18200	(a)	–	40047	16.30	–	41697	.47	–
16403	.66	.169	18205	.164	.39	40059	5.83	–	41700	(a)	–
16404	.83	–	18206	.37	.118	40061	3.09	–	41715	12.40	–
16471	.207	–	18335	.27	.017	40063	103.00	–	41716	7.90	–
16501	.066	(a)	18435	1.30	.068	40064	30.40	–	43007	(a)	–
16527	.101	.222	18436	1.05	.145	40066	(a)	–	43117	(a)	–
16588	.104	(a)	18437	.38	(a)	40067	(a)	–	43151	38.70	–
16604	.174	.074	18438	.73	(a)	40069	(a)	–	43152	17.90	–

$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	147.00	–	**44112**	2.75	–	**45771**	.33	.114	**47254**	(a)	–
43215	(a)	–	**44113**	(a)	–	**45819**	.106	.073	**47318**	9.75	–
43421	40.30	–	**44193**	(a)	–	**45900**	.08	.05	**47367**	.215	–
43422	212.00	–	**44194**	(a)	–	**45901**	.069	.03	**47420**	2.14	–
43424	(a)	–	**44222**	(a)	–	**45937**	.33	–	**47468**	(a)	–
43470	3.96	–	**44276**	197.00	–	**45993**	(a)	(a)	**47469**	5.64	–
43517	(a)	–	**44277**	128.00	–	**46004**	35.70	–	**47471**	4.89	–
43518	15.00	–	**44280**	.215	–	**46005**	28.60	–	**47473**	6.40	–
43550	144.00	–	**44311**	7.74	–	**46112**	.069	–	**47474**	7.15	–
43551	79.80	–	**44315**	5.20	–	**46202**	6.42	–	**47475**	5.64	–
43626	12.00	–	**44427**	63.10	–	**46362**	209.00	–	**47476**	5.64	–
43628	156.00	–	**44428**	63.50	–	**46426**	30.50	–	**47477**	7.53	–
43629	132.00	–	**44429**	.95	–	**46427**	40.70	–	**47478**	7.90	–
43754	(a)	–	**44430**	.66	–	**46510**	(a)	–	**47600**	(a)	–
43760	4.40	–	**44431**	2.11	–	**46590**	(a)	–	**47610**	(a)	–
43822	3.15	–	**44432**	.67	–	**46603**	2.56	–	**48039**	104.00	–
43840	.039	–	**44433**	21.30	–	**46604**	2.95	–	**48177**	(a)	–
43860	2.48	–	**44434**	40.80	–	**46606**	7.87	–	**48178**	(a)	–
43889	.89	–	**44435**	42.30	–	**46607**	10.80	–	**48206**	31.70	–
43945	(a)	–	**44436**	49.40	–	**46622**	9.21	–	**48252**	(a)	–
43946	(a)	–	**44437**	40.90	–	**46671**	(a)	–	**48441**	.133	–
43990	(a)	(a)	**44438**	32.30	–	**46700**	296.00	–	**48557**	13.30	–
43991	(a)	–	**44439**	62.90	–	**46773**	(a)	–	**48558**	11.60	–
44009	6.37	–	**44440**	52.10	–	**46822**	(a)	–	**48600**	61.00	–
44010	(a)	(a)	**44500**	(a)	–	**46881**	(a)	–	**48610**	(a)	–
44069	12.80	–	**44501**	(a)	–	**46882**	(a)	–	**48636**	.67	(a)
44070	3.80	–	**45190**	5.05	–	**46911**	23.70	–	**48637**	10.20	–
44071	4.22	–	**45191**	3.59	–	**46912**	43.50	–	**48638**	5.05	–
44072	2.92	–	**45192**	4.19	–	**46913**	(a)	–	**48727**	(a)	–
44100	8.26	–	**45193**	2.48	–	**46914**	(a)	–	**48808**	1.18	–
44101	8.60	–	**45210**	3.13	–	**46915**	(a)	–	**48924**	(a)	–
44102	6.71	–	**45224**	(a)	–	**46916**	(a)	–	**48925**	244.00	–
44103	5.94	–	**45225**	(a)	–	**47050**	.86	–	**49005**	.146	–
44104	2.49	–	**45334**	84.80	–	**47051**	(a)	–	**49111**	1.81	–
44105	(a)	–	**45380**	.213	(a)	**47052**	(a)	–	**49181**	34.10	–
44106	(a)	–	**45450**	24.90	–	**47103**	(a)	–	**49183**	41.60	–
44108	2.92	–	**45523**	(a)	–	**47146**	(a)	–	**49184**	87.70	–
44109	7.40	–	**45524**	(a)	–	**47147**	(a)	–	**49185**	79.80	–
44110	7.57	–	**45539**	(a)	–	**47221**	325.00	–	**49239**	.16	.27
44111	4.65	–	**45678**	.233	–	**47253**	(a)	–	**49292**	2.49	–

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\$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	.118	.193	51702	.063	(a)	51986	.057	.075
49333	18.30	–	51241	.35	.197	51703	.026	(a)	51999	.024	.25
49451	(a)	–	51250	.106	(a)	51734	.049	.38	52002	.021	.086
49452	(a)	–	51251	.01	(a)	51741	.061	.246	52075	.078	.167
49617	.43	.158	51252	.036	.06	51752	.052	.137	52076	.094	(a)
49618	.36	.056	51253	.03	(a)	51767	.016	.005	52109	.005	(a)
49619	.68	.131	51254	.009	.019	51777	.057	.047	52134	.071	.44
49763	4.42	–	51255	.27	(a)	51790	.094	(a)	52137	.031	(a)
49800	(a)	–	51300	.078	.109	51796	.022	(a)	52150	.131	(a)
49801	286.00	–	51305	.078	.65	51808	.08	.43	52315	.074	.237
49802	25.40	–	51315	.104	.059	51809	.099	.164	52341	.019	(a)
49803	44.90	–	51330	.041	.97	51833	.085	.034	52342	.055	(a)
49840	.89	–	51333	.013	.28	51850	.099	(a)	52343	.034	(a)
49870	102.00	–	51340	.01	(a)	51851	.067	(a)	52401	.105	(a)
49890	(a)	–	51350	.131	.095	51852	.157	(a)	52402	.005	(a)
49891	(a)	–	51351	.118	.039	51853	.063	(a)	52432	.027	(a)
49902	(a)	–	51352	.161	.077	51854	.141	(a)	52433	.024	.47
49903	(a)	–	51355	.11	.081	51855	.148	(a)	52435	.031	(a)
50010	.057	.35	51356	.119	.42	51856	.082	(a)	52438	.022	(a)
50011	.037	(a)	51357	.147	1.18	51857	.14	(a)	52440	.035	(a)
50012	.021	(a)	51358	.35	.094	51869	.026	.102	52467	.032	(a)
50015	.037	(a)	51359	.31	.51	51877	.149	.128	52469	.011	.083
50017	.028	(a)	51370	.115	2.16	51889	.024	.007	52505	.056	.159
50018	.034	(a)	51380	.012	.026	51896	.011	.013	52547	.09	.049
50019	.015	(a)	51400	.096	(a)	51900	.064	.085	52581	.27	1.57
50045	.065	(a)	51401	.141	(a)	51909	.089	.04	52619	.019	(a)
50047	.007	(a)	51500	.022	.118	51919	.025	(a)	52660	.077	–
51001	.023	.31	51516	.065	–	51926	.025	.036	52744	.33	.039
51005	.005	(a)	51517	.073	–	51927	.014	.092	52767	.083	(a)
51116	.058	.52	51550	.027	.36	51934	.028	.066	52876	(a)	(a)
51201	.01	(a)	51551	.009	.70	51941	.025	.025	52911	.015	.35
51205	.03	.035	51552	.016	.113	51942	.04	–	52967	.006	.043
51206	.005	.40	51553	.029	(a)	51956	.108	.119	53001	.056	.213
51210	.04	(a)	51554	.003	(a)	51957	.095	.33	53077	.027	.172
51211	(a)	(a)	51575	.035	.02	51958	.085	.233	53095	.018	(a)
51220	.138	1.14	51576	.052	.077	51959	.087	(a)	53096	.026	(a)
51221	.076	1.12	51600	.035	.156	51960	.011	.248	53121	.073	.41
51222	.093	3.29	51613	.023	.10	51970	.05	.131	53147	.014	(a)
51224	.097	.96	51625	.021	(a)	51982	.015	.056	53229	.078	(a)
51230	.017	.54	51666	.056	.059	51985	.06	–	53271	.014	(a)

CLASSES 53333–59257   COMMERCIAL LINES MANUAL   TENNESSEE (41)
PREM/OPS TERR. 501   DIVISION SIX
PROD/COPS   GENERAL LIABILITY
LOSS COST PAGES

$100,000/200,000 BASIC LIMIT OCCURRENCE										
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501										
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999										
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.077	.215	55715	.057	.147	56918	.031	(a)	58096	.051	1.08
53374	.086	.145	55716	.083	.33	56919	.08	(a)	58301	.025	.075
53375	.046	.205	55717	.105	(a)	56920	.073	(a)	58302	.014	.034
53376	.073	.128	55718	.102	(a)	56980	.028	(a)	58397	.08	.33
53377	.075	.132	55802	.057	.016	57001	.01	.026	58408	.051	–
53403	.047	(a)	55918	.033	1.32	57002	.006	.061	58409	.065	–
53425	.073	(a)	55919	.004	2.48	57090	.117	.72	58456	.034	–
53565	.055	.068	56040	.003	.019	57146	.074	.59	58457	.05	–
53631	.008	.016	56041	.02	(a)	57202	.025	(a)	58458	.065	–
53632	.01	.024	56042	.026	(a)	57257	.031	.046	58459	.078	–
53731	.009	(a)	56170	.071	(a)	57401	.018	.065	58503	.021	.054
53732	.061	.39	56171	.035	(a)	57403	.116	.025	58532	.027	(a)
53733	.04	.155	56202	.02	.053	57410	.009	.112	58559	.006	(a)
53734	.39	–	56390	.036	.59	57411	.018	(a)	58560	.013	(a)
53803	.173	(a)	56391	.031	.217	57572	.005	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.049	.089	57600	.015	.025	58575	.017	.081
53902	(a)	(a)	56488	.094	.043	57611	.038	.036	58627	.056	.008
53903	(a)	(a)	56567	.074	(a)	57625	.132	(a)	58663	.164	.46
53904	(a)	(a)	56650	.226	(a)	57651	.016	.039	58682	.05	(a)
53905	(a)	(a)	56651	.123	(a)	57690	.05	.32	58713	.036	(a)
53907	.027	.072	56652	.088	(a)	57716	.024	.069	58737	.036	.36
53951	(a)	(a)	56653	.085	(a)	57725	.052	.07	58756	.031	(a)
53952	(a)	(a)	56654	.043	(a)	57726	.04	.022	58757	.121	(a)
53953	(a)	(a)	56690	.049	.26	57798	.008	(a)	58759	.015	(a)
54012	.039	–	56699	.023	.059	57800	.03	(a)	58802	.017	.32
54077	.037	.30	56758	.019	.11	57808	.02	(a)	58813	.075	(a)
54444	(a)	(a)	56759	.02	.069	57809	.02	(a)	58822	.047	(a)
55010	.11	.61	56760	.028	.077	57810	.02	.089	58837	.151	.128
55011	.03	1.73	56805	.037	(a)	57871	.024	.073	58840	.045	.092
55012	.036	.86	56806	.026	(a)	57913	.039	.182	58873	.072	.018
55013	.066	1.00	56807	.026	(a)	57997	.086	–	58903	.011	(a)
55014	(a)	(a)	56808	.034	(a)	57998	.017	.044	58904	.008	.089
55214	.029	.062	56900	.033	(a)	57999	.032	.055	58922	.12	.176
55371	.219	.082	56910	.016	(a)	58009	.032	(a)	59005	.02	.055
55410	(a)	(a)	56911	.064	(a)	58010	.04	(a)	59057	.151	(a)
55426	.08	(a)	56912	.052	.082	58020	.125	(a)	59058	.097	(a)
55597	.007	1.22	56913	.042	(a)	58056	.048	(a)	59188	.247	.039
55647	.014	.07	56915	.249	(a)	58057	.03	(a)	59189	.34	.207
55648	.007	(a)	56916	.225	.26	58058	.027	(a)	59223	.075	.118
55649	.008	(a)	56917	.065	(a)	58095	.038	1.05	59257	.005	.008

TENNESSEE (41)   **COMMERCIAL LINES MANUAL**   **CLASSES 59306–91582**
DIVISION SIX   **PREM/OPS TERR. 501**
GENERAL LIABILITY   **PROD/COPS**
LOSS COST PAGES

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
$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											
59306	.034	(a)	59923	.004	.004	62003	16.10	–	91125	2.39	1.81
59378	.048	.103	59925	.32	1.11	63010	39.90	–	91127	2.22	1.14
59481	.092	.081	59926	.27	.57	63011	49.80	–	91130	1.20	–
59482	.26	(a)	59927	.182	.88	63012	70.90	–	91135	.33	(a)
59537	.052	.207	59931	.071	.32	63013	67.10	–	91150	2.10	5.11
59601	.035	1.44	59932	.077	.57	63215	53.30	–	91155	4.65	26.00
59647	.115	.118	59941	.024	(a)	63216	37.00	–	91160	.96	–
59660	.064	.55	59947	.033	.214	63217	46.40	–	91175	.83	–
59661	.031	(a)	59955	.009	.098	63218	15.60	–	91177	3.62	–
59693	.005	–	59963	.068	.26	63219	(a)	–	91179	3.63	–
59695	(a)	(a)	59964	.159	.052	63220	(a)	–	91190	1.95	(a)
59701	.003	.36	59970	.045	.121	64074	35.70	–	91200	.69	–
59713	.057	.247	59973	.044	(a)	64075	25.10	–	91210	(a)	–
59722	.03	.019	59975	.062	.099	64500	(a)	–	91235	2.56	2.22
59723	.011	.025	59977	.036	(a)	65007	32.50	–	91250	3.85	(a)
59724	.017	.016	59984	.012	.034	66122	14.00	–	91265	14.70	2.91
59725	.021	.094	59985	.047	(a)	66123	7.68	–	91266	7.77	.86
59726	.016	.02	59986	.036	(a)	66309	22.40	–	91280	(a)	2.57
59738	.05	.043	59988	.016	.041	66561	51.90	–	91302	15.20	(a)
59750	.039	.106	59989	.006	.031	67017	48.20	–	91315	4.62	–
59751	.014	(a)	60010	22.20	–	67508	45.20	–	91324	10.30	(a)
59773	.015	.019	60011	25.50	–	67509	33.10	–	91325	(a)	(a)
59774	.012	.105	60012	41.90	–	67510	18.40	–	91340	6.72	7.52
59775	.015	.133	60013	35.90	–	67511	19.90	–	91341	4.15	3.91
59781	.034	.049	60015	26.80	–	67512	85.40	–	91342	6.16	3.61
59782	.05	.63	60016	30.10	–	67513	54.20	–	91343	.91	1.46
59783	.049	(a)	60035	36.60	–	67634	41.70	–	91405	7.83	–
59784	.038	(a)	61000	21.90	–	67635	29.50	–	91436	4.69	2.10
59790	.038	(a)	61212	18.70	–	68001	90.10	–	91481	17.10	–
59798	.128	.29	61216	20.70	–	68439	116.00	–	91507	2.52	3.01
59806	.092	(a)	61217	18.90	–	68500	4.87	–	91523	38.90	–
59867	.043	(a)	61218	12.90	–	68604	2.17	–	91547	.221	–
59886	.006	.072	61223	91.60	–	68606	8.46	–	91551	1.37	.69
59889	.048	.176	61224	29.20	–	68607	6.69	–	91555	1.54	.98
59892	.049	(a)	61225	40.50	–	68702	5.51	–	91560	4.29	4.36
59904	.033	.11	61226	68.20	–	68703	4.13	–	91562	3.05	–
59905	.027	.10	61227	62.40	–	68706	17.70	–	91577	10.90	3.16
59914	.158	.58	62000	14.20	–	68707	17.50	–	91580	5.66	–
59915	.11	.51	62001	11.20	–	90089	3.97	–	91581	(a)	(a)
59917	.02	.195	62002	5.12	–	91111	3.30	5.56	91582	(a)	(a)

CLASSES 91583–98810   COMMERCIAL LINES MANUAL   TENNESSEE (41)
PREM/OPS TERR. 501   DIVISION SIX
PROD/COPS   GENERAL LIABILITY
          LOSS COST PAGES

$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	2.56	2.72	98308	1.05	1.01
91584	(a)	(a)	94569	2.70	3.91	97308	.60	–	98309	5.15	2.22
91585	(a)	(a)	94590	11.60	–	97447	1.97	5.11	98344	1.05	.77
91586	(a)	(a)	94617	3.67	–	97501	(a)	–	98405	1.73	–
91587	(a)	(a)	94638	(a)	–	97502	(a)	–	98413	13.30	(a)
91588	(a)	(a)	95124	1.36	1.33	97503	(a)	–	98414	12.10	(a)
91589	(a)	(a)	95233	2.91	–	97504	(a)	–	98415	1.59	(a)
91590	3.17	–	95305	3.16	–	97650	3.36	3.61	98423	3.79	(a)
91591	(a)	(a)	95306	4.72	–	97651	5.83	4.36	98424	6.43	(a)
91606	11.80	–	95310	7.54	1.15	97652	5.06	4.66	98425	2.64	(a)
91618	(a)	(a)	95357	1.20	–	97653	2.88	3.01	98426	2.33	(a)
91629	2.40	(a)	95358	(a)	–	97654	5.02	2.86	98427	2.27	–
91636	4.12	–	95410	4.07	2.71	97655	4.50	4.21	98428	(a)	–
91641	1.12	(a)	95455	4.98	1.65	98002	.82	.95	98429	1.07	–
91666	.86	(a)	95487	2.18	(a)	98003	.90	(a)	98430	(a)	–
91722	3.60	(a)	95505	2.32	2.10	98090	.121	–	98449	3.26	25.80
91746	3.05	5.56	95620	1.77	(a)	98091	.131	–	98482	3.50	6.16
91805	.192	–	95625	7.27	3.61	98092	.40	–	98483	5.16	15.00
92053	.47	.69	95630	(a)	(a)	98111	.65	–	98502	4.94	3.61
92054	.162	.26	95647	3.08	5.56	98150	(a)	–	98555	2.30	–
92055	4.53	.26	95648	(a)	(a)	98151	(a)	–	98597	.52	–
92101	7.08	3.01	96053	2.34	4.21	98152	2.75	.50	98598	.177	–
92102	4.26	3.31	96317	1.24	–	98153	3.09	(a)	98601	5.92	(a)
92215	3.67	3.01	96408	3.53	11.70	98154	3.65	(a)	98622	(a)	–
92338	1.64	1.95	96409	3.26	8.26	98155	5.11	(a)	98623	(a)	–
92445	2.36	–	96410	2.86	8.27	98156	(a)	(a)	98624	.93	–
92446	5.39	1.80	96611	1.54	1.40	98157	3.26	.33	98636	3.14	3.46
92447	4.71	1.49	96702	4.06	(a)	98158	(a)	(a)	98640	102.00	–
92451	2.56	2.25	96703	(a)	–	98159	2.19	(a)	98658	5.28	–
92453	2.98	–	96816	3.81	–	98160	4.63	(a)	98659	.94	.38
92478	1.48	1.65	96872	4.42	(a)	98161	5.19	(a)	98677	16.10	9.92
92593	33.60	–	96930	(a)	–	98162	(a)	(a)	98678	14.30	13.10
92663	.56	–	97002	(a)	(a)	98163	5.45	.189	98698	(a)	(a)
94007	10.10	4.81	97003	(a)	(a)	98164	2.16	.065	98699	4.65	(a)
94099	2.30	–	97047	4.68	–	98257	1.36	–	98705	7.47	–
94225	8.10	–	97050	3.64	–	98303	10.30	6.05	98710	3.23	–
94276	4.22	4.21	97111	4.87	–	98304	5.03	3.63	98751	3.99	–
94304	3.27	(a)	97220	.32	(a)	98305	3.76	1.81	98805	4.22	1.39
94381	6.13	10.30	97221	(a)	1.21	98306	9.67	.99	98806	2.93	3.46
94404	4.00	3.99	97222	1.69	1.72	98307	1.59	.54	98810	5.30	–

TENNESSEE (41)   **COMMERCIAL LINES MANUAL**   **CLASSES 98813–99988**
DIVISION SIX   **PREM/OPS TERR. 501**
GENERAL LIABILITY   **PROD/COPS**
LOSS COST PAGES

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
$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											
98813	5.11	2.02	99620	.44	–						
98820	8.06	3.46	99650	1.39	1.01						
98871	(a)	(a)	99709	3.42	(a)						
98884	2.10	2.10	99718	1.30	–						
98914	.64	.52	99746	2.20	3.16						
98949	.90	.29	99760	.25	–						
98967	3.29	10.30	99777	9.18	–						
98993	6.01	3.51	99793	2.79	–						
99003	1.56	1.23	99798	(a)	(a)						
99004	4.25	1.50	99803	(a)	8.20						
99080	1.11	7.07	99826	1.05	.71						
99081	(a)	–	99827	.40	.63						
99082	(a)	–	99851	1.62	–						
99083	(a)	–	99917	2.63	–						
99084	(a)	(a)	99938	2.95	–						
99085	(a)	(a)	99943	8.56	–						
99111	1.61	–	99946	6.38	2.31						
99160	(a)	–	99948	7.24	20.20						
99163	3.84	.38	99952	7.76	15.90						
99165	.84	(a)	99953	8.38	9.68						
99220	1.42	(a)	99954	6.10	12.50						
99221	(a)	(a)	99955	7.64	10.30						
99222	2.66	(a)	99963	.63	–						
99223	.236	(a)	99969	2.57	2.44						
99303	12.90	–	99975	6.78	–						
99310	3.22	(a)	99986	(a)	–						
99315	9.46	1.95	99987	(a)	–						
99321	9.18	2.25	99988	2.27	–						
99445	(a)	(a)									
99471	.64	–									
99505	5.08	–									
99506	6.26	–									
99507	5.45	–									
99570	2.93	(a)									
99571	.71	(a)									
99572	1.39	(a)									
99573	1.33	(a)									
99600	1.85	–									
99613	8.13	2.25									
99614	4.13	–									

CLASSES 10010–14734   COMMERCIAL LINES MANUAL   TENNESSEE (41)
PREM/OPS TERR. 503   DIVISION SIX
PROD/COPS   GENERAL LIABILITY
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
10010	.123	.137	10150	.45	(a)	11204	.28	1.52	13111	1.37	.067
10011	.029	(a)	10151	11.30	–	11205	(a)	–	13112	.066	.038
10012	.034	(a)	10160	2.01	–	11206	.63	–	13201	.89	.097
10015	6.19	–	10204	.203	–	11207	7.97	–	13204	1.01	.68
10020	(a)	(a)	10205	.226	–	11208	1.37	–	13205	.39	.27
10025	.029	(a)	10210	.36	(a)	11209	6.41	–	13206	(a)	(a)
10026	.58	.022	10211	.36	(a)	11210	2.73	–	13207	(a)	(a)
10027	.029	(a)	10220	4.26	–	11211	14.20	–	13208	(a)	(a)
10036	.67	(a)	10255	.246	.124	11212	2.15	–	13314	.108	.009
10040	.094	.30	10256	.90	.154	11213	1.75	–	13351	.26	.06
10042	.33	.37	10257	.17	.148	11214	4.31	–	13352	.27	.042
10052	4.28	–	10309	.146	.018	11222	.073	–	13410	1.42	1.55
10054	3.80	–	10315	.34	(a)	11234	.25	.063	13411	(a)	(a)
10060	.16	.067	10331	8.39	–	11248	.047	.01	13412	.48	1.15
10065	.241	.061	10332	14.50	–	11258	1.48	.208	13453	.55	(a)
10066	.245	.076	10352	.71	.062	11259	1.58	.16	13454	.65	(a)
10070	.071	.094	10367	3.65	–	11273	12.60	–	13455	.66	(a)
10071	.29	.114	10368	5.34	–	11274	12.10	–	13461	(a)	(a)
10072	4.14	–	10375	(a)	–	11288	1.81	.083	13506	.83	.073
10073	1.03	.52	10378	8.50	–	12014	.101	.044	13507	1.00	.168
10075	7.68	.184	10379	3.95	–	12356	1.07	.032	13590	.49	.59
10100	1.23	.061	10380	6.74	–	12361	.078	.063	13621	.123	.32
10101	.217	.136	10381	5.83	–	12362	.078	(a)	13670	.044	.022
10105	2.35	–	11007	1.55	–	12373	.029	.024	13673	1.12	.016
10107	3.16	.26	11020	.27	.212	12374	.56	.069	13715	.078	.088
10110	21.10	–	11039	.90	.073	12375	.27	.045	13716	.41	.113
10111	.154	.045	11052	5.21	–	12391	.058	.055	13720	.63	.061
10113	.33	–	11101	(a)	(a)	12393	.36	(a)	13759	.16	.12
10115	.65	.085	11120	(a)	–	12467	.151	(a)	13930	.165	.103
10117	6.15	–	11126	.057	.019	12509	.062	.02	14068	.035	.008
10119	(a)	–	11127	.39	.01	12510	.78	.027	14101	.42	.048
10120	13.80	–	11128	.53	.077	12583	.35	(a)	14279	.47	.075
10130	3.20	–	11138	2.10	–	12651	1.01	.33	14401	1.49	.106
10132	2.76	–	11155	.193	–	12683	.46	(a)	14405	.91	–
10133	5.00	–	11160	(a)	(a)	12707	.51	.45	14527	.32	.139
10135	(a)	–	11167	1.20	–	12797	.107	.153	14655	.08	–
10140	.036	.016	11168	6.22	–	12805	.29	.176	14731	5.16	–
10141	.072	.026	11201	13.60	–	12841	.49	–	14732	.38	–
10145	.34	.013	11202	4.02	–	12927	.085	–	14733	.56	–
10146	.55	.019	11203	.91	.29	13049	.04	.042	14734	.241	–

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	.217	.083	16670	3.48	–	18501	1.19	.015	40072	(a)	–
14913	.30	.154	16676	.27	.015	18506	.43	.007	40075	39.00	–
15060	(a)	(a)	16694	.41	(a)	18507	.17	.008	40101	15.00	–
15061	(a)	(a)	16705	.248	.09	18570	1.77	–	40102	13.30	–
15062	.195	(a)	16722	(a)	–	18575	(a)	(a)	40111	6.84	–
15063	.227	(a)	16723	(a)	–	18616	.33	.42	40115	(a)	–
15070	.122	–	16750	.094	.036	18707	.012	.005	40117	(a)	–
15119	(a)	–	16751	.094	–	18708	.104	.024	40140	(a)	–
15120	(a)	–	16819	1.18	(a)	18833	.139	(a)	41001	.231	–
15123	4.99	–	16820	.91	(a)	18834	.27	.122	41210	(a)	–
15124	1.75	–	16881	1.48	(a)	18911	.85	.02	41421	.62	–
15188	.34	(a)	16890	.138	(a)	18912	1.60	.032	41422	.33	–
15223	.051	.032	16891	.15	(a)	18920	.42	.02	41510	42.70	–
15224	.67	.071	16892	.27	(a)	18991	(a)	–	41603	29.30	–
15300	(a)	–	16900	2.61	.086	19007	1.95	–	41604	16.10	–
15314	.193	(a)	16901	1.67	.116	19051	4.33	–	41620	1.14	–
15404	.089	(a)	16902	1.42	.064	19061	(a)	–	41650	41.20	–
15405	.131	(a)	16905	2.74	.074	19795	.28	(a)	41664	29.20	–
15406	.33	.065	16906	1.75	.106	19796	.33	–	41665	3.42	–
15488	.83	(a)	16910	1.56	.055	40005	(a)	–	41666	(a)	–
15538	.34	.017	16911	1.42	.054	40006	(a)	–	41667	79.80	–
15600	.87	.10	16915	1.60	.052	40010	(a)	–	41668	74.90	–
15607	.16	–	16916	1.34	.062	40015	(a)	–	41669	.52	–
15608	.193	.011	16920	3.55	.12	40020	(a)	–	41670	.88	–
15656	5.71	–	16921	3.25	.048	40026	(a)	–	41672	(a)	–
15699	.40	–	16930	2.04	.149	40031	(a)	–	41673	(a)	–
15733	.217	.025	16931	2.20	.063	40032	(a)	–	41675	(a)	–
15839	.26	.029	16940	4.44	.048	40040	(a)	–	41677	.235	–
15991	.212	.078	16941	1.78	.085	40041	(a)	–	41678	45.90	–
15993	.179	.049	18078	.14	.154	40042	(a)	–	41679	(a)	(a)
16005	.041	.024	18109	.35	.032	40045	193.00	–	41680	21.40	–
16009	.27	.091	18110	.28	.035	40046	38.10	–	41696	.74	–
16402	1.28	–	18200	(a)	–	40047	13.60	–	41697	.52	–
16403	.81	.169	18205	.216	.39	40059	4.87	–	41700	(a)	–
16404	1.02	–	18206	.46	.118	40061	2.58	–	41715	13.60	–
16471	.226	–	18335	.33	.017	40063	86.40	–	41716	8.65	–
16501	.087	(a)	18435	1.30	.068	40064	25.40	–	43007	(a)	–
16527	.133	.222	18436	1.05	.145	40066	(a)	–	43117	(a)	–
16588	.123	(a)	18437	.47	(a)	40067	(a)	–	43151	19.40	–
16604	.207	.074	18438	.91	(a)	40069	(a)	–	43152	13.70	–

$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

\$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	73.80	–	44112	3.57	–	45771	.39	.114	47254	(a)	–
43215	(a)	–	44113	(a)	–	45819	.126	.073	47318	8.14	–
43421	20.20	–	44193	(a)	–	45900	.099	.05	47367	.235	–
43422	106.00	–	44194	(a)	–	45901	.085	.03	47420	1.78	–
43424	(a)	–	44222	(a)	–	45937	.167	–	47468	(a)	–
43470	4.33	–	44276	99.00	–	45993	(a)	(a)	47469	6.18	–
43517	(a)	–	44277	64.20	–	46004	39.10	–	47471	5.36	–
43518	12.50	–	44280	.235	–	46005	31.30	–	47473	7.00	–
43550	72.10	–	44311	6.46	–	46112	.059	–	47474	7.83	–
43551	40.00	–	44315	4.34	–	46202	2.94	–	47475	6.18	–
43626	10.00	–	44427	54.30	–	46362	160.00	–	47476	6.18	–
43628	130.00	–	44428	54.60	–	46426	23.40	–	47477	8.24	–
43629	110.00	–	44429	.82	–	46427	31.30	–	47478	8.65	–
43754	(a)	–	44430	.57	–	46510	(a)	–	47600	(a)	–
43760	3.67	–	44431	1.82	–	46590	(a)	–	47610	(a)	–
43822	3.45	–	44432	.58	–	46603	1.97	–	48039	52.30	–
43840	.042	–	44433	18.40	–	46604	2.27	–	48177	(a)	–
43860	2.71	–	44434	35.10	–	46606	6.04	–	48178	(a)	–
43889	.97	–	44435	36.40	–	46607	8.31	–	48206	26.50	–
43945	(a)	–	44436	42.50	–	46622	10.10	–	48252	(a)	–
43946	(a)	–	44437	35.20	–	46671	(a)	–	48441	.111	–
43990	(a)	(a)	44438	27.80	–	46700	148.00	–	48557	11.10	–
43991	(a)	–	44439	54.10	–	46773	(a)	–	48558	9.67	–
44009	6.09	–	44440	44.80	–	46822	(a)	–	48600	46.80	–
44010	(a)	(a)	44500	(a)	–	46881	(a)	–	48610	(a)	–
44069	10.70	–	44501	(a)	–	46882	(a)	–	48636	.60	(a)
44070	3.17	–	45190	2.31	–	46911	19.80	–	48637	8.50	–
44071	3.53	–	45191	1.64	–	46912	36.30	–	48638	4.22	–
44072	2.43	–	45192	1.92	–	46913	(a)	–	48727	(a)	–
44100	10.70	–	45193	1.13	–	46914	(a)	–	48808	1.46	–
44101	11.20	–	45210	1.43	–	46915	(a)	–	48924	(a)	–
44102	8.71	–	45224	(a)	–	46916	(a)	–	48925	203.00	–
44103	7.70	–	45225	(a)	–	47050	.94	–	49005	.16	–
44104	3.24	–	45334	42.50	–	47051	(a)	–	49111	2.24	–
44105	(a)	–	45380	.25	(a)	47052	(a)	–	49181	17.10	–
44106	(a)	–	45450	12.50	–	47103	(a)	–	49183	20.90	–
44108	3.80	–	45523	(a)	–	47146	(a)	–	49184	44.00	–
44109	9.60	–	45524	(a)	–	47147	(a)	–	49185	40.00	–
44110	9.83	–	45539	(a)	–	47221	163.00	–	49239	.19	.27
44111	6.03	–	45678	.25	–	47253	(a)	–	49292	1.25	–

$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**	.214	.193	**51702**	.057	(a)	**51986**	.104	.075
49333	9.17	–	**51241**	.64	.197	**51703**	.023	(a)	**51999**	.044	.25
49451	(a)	–	**51250**	.095	(a)	**51734**	.044	.38	**52002**	.039	.086
49452	(a)	–	**51251**	.018	(a)	**51741**	.111	.246	**52075**	.07	.167
49617	.41	.158	**51252**	.065	.06	**51752**	.094	.137	**52076**	.084	(a)
49618	.35	.056	**51253**	.055	(a)	**51767**	.016	.005	**52109**	.01	(a)
49619	.65	.131	**51254**	.017	.019	**51777**	.056	.047	**52134**	.129	.44
49763	4.22	–	**51255**	.241	(a)	**51790**	.093	(a)	**52137**	.027	(a)
49800	(a)	–	**51300**	.077	.109	**51796**	.041	(a)	**52150**	.238	(a)
49801	143.00	–	**51305**	.077	.65	**51808**	.144	.43	**52315**	.073	.237
49802	12.70	–	**51315**	.123	.059	**51809**	.179	.164	**52341**	.017	(a)
49803	22.50	–	**51330**	.037	.97	**51833**	.084	.034	**52342**	.05	(a)
49840	.97	–	**51333**	.012	.28	**51850**	.089	(a)	**52343**	.03	(a)
49870	85.00	–	**51340**	.018	(a)	**51851**	.06	(a)	**52401**	.094	(a)
49890	(a)	–	**51350**	.13	.095	**51852**	.141	(a)	**52402**	.01	(a)
49891	(a)	–	**51351**	.116	.039	**51853**	.057	(a)	**52432**	.048	(a)
49902	(a)	–	**51352**	.159	.077	**51854**	.127	(a)	**52433**	.044	.47
49903	(a)	–	**51355**	.109	.081	**51855**	.133	(a)	**52435**	.055	(a)
50010	.104	.35	**51356**	.117	.42	**51856**	.073	(a)	**52438**	.04	(a)
50011	.033	(a)	**51357**	.175	1.18	**51857**	.125	(a)	**52440**	.063	(a)
50012	.039	(a)	**51358**	.42	.094	**51869**	.048	.102	**52467**	.058	(a)
50015	.068	(a)	**51359**	.37	.51	**51877**	.27	.128	**52469**	.02	.083
50017	.052	(a)	**51370**	.209	2.16	**51889**	.044	.007	**52505**	.101	.159
50018	.03	(a)	**51380**	.021	.026	**51896**	.021	.013	**52547**	.081	.049
50019	.028	(a)	**51400**	.086	(a)	**51900**	.063	.085	**52581**	.49	1.57
50045	.118	(a)	**51401**	.126	(a)	**51909**	.08	.04	**52619**	.035	(a)
50047	.013	(a)	**51500**	.04	.118	**51919**	.045	(a)	**52660**	.084	–
51001	.021	.31	**51516**	.071	–	**51926**	.046	.036	**52744**	.32	.039
51005	.004	(a)	**51517**	.08	–	**51927**	.025	.092	**52767**	.074	(a)
51116	.052	.52	**51550**	.049	.36	**51934**	.05	.066	**52876**	(a)	(a)
51201	.018	(a)	**51551**	.017	.70	**51941**	.045	.025	**52911**	.028	.35
51205	.054	.035	**51552**	.029	.113	**51942**	.073	–	**52967**	.01	.043
51206	.008	.40	**51553**	.052	(a)	**51956**	.196	.119	**53001**	.101	.213
51210	.036	(a)	**51554**	.005	(a)	**51957**	.173	.33	**53077**	.049	.172
51211	(a)	(a)	**51575**	.035	.02	**51958**	.153	.233	**53095**	.033	(a)
51220	.124	1.14	**51576**	.094	.077	**51959**	.157	(a)	**53096**	.046	(a)
51221	.069	1.12	**51600**	.064	.156	**51960**	.021	.248	**53121**	.132	.41
51222	.084	3.29	**51613**	.042	.10	**51970**	.09	.131	**53147**	.013	(a)
51224	.088	.96	**51625**	.019	(a)	**51982**	.027	.056	**53229**	.07	(a)
51230	.015	.54	**51666**	.055	.059	**51985**	.066	–	**53271**	.025	(a)

CLASSES 53333–59257   COMMERCIAL LINES MANUAL   TENNESSEE (41)
PREM/OPS TERR. 503   DIVISION SIX
PROD/COPS   GENERAL LIABILITY
                         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
53333	.069	.215	55715	.104	.147	56918	.028	(a)	58096	.092	1.08
53374	.085	.145	55716	.15	.33	56919	.072	(a)	58301	.022	.075
53375	.045	.205	55717	.094	(a)	56920	.065	(a)	58302	.025	.034
53376	.072	.128	55718	.092	(a)	56980	.051	(a)	58397	.144	.33
53377	.074	.132	55802	.056	.016	57001	.018	.026	58408	.056	–
53403	.047	(a)	55918	.059	1.32	57002	.011	.061	58409	.071	–
53425	.065	(a)	55919	.008	2.48	57090	.105	.72	58456	.038	–
53565	.054	.068	56040	.006	.019	57146	.066	.59	58457	.055	–
53631	.015	.016	56041	.037	(a)	57202	.046	(a)	58458	.071	–
53632	.018	.024	56042	.046	(a)	57257	.057	.046	58459	.085	–
53731	.016	(a)	56170	.064	(a)	57401	.032	.065	58503	.039	.054
53732	.11	.39	56171	.031	(a)	57403	.114	.025	58532	.05	(a)
53733	.072	.155	56202	.037	.053	57410	.016	.112	58559	.01	(a)
53734	.42	–	56390	.064	.59	57411	.016	(a)	58560	.024	(a)
53803	.156	(a)	56391	.055	.217	57572	.009	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.089	.089	57600	.027	.025	58575	.031	.081
53902	(a)	(a)	56488	.093	.043	57611	.034	.036	58627	.101	.008
53903	(a)	(a)	56567	.066	(a)	57625	.239	(a)	58663	.147	.46
53904	(a)	(a)	56650	.203	(a)	57651	.029	.039	58682	.09	(a)
53905	(a)	(a)	56651	.11	(a)	57690	.045	.32	58713	.036	(a)
53907	.048	.072	56652	.079	(a)	57716	.021	.069	58737	.065	.36
53951	(a)	(a)	56653	.076	(a)	57725	.046	.07	58756	.027	(a)
53952	(a)	(a)	56654	.039	(a)	57726	.036	.022	58757	.22	(a)
53953	(a)	(a)	56690	.048	.26	57798	.015	(a)	58759	.027	(a)
54012	.042	–	56699	.041	.059	57800	.055	(a)	58802	.031	.32
54077	.066	.30	56758	.035	.11	57808	.018	(a)	58813	.068	(a)
54444	(a)	(a)	56759	.036	.069	57809	.018	(a)	58822	.085	(a)
55010	.20	.61	56760	.051	.077	57810	.018	.089	58837	.136	.128
55011	.054	1.73	56805	.067	(a)	57871	.021	.073	58840	.041	.092
55012	.064	.86	56806	.048	(a)	57913	.071	.182	58873	.065	.018
55013	.059	1.00	56807	.047	(a)	57997	.094	–	58903	.019	(a)
55014	(a)	(a)	56808	.062	(a)	57998	.031	.044	58904	.015	.089
55214	.052	.062	56900	.059	(a)	57999	.029	.055	58922	.108	.176
55371	.216	.082	56910	.03	(a)	58009	.029	(a)	59005	.037	.055
55410	(a)	(a)	56911	.057	(a)	58010	.073	(a)	59057	.27	(a)
55426	.072	(a)	56912	.046	.082	58020	.123	(a)	59058	.177	(a)
55597	.013	1.22	56913	.038	(a)	58056	.087	(a)	59188	.244	.039
55647	.026	.07	56915	.224	(a)	58057	.055	(a)	59189	.34	.207
55648	.012	(a)	56916	.202	.26	58058	.049	(a)	59223	.067	.118
55649	.014	(a)	56917	.058	(a)	58095	.069	1.05	59257	.01	.008

$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	.062	(a)	59923	.007	.004	62003	12.40	–	91125	2.39	1.81
59378	.043	.103	59925	.38	1.11	63010	24.90	–	91127	2.22	1.14
59481	.168	.081	59926	.32	.57	63011	31.10	–	91130	1.20	–
59482	.25	(a)	59927	.217	.88	63012	44.30	–	91135	.33	(a)
59537	.047	.207	59931	.129	.32	63013	41.90	–	91150	2.10	5.11
59601	.063	1.44	59932	.139	.57	63215	40.90	–	91155	4.65	26.00
59647	.114	.118	59941	.043	(a)	63216	28.40	–	91160	.96	–
59660	.116	.55	59947	.03	.214	63217	38.80	–	91175	.83	–
59661	.057	(a)	59955	.017	.098	63218	13.10	–	91177	3.62	–
59693	.01	–	59963	.123	.26	63219	(a)	–	91179	3.63	–
59695	(a)	(a)	59964	.29	.052	63220	(a)	–	91190	1.95	(a)
59701	.005	.36	59970	.04	.121	64074	16.30	–	91200	.69	–
59713	.104	.247	59973	.08	(a)	64075	11.50	–	91210	(a)	–
59722	.054	.019	59975	.056	.099	64500	(a)	–	91235	2.56	2.22
59723	.02	.025	59977	.032	(a)	65007	24.90	–	91250	3.85	(a)
59724	.031	.016	59984	.022	.034	66122	10.70	–	91265	14.70	2.91
59725	.039	.094	59985	.085	(a)	66123	5.90	–	91266	7.77	.86
59726	.028	.02	59986	.065	(a)	66309	17.20	–	91280	(a)	2.57
59738	.09	.043	59988	.014	.041	66561	39.90	–	91302	15.20	(a)
59750	.035	.106	59989	.011	.031	67017	37.00	–	91315	4.62	–
59751	.013	(a)	60010	13.80	–	67508	49.40	–	91324	10.30	(a)
59773	.014	.019	60011	15.90	–	67509	36.30	–	91325	(a)	(a)
59774	.012	.105	60012	26.10	–	67510	20.20	–	91340	6.72	7.52
59775	.015	.133	60013	22.40	–	67511	21.80	–	91341	4.15	3.91
59781	.03	.049	60015	16.70	–	67512	93.50	–	91342	6.16	3.61
59782	.045	.63	60016	18.80	–	67513	59.30	–	91343	.91	1.46
59783	.044	(a)	60035	28.10	–	67634	32.00	–	91405	7.83	–
59784	.034	(a)	61000	13.70	–	67635	22.70	–	91436	4.69	2.10
59790	.069	(a)	61212	14.40	–	68001	69.20	–	91481	17.10	–
59798	.115	.29	61216	15.90	–	68439	89.00	–	91507	2.52	3.01
59806	.082	(a)	61217	14.50	–	68500	3.04	–	91523	38.90	–
59867	.078	(a)	61218	9.90	–	68604	1.66	–	91547	.221	–
59886	.011	.072	61223	70.40	–	68606	6.50	–	91551	1.37	.69
59889	.047	.176	61224	22.40	–	68607	5.14	–	91555	1.54	.98
59892	.044	(a)	61225	31.10	–	68702	4.23	–	91560	4.29	4.36
59904	.03	.11	61226	52.40	–	68703	3.17	–	91562	3.05	–
59905	.049	.10	61227	47.90	–	68706	13.60	–	91577	10.90	3.16
59914	.29	.58	62000	10.90	–	68707	13.40	–	91580	5.66	–
59915	.099	.51	62001	8.61	–	90089	3.97	–	91581	(a)	(a)
59917	.018	.195	62002	3.93	–	91111	3.30	5.56	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	2.56	2.72	98308	1.05	1.01
91584	(a)	(a)	94569	2.70	3.91	97308	.60	–	98309	5.15	2.22
91585	(a)	(a)	94590	11.60	–	97447	1.97	5.11	98344	1.05	.77
91586	(a)	(a)	94617	3.67	–	97501	(a)	–	98405	1.73	–
91587	(a)	(a)	94638	(a)	–	97502	(a)	–	98413	13.30	(a)
91588	(a)	(a)	95124	1.36	1.33	97503	(a)	–	98414	12.10	(a)
91589	(a)	(a)	95233	2.91	–	97504	(a)	–	98415	1.59	(a)
91590	3.17	–	95305	3.16	–	97650	3.36	3.61	98423	3.79	(a)
91591	(a)	(a)	95306	4.72	–	97651	5.83	4.36	98424	6.43	(a)
91606	11.80	–	95310	7.54	1.15	97652	5.06	4.66	98425	2.64	(a)
91618	(a)	(a)	95357	1.20	–	97653	2.88	3.01	98426	2.33	(a)
91629	2.40	(a)	95358	(a)	–	97654	5.02	2.86	98427	2.27	–
91636	4.12	–	95410	4.07	2.71	97655	4.50	4.21	98428	(a)	–
91641	1.12	(a)	95455	4.98	1.65	98002	.82	.95	98429	1.07	–
91666	.86	(a)	95487	2.18	(a)	98003	.90	(a)	98430	(a)	–
91722	3.60	(a)	95505	2.32	2.10	98090	.121	–	98449	3.26	25.80
91746	3.05	5.56	95620	1.77	(a)	98091	.131	–	98482	3.50	6.16
91805	.192	–	95625	7.27	3.61	98092	.40	–	98483	5.16	15.00
92053	.47	.69	95630	(a)	(a)	98111	.65	–	98502	4.94	3.61
92054	.162	.26	95647	3.08	5.56	98150	(a)	–	98555	2.30	–
92055	4.53	.26	95648	(a)	(a)	98151	(a)	–	98597	.52	–
92101	7.08	3.01	96053	2.34	4.21	98152	2.75	.50	98598	.177	–
92102	4.26	3.31	96317	1.24	–	98153	3.09	(a)	98601	5.92	(a)
92215	3.67	3.01	96408	3.53	11.70	98154	3.65	(a)	98622	(a)	–
92338	1.64	1.95	96409	3.26	8.26	98155	5.11	(a)	98623	(a)	–
92445	2.36	–	96410	2.86	8.27	98156	(a)	(a)	98624	.93	–
92446	5.39	1.80	96611	1.54	1.40	98157	3.26	.33	98636	3.14	3.46
92447	4.71	1.49	96702	4.06	(a)	98158	(a)	(a)	98640	102.00	–
92451	2.56	2.25	96703	(a)	–	98159	2.19	(a)	98658	5.28	–
92453	2.98	–	96816	3.81	–	98160	4.63	(a)	98659	.94	.38
92478	1.48	1.65	96872	4.42	(a)	98161	5.19	(a)	98677	16.10	9.92
92593	33.60	–	96930	(a)	–	98162	(a)	(a)	98678	14.30	13.10
92663	.56	–	97002	(a)	(a)	98163	5.45	.189	98698	(a)	(a)
94007	10.10	4.81	97003	(a)	(a)	98164	2.16	.065	98699	4.65	(a)
94099	2.30	–	97047	4.68	–	98257	1.36	–	98705	7.47	–
94225	8.10	–	97050	3.64	–	98303	10.30	6.05	98710	3.23	–
94276	4.22	4.21	97111	4.87	–	98304	5.03	3.63	98751	3.99	–
94304	3.27	(a)	97220	.32	(a)	98305	3.76	1.81	98805	4.22	1.39
94381	6.13	10.30	97221	(a)	1.21	98306	9.67	.99	98806	2.93	3.46
94404	4.00	3.99	97222	1.69	1.72	98307	1.59	.54	98810	5.30	–

TENNESSEE (41)   **COMMERCIAL LINES MANUAL**   **CLASSES 98813–99988**
DIVISION SIX   **PREM/OPS TERR. 503**
GENERAL LIABILITY   **PROD/COPS**
LOSS COST PAGES

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
$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											
98813	5.11	2.02	**99620**	.44	–						
98820	8.06	3.46	**99650**	1.39	1.01						
98871	(a)	(a)	**99709**	3.42	(a)						
98884	2.10	2.10	**99718**	1.30	–						
98914	.64	.52	**99746**	2.20	3.16						
98949	.90	.29	**99760**	.25	–						
98967	3.29	10.30	**99777**	9.18	–						
98993	6.01	3.51	**99793**	2.79	–						
99003	1.56	1.23	**99798**	(a)	(a)						
99004	4.25	1.50	**99803**	(a)	8.20						
99080	1.11	7.07	**99826**	1.05	.71						
99081	(a)	–	**99827**	.40	.63						
99082	(a)	–	**99851**	1.62	–						
99083	(a)	–	**99917**	2.63	–						
99084	(a)	(a)	**99938**	2.95	–						
99085	(a)	(a)	**99943**	8.56	–						
99111	1.61	–	**99946**	6.38	2.31						
99160	(a)	–	**99948**	7.24	20.20						
99163	3.84	.38	**99952**	7.76	15.90						
99165	.84	(a)	**99953**	8.38	9.68						
99220	1.42	(a)	**99954**	6.10	12.50						
99221	(a)	(a)	**99955**	7.64	10.30						
99222	2.66	(a)	**99963**	.63	–						
99223	.236	(a)	**99969**	2.57	2.44						
99303	12.90	–	**99975**	6.78	–						
99310	3.22	(a)	**99986**	(a)	–						
99315	9.46	1.95	**99987**	(a)	–						
99321	9.18	2.25	**99988**	2.27	–						
99445	(a)	(a)									
99471	.64	–									
99505	5.08	–									
99506	6.26	–									
99507	5.45	–									
99570	2.93	(a)									
99571	.71	(a)									
99572	1.39	(a)									
99573	1.33	(a)									
99600	1.85	–									
99613	8.13	2.25									
99614	4.13	–									

$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
Class Code	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**
10010	.098	.137	**10150**	.60	(a)	**11204**	.38	1.52	**13111**	.97	.067
10011	.023	(a)	**10151**	15.00	–	**11205**	(a)	–	**13112**	.082	.038
10012	.027	(a)	**10160**	2.68	–	**11206**	.43	–	**13201**	.81	.097
10015	6.82	–	**10204**	.27	–	**11207**	5.43	–	**13204**	.91	.68
10020	(a)	(a)	**10205**	.30	–	**11208**	.93	–	**13205**	.35	.27
10025	.023	(a)	**10210**	.48	(a)	**11209**	4.37	–	**13206**	(a)	(a)
10026	.78	.022	**10211**	.48	(a)	**11210**	1.86	–	**13207**	(a)	(a)
10027	.023	(a)	**10220**	5.68	–	**11211**	9.67	–	**13208**	(a)	(a)
10036	.60	(a)	**10255**	.222	.124	**11212**	1.46	–	**13314**	.145	.009
10040	.074	.30	**10256**	.81	.154	**11213**	1.19	–	**13351**	.35	.06
10042	.45	.37	**10257**	.153	.148	**11214**	2.94	–	**13352**	.36	.042
10052	4.72	–	**10309**	.195	.018	**11222**	.049	–	**13410**	1.28	1.55
10054	4.19	–	**10315**	.46	(a)	**11234**	.34	.063	**13411**	(a)	(a)
10060	.214	.067	**10331**	9.25	–	**11248**	.042	.01	**13412**	.43	1.15
10065	.32	.061	**10332**	16.00	–	**11258**	1.05	.208	**13453**	.50	(a)
10066	.33	.076	**10352**	.51	.062	**11259**	1.12	.16	**13454**	.58	(a)
10070	.056	.094	**10367**	2.49	–	**11273**	16.80	–	**13455**	.59	(a)
10071	.38	.114	**10368**	3.64	–	**11274**	16.10	–	**13461**	(a)	(a)
10072	2.82	–	**10375**	(a)	–	**11288**	1.28	.083	**13506**	1.11	.073
10073	.93	.52	**10378**	9.36	–	**12014**	.091	.044	**13507**	1.33	.168
10075	6.93	.184	**10379**	4.35	–	**12356**	1.43	.032	**13590**	.44	.59
10100	.87	.061	**10380**	7.42	–	**12361**	.097	.063	**13621**	.111	.32
10101	.29	.136	**10381**	6.43	–	**12362**	.061	(a)	**13670**	.054	.022
10105	3.13	–	**11007**	1.06	–	**12373**	.023	.024	**13673**	.79	.016
10107	2.85	.26	**11020**	.36	.212	**12374**	.74	.069	**13715**	.061	.088
10110	23.20	–	**11039**	.81	.073	**12375**	.36	.045	**13716**	.55	.113
10111	.122	.045	**11052**	5.02	–	**12391**	.046	.055	**13720**	.45	.061
10113	.43	–	**11101**	(a)	(a)	**12393**	.48	(a)	**13759**	.214	.12
10115	.86	.085	**11120**	(a)	–	**12467**	.201	(a)	**13930**	.131	.103
10117	6.78	–	**11126**	.075	.019	**12509**	.056	.02	**14068**	.047	.008
10119	(a)	–	**11127**	.31	.01	**12510**	.70	.027	**14101**	.55	.048
10120	15.20	–	**11128**	.42	.077	**12583**	.31	(a)	**14279**	.42	.075
10130	4.27	–	**11138**	2.31	–	**12651**	.91	.33	**14401**	1.06	.106
10132	3.68	–	**11155**	.26	–	**12683**	.42	(a)	**14405**	.62	–
10133	4.82	–	**11160**	(a)	(a)	**12707**	.40	.45	**14527**	.25	.139
10135	(a)	–	**11167**	1.16	–	**12797**	.085	.153	**14655**	.107	–
10140	.045	.016	**11168**	6.00	–	**12805**	.39	.176	**14731**	4.98	–
10141	.089	.026	**11201**	9.26	–	**12841**	.65	–	**14732**	.37	–
10145	.43	.013	**11202**	2.74	–	**12927**	.113	–	**14733**	.75	–
10146	.39	.019	**11203**	.72	.29	**13049**	.05	.042	**14734**	.32	–

TENNESSEE (41)   **COMMERCIAL LINES MANUAL**   **CLASSES 14855–43152**
DIVISION SIX   **PREM/OPS TERR. 504**
GENERAL LIABILITY   **PROD/COPS**
LOSS COST PAGES

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
14855	.196	.083	**16670**	3.84	–	**18501**	.84	.015	**40072**	(a)	–
14913	.40	.154	**16676**	.36	.015	**18506**	.39	.007	**40075**	51.20	–
15060	(a)	(a)	**16694**	.37	(a)	**18507**	.226	.008	**40101**	11.90	–
15061	(a)	(a)	**16705**	.196	.09	**18570**	2.36	–	**40102**	10.50	–
15062	.176	(a)	**16722**	(a)	–	**18575**	(a)	(a)	**40111**	7.54	–
15063	.204	(a)	**16723**	(a)	–	**18616**	.30	.42	**40115**	(a)	–
15070	.083	–	**16750**	.126	.036	**18707**	.009	.005	**40117**	(a)	–
15119	(a)	–	**16751**	.126	–	**18708**	.138	.024	**40140**	(a)	–
15120	(a)	–	**16819**	1.06	(a)	**18833**	.11	(a)	**41001**	.25	–
15123	4.81	–	**16820**	.82	(a)	**18834**	.36	.122	**41210**	(a)	–
15124	1.68	–	**16881**	1.97	(a)	**18911**	1.13	.02	**41421**	.32	–
15188	.31	(a)	**16890**	.124	(a)	**18912**	2.13	.032	**41422**	.169	–
15223	.064	.032	**16891**	.136	(a)	**18920**	.55	.02	**41510**	56.90	–
15224	.47	.071	**16892**	.247	(a)	**18991**	(a)	–	**41603**	15.00	–
15300	(a)	–	**16900**	2.88	.086	**19007**	1.88	–	**41604**	8.23	–
15314	.26	(a)	**16901**	1.84	.116	**19051**	4.17	–	**41620**	.78	–
15404	.08	(a)	**16902**	1.56	.064	**19061**	(a)	–	**41650**	21.10	–
15405	.118	(a)	**16905**	3.02	.074	**19795**	.37	(a)	**41664**	32.20	–
15406	.30	.065	**16906**	1.93	.106	**19796**	.43	–	**41665**	3.77	–
15488	.75	(a)	**16910**	1.73	.055	**40005**	(a)	–	**41666**	(a)	–
15538	.46	.017	**16911**	1.56	.054	**40006**	(a)	–	**41667**	88.00	–
15600	1.16	.10	**16915**	1.77	.052	**40010**	(a)	–	**41668**	82.50	–
15607	.109	–	**16916**	1.47	.062	**40015**	(a)	–	**41669**	.58	–
15608	.26	.011	**16920**	3.92	.12	**40020**	(a)	–	**41670**	.97	–
15656	7.61	–	**16921**	3.58	.048	**40026**	(a)	–	**41672**	(a)	–
15699	.27	–	**16930**	2.26	.149	**40031**	(a)	–	**41673**	(a)	–
15733	.196	.025	**16931**	2.43	.063	**40032**	(a)	–	**41675**	(a)	–
15839	.35	.029	**16940**	4.90	.048	**40040**	(a)	–	**41677**	.16	–
15991	.28	.078	**16941**	1.96	.085	**40041**	(a)	–	**41678**	33.30	–
15993	.239	.049	**18078**	.111	.154	**40042**	(a)	–	**41679**	(a)	(a)
16005	.033	.024	**18109**	.47	.032	**40045**	213.00	–	**41680**	11.00	–
16009	.24	.091	**18110**	.38	.035	**40046**	42.00	–	**41696**	.51	–
16402	1.71	–	**18200**	(a)	–	**40047**	15.00	–	**41697**	.35	–
16403	1.08	.169	**18205**	.171	.39	**40059**	5.36	–	**41700**	(a)	–
16404	1.36	–	**18206**	.61	.118	**40061**	2.84	–	**41715**	6.97	–
16471	.154	–	**18335**	.44	.017	**40063**	95.20	–	**41716**	4.43	–
16501	.069	(a)	**18435**	.92	.068	**40064**	28.00	–	**43007**	(a)	–
16527	.106	.222	**18436**	.74	.145	**40066**	(a)	–	**43117**	(a)	–
16588	.111	(a)	**18437**	.63	(a)	**40067**	(a)	–	**43151**	25.40	–
16604	.187	.074	**18438**	1.21	(a)	**40069**	(a)	–	**43152**	9.98	–

$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	96.80	–	44112	2.19	–	45771	.35	.114	47254	(a)	–
43215	(a)	–	44113	(a)	–	45819	.113	.073	47318	8.97	–
43421	26.50	–	44193	(a)	–	45900	.132	.05	47367	.16	–
43422	139.00	–	44194	(a)	–	45901	.113	.03	47420	1.97	–
43424	(a)	–	44222	(a)	–	45937	.219	–	47468	(a)	–
43470	2.95	–	44276	130.00	–	45993	(a)	(a)	47469	3.17	–
43517	(a)	–	44277	84.20	–	46004	20.10	–	47471	2.74	–
43518	13.80	–	44280	.16	–	46005	16.00	–	47473	3.59	–
43550	94.60	–	44311	7.12	–	46112	.047	–	47474	4.01	–
43551	52.50	–	44315	4.79	–	46202	2.71	–	47475	3.17	–
43626	11.00	–	44427	43.10	–	46362	116.00	–	47476	3.17	–
43628	143.00	–	44428	43.30	–	46426	17.00	–	47477	4.22	–
43629	121.00	–	44429	.65	–	46427	22.70	–	47478	4.43	–
43754	(a)	–	44430	.45	–	46510	(a)	–	47600	(a)	–
43760	4.05	–	44431	1.44	–	46590	(a)	–	47610	(a)	–
43822	2.35	–	44432	.46	–	46603	1.43	–	48039	68.70	–
43840	.029	–	44433	14.60	–	46604	1.65	–	48177	(a)	–
43860	1.85	–	44434	27.90	–	46606	4.39	–	48178	(a)	–
43889	.66	–	44435	28.80	–	46607	6.03	–	48206	29.20	–
43945	(a)	–	44436	33.70	–	46622	6.86	–	48252	(a)	–
43946	(a)	–	44437	27.90	–	46671	(a)	–	48441	.123	–
43990	(a)	(a)	44438	22.10	–	46700	195.00	–	48557	12.30	–
43991	(a)	–	44439	43.00	–	46773	(a)	–	48558	10.70	–
44009	5.87	–	44440	35.50	–	46822	(a)	–	48600	34.00	–
44010	(a)	(a)	44500	(a)	–	46881	(a)	–	48610	(a)	–
44069	11.80	–	44501	(a)	–	46882	(a)	–	48636	.90	(a)
44070	3.49	–	45190	2.14	–	46911	21.80	–	48637	9.36	–
44071	3.88	–	45191	1.52	–	46912	40.00	–	48638	4.65	–
44072	2.68	–	45192	1.77	–	46913	(a)	–	48727	(a)	–
44100	6.56	–	45193	1.05	–	46914	(a)	–	48808	1.95	–
44101	6.83	–	45210	1.32	–	46915	(a)	–	48924	(a)	–
44102	5.33	–	45224	(a)	–	46916	(a)	–	48925	224.00	–
44103	4.72	–	45225	(a)	–	47050	.64	–	49005	.109	–
44104	1.98	–	45334	55.80	–	47051	(a)	–	49111	2.98	–
44105	(a)	–	45380	.229	(a)	47052	(a)	–	49181	22.40	–
44106	(a)	–	45450	16.40	–	47103	(a)	–	49183	27.40	–
44108	2.32	–	45523	(a)	–	47146	(a)	–	49184	57.70	–
44109	5.88	–	45524	(a)	–	47147	(a)	–	49185	52.50	–
44110	6.01	–	45539	(a)	–	47221	214.00	–	49239	.171	.27
44111	3.69	–	45678	.173	–	47253	(a)	–	49292	1.64	–

TENNESSEE (41)   **COMMERCIAL LINES MANUAL**   **CLASSES 49305–53271**
DIVISION SIX   **PREM/OPS TERR. 504**
GENERAL LIABILITY   **PROD/COPS**
LOSS COST PAGES

$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/COps)			**(Subline Code 336) Entire State Territory 999**								
Class Code	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**
49305	(a)	–	51240	.207	.193	51702	.084	(a)	51986	.101	.075
49333	12.00	–	51241	.61	.197	51703	.035	(a)	51999	.042	.25
49451	(a)	–	51250	.142	(a)	51734	.066	.38	52002	.037	.086
49452	(a)	–	51251	.018	(a)	51741	.108	.246	52075	.104	.167
49617	.40	.158	51252	.062	.06	51752	.091	.137	52076	.125	(a)
49618	.33	.056	51253	.053	(a)	51767	.018	.005	52109	.009	(a)
49619	.63	.131	51254	.017	.019	51777	.064	.047	52134	.125	.44
49763	4.06	–	51255	.36	(a)	51790	.106	(a)	52137	.041	(a)
49800	(a)	–	51300	.088	.109	51796	.039	(a)	52150	.23	(a)
49801	188.00	–	51305	.088	.65	51808	.139	.43	52315	.083	.237
49802	16.70	–	51315	.111	.059	51809	.173	.164	52341	.026	(a)
49803	29.50	–	51330	.055	.97	51833	.096	.034	52342	.074	(a)
49840	.66	–	51333	.018	.28	51850	.132	(a)	52343	.045	(a)
49870	93.70	–	51340	.017	(a)	51851	.09	(a)	52401	.14	(a)
49890	(a)	–	51350	.148	.095	51852	.21	(a)	52402	.009	(a)
49891	(a)	–	51351	.132	.039	51853	.084	(a)	52432	.047	(a)
49902	(a)	–	51352	.182	.077	51854	.189	(a)	52433	.043	.47
49903	(a)	–	51355	.124	.081	51855	.199	(a)	52435	.053	(a)
50010	.101	.35	51356	.133	.42	51856	.109	(a)	52438	.039	(a)
50011	.049	(a)	51357	.158	1.18	51857	.187	(a)	52440	.061	(a)
50012	.037	(a)	51358	.38	.094	51869	.046	.102	52467	.056	(a)
50015	.065	(a)	51359	.33	.51	51877	.26	.128	52469	.02	.083
50017	.05	(a)	51370	.202	2.16	51889	.043	.007	52505	.098	.159
50018	.045	(a)	51380	.02	.026	51896	.02	.013	52547	.121	.049
50019	.027	(a)	51400	.128	(a)	51900	.071	.085	52581	.48	1.57
50045	.114	(a)	51401	.189	(a)	51909	.119	.04	52619	.033	(a)
50047	.013	(a)	51500	.038	.118	51919	.043	(a)	52660	.057	–
51001	.031	.31	51516	.048	–	51926	.044	.036	52744	.37	.039
51005	.006	(a)	51517	.055	–	51927	.024	.092	52767	.111	(a)
51116	.078	.52	51550	.047	.36	51934	.048	.066	52876	(a)	(a)
51201	.017	(a)	51551	.016	.70	51941	.044	.025	52911	.027	.35
51205	.052	.035	51552	.028	.113	51942	.07	–	52967	.01	.043
51206	.008	.40	51553	.051	(a)	51956	.189	.119	53001	.098	.213
51210	.054	(a)	51554	.005	(a)	51957	.167	.33	53077	.047	.172
51211	(a)	(a)	51575	.04	.02	51958	.148	.233	53095	.032	(a)
51220	.184	1.14	51576	.091	.077	51959	.152	(a)	53096	.045	(a)
51221	.102	1.12	51600	.062	.156	51960	.02	.248	53121	.127	.41
51222	.125	3.29	51613	.041	.10	51970	.087	.131	53147	.019	(a)
51224	.131	.96	51625	.028	(a)	51982	.026	.056	53229	.105	(a)
51230	.022	.54	51666	.063	.059	51985	.045	–	53271	.024	(a)

CLASSES 53333–59257   COMMERCIAL LINES MANUAL   TENNESSEE (41)
PREM/OPS TERR. 504   DIVISION SIX
PROD/COPS   GENERAL LIABILITY
     LOSS COST PAGES

$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.103	.215	55715	.10	.147	56918	.042	(a)	58096	.089	1.08
53374	.097	.145	55716	.145	.33	56919	.107	(a)	58301	.033	.075
53375	.051	.205	55717	.141	(a)	56920	.097	(a)	58302	.024	.034
53376	.082	.128	55718	.137	(a)	56980	.05	(a)	58397	.139	.33
53377	.084	.132	55802	.064	.016	57001	.017	.026	58408	.038	–
53403	.053	(a)	55918	.057	1.32	57002	.011	.061	58409	.048	–
53425	.097	(a)	55919	.008	2.48	57090	.156	.72	58456	.026	–
53565	.062	.068	56040	.005	.019	57146	.099	.59	58457	.037	–
53631	.015	.016	56041	.036	(a)	57202	.044	(a)	58458	.048	–
53632	.017	.024	56042	.045	(a)	57257	.055	.046	58459	.058	–
53731	.016	(a)	56170	.096	(a)	57401	.031	.065	58503	.037	.054
53732	.106	.39	56171	.047	(a)	57403	.13	.025	58532	.048	(a)
53733	.069	.155	56202	.036	.053	57410	.015	.112	58559	.01	(a)
53734	.29	–	56390	.062	.59	57411	.024	(a)	58560	.024	(a)
53803	.232	(a)	56391	.053	.217	57572	.009	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.086	.089	57600	.026	.025	58575	.03	.081
53902	(a)	(a)	56488	.106	.043	57611	.051	.036	58627	.098	.008
53903	(a)	(a)	56567	.099	(a)	57625	.231	(a)	58663	.219	.46
53904	(a)	(a)	56650	.30	(a)	57651	.028	.039	58682	.087	(a)
53905	(a)	(a)	56651	.165	(a)	57690	.067	.32	58713	.041	(a)
53907	.047	.072	56652	.118	(a)	57716	.032	.069	58737	.063	.36
53951	(a)	(a)	56653	.113	(a)	57725	.069	.07	58756	.041	(a)
53952	(a)	(a)	56654	.058	(a)	57726	.054	.022	58757	.213	(a)
53953	(a)	(a)	56690	.055	.26	57798	.014	(a)	58759	.026	(a)
54012	.029	–	56699	.04	.059	57800	.053	(a)	58802	.03	.32
54077	.064	.30	56758	.034	.11	57808	.026	(a)	58813	.101	(a)
54444	(a)	(a)	56759	.034	.069	57809	.027	(a)	58822	.082	(a)
55010	.193	.61	56760	.049	.077	57810	.026	.089	58837	.202	.128
55011	.052	1.73	56805	.065	(a)	57871	.032	.073	58840	.061	.092
55012	.062	.86	56806	.046	(a)	57913	.069	.182	58873	.096	.018
55013	.088	1.00	56807	.046	(a)	57997	.064	–	58903	.019	(a)
55014	(a)	(a)	56808	.06	(a)	57998	.03	.044	58904	.014	.089
55214	.05	.062	56900	.057	(a)	57999	.044	.055	58922	.16	.176
55371	.246	.082	56910	.029	(a)	58009	.044	(a)	59005	.036	.055
55410	(a)	(a)	56911	.085	(a)	58010	.071	(a)	59057	.26	(a)
55426	.107	(a)	56912	.069	.082	58020	.14	(a)	59058	.171	(a)
55597	.013	1.22	56913	.056	(a)	58056	.084	(a)	59188	.28	.039
55647	.025	.07	56915	.33	(a)	58057	.053	(a)	59189	.38	.207
55648	.011	(a)	56916	.30	.26	58058	.048	(a)	59223	.10	.118
55649	.014	(a)	56917	.087	(a)	58095	.067	1.05	59257	.01	.008

TENNESSEE (41)   **COMMERCIAL LINES MANUAL**   **CLASSES 59306–91582**
DIVISION SIX   **PREM/OPS TERR. 504**
GENERAL LIABILITY   **PROD/COPS**
LOSS COST PAGES

Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
59306	.06	(a)	59923	.007	.004	62003	8.99	–	91125	2.39	1.81
59378	.065	.103	59925	.34	1.11	63010	22.00	–	91127	2.22	1.14
59481	.162	.081	59926	.29	.57	63011	27.50	–	91130	1.20	–
59482	.29	(a)	59927	.196	.88	63012	39.10	–	91135	.33	(a)
59537	.07	.207	59931	.125	.32	63013	37.10	–	91150	2.10	5.11
59601	.061	1.44	59932	.134	.57	63215	29.70	–	91155	4.65	26.00
59647	.129	.118	59941	.042	(a)	63216	20.60	–	91160	.96	–
59660	.112	.55	59947	.044	.214	63217	42.70	–	91175	.83	–
59661	.055	(a)	59955	.016	.098	63218	14.40	–	91177	3.62	–
59693	.009	–	59963	.119	.26	63219	(a)	–	91179	3.63	–
59695	(a)	(a)	59964	.28	.052	63220	(a)	–	91190	1.95	(a)
59701	.004	.36	59970	.06	.121	64074	15.10	–	91200	.69	–
59713	.10	.247	59973	.077	(a)	64075	10.60	–	91210	(a)	–
59722	.052	.019	59975	.084	.099	64500	(a)	–	91235	2.56	2.22
59723	.02	.025	59977	.048	(a)	65007	18.10	–	91250	3.85	(a)
59724	.03	.016	59984	.021	.034	66122	7.78	–	91265	14.70	2.91
59725	.037	.094	59985	.082	(a)	66123	4.28	–	91266	7.77	.86
59726	.027	.02	59986	.063	(a)	66309	12.50	–	91280	(a)	2.57
59738	.087	.043	59988	.021	.041	66561	28.90	–	91302	15.20	(a)
59750	.052	.106	59989	.011	.031	67017	26.90	–	91315	4.62	–
59751	.019	(a)	60010	12.20	–	67508	25.30	–	91324	10.30	(a)
59773	.016	.019	60011	14.10	–	67509	18.60	–	91325	(a)	(a)
59774	.014	.105	60012	23.10	–	67510	10.30	–	91340	6.72	7.52
59775	.017	.133	60013	19.80	–	67511	11.20	–	91341	4.15	3.91
59781	.045	.049	60015	14.80	–	67512	47.90	–	91342	6.16	3.61
59782	.067	.63	60016	16.60	–	67513	30.40	–	91343	.91	1.46
59783	.066	(a)	60035	20.40	–	67634	23.20	–	91405	7.83	–
59784	.05	(a)	61000	12.10	–	67635	16.40	–	91436	4.69	2.10
59790	.067	(a)	61212	10.40	–	68001	50.20	–	91481	17.10	–
59798	.172	.29	61216	11.60	–	68439	64.60	–	91507	2.52	3.01
59806	.123	(a)	61217	10.50	–	68500	2.69	–	91523	38.90	–
59867	.075	(a)	61218	7.19	–	68604	1.21	–	91547	.221	–
59886	.01	.072	61223	51.10	–	68606	4.72	–	91551	1.37	.69
59889	.054	.176	61224	16.30	–	68607	3.73	–	91555	1.54	.98
59892	.066	(a)	61225	22.60	–	68702	3.07	–	91560	4.29	4.36
59904	.044	.11	61226	38.00	–	68703	2.30	–	91562	3.05	–
59905	.047	.10	61227	34.80	–	68706	9.86	–	91577	10.90	3.16
59914	.28	.58	62000	7.92	–	68707	9.76	–	91580	5.66	–
59915	.148	.51	62001	6.25	–	90089	3.97	–	91581	(a)	(a)
59917	.027	.195	62002	2.85	–	91111	3.30	5.56	91582	(a)	(a)

Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/COps)　(Subline Code 336) Entire State Territory 999											
91583	(a)	(a)	94444	(a)	(a)	97223	2.56	2.72	98308	1.05	1.01
91584	(a)	(a)	94569	2.70	3.91	97308	.60	–	98309	5.15	2.22
91585	(a)	(a)	94590	11.60	–	97447	1.97	5.11	98344	1.05	.77
91586	(a)	(a)	94617	3.67	–	97501	(a)	–	98405	1.73	–
91587	(a)	(a)	94638	(a)	–	97502	(a)	–	98413	13.30	(a)
91588	(a)	(a)	95124	1.36	1.33	97503	(a)	–	98414	12.10	(a)
91589	(a)	(a)	95233	2.91	–	97504	(a)	–	98415	1.59	(a)
91590	3.17	–	95305	3.16	–	97650	3.36	3.61	98423	3.79	(a)
91591	(a)	(a)	95306	4.72	–	97651	5.83	4.36	98424	6.43	(a)
91606	11.80	–	95310	7.54	1.15	97652	5.06	4.66	98425	2.64	(a)
91618	(a)	(a)	95357	1.20	–	97653	2.88	3.01	98426	2.33	(a)
91629	2.40	(a)	95358	(a)	–	97654	5.02	2.86	98427	2.27	–
91636	4.12	–	95410	4.07	2.71	97655	4.50	4.21	98428	(a)	–
91641	1.12	(a)	95455	4.98	1.65	98002	.82	.95	98429	1.07	–
91666	.86	(a)	95487	2.18	(a)	98003	.90	(a)	98430	(a)	–
91722	3.60	(a)	95505	2.32	2.10	98090	.121	–	98449	3.26	25.80
91746	3.05	5.56	95620	1.77	(a)	98091	.131	–	98482	3.50	6.16
91805	.192	–	95625	7.27	3.61	98092	.40	–	98483	5.16	15.00
92053	.47	.69	95630	(a)	(a)	98111	.65	–	98502	4.94	3.61
92054	.162	.26	95647	3.08	5.56	98150	(a)	–	98555	2.30	–
92055	4.53	.26	95648	(a)	(a)	98151	(a)	–	98597	.52	–
92101	7.08	3.01	96053	2.34	4.21	98152	2.75	.50	98598	.177	–
92102	4.26	3.31	96317	1.24	–	98153	3.09	(a)	98601	5.92	(a)
92215	3.67	3.01	96408	3.53	11.70	98154	3.65	(a)	98622	(a)	–
92338	1.64	1.95	96409	3.26	8.26	98155	5.11	(a)	98623	(a)	–
92445	2.36	–	96410	2.86	8.27	98156	(a)	(a)	98624	.93	–
92446	5.39	1.80	96611	1.54	1.40	98157	3.26	.33	98636	3.14	3.46
92447	4.71	1.49	96702	4.06	(a)	98158	(a)	(a)	98640	102.00	–
92451	2.56	2.25	96703	(a)	–	98159	2.19	(a)	98658	5.28	–
92453	2.98	–	96816	3.81	–	98160	4.63	(a)	98659	.94	.38
92478	1.48	1.65	96872	4.42	(a)	98161	5.19	(a)	98677	16.10	9.92
92593	33.60	–	96930	(a)	–	98162	(a)	(a)	98678	14.30	13.10
92663	.56	–	97002	(a)	(a)	98163	5.45	.189	98698	(a)	(a)
94007	10.10	4.81	97003	(a)	(a)	98164	2.16	.065	98699	4.65	(a)
94099	2.30	–	97047	4.68	–	98257	1.36	–	98705	7.47	–
94225	8.10	–	97050	3.64	–	98303	10.30	6.05	98710	3.23	–
94276	4.22	4.21	97111	4.87	–	98304	5.03	3.63	98751	3.99	–
94304	3.27	(a)	97220	.32	(a)	98305	3.76	1.81	98805	4.22	1.39
94381	6.13	10.30	97221	(a)	1.21	98306	9.67	.99	98806	2.93	3.46
94404	4.00	3.99	97222	1.69	1.72	98307	1.59	.54	98810	5.30	–

TENNESSEE (41)   **COMMERCIAL LINES MANUAL**   **CLASSES 98813–99988**
DIVISION SIX   **PREM/OPS TERR. 504**
GENERAL LIABILITY   **PROD/COPS**
LOSS COST PAGES

$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/COps)			**(Subline Code 336) Entire State Territory 999**								
Class Code	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**
98813	5.11	2.02	**99620**	.44	–						
98820	8.06	3.46	**99650**	1.39	1.01						
98871	(a)	(a)	**99709**	3.42	(a)						
98884	2.10	2.10	**99718**	1.30	–						
98914	.64	.52	**99746**	2.20	3.16						
98949	.90	.29	**99760**	.25	–						
98967	3.29	10.30	**99777**	9.18	–						
98993	6.01	3.51	**99793**	2.79	–						
99003	1.56	1.23	**99798**	(a)	(a)						
99004	4.25	1.50	**99803**	(a)	8.20						
99080	1.11	7.07	**99826**	1.05	.71						
99081	(a)	–	**99827**	.40	.63						
99082	(a)	–	**99851**	1.62	–						
99083	(a)	–	**99917**	2.63	–						
99084	(a)	(a)	**99938**	2.95	–						
99085	(a)	(a)	**99943**	8.56	–						
99111	1.61	–	**99946**	6.38	2.31						
99160	(a)	–	**99948**	7.24	20.20						
99163	3.84	.38	**99952**	7.76	15.90						
99165	.84	(a)	**99953**	8.38	9.68						
99220	1.42	(a)	**99954**	6.10	12.50						
99221	(a)	(a)	**99955**	7.64	10.30						
99222	2.66	(a)	**99963**	.63	–						
99223	.236	(a)	**99969**	2.57	2.44						
99303	12.90	–	**99975**	6.78	–						
99310	3.22	(a)	**99986**	(a)	–						
99315	9.46	1.95	**99987**	(a)	–						
99321	9.18	2.25	**99988**	2.27	–						
99445	(a)	(a)									
99471	.64	–									
99505	5.08	–									
99506	6.26	–									
99507	5.45	–									
99570	2.93	(a)									
99571	.71	(a)									
99572	1.39	(a)									
99573	1.33	(a)									
99600	1.85	–									
99613	8.13	2.25									
99614	4.13	–									

CLASSES 10010–14734   COMMERCIAL LINES MANUAL   TENNESSEE (41)
PREM/OPS TERR. 505   DIVISION SIX
PROD/COPS   GENERAL LIABILITY
LOSS COST PAGES

$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
Class Code	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**
10010	.141	.137	10150	.64	(a)	11204	.41	1.52	13111	1.37	.067
10011	.034	(a)	10151	16.20	–	11205	(a)	–	13112	.074	.038
10012	.039	(a)	10160	2.88	–	11206	.67	–	13201	.65	.097
10015	7.22	–	10204	.29	–	11207	8.49	–	13204	.73	.68
10020	(a)	(a)	10205	.32	–	11208	1.46	–	13205	.28	.27
10025	.034	(a)	10210	.52	(a)	11209	6.84	–	13206	(a)	(a)
10026	.84	.022	10211	.52	(a)	11210	2.91	–	13207	(a)	(a)
10027	.034	(a)	10220	6.11	–	11211	15.10	–	13208	(a)	(a)
10036	.48	(a)	10255	.178	.124	11212	2.29	–	13314	.155	.009
10040	.108	.30	10256	.65	.154	11213	1.87	–	13351	.38	.06
10042	.48	.37	10257	.123	.148	11214	4.60	–	13352	.39	.042
10052	4.99	–	10309	.209	.018	11222	.077	–	13410	1.02	1.55
10054	4.43	–	10315	.49	(a)	11234	.36	.063	13411	(a)	(a)
10060	.23	.067	10331	9.78	–	11248	.034	.01	13412	.35	1.15
10065	.34	.061	10332	16.90	–	11258	1.47	.208	13453	.40	(a)
10066	.35	.076	10352	.71	.062	11259	1.58	.16	13454	.47	(a)
10070	.081	.094	10367	3.89	–	11273	18.10	–	13455	.47	(a)
10071	.41	.114	10368	5.69	–	11274	17.40	–	13461	(a)	(a)
10072	4.41	–	10375	(a)	–	11288	1.81	.083	13506	1.19	.073
10073	.75	.52	10378	9.91	–	12014	.073	.044	13507	1.43	.168
10075	5.56	.184	10379	4.60	–	12356	1.53	.032	13590	.35	.59
10100	1.22	.061	10380	7.85	–	12361	.087	.063	13621	.089	.32
10101	.31	.136	10381	6.80	–	12362	.089	(a)	13670	.049	.022
10105	3.36	–	11007	1.66	–	12373	.034	.024	13673	1.12	.016
10107	2.29	.26	11020	.39	.212	12374	.80	.069	13715	.089	.088
10110	24.60	–	11039	.65	.073	12375	.39	.045	13716	.59	.113
10111	.177	.045	11052	3.89	–	12391	.067	.055	13720	.63	.061
10113	.47	–	11101	(a)	(a)	12393	.52	(a)	13759	.23	.12
10115	.93	.085	11120	(a)	–	12467	.216	(a)	13930	.189	.103
10117	7.17	–	11126	.081	.019	12509	.045	.02	14068	.051	.008
10119	(a)	–	11127	.45	.01	12510	.57	.027	14101	.59	.048
10120	16.10	–	11128	.61	.077	12583	.25	(a)	14279	.34	.075
10130	4.59	–	11138	2.45	–	12651	.73	.33	14401	1.49	.106
10132	3.95	–	11155	.28	–	12683	.34	(a)	14405	.97	–
10133	3.74	–	11160	(a)	(a)	12707	.58	.45	14527	.36	.139
10135	(a)	–	11167	.90	–	12797	.123	.153	14655	.115	–
10140	.04	.016	11168	4.65	–	12805	.42	.176	14731	3.86	–
10141	.08	.026	11201	14.50	–	12841	.70	–	14732	.29	–
10145	.38	.013	11202	4.29	–	12927	.122	–	14733	.80	–
10146	.55	.019	11203	1.05	.29	13049	.045	.042	14734	.34	–

TENNESSEE (41)   **COMMERCIAL LINES MANUAL**   **CLASSES 14855–43152**
DIVISION SIX   **PREM/OPS TERR. 505**
GENERAL LIABILITY   **PROD/COPS**
LOSS COST PAGES

$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505
Products/Completed Operations (Prod/COps)   **(Subline Code 336) Entire State Territory 999**

Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
14855	.157	.083	16670	4.06	–	18501	1.19	.015	40072	(a)	–
14913	.43	.154	16676	.39	.015	18506	.31	.007	40075	35.60	–
15060	(a)	(a)	16694	.30	(a)	18507	.243	.008	40101	18.70	–
15061	(a)	(a)	16705	.28	.09	18570	2.54	–	40102	16.50	–
15062	.141	(a)	16722	(a)	–	18575	(a)	(a)	40111	7.97	–
15063	.164	(a)	16723	(a)	–	18616	.239	.42	40115	(a)	–
15070	.13	–	16750	.135	.036	18707	.013	.005	40117	(a)	–
15119	(a)	–	16751	.135	–	18708	.149	.024	40140	(a)	–
15120	(a)	–	16819	.85	(a)	18833	.159	(a)	41001	.27	–
15123	3.73	–	16820	.66	(a)	18834	.39	.122	41210	(a)	–
15124	1.30	–	16881	2.11	(a)	18911	1.22	.02	41421	.27	–
15188	.248	(a)	16890	.10	(a)	18912	2.29	.032	41422	.144	–
15223	.057	.032	16891	.109	(a)	18920	.59	.02	41510	61.10	–
15224	.67	.071	16892	.198	(a)	18991	(a)	–	41603	12.80	–
15300	(a)	–	16900	3.02	.086	19007	1.46	–	41604	7.03	–
15314	.28	(a)	16901	1.93	.116	19051	3.23	–	41620	1.21	–
15404	.064	(a)	16902	1.64	.064	19061	(a)	–	41650	18.00	–
15405	.094	(a)	16905	3.17	.074	19795	.40	(a)	41664	34.00	–
15406	.241	.065	16906	2.03	.106	19796	.47	–	41665	3.99	–
15488	.60	(a)	16910	1.81	.055	40005	(a)	–	41666	(a)	–
15538	.49	.017	16911	1.64	.054	40006	(a)	–	41667	93.10	–
15600	1.24	.10	16915	1.86	.052	40010	(a)	–	41668	87.30	–
15607	.171	–	16916	1.55	.062	40015	(a)	–	41669	.61	–
15608	.28	.011	16920	4.12	.12	40020	(a)	–	41670	1.03	–
15656	8.18	–	16921	3.76	.048	40026	(a)	–	41672	(a)	–
15699	.42	–	16930	2.37	.149	40031	(a)	–	41673	(a)	–
15733	.157	.025	16931	2.55	.063	40032	(a)	–	41675	(a)	–
15839	.37	.029	16940	5.14	.048	40040	(a)	–	41677	.25	–
15991	.30	.078	16941	2.06	.085	40041	(a)	–	41678	37.90	–
15993	.26	.049	18078	.161	.154	40042	(a)	–	41679	(a)	(a)
16005	.047	.024	18109	.51	.032	40045	225.00	–	41680	9.37	–
16009	.193	.091	18110	.41	.035	40046	44.40	–	41696	.79	–
16402	1.84	–	18200	(a)	–	40047	15.90	–	41697	.55	–
16403	1.16	.169	18205	.248	.39	40059	5.67	–	41700	(a)	–
16404	1.47	–	18206	.66	.118	40061	3.01	–	41715	5.95	–
16471	.241	–	18335	.47	.017	40063	101.00	–	41716	3.78	–
16501	.10	(a)	18435	1.30	.068	40064	29.60	–	43007	(a)	–
16527	.153	.222	18436	1.05	.145	40066	(a)	–	43117	(a)	–
16588	.089	(a)	18437	.68	(a)	40067	(a)	–	43151	17.70	–
16604	.15	.074	18438	1.30	(a)	40069	(a)	–	43152	11.30	–

CLASSES 43200–49292   COMMERCIAL LINES MANUAL   TENNESSEE (41)
PREM/OPS TERR. 505   DIVISION SIX
PROD/COPS   GENERAL LIABILITY
LOSS COST PAGES

$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	67.30	–	44112	2.77	–	45771	.28	.114	47254	(a)	–
43215	(a)	–	44113	(a)	–	45819	.091	.073	47318	9.49	–
43421	18.40	–	44193	(a)	–	45900	.142	.05	47367	.25	–
43422	96.80	–	44194	(a)	–	45901	.122	.03	47420	2.08	–
43424	(a)	–	44222	(a)	–	45937	.152	–	47468	(a)	–
43470	4.62	–	44276	90.30	–	45993	(a)	(a)	47469	2.70	–
43517	(a)	–	44277	58.60	–	46004	17.10	–	47471	2.34	–
43518	14.60	–	44280	.25	–	46005	13.70	–	47473	3.06	–
43550	65.80	–	44311	7.53	–	46112	.073	–	47474	3.42	–
43551	36.50	–	44315	5.06	–	46202	2.26	–	47475	2.70	–
43626	11.70	–	44427	67.50	–	46362	132.00	–	47476	2.70	–
43628	152.00	–	44428	67.90	–	46426	19.30	–	47477	3.60	–
43629	128.00	–	44429	1.02	–	46427	25.80	–	47478	3.78	–
43754	(a)	–	44430	.71	–	46510	(a)	–	47600	(a)	–
43760	4.28	–	44431	2.26	–	46590	(a)	–	47610	(a)	–
43822	3.67	–	44432	.72	–	46603	1.62	–	48039	47.70	–
43840	.045	–	44433	22.80	–	46604	1.87	–	48177	(a)	–
43860	2.89	–	44434	43.70	–	46606	4.98	–	48178	(a)	–
43889	1.03	–	44435	45.20	–	46607	6.85	–	48206	30.90	–
43945	(a)	–	44436	52.80	–	46622	10.70	–	48252	(a)	–
43946	(a)	–	44437	43.80	–	46671	(a)	–	48441	.13	–
43990	(a)	(a)	44438	34.60	–	46700	135.00	–	48557	13.00	–
43991	(a)	–	44439	67.30	–	46773	(a)	–	48558	11.30	–
44009	4.55	–	44440	55.70	–	46822	(a)	–	48600	38.60	–
44010	(a)	(a)	44500	(a)	–	46881	(a)	–	48610	(a)	–
44069	12.50	–	44501	(a)	–	46882	(a)	–	48636	.75	(a)
44070	3.69	–	45190	1.78	–	46911	23.10	–	48637	9.91	–
44071	4.11	–	45191	1.26	–	46912	42.30	–	48638	4.92	–
44072	2.84	–	45192	1.48	–	46913	(a)	–	48727	(a)	–
44100	8.31	–	45193	.87	–	46914	(a)	–	48808	2.09	–
44101	8.65	–	45210	1.10	–	46915	(a)	–	48924	(a)	–
44102	6.75	–	45224	(a)	–	46916	(a)	–	48925	237.00	–
44103	5.97	–	45225	(a)	–	47050	1.00	–	49005	.171	–
44104	2.51	–	45334	38.80	–	47051	(a)	–	49111	3.20	–
44105	(a)	–	45380	.184	(a)	47052	(a)	–	49181	15.60	–
44106	(a)	–	45450	11.40	–	47103	(a)	–	49183	19.00	–
44108	2.94	–	45523	(a)	–	47146	(a)	–	49184	40.10	–
44109	7.44	–	45524	(a)	–	47147	(a)	–	49185	36.50	–
44110	7.62	–	45539	(a)	–	47221	149.00	–	49239	.137	.27
44111	4.67	–	45678	.27	–	47253	(a)	–	49292	1.14	–

$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	–	51240	.186	.193	51702	.071	(a)	51986	.091	.075
49333	8.37	–	51241	.55	.197	51703	.029	(a)	51999	.038	.25
49451	(a)	–	51250	.118	(a)	51734	.055	.38	52002	.033	.086
49452	(a)	–	51251	.016	(a)	51741	.097	.246	52075	.087	.167
49617	.31	.158	51252	.056	.06	51752	.082	.137	52076	.105	(a)
49618	.26	.056	51253	.048	(a)	51767	.013	.005	52109	.008	(a)
49619	.49	.131	51254	.015	.019	51777	.046	.047	52134	.112	.44
49763	3.15	–	51255	.30	(a)	51790	.077	(a)	52137	.034	(a)
49800	(a)	–	51300	.064	.109	51796	.035	(a)	52150	.207	(a)
49801	131.00	–	51305	.064	.65	51808	.126	.43	52315	.06	.237
49802	11.60	–	51315	.089	.059	51809	.156	.164	52341	.021	(a)
49803	20.50	–	51330	.046	.97	51833	.069	.034	52342	.062	(a)
49840	1.03	–	51333	.015	.28	51850	.11	(a)	52343	.038	(a)
49870	99.10	–	51340	.015	(a)	51851	.075	(a)	52401	.117	(a)
49890	(a)	–	51350	.107	.095	51852	.175	(a)	52402	.008	(a)
49891	(a)	–	51351	.096	.039	51853	.071	(a)	52432	.042	(a)
49902	(a)	–	51352	.132	.077	51854	.158	(a)	52433	.038	.47
49903	(a)	–	51355	.09	.081	51855	.166	(a)	52435	.048	(a)
50010	.091	.35	51356	.097	.42	51856	.091	(a)	52438	.035	(a)
50011	.041	(a)	51357	.127	1.18	51857	.156	(a)	52440	.055	(a)
50012	.033	(a)	51358	.30	.094	51869	.042	.102	52467	.05	(a)
50015	.059	(a)	51359	.27	.51	51877	.234	.128	52469	.018	.083
50017	.045	(a)	51370	.182	2.16	51889	.039	.007	52505	.088	.159
50018	.038	(a)	51380	.018	.026	51896	.018	.013	52547	.101	.049
50019	.024	(a)	51400	.107	(a)	51900	.052	.085	52581	.43	1.57
50045	.102	(a)	51401	.158	(a)	51909	.10	.04	52619	.03	(a)
50047	.012	(a)	51500	.034	.118	51919	.039	(a)	52660	.089	–
51001	.026	.31	51516	.075	–	51926	.04	.036	52744	.27	.039
51005	.005	(a)	51517	.085	–	51927	.021	.092	52767	.093	(a)
51116	.065	.52	51550	.043	.36	51934	.043	.066	52876	(a)	(a)
51201	.015	(a)	51551	.015	.70	51941	.039	.025	52911	.024	.35
51205	.047	.035	51552	.026	.113	51942	.063	–	52967	.009	.043
51206	.007	.40	51553	.046	(a)	51956	.17	.119	53001	.088	.213
51210	.045	(a)	51554	.004	(a)	51957	.15	.33	53077	.042	.172
51211	(a)	(a)	51575	.029	.02	51958	.133	.233	53095	.029	(a)
51220	.154	1.14	51576	.082	.077	51959	.137	(a)	53096	.04	(a)
51221	.086	1.12	51600	.056	.156	51960	.018	.248	53121	.115	.41
51222	.104	3.29	51613	.037	.10	51970	.078	.131	53147	.016	(a)
51224	.109	.96	51625	.024	(a)	51982	.023	.056	53229	.088	(a)
51230	.019	.54	51666	.046	.059	51985	.07	–	53271	.022	(a)

	$100,000/200,000 BASIC LIMIT OCCURRENCE										
	Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505										
	Products/Completed Operations (Prod/COps)　　(Subline Code 336) Entire State Territory 999										
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.086	.215	55715	.09	.147	56918	.035	(a)	58096	.08	1.08
53374	.07	.145	55716	.13	.33	56919	.089	(a)	58301	.028	.075
53375	.037	.205	55717	.118	(a)	56920	.081	(a)	58302	.022	.034
53376	.06	.128	55718	.114	(a)	56980	.045	(a)	58397	.126	.33
53377	.061	.132	55802	.046	.016	57001	.015	.026	58408	.059	–
53403	.039	(a)	55918	.052	1.32	57002	.01	.061	58409	.075	–
53425	.081	(a)	55919	.007	2.48	57090	.13	.72	58456	.04	–
53565	.045	.068	56040	.005	.019	57146	.083	.59	58457	.058	–
53631	.013	.016	56041	.032	(a)	57202	.04	(a)	58458	.075	–
53632	.015	.024	56042	.04	(a)	57257	.049	.046	58459	.09	–
53731	.014	(a)	56170	.08	(a)	57401	.028	.065	58503	.033	.054
53732	.096	.39	56171	.039	(a)	57403	.095	.025	58532	.043	(a)
53733	.062	.155	56202	.032	.053	57410	.014	.112	58559	.009	(a)
53734	.45	–	56390	.056	.59	57411	.02	(a)	58560	.021	(a)
53803	.194	(a)	56391	.048	.217	57572	.008	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.077	.089	57600	.024	.025	58575	.027	.081
53902	(a)	(a)	56488	.077	.043	57611	.043	.036	58627	.088	.008
53903	(a)	(a)	56567	.083	(a)	57625	.207	(a)	58663	.183	.46
53904	(a)	(a)	56650	.25	(a)	57651	.025	.039	58682	.078	(a)
53905	(a)	(a)	56651	.138	(a)	57690	.056	.32	58713	.029	(a)
53907	.042	.072	56652	.098	(a)	57716	.026	.069	58737	.057	.36
53951	(a)	(a)	56653	.095	(a)	57725	.058	.07	58756	.034	(a)
53952	(a)	(a)	56654	.048	(a)	57726	.045	.022	58757	.191	(a)
53953	(a)	(a)	56690	.04	.26	57798	.013	(a)	58759	.024	(a)
54012	.045	–	56699	.036	.059	57800	.048	(a)	58802	.027	.32
54077	.058	.30	56758	.03	.11	57808	.022	(a)	58813	.084	(a)
54444	(a)	(a)	56759	.031	.069	57809	.023	(a)	58822	.074	(a)
55010	.174	.61	56760	.044	.077	57810	.022	.089	58837	.169	.128
55011	.047	1.73	56805	.059	(a)	57871	.026	.073	58840	.051	.092
55012	.056	.86	56806	.041	(a)	57913	.062	.182	58873	.081	.018
55013	.073	1.00	56807	.041	(a)	57997	.10	–	58903	.017	(a)
55014	(a)	(a)	56808	.054	(a)	57998	.027	.044	58904	.013	.089
55214	.045	.062	56900	.052	(a)	57999	.036	.055	58922	.134	.176
55371	.179	.082	56910	.026	(a)	58009	.036	(a)	59005	.032	.055
55410	(a)	(a)	56911	.071	(a)	58010	.064	(a)	59057	.237	(a)
55426	.089	(a)	56912	.058	.082	58020	.102	(a)	59058	.154	(a)
55597	.011	1.22	56913	.047	(a)	58056	.076	(a)	59188	.202	.039
55647	.023	.07	56915	.28	(a)	58057	.048	(a)	59189	.28	.207
55648	.01	(a)	56916	.25	.26	58058	.043	(a)	59223	.083	.118
55649	.012	(a)	56917	.073	(a)	58095	.06	1.05	59257	.009	.008

TENNESSEE (41)   **COMMERCIAL LINES MANUAL**   **CLASSES 59306–91582**
DIVISION SIX   **PREM/OPS TERR. 505**
GENERAL LIABILITY   **PROD/COPS**
LOSS COST PAGES

	$100,000/200,000 BASIC LIMIT OCCURRENCE										
	Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505										
	Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999										
Class Code	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**	**Class Code**	**Prem/ Ops**	**Prod/ Cops**
59306	.054	(a)	59923	.006	.004	62003	10.20	–	91125	2.39	1.81
59378	.054	.103	59925	.27	1.11	63010	21.10	–	91127	2.22	1.14
59481	.146	.081	59926	.234	.57	63011	26.30	–	91130	1.20	–
59482	.211	(a)	59927	.157	.88	63012	37.40	–	91135	.33	(a)
59537	.058	.207	59931	.112	.32	63013	35.50	–	91150	2.10	5.11
59601	.055	1.44	59932	.121	.57	63215	33.80	–	91155	4.65	26.00
59647	.094	.118	59941	.038	(a)	63216	23.40	–	91160	.96	–
59660	.101	.55	59947	.037	.214	63217	45.20	–	91175	.83	–
59661	.05	(a)	59955	.014	.098	63218	15.20	–	91177	3.62	–
59693	.008	–	59963	.107	.26	63219	(a)	–	91179	3.63	–
59695	(a)	(a)	59964	.25	.052	63220	(a)	–	91190	1.95	(a)
59701	.004	.36	59970	.05	.121	64074	12.50	–	91200	.69	–
59713	.09	.247	59973	.069	(a)	64075	8.83	–	91210	(a)	–
59722	.047	.019	59975	.07	.099	64500	(a)	–	91235	2.56	2.22
59723	.018	.025	59977	.04	(a)	65007	20.60	–	91250	3.85	(a)
59724	.027	.016	59984	.019	.034	66122	8.84	–	91265	14.70	2.91
59725	.034	.094	59985	.074	(a)	66123	4.86	–	91266	7.77	.86
59726	.024	.02	59986	.057	(a)	66309	14.20	–	91280	(a)	2.57
59738	.078	.043	59988	.018	.041	66561	32.90	–	91302	15.20	(a)
59750	.043	.106	59989	.01	.031	67017	30.50	–	91315	4.62	–
59751	.016	(a)	60010	11.70	–	67508	21.60	–	91324	10.30	(a)
59773	.012	.019	60011	13.50	–	67509	15.90	–	91325	(a)	(a)
59774	.01	.105	60012	22.10	–	67510	8.83	–	91340	6.72	7.52
59775	.013	.133	60013	19.00	–	67511	9.55	–	91341	4.15	3.91
59781	.038	.049	60015	14.20	–	67512	40.90	–	91342	6.16	3.61
59782	.056	.63	60016	15.90	–	67513	25.90	–	91343	.91	1.46
59783	.055	(a)	60035	23.20	–	67634	26.40	–	91405	7.83	–
59784	.042	(a)	61000	11.60	–	67635	18.70	–	91436	4.69	2.10
59790	.06	(a)	61212	11.80	–	68001	57.10	–	91481	17.10	–
59798	.143	.29	61216	13.10	–	68439	73.40	–	91507	2.52	3.01
59806	.103	(a)	61217	12.00	–	68500	2.57	–	91523	38.90	–
59867	.068	(a)	61218	8.17	–	68604	1.37	–	91547	.221	–
59886	.009	.072	61223	58.10	–	68606	5.36	–	91551	1.37	.69
59889	.039	.176	61224	18.50	–	68607	4.24	–	91555	1.54	.98
59892	.055	(a)	61225	25.70	–	68702	3.49	–	91560	4.29	4.36
59904	.037	.11	61226	43.20	–	68703	2.62	–	91562	3.05	–
59905	.043	.10	61227	39.50	–	68706	11.20	–	91577	10.90	3.16
59914	.25	.58	62000	9.00	–	68707	11.10	–	91580	5.66	–
59915	.123	.51	62001	7.10	–	90089	3.97	–	91581	(a)	(a)
59917	.023	.195	62002	3.24	–	91111	3.30	5.56	91582	(a)	(a)

CLASSES 91583–98810   COMMERCIAL LINES MANUAL   TENNESSEE (41)
PREM/OPS TERR. 505   DIVISION SIX
PROD/COPS   GENERAL LIABILITY
LOSS COST PAGES

$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	2.56	2.72	98308	1.05	1.01
91584	(a)	(a)	94569	2.70	3.91	97308	.60	–	98309	5.15	2.22
91585	(a)	(a)	94590	11.60	–	97447	1.97	5.11	98344	1.05	.77
91586	(a)	(a)	94617	3.67	–	97501	(a)	–	98405	1.73	–
91587	(a)	(a)	94638	(a)	–	97502	(a)	–	98413	13.30	(a)
91588	(a)	(a)	95124	1.36	1.33	97503	(a)	–	98414	12.10	(a)
91589	(a)	(a)	95233	2.91	–	97504	(a)	–	98415	1.59	(a)
91590	3.17	–	95305	3.16	–	97650	3.36	3.61	98423	3.79	(a)
91591	(a)	(a)	95306	4.72	–	97651	5.83	4.36	98424	6.43	(a)
91606	11.80	–	95310	7.54	1.15	97652	5.06	4.66	98425	2.64	(a)
91618	(a)	(a)	95357	1.20	–	97653	2.88	3.01	98426	2.33	(a)
91629	2.40	(a)	95358	(a)	–	97654	5.02	2.86	98427	2.27	–
91636	4.12	–	95410	4.07	2.71	97655	4.50	4.21	98428	(a)	–
91641	1.12	(a)	95455	4.98	1.65	98002	.82	.95	98429	1.07	–
91666	.86	(a)	95487	2.18	(a)	98003	.90	(a)	98430	(a)	–
91722	3.60	(a)	95505	2.32	2.10	98090	.121	–	98449	3.26	25.80
91746	3.05	5.56	95620	1.77	(a)	98091	.131	–	98482	3.50	6.16
91805	.192	–	95625	7.27	3.61	98092	.40	–	98483	5.16	15.00
92053	.47	.69	95630	(a)	(a)	98111	.65	–	98502	4.94	3.61
92054	.162	.26	95647	3.08	5.56	98150	(a)	–	98555	2.30	–
92055	4.53	.26	95648	(a)	(a)	98151	(a)	–	98597	.52	–
92101	7.08	3.01	96053	2.34	4.21	98152	2.75	.50	98598	.177	–
92102	4.26	3.31	96317	1.24	–	98153	3.09	(a)	98601	5.92	(a)
92215	3.67	3.01	96408	3.53	11.70	98154	3.65	(a)	98622	(a)	–
92338	1.64	1.95	96409	3.26	8.26	98155	5.11	(a)	98623	(a)	–
92445	2.36	–	96410	2.86	8.27	98156	(a)	(a)	98624	.93	–
92446	5.39	1.80	96611	1.54	1.40	98157	3.26	.33	98636	3.14	3.46
92447	4.71	1.49	96702	4.06	(a)	98158	(a)	(a)	98640	102.00	–
92451	2.56	2.25	96703	(a)	–	98159	2.19	(a)	98658	5.28	–
92453	2.98	–	96816	3.81	–	98160	4.63	(a)	98659	.94	.38
92478	1.48	1.65	96872	4.42	(a)	98161	5.19	(a)	98677	16.10	9.92
92593	33.60	–	96930	(a)	–	98162	(a)	(a)	98678	14.30	13.10
92663	.56	–	97002	(a)	(a)	98163	5.45	.189	98698	(a)	(a)
94007	10.10	4.81	97003	(a)	(a)	98164	2.16	.065	98699	4.65	(a)
94099	2.30	–	97047	4.68	–	98257	1.36	–	98705	7.47	–
94225	8.10	–	97050	3.64	–	98303	10.30	6.05	98710	3.23	–
94276	4.22	4.21	97111	4.87	–	98304	5.03	3.63	98751	3.99	–
94304	3.27	(a)	97220	.32	(a)	98305	3.76	1.81	98805	4.22	1.39
94381	6.13	10.30	97221	(a)	1.21	98306	9.67	.99	98806	2.93	3.46
94404	4.00	3.99	97222	1.69	1.72	98307	1.59	.54	98810	5.30	–

$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	5.11	2.02	**99620**	.44	–						
98820	8.06	3.46	**99650**	1.39	1.01						
98871	(a)	(a)	**99709**	3.42	(a)						
98884	2.10	2.10	**99718**	1.30	–						
98914	.64	.52	**99746**	2.20	3.16						
98949	.90	.29	**99760**	.25	–						
98967	3.29	10.30	**99777**	9.18	–						
98993	6.01	3.51	**99793**	2.79	–						
99003	1.56	1.23	**99798**	(a)	(a)						
99004	4.25	1.50	**99803**	(a)	8.20						
99080	1.11	7.07	**99826**	1.05	.71						
99081	(a)	–	**99827**	.40	.63						
99082	(a)	–	**99851**	1.62	–						
99083	(a)	–	**99917**	2.63	–						
99084	(a)	(a)	**99938**	2.95	–						
99085	(a)	(a)	**99943**	8.56	–						
99111	1.61	–	**99946**	6.38	2.31						
99160	(a)	–	**99948**	7.24	20.20						
99163	3.84	.38	**99952**	7.76	15.90						
99165	.84	(a)	**99953**	8.38	9.68						
99220	1.42	(a)	**99954**	6.10	12.50						
99221	(a)	(a)	**99955**	7.64	10.30						
99222	2.66	(a)	**99963**	.63	–						
99223	.236	(a)	**99969**	2.57	2.44						
99303	12.90	–	**99975**	6.78	–						
99310	3.22	(a)	**99986**	(a)	–						
99315	9.46	1.95	**99987**	(a)	–						
99321	9.18	2.25	**99988**	2.27	–						
99445	(a)	(a)									
99471	.64	–									
99505	5.08	–									
99506	6.26	–									
99507	5.45	–									
99570	2.93	(a)									
99571	.71	(a)									
99572	1.39	(a)									
99573	1.33	(a)									
99600	1.85	–									
99613	8.13	2.25									
99614	4.13	–									