

LOSS COSTS – IMPLEMENTATION

NOVEMBER 13, 2023

GENERAL LIABILITY

LI-GL-2023-234

## ILLINOIS GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED

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### KEY MESSAGE

Revised overall prospective loss costs for **-1.8%** to be implemented.

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### BACKGROUND

In circular [LI-GL-2023-211](#), we provided you with information about the General Liability loss cost level experience review.

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### 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.

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### 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.*

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## 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.

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## EFFECTIVE DATE

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

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## 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.

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## COMPANY ACTION

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

You must document your files in case the Insurance Department wishes to review the information at a later date. In all correspondence on this revision, you should refer to ISO Filing Number GL-2023-BGL1, NOT this circular number.

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## RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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## 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.

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## 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.

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## REFERENCE(S)

- [LI-GL-2023-211](#) (10/25/2023) General Liability Basic Limit Experience For 2023 Group 4 Jurisdictions Reviewed By Staff
  - [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing
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## ATTACHMENT(S)

- GL-2023-BGL1
  - Actuarial Analysis Supplement
  - Manual Pages
  - Excel Workbook
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## FILES AVAILABLE FOR DOWNLOAD

To download all files associated with this circular, including attachments in the full circular PDF and/or any additional files not included in the PDF, search for the circular number on [ISOnet Circulars](#). Then click the Word/Excel link under the Full Circular column on the Search Results screen.

Please note that in some instances, not all files listed in the Attachment(s) block (if applicable) are included in the PDF.

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## DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line were performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

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## 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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- Other issues for this circular, please contact Customer Support:

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ILLINOIS GL-2023-BGL1  
BASIC LIMIT LOSS COST LEVEL  
GENERAL LIABILITY OTHER THAN PROFESSIONAL  
PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS  
EXECUTIVE SUMMARY

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PURPOSE

This document:

- revises current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes. These loss costs represent a -1.8% 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.
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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.

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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.

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LOSS COST  
LEVEL CHANGES

The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	-3.0%	-3.0%
OL&T	+6.1%	+2.5%
Premises/Operations	+2.0%	+0.1%
Products	-13.9%	-13.9%
Local Products/Completed Operations	-10.8%	-10.8%
Products/Completed Operations	-12.0%	-12.0%
GL Overall	-0.1%	-1.8%

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 except for Owners, Landlords, and Tenants where a change of +2.5% has been selected to temper the effect of the 2019 experience.

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 9/30/2022 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.

ADJUSTMENTS  
TO  
REPORTED  
EXPERIENCE  
(CONT'D)

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.

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

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

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

TEN  
LARGEST  
COMPANY  
GROUPS IN  
ISO  
DATA  
BASE

OTHER LIABILITY (ASLOB 17.0)

PRODUCTS LIABILITY (ASLOB 18.0)

1. Continental Casualty Co.	1. Fireman's Fund Insurance Co.
2. Travelers Indemnity Co.	2. Selective Insurance Group
3. Zurich American Insurance Co.	3. Cincinnati Insurance Co.
4. Liberty Mutual Insurance Co.	4. Travelers Indemnity Co.
5. Fireman's Fund Insurance Co.	5. Continental Casualty Co.
6. Cincinnati Insurance Co.	6. Liberty Mutual Insurance Co.
7. XL Specialty Insurance Co.	7. Zurich American Insurance Co.
8. Old Republic Insurance Co.	8. United Fire & Casualty Co.
9. Tokio Marine Cos.	9. Nationwide Mutual Insurance Co.
10. Rsui Indemnity 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)	20.7 %
Multistate - Products Liability (ASLOB 18.0)	30.9 %

COMPANY  
DECISION

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

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

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ILLINOIS  
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2022-BGL1

<u>Coverage</u>	<u>Distribution Date</u>	<u>Loss Cost Level Changes</u>	
		<u>Indicated</u>	<u>Selected</u>
M&C		-14.2%	-14.2%
OL&T		+2.8%	+2.8%
Prem/Ops Combined		-5.5%	-5.5%
Products		-11.6%	-11.6%
Local Products/Completed Ops		-19.4%	-19.4%
Products/Completed Operations		-16.4%	-16.4%
General Liability Overall	5/2023	-7.2%	-7.2%

Document: GL-2021-BGL1

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

Document: GL-2020-BGL1

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

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

The Commercial General Liability combined single limit loss costs for each General Liability Other than Professional class code are set forth on the following pages.

For Premises/Operations and Local Products/Completed Operations, these loss costs are calculated by applying the following procedures:

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

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

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

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

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

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

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

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

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

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

INTRODUCTION	General Liability advisory prospective loss costs are determined by evaluating the adequacy of the current ISO loss costs to pay for our best estimate of losses and all loss adjustment expenses that will be incurred in the prospective (or future) period. This evaluation is done separately for Owners, Landlords, and Tenants; Manufacturers and Contractors; Products; and Local Products/Completed Operations Liability.
STEP 1: DETERMINATION OF INDICATED LOSS COST LEVEL CHANGES	The first step in this process is the determination of the statewide loss cost level indication for Owners, Landlords and Tenants and for Manufacturers and Contractors. A multistate loss cost level indication is determined for Products and for Local Products/Completed Operations. This loss cost indication represents the percentage change that on average must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions. The percentage changes are presented in EXHIBITS B1-B4 - Determination of Indicated Loss Cost Level Change.
STEP 2: DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION	<p>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).</p> <p>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.</p>

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 3:  
APPLICATION OF  
PERCENTAGE  
CHANGES

The last step is the calculation of the ISO advisory prospective loss costs. For Premises/Operations, a Proposed Base Loss Cost by class group and territory must first be calculated. This is derived by multiplying the Current Base Loss Cost by the statewide monoline change, the class group relative change, and (for Owners, Landlords, and Tenants) the territory relative change. ISO advisory prospective loss costs by class are then calculated as the Proposed Base Loss Cost times the class differential. See Page A-1 and EXHIBIT A5 - Explanation of Loss Cost Level Changes by Class for details of this procedure. The statewide loss cost level change has been multiplied by a 'build back' factor to ensure that the selected overall change by subline is achieved. This is required to offset the effect of capped loss costs as well as the effect of revised classification differentials (if any) on the overall change.

For Products, proposed multistate loss costs are calculated using a Bayesian credibility procedure. See Pages C17-C19 and EXHIBIT C15 - Class Groups and Calculation of Proposed Class Loss Costs for details. Where loss costs have been capped, this result is then multiplied by a 'build back' factor to ensure that the selected overall change is achieved.

For Local Products/Completed Operations, the procedure is the same as the Premises/Operations procedure except that Local Products/Completed Operations loss costs are always calculated at the state level even if there are multiple territories. For Local Products/Completed Operations, a Proposed Base Loss Cost by class group and state must first be calculated. This is derived by multiplying the Current Base Loss Cost by the statewide monoline change and the class group relative change. ISO advisory prospective loss costs by class are then calculated as the Proposed Base Loss Cost times the class differential. See Page A-1 and EXHIBIT A5 - Explanation of Loss Cost Level Changes by Class for details of this procedure. The statewide loss cost level change has been multiplied by a 'build back' factor to ensure that the selected overall change by subline is achieved. This is required to offset the effect of capped loss costs as well as the effect of revised classification differentials (if any) on the overall change.

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METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

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

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE (Cont'd)

AGGREGATE  
LOSS  
COSTS

The aggregate loss costs at current ISO loss cost level are the loss-related revenue that would have been collected if the current ISO loss costs and deductible discounts were used during the experience period. They are calculated by extending the exposures at the current ISO loss costs. Where appropriate, certain reported data elements have been adjusted prior to being used in the calculations. The \$100,000 basic limit loss costs are used. Inflation-sensitive exposures are adjusted to a prospective level using exposure trend. Exposures are trended to one year beyond the assumed effective date. Accident year exposures are also developed to account for changes due to exposure audits.

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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.

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METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE (Cont'd)

EXPERIENCE RATIO	The experience ratio is the ratio of the incurred losses and loss adjustment expenses to the aggregate loss costs at current ISO loss cost level. It measures the adequacy of the current ISO loss costs for the prospective period.
EXPECTED EXPERIENCE RATIO	The expected experience ratio is our best prediction of the experience ratio if the most recent data were not available. For this review we have assumed that the current loss costs will be inadequate for the prospective period to the extent of the net trend. The net trend is calculated as the annual net trend factor projected for the number of years between the last review date and the assumed effective date of this document. The details for the calculation can be found in the footnotes at the bottom of EXHIBITS B1-B4.
CREDIBILITY	For Premises/Operations, credibility is based upon the number of occurrences for all years in the experience period. Products/Completed Operations data is assumed to be fully credible. The procedure for assigning credibility is outlined in Credibility Standards (Pages C13-C14).
CREDIBILITY- WEIGHTED EXPERIENCE RATIO	For Premises/Operations, the weighted experience ratio is credibility-weighted with the expected experience ratio defined above. The resulting credibility-weighted experience ratio, converted to a percentage, is the indicated change to the current monoline-multiline loss cost level.

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

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

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

PRODUCTS(Cont'd)

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

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

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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.

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EXPLANATORY NOTES TO DETERMINATION OF INDICATED  
LOSS COST LEVEL CHANGE

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

For Premises/Operations and Products/ Completed Operations, the loss cost level indications are based upon a review of the latest four years of basic limit experience of companies reporting to Insurance Services Office, Inc. For Premises/Operations, data for accident years ending September 30, 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

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### ITERATIVE PROCEDURE

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

For Owners, Landlords and Tenants:

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

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

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

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

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

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

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

$j^{\text{th}}$  class group and  $k^{\text{th}}$  territory;

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

$n$  is the number of class groups in the analysis;

$p$  is the number of territories in the analysis;

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### ITERATIVE PROCEDURE (Cont'd)

For Manufacturers and Contractors, and Products:

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

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

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

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

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

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

and  $j^{\text{th}}$  class group;

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

$n$  is the number of class groups in the analysis;

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### ITERATIVE PROCEDURE (Cont'd)

For Local Products/Completed Operations:

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

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

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

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

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

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

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

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

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

$j^{\text{th}}$  class group and  $k^{\text{th}}$  state;

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

$n$  is the number of class groups in the analysis;

$p$  is the number of states in the analysis;

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### ITERATIVE PROCEDURE (Cont'd)

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

---

### APPLICATION OF CREDIBILITY

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

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

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

the 5 year occurrence total for a given class group, territory or type of policy. For Local Products/Completed Operations, separate formulas are used to calculate the credibility of the experience for each type of policy and class group versus the credibility of the experience for each state, namely  $Z = \sqrt{P/15,000}$

for type of policy and class group, and  $Z = \sqrt{P/5,500}$  for state (in this case, P is the 5 year occurrence total for a given state). Credibility-weighted relative changes are then calculated as follows:

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

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

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

W is the credibility-weighted relative change.

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

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## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### MULTILINE CONSIDERATIONS

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

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

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

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

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### 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.

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### 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.

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## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### MONOLINE INDICATIONS -- LOCAL PRODUCTS/ COMPLETED OPERATIONS

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

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

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EXPLANATORY NOTES TO  
IMPLICIT PACKAGE MODIFICATION FACTORS

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

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

## EXPLANATION OF EXPOSURE DEVELOPMENT

### IMPORTANCE OF APPLICATION

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

---

### APPLICATION OF EXPOSURE DEVELOPMENT FACTORS

The earned exposures underlying the Premises/Operations statewide loss cost level indications are evaluated as of December 31, 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 9/30/2022 and 9/30/2021 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.

## EXPLANATION OF EXPOSURE DEVELOPMENT

### APPLICATION OF EXPOSURE DEVELOPMENT FACTORS (Cont'd)

EXHIBIT C3 - Calculation of Exposure Development Factors displays the calculation of the credibility-weighted exposure development factors for Premises/Operations. State and multistate data are used in the calculation. Products exposure development is based on multistate data, as shown in EXHIBIT C11 - Calculation of Exposure Development Factors. EXHIBIT C18 - Calculation of Exposure Development Factors displays the calculation of the credibility-weighted exposure development factors for Local Products/Completed Operations. State and multistate data are used in the calculation.

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## EXPLANATION OF LOSS DEVELOPMENT

### IMPORTANCE OF APPLICATION

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

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### APPLICATION OF LOSS DEVELOPMENT FACTORS

The incurred losses and allocated loss adjustment expenses underlying the Premises/Operations statewide loss cost level indications were evaluated as of December 31, 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 9/30/2022, 9/30/2021, 9/30/2020, and 9/30/2019 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).

## EXPLANATION OF LOSS DEVELOPMENT

### APPLICATION OF LOSS DEVELOPMENT FACTORS (Cont'd)

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

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

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

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

EXHIBITS C4 and C5 - M&C and OL&T Loss Development Data respectively display the calculation of the credibility-weighted loss development factors for Premises/Operations. State and multistate data are used.

The multistate Products loss development data is displayed in EXHIBIT C12 - Loss Development Data.

EXHIBIT C19 - Loss Development Data displays the calculation of the credibility-weighted loss development factors for Completed Operations. State and multistate data are used. The multistate Local Products loss development data is also displayed in EXHIBIT C19 - Loss Development Data.

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## EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

### OBJECTIVE

This document contains a procedure designed to achieve more consistent and stable estimates of ultimate ALAE which are generally at lower volume than the associated basic limit liability losses. Also, while basic limit losses may exhibit relatively stable development patterns over time, ALAE development patterns may be much more variable.

Traditional development procedures customarily used for losses apply a loss development factor to reported losses at various evaluation points. For example, a '15-month to ultimate' factor would be applied to the losses for accident year ended September 30, 2022 evaluated as of December 31, 2022. If an analogous procedure is used for ALAE, the variability of the experience can lead to unusually high (or low) estimates of ultimate ALAE.

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### 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.

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## EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

### DESCRIPTION OF METHODOLOGY

First, statewide and multistate ultimate incurred indemnity losses (capped at \$500,000) are calculated using standard ISO procedures (see Explanation of Loss Development in this section).

The next step is to calculate statewide and multistate triangles of incremental ALAE. At each evaluation and each stage of maturity, incremental ALAE is calculated as a percentage of ultimate indemnity losses, separately for statewide and multistate data, and separately for each accident year. For each stage of maturity, a 'best 3 of 5' method is used to determine incremental percentages. The statewide incremental percentages are then credibility weighted with the multistate percentages.

The resulting weighted incremental percentages are summed together and applied to the developed \$500,000 limits indemnity losses to calculate the ALAE remaining to be incurred. This is added to reported incurred ALAE to determine ultimate ALAE. For example,

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

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### 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.

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

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

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

\* Calculated using the Modified Bondy Procedure.

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

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

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

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

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

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

---

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

---

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

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

## UNALLOCATED LOSS ADJUSTMENT FACTOR METHODOLOGY

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

## EXPLANATION OF TREND CALCULATION

### EXPOSURE TREND

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

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

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

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

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### SEVERITY TREND

The Premises/Operations multistate accident year (both fiscal and calendar year) average ultimate occurrence severity for the latest six, eight and ten years is displayed in EXHIBIT C7. For Products, multistate calendar accident year average occurrence severity for the latest six, eight and ten years is displayed in EXHIBIT C14. For Local Products/Completed Operations, multistate calendar accident year average occurrence severity for the latest six, eight and ten years is displayed in EXHIBIT C21. The standard ISO calculation uses the least squares method to construct an exponential curve of best fit from this time series data, since the data contain random fluctuations. By minimizing these fluctuations, we can make a more reliable estimate of the underlying trend in the data. In this review multistate dollars of losses and number of occurrences contained in the severity trend exhibits are based on paid amounts developed to ultimate using paid development factors (chain ladder link ratio for indemnity and an incremental ALAE method for ALAE). The procedure to determine the ultimate ALAE underlying the severity trend analysis is consistent with the procedure used in ISO's General Liability loss development calculations. Specifically, "incremental ALAE percentages" are calculated by each 12 month evaluation period and summed. They are then multiplied by estimated ultimate paid \$500,000 limit indemnity losses for a given accident year and added to the reported paid ALAE to calculate the ultimate ALAE. Large individual occurrence ALAE amounts are capped to temper the effect on a severity point in cases where they have a significant impact on the individual severity point.

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

## EXPLANATION OF TREND CALCULATION

### SEVERITY TREND (Cont'd)

In selecting severity trend factors for use in calculating the Premises/Operations and Products/Completed Operations indicated loss cost level changes, we also review and compare severity trends indicated by techniques other than the standard calculation described above. For example, exponential fits where ultimate average severity is based on incurred (rather than paid) data, as well as econometric models, are reviewed. In addition, consideration is also given to the goodness of fit statistic (R-squared) and trend selections from prior reviews.

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

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

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### 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.

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## CREDIBILITY STANDARDS

The following rule is used in calculating the partial credibility used in determination of the indicated statewide loss cost level change for Manufacturers and Contractors:

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

The rule for Owners, Landlords and Tenants is:

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

These standards are based on 90% confidence of being within 7% of the actual value.

Due to the greater need for stability in the relative change analysis, full credibility standards used therein are as follows:

For Manufacturers and Contractors:

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

For Owners, Landlords and Tenants:

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

For Products:

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

These standards are based on 95% confidence of being within 5% of the actual value.

## CREDIBILITY STANDARDS

For the Local Products/Completed Operations relative change analysis, the full credibility standards used are as follows:

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

This full credibility standard applies for each type of policy and class group. It is based on 95% confidence of being within 5% of the actual value.

For Local Products/Completed Operations, the full credibility standard below applies for each state.

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

It is based on 90% confidence of being within 7% of the actual value, i.e. the same criteria used in determination of statewide loss cost level changes for Premises/Operations.

These credibility standards reflect occurrence severity and occurrence frequency variations for bodily injury and property damage combined.

EXPLANATORY NOTES TO CLASS GROUPS  
AND DIFFERENTIALS -- PREMISES/OPERATIONS

The present CGL class groups and countrywide differentials and class exceptions for Premises/Operations classifications are presented in EXHIBIT C8 - Class Groups and Differentials and Class Exceptions - Page C-16. Class groups 14 and 39 are A-rated class groups and are not reviewed in this document. Class groups 1-14 and 16 are considered OL&T, while class groups 30-39 are considered M&C.

Differentials are reviewed on a periodic basis. The most recent differential review was completed in 2009 and filed with the 2009 revisions.

## CLASS EXCEPTIONS

# The following class exceptions apply by state:

### Class Group 10

47469 Not valid for New Jersey

### Class Group 13

49292 For New York, territory 01, class is mapped to Class Group 14 {(a)-rated}

49920 Valid only for New York, territory 01, with a differential of 1.00

### Class Group 14

49910 Valid only for New York

49913 Valid only for New York

### Class Group 32

92447 Not valid for New York, territory 01

92453 Not valid for New York, territory 01

93166 Valid only for Louisiana, with a differential of 0.17

93167 Valid only for Louisiana, with a differential of 1.62

### Class Group 33

91130 For New York, class is mapped to Class Group 39 {(a)-rated}

91600 Valid only for New York, with a differential of 1.32

91636 For New York, class is mapped to Class Group 39 {(a)-rated}

98751 For New York, class is mapped to Class Group 39 {(a)-rated}

### Class Group 35

51029 Valid only for Hawaii, with a differential of 1.00

51098 Valid only for Hawaii, with a differential of 1.00

### Class Group 38

41620 Not valid for New York

### Class Group 39

93169 Valid only for Louisiana



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

The present class groups for Products classifications are presented in EXHIBIT C15 - Class Groups and Calculation of Proposed Class Loss Costs. Class group 21 is an A-rated class group and is not reviewed in this document.

Multistate proposed Products class loss costs are calculated as the product of the class index, the class group relative change, the multistate loss cost level change and a 'build back' factor to ensure that the selected multistate overall change is achieved. Capping is performed by comparing the proposed loss costs to the present multistate loss costs. The class index is determined using credibility weighted experience ratios, where a Bayesian credibility procedure is used. See EXHIBIT C15 and Pages C-18 to C-19 - Class Groups and Calculation of Proposed Class Loss Costs for details of the calculation of multistate class loss costs.

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes

The following are definitions of the columns for the Products calculation of proposed loss costs shown on EXHIBIT C15.

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

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

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

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

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

$K$  = The number of classes within the class group.

$\bar{P}_i$  = The 5 year total Monoline/Multiline ALCCL for class  $i$ .

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

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

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

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

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

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

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

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

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes (Cont'd)

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

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)  
where "SWRL" is the selected multistate monoline loss cost level change.  
The off balance factor results from capping and is 0.998 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.

PRODUCTS/COMPLETED OPERATIONS  
CLASS EXCEPTIONS

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

Products Included

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

Class Group 21

49913	Valid only for New York
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Class Group 03

51029	Valid only for Hawaii
51098	Valid only for Hawaii

Class Group 22

93166	Valid only in Louisiana
93167	Valid only in Louisiana

## IMPACT OF COVID-19 ON GENERAL LIABILITY LOSS COSTS

### INTRODUCTION

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

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

In anticipation of long-term behavioral, social, and economic changes as a result of COVID-19, it is expected, based on the information currently available, that those changes will have a material impact on prospective loss costs for certain risks. To reflect these changes, judgmentally selected adjustment factors continue to be reflected in the loss costs for several classes.

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### LOSS COST ADJUSTMENTS GENERAL LIABILITY

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

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

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

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

# IMPACT OF COVID-19 ON GENERAL LIABILITY LOSS COSTS

## LOSS COST ADJUSTMENTS GENERAL LIABILITY (Cont'd)

Class Code	Class Description	Adjustment
61212	Buildings or Premises - bank or office - mercantile or manufacturing (Lessor's risk only) (For-Profit)	-5.0%
61216	Buildings or Premises - bank or office - mercantile or manufacturing (Lessor's risk only) (Not-For-Profit)	-5.0%
61217	Buildings or Premises - bank or office - mercantile or manufacturing - maintained by the insured (Lessor's risk only) (For-Profit)	-5.0%
61218	Buildings or Premises - bank or office - mercantile or manufacturing - maintained by the insured (Lessor's risk only) (Not-For-Profit)	-5.0%
61224	Buildings or Premises - office premises primarily occupied by employees of the insured (For-Profit)	-10.0%
61225	Buildings or Premises - office premises primarily occupied by employees of the insured (Not-For-Profit)	-10.0%
61226	Buildings or Premises - office - Not Otherwise Classified (For-Profit)	-5.0%
61227	Buildings or Premises - office - Not Otherwise Classified (Not-For-Profit)	-5.0%
62000	Condominiums - commercial - bank or mercantile, manufacturing or office (association risk only)	-5.0%

## ILLINOIS

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

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

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

Summary of Indications and Selected Loss Cost Level Changes	Manufacturers And Contractors	Owners, Landlords and Tenants	Overall Premises/ Operations	Products	Local Products/ Completed Operations	Products/ Completed Operations	Overall General Liability Other Than Professional
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section B)	- 3.2%	+ 7.7%	+ 2.8%				
Statewide Indicated Monoline Loss Cost Level Change (See Section B)	- 3.0%	+ 6.1%	+ 2.0%	- 13.9%*	- 10.8%**	- 12.0%	- 0.1%
Statewide Selected Monoline Loss Cost Level Change	- 3.0%	+ 2.5%	+ 0.1%	- 13.9%*	- 10.8%	- 12.0%	- 1.8%

\* 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.



## ILLINOIS

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

<u>CODE</u>	<u>TERRITORY DESCRIPTION</u>	LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL)	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
501	Chicago	\$12,382,675	+ 6.0%	+ 2.4%	+ 2.4%
504	East St. Louis & Vicinity	\$170,234	+ 6.6%	+ 3.0%	+ 3.0%
506	Chicago Suburban	\$3,878,691	+ 3.8%	+ 0.3%	+ 0.3%
507	Cook County Remainder	\$6,093,394	+ 5.7%	+ 2.2%	+ 2.1%
508	Moline, Peoria, Rock Island, Rockford & Springfield	\$1,847,779	+ 2.7%	- 0.7%	- 0.7%
509	DuPage, Kane, Lake & Will Counties	\$10,764,424	+ 7.2%	+ 3.6%	+ 3.7%
514	Remainder of State	\$7,792,960	+ 6.7%	+ 3.1%	+ 3.1%
	STATEWIDE TOTAL	\$42,930,157	+ 6.1%	+ 2.5%	+ 2.5%

ILLINOIS  
PREMISES/OPERATIONS  
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

CLASS		LATEST YEAR	INDICATED LOSS	SELECTED LOSS	LOSS COST
GROUP	DESCRIPTION	MONO/MULTI	COST LEVEL CHANGE	COST LEVEL CHANGE	LEVEL CHANGE
		ALCCL	BEFORE CAPPING	BEFORE CAPPING	AFTER CAPPING
30	SERVICE	\$ 2,750,115	- 0.9%	- 0.9%	- 0.9%
31	LIGHT CONTRACTING	\$ 2,819,775	- 2.0%	- 2.0%	- 2.0%
32	MEDIUM CONTRACTING	\$ 13,474,874	- 4.6%	- 4.6%	- 4.5%
33	HEAVY CONTRACTING	\$ 4,236,632	- 3.6%	- 3.6%	- 3.7%
34	DEALERS OR DISTRIBUTORS	\$ 2,793,556	- 0.5%	- 0.5%	- 0.4%
35	LIGHT MANUFACTURERS	\$ 630,113	- 3.6%	- 3.6%	- 3.5%
36	MEDIUM MANUFACTURERS	\$ 2,435,177	- 4.7%	- 4.7%	- 4.7%
37	HEAVY MANUFACTURERS	\$ 1,987,722	- 5.1%	- 5.1%	- 5.0%
38	MISCELLANEOUS OPERATIONS	\$ 3,326,762	+ 2.0%	+ 2.0%	+ 1.8%
	TOTAL	\$ 34,454,726	- 3.0%	- 3.0%	- 3.0%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

CLASS		LATEST YEAR	INDICATED LOSS	SELECTED LOSS	LOSS COST
GROUP	DESCRIPTION	MONO/MULTI	COST LEVEL CHANGE	COST LEVEL CHANGE	LEVEL CHANGE
		ALCCL	BEFORE CAPPING	BEFORE CAPPING	AFTER CAPPING
01	FOOD AND BEVERAGE (RETAIL)	\$ 2,591,714	+ 3.3%	- 0.2%	+ 0.1%
02	RESTAURANTS	\$ 4,121,988	+ 1.2%	- 2.2%	- 2.2%
03	STORES	\$ 2,018,504	+ 4.5%	+ 1.0%	+ 1.0%
04	VENDING AND RENTAL	\$ 227,659	+ 5.4%	+ 1.9%	+ 1.6%
05	FOOD AND BEVERAGE DISTRIBUTORS	\$ 986,901	+ 3.5%	0.0%	- 0.2%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	\$ 1,977,378	+ 1.1%	- 2.3%	- 1.9%
07	CLUBS, AMUSEMENTS AND SPORTS	\$ 3,032,507	+ 5.1%	+ 1.6%	+ 1.8%
08	HEALTH CARE FACILITIES	\$ 476,813	+ 9.0%	+ 5.3%	+ 4.6%
09	HOTELS AND MOTELS	\$ 1,916,444	+ 2.4%	- 1.0%	- 1.1%
10	SCHOOLS AND CHURCHES	\$ 3,936,026	+ 9.3%	+ 5.6%	+ 5.7%
11	APARTMENTS	\$ 6,211,837	+ 5.3%	+ 1.8%	+ 1.6%
12	BUILDINGS AND OFFICES	\$ 14,778,492	+ 9.0%	+ 5.3%	+ 5.3%
13	MISCELLANEOUS PREMISES	\$ 400,756	+ 9.0%	+ 5.3%	+ 5.1%
16	GOVERNMENTAL SUBDIVISIONS	\$ 253,138	+ 0.1%	- 3.3%	- 4.0%
	TOTAL	\$ 42,930,157	+ 6.1%	+ 2.5%	+ 2.5%

## ILLINOIS

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

CLASS GROUP	DESCRIPTION	LATEST YEAR MULTISTATE MONO/MULTI ALCCL AT MULTISTATE LEVEL	INDICATED MULTISTATE LOSS COST LEVEL CHANGE	LATEST YEAR STATEWIDE MONO/MULTI ALCCL AT CURRENT LEVEL	INDICATED STATEWIDE LOSS COST LEVEL CHANGE	SELECTED STATEWIDE LOSS COST LEVEL CHANGE
03	MANUFACTURERS, DEALERS OR DISTRIBUTORS- FOOD OR DRUG	\$ 28,571,513	- 16.9%	\$ 1,844,948	- 14.3%	- 14.3%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	\$ 38,212,336	- 12.1%	\$ 1,528,828	- 12.1%	- 12.1%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	\$ 4,439,588	- 13.4%	\$ 171,885	- 12.4%	- 12.4%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	\$ 34,541,014	- 14.6%	\$ 1,573,738	- 15.5%	- 15.5%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	\$ 8,255,091	- 15.8%	\$ 456,855	- 13.8%	- 13.8%
	PRODUCTS SUBTOTAL	\$ 114,019,542	- 14.4%	\$ 5,576,253	- 13.9%	- 13.9%
01	RETAIL STORES-FOOD OR DRUG			\$ 165,998	+ 4.6%	+ 4.6%
02	RETAIL STORES-NOT FOOD OR DRUG			\$ 517,673	- 8.8%	- 8.8%
11	COMPLETED OPERATIONS-LOW			\$ 508,761	- 6.9%	- 6.9%
12	COMPLETED OPERATIONS-MEDIUM			\$ 6,824,886	- 11.6%	- 11.6%
13	COMPLETED OPERATIONS-HIGH			\$ 648,486	- 11.1%	- 11.1%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 8,665,804	- 10.8%	- 10.8%
	TOTAL			\$ 14,242,057	- 12.0%	- 12.0%

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

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

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

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

The 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 -23% relative to current loss costs;
- OL&T classes reflect an upper cap of +28% and a lower cap of -20% relative to current loss costs;
- Products classes reflect an upper cap of +25% and a lower cap of -34% relative to current multistate loss costs;
- Local Products/Completed Operations classes reflect an upper cap of +25% and a lower cap of -31% relative to current loss costs.

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

M&C:     1.000                      OL&T:     1.000                      LP/CO:     1.001

The Commercial General Liability loss costs are rounded as follows:

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

for example:

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10010	501	0.101	0.104	-2.9		10026	501	0.620	0.610	+1.6		10052	501	3.070	3.020	+1.7	
10010	504	0.099	0.102	-2.9		10026	504	0.460	0.460	0.0		10052	504	3.390	3.370	+0.6	
10010	506	0.151	0.157	-3.8		10026	506	0.540	0.540	0.0		10052	506	3.180	3.190	-0.3	
10010	507	0.155	0.159	-2.5		10026	507	1.030	1.020	+1.0		10052	507	6.160	6.080	+1.3	
10010	508	0.116	0.123	-5.7		10026	508	0.650	0.670	-3.0		10052	508	4.600	4.670	-1.5	
10010	509	0.128	0.130	-1.5		10026	509	0.930	0.910	+2.2		10052	509	6.900	6.690	+3.1	
10010	514	0.145	0.148	-2.0		10026	514	0.610	0.600	+1.7		10052	514	5.800	5.690	+1.9	
10011	501	0.024	0.025	-4.0		10027	501	0.024	0.025	-4.0		10054	501	2.720	2.680	+1.5	
10011	504	0.024	0.024	0.0		10027	504	0.024	0.024	0.0		10054	504	3.010	2.990	+0.7	
10011	506	0.036	0.038	-5.3		10027	506	0.036	0.038	-5.3		10054	506	2.820	2.830	-0.4	
10011	507	0.037	0.038	-2.6		10027	507	0.037	0.038	-2.6		10054	507	5.470	5.390	+1.5	
10011	508	0.028	0.029	-3.4		10027	508	0.028	0.029	-3.4		10054	508	4.080	4.140	-1.4	
10011	509	0.031	0.031	0.0		10027	509	0.031	0.031	0.0		10054	509	6.120	5.940	+3.0	
10011	514	0.035	0.035	0.0		10027	514	0.035	0.035	0.0		10054	514	5.140	5.050	+1.8	
10012	501	0.028	0.029	-3.4		10036	501	0.720	0.720	0.0		10060	501	0.170	0.168	+1.2	
10012	504	0.027	0.028	-3.6		10036	504	0.620	0.630	-1.6		10060	504	0.127	0.127	0.0	
10012	506	0.042	0.044	-4.5		10036	506	0.730	0.730	0.0		10060	506	0.147	0.149	-1.3	
10012	507	0.043	0.044	-2.3		10036	507	0.450	0.450	0.0		10060	507	0.280	0.280	0.0	
10012	508	0.032	0.034	-5.9		10036	508	0.590	0.590	0.0		10060	508	0.179	0.183	-2.2	
10012	509	0.036	0.036	0.0		10036	509	0.610	0.620	-1.6		10060	509	0.250	0.249	+0.4	
10012	514	0.040	0.041	-2.4		10036	514	0.540	0.540	0.0		10060	514	0.166	0.165	+0.6	
10015	501	4.430	4.370	+1.4		10040	501	0.077	0.079	-2.5		10065	501	0.260	0.250	+4.0	
10015	504	4.910	4.880	+0.6		10040	504	0.075	0.077	-2.6		10065	504	0.191	0.190	+0.5	
10015	506	4.600	4.610	-0.2		10040	506	0.115	0.120	-4.2		10065	506	0.221	0.223	-0.9	
10015	507	8.910	8.790	+1.4		10040	507	0.118	0.121	-2.5		10065	507	0.420	0.420	0.0	
10015	508	6.650	6.750	-1.5		10040	508	0.089	0.094	-5.3		10065	508	0.270	0.270	0.0	
10015	509	9.980	9.670	+3.2		10040	509	0.098	0.099	-1.0		10065	509	0.380	0.370	+2.7	
10015	514	8.380	8.240	+1.7		10040	514	0.110	0.112	-1.8		10065	514	0.250	0.247	+1.2	
10025	501	0.024	0.025	-4.0		10042	501	0.360	0.350	+2.9		10066	501	0.260	0.260	0.0	
10025	504	0.024	0.024	0.0		10042	504	0.270	0.260	+3.8		10066	504	0.194	0.194	0.0	
10025	506	0.036	0.038	-5.3		10042	506	0.310	0.310	0.0		10066	506	0.226	0.227	-0.4	
10025	507	0.037	0.038	-2.6		10042	507	0.590	0.580	+1.7		10066	507	0.430	0.430	0.0	
10025	508	0.028	0.029	-3.4		10042	508	0.370	0.380	-2.6		10066	508	0.270	0.280	-3.6	
10025	509	0.031	0.031	0.0		10042	509	0.530	0.520	+1.9		10066	509	0.390	0.380	+2.6	
10025	514	0.035	0.035	0.0		10042	514	0.350	0.340	+2.9		10066	514	0.250	0.250	0.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10070	501	0.058	0.059	-1.7		10100	501	1.170	1.170	0.0		10111	501	0.127	0.130	-2.3	
10070	504	0.057	0.058	-1.7		10100	504	0.980	0.990	-1.0		10111	504	0.124	0.127	-2.4	
10070	506	0.086	0.090	-4.4		10100	506	1.380	1.410	-2.1		10111	506	0.189	0.197	-4.1	
10070	507	0.089	0.091	-2.2		10100	507	1.400	1.410	-0.7		10111	507	0.194	0.199	-2.5	
10070	508	0.067	0.070	-4.3		10100	508	0.610	0.630	-3.2		10111	508	0.146	0.154	-5.2	
10070	509	0.074	0.074	0.0		10100	509	1.220	1.210	+0.8		10111	509	0.161	0.162	-0.6	
10070	514	0.083	0.084	-1.2		10100	514	1.270	1.270	0.0		10111	514	0.181	0.185	-2.2	
10071	501	0.310	0.300	+3.3		10101	501	0.230	0.228	+0.9		10113	501	0.350	0.340	+2.9	
10071	504	0.228	0.227	+0.4		10101	504	0.172	0.171	+0.6		10113	504	0.260	0.260	0.0	
10071	506	0.260	0.270	-3.7		10101	506	0.200	0.201	-0.5		10113	506	0.300	0.300	0.0	
10071	507	0.500	0.500	0.0		10101	507	0.380	0.380	0.0		10113	507	0.570	0.570	0.0	
10071	508	0.320	0.330	-3.0		10101	508	0.242	0.247	-2.0		10113	508	0.360	0.370	-2.7	
10071	509	0.460	0.450	+2.2		10101	509	0.340	0.340	0.0		10113	509	0.520	0.500	+4.0	
10071	514	0.300	0.300	0.0		10101	514	0.225	0.223	+0.9		10113	514	0.340	0.330	+3.0	
10072	501	6.030	5.920	+1.9		10105	501	2.500	2.470	+1.2		10115	501	0.690	0.680	+1.5	
10072	504	4.390	4.370	+0.5		10105	504	1.860	1.850	+0.5		10115	504	0.510	0.510	0.0	
10072	506	4.500	4.410	+2.0		10105	506	2.160	2.180	-0.9		10115	506	0.590	0.600	-1.7	
10072	507	6.630	6.490	+2.2		10105	507	4.120	4.090	+0.7		10115	507	1.130	1.120	+0.9	
10072	508	3.720	3.630	+2.5		10105	508	2.620	2.670	-1.9		10115	508	0.720	0.740	-2.7	
10072	509	6.560	6.420	+2.2		10105	509	3.730	3.640	+2.5		10115	509	1.030	1.000	+3.0	
10072	514	5.320	5.210	+2.1		10105	514	2.440	2.410	+1.2		10115	514	0.670	0.660	+1.5	
10073	501	1.120	1.130	-0.9		10107	501	3.420	3.440	-0.6		10117	501	4.400	4.340	+1.4	
10073	504	0.970	0.980	-1.0		10107	504	2.950	3.010	-2.0		10117	504	4.870	4.840	+0.6	
10073	506	1.140	1.140	0.0		10107	506	3.470	3.480	-0.3		10117	506	4.560	4.580	-0.4	
10073	507	0.710	0.710	0.0		10107	507	2.160	2.160	0.0		10117	507	8.850	8.730	+1.4	
10073	508	0.920	0.920	0.0		10107	508	2.810	2.820	-0.4		10117	508	6.600	6.710	-1.6	
10073	509	0.950	0.960	-1.0		10107	509	2.920	2.940	-0.7		10117	509	9.910	9.610	+3.1	
10073	514	0.840	0.840	0.0		10107	514	2.560	2.570	-0.4		10117	514	8.330	8.180	+1.8	
10075	501	8.300	8.360	-0.7		10110	501	15.100	14.900	+1.3		10120	501	9.880	9.730	+1.5	
10075	504	7.160	7.300	-1.9		10110	504	16.700	16.600	+0.6		10120	504	10.900	10.900	0.0	
10075	506	8.430	8.460	-0.4		10110	506	15.600	15.700	-0.6		10120	506	10.200	10.300	-1.0	
10075	507	5.240	5.250	-0.2		10110	507	30.300	29.900	+1.3		10120	507	19.800	19.600	+1.0	
10075	508	6.830	6.840	-0.1		10110	508	22.600	23.000	-1.7		10120	508	14.800	15.000	-1.3	
10075	509	7.090	7.130	-0.6		10110	509	34.000	32.900	+3.3		10120	509	22.200	21.500	+3.3	
10075	514	6.210	6.230	-0.3		10110	514	28.500	28.000	+1.8		10120	514	18.700	18.300	+2.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10130	501	3.400	3.360	+1.2		10145	501	0.320	0.320	0.0		10204	501	0.215	0.213	+0.9	
10130	504	2.540	2.530	+0.4		10145	504	0.510	0.510	0.0		10204	504	0.161	0.160	+0.6	
10130	506	2.940	2.970	-1.0		10145	506	0.420	0.430	-2.3		10204	506	0.187	0.188	-0.5	
10130	507	5.610	5.570	+0.7		10145	507	0.650	0.650	0.0		10204	507	0.360	0.350	+2.9	
10130	508	3.570	3.650	-2.2		10145	508	0.270	0.280	-3.6		10204	508	0.226	0.231	-2.2	
10130	509	5.090	4.960	+2.6		10145	509	0.228	0.224	+1.8		10204	509	0.320	0.310	+3.2	
10130	514	3.320	3.290	+0.9		10145	514	0.430	0.430	0.0		10204	514	0.210	0.208	+1.0	
10132	501	2.930	2.900	+1.0		10146	501	0.520	0.520	0.0		10205	501	0.240	0.238	+0.8	
10132	504	2.190	2.180	+0.5		10146	504	0.440	0.440	0.0		10205	504	0.180	0.179	+0.6	
10132	506	2.540	2.560	-0.8		10146	506	0.620	0.630	-1.6		10205	506	0.208	0.210	-1.0	
10132	507	4.840	4.800	+0.8		10146	507	0.630	0.630	0.0		10205	507	0.400	0.390	+2.6	
10132	508	3.080	3.140	-1.9		10146	508	0.270	0.280	-3.6		10205	508	0.250	0.260	-3.8	
10132	509	4.390	4.280	+2.6		10146	509	0.550	0.540	+1.9		10205	509	0.360	0.350	+2.9	
10132	514	2.860	2.830	+1.1		10146	514	0.570	0.570	0.0		10205	514	0.235	0.232	+1.3	
10133	501	3.070	3.020	+1.7		10150	501	0.480	0.470	+2.1		10210	501	0.390	0.380	+2.6	
10133	504	3.640	3.590	+1.4		10150	504	0.360	0.350	+2.9		10210	504	0.290	0.290	0.0	
10133	506	3.290	3.310	-0.6		10150	506	0.410	0.420	-2.4		10210	506	0.330	0.340	-2.9	
10133	507	3.060	3.010	+1.7		10150	507	0.790	0.780	+1.3		10210	507	0.640	0.630	+1.6	
10133	508	2.210	2.240	-1.3		10150	508	0.500	0.510	-2.0		10210	508	0.410	0.410	0.0	
10133	509	2.480	2.400	+3.3		10150	509	0.710	0.690	+2.9		10210	509	0.580	0.560	+3.6	
10133	514	2.350	2.290	+2.6		10150	514	0.460	0.460	0.0		10210	514	0.380	0.370	+2.7	
10140	501	0.033	0.033	0.0		10151	501	12.000	11.800	+1.7		10211	501	0.390	0.380	+2.6	
10140	504	0.052	0.053	-1.9		10151	504	8.950	8.910	+0.4		10211	504	0.290	0.290	0.0	
10140	506	0.044	0.044	0.0		10151	506	10.400	10.500	-1.0		10211	506	0.330	0.340	-2.9	
10140	507	0.067	0.067	0.0		10151	507	19.800	19.600	+1.0		10211	507	0.640	0.630	+1.6	
10140	508	0.028	0.029	-3.4		10151	508	12.600	12.800	-1.6		10211	508	0.410	0.410	0.0	
10140	509	0.024	0.023	+4.3		10151	509	17.900	17.500	+2.3		10211	509	0.580	0.560	+3.6	
10140	514	0.044	0.044	0.0		10151	514	11.700	11.600	+0.9		10211	514	0.380	0.370	+2.7	
10141	501	0.067	0.067	0.0		10160	501	2.130	2.110	+0.9		10220	501	4.530	4.480	+1.1	
10141	504	0.105	0.105	0.0		10160	504	1.590	1.590	0.0		10220	504	3.380	3.370	+0.3	
10141	506	0.087	0.089	-2.2		10160	506	1.850	1.860	-0.5		10220	506	3.920	3.950	-0.8	
10141	507	0.135	0.135	0.0		10160	507	3.520	3.500	+0.6		10220	507	7.480	7.420	+0.8	
10141	508	0.057	0.059	-3.4		10160	508	2.240	2.290	-2.2		10220	508	4.760	4.850	-1.9	
10141	509	0.047	0.047	0.0		10160	509	3.190	3.110	+2.6		10220	509	6.780	6.610	+2.6	
10141	514	0.089	0.088	+1.1		10160	514	2.080	2.060	+1.0		10220	514	4.420	4.380	+0.9	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10255	501	0.270	0.270	0.0		10331	501	6.010	5.930	+1.3		10378	501	6.090	6.000	+1.5	
10255	504	0.230	0.234	-1.7		10331	504	6.650	6.610	+0.6		10378	504	6.740	6.690	+0.7	
10255	506	0.270	0.270	0.0		10331	506	6.230	6.250	-0.3		10378	506	6.310	6.330	-0.3	
10255	507	0.168	0.168	0.0		10331	507	12.100	11.900	+1.7		10378	507	12.200	12.100	+0.8	
10255	508	0.219	0.219	0.0		10331	508	9.010	9.160	-1.6		10378	508	9.130	9.270	-1.5	
10255	509	0.227	0.229	-0.9		10331	509	13.500	13.100	+3.1		10378	509	13.700	13.300	+3.0	
10255	514	0.199	0.200	-0.5		10331	514	11.400	11.200	+1.8		10378	514	11.500	11.300	+1.8	
10256	501	0.970	0.980	-1.0		10332	501	10.400	10.200	+2.0		10379	501	2.830	2.790	+1.4	
10256	504	0.840	0.860	-2.3		10332	504	11.500	11.400	+0.9		10379	504	3.130	3.110	+0.6	
10256	506	0.990	0.990	0.0		10332	506	10.700	10.800	-0.9		10379	506	2.930	2.940	-0.3	
10256	507	0.610	0.620	-1.6		10332	507	20.800	20.600	+1.0		10379	507	5.680	5.600	+1.4	
10256	508	0.800	0.800	0.0		10332	508	15.500	15.800	-1.9		10379	508	4.240	4.300	-1.4	
10256	509	0.830	0.840	-1.2		10332	509	23.300	22.600	+3.1		10379	509	6.360	6.170	+3.1	
10256	514	0.730	0.730	0.0		10332	514	19.600	19.300	+1.6		10379	514	5.340	5.250	+1.7	
10257	501	0.184	0.185	-0.5		10352	501	0.680	0.680	0.0		10380	501	4.830	4.760	+1.5	
10257	504	0.159	0.162	-1.9		10352	504	0.570	0.570	0.0		10380	504	5.340	5.310	+0.6	
10257	506	0.187	0.187	0.0		10352	506	0.800	0.820	-2.4		10380	506	5.000	5.020	-0.4	
10257	507	0.116	0.116	0.0		10352	507	0.820	0.820	0.0		10380	507	9.700	9.560	+1.5	
10257	508	0.151	0.151	0.0		10352	508	0.360	0.370	-2.7		10380	508	7.230	7.350	-1.6	
10257	509	0.157	0.158	-0.6		10352	509	0.710	0.700	+1.4		10380	509	10.900	10.500	+3.8	
10257	514	0.138	0.138	0.0		10352	514	0.740	0.740	0.0		10380	514	9.120	8.960	+1.8	
10309	501	0.155	0.153	+1.3		10367	501	5.330	5.240	+1.7		10381	501	4.180	4.120	+1.5	
10309	504	0.116	0.115	+0.9		10367	504	3.880	3.860	+0.5		10381	504	4.630	4.590	+0.9	
10309	506	0.134	0.136	-1.5		10367	506	3.980	3.900	+2.1		10381	506	4.330	4.350	-0.5	
10309	507	0.260	0.250	+4.0		10367	507	5.860	5.740	+2.1		10381	507	8.400	8.280	+1.4	
10309	508	0.163	0.166	-1.8		10367	508	3.290	3.210	+2.5		10381	508	6.260	6.370	-1.7	
10309	509	0.232	0.227	+2.2		10367	509	5.800	5.670	+2.3		10381	509	9.400	9.120	+3.1	
10309	514	0.152	0.150	+1.3		10367	514	4.700	4.600	+2.2		10381	514	7.900	7.760	+1.8	
10315	501	0.370	0.360	+2.8		10368	501	7.790	7.650	+1.8		11007	501	2.270	2.230	+1.8	
10315	504	0.270	0.270	0.0		10368	504	5.670	5.640	+0.5		11007	504	1.650	1.640	+0.6	
10315	506	0.320	0.320	0.0		10368	506	5.810	5.700	+1.9		11007	506	1.690	1.660	+1.8	
10315	507	0.600	0.600	0.0		10368	507	8.560	8.380	+2.1		11007	507	2.490	2.440	+2.0	
10315	508	0.380	0.390	-2.6		10368	508	4.810	4.690	+2.6		11007	508	1.400	1.370	+2.2	
10315	509	0.550	0.530	+3.8		10368	509	8.470	8.290	+2.2		11007	509	2.470	2.410	+2.5	
10315	514	0.360	0.350	+2.9		10368	514	6.870	6.730	+2.1		11007	514	2.000	1.960	+2.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
11020	501	0.290	0.290	0.0		11128	501	0.440	0.450	-2.2		11201	501	19.800	19.500	+1.5	
11020	504	0.217	0.216	+0.5		11128	504	0.430	0.440	-2.3		11201	504	14.400	14.400	0.0	
11020	506	0.250	0.250	0.0		11128	506	0.650	0.680	-4.4		11201	506	14.800	14.500	+2.1	
11020	507	0.480	0.480	0.0		11128	507	0.670	0.690	-2.9		11201	507	21.800	21.400	+1.9	
11020	508	0.310	0.310	0.0		11128	508	0.500	0.530	-5.7		11201	508	12.200	12.000	+1.7	
11020	509	0.430	0.420	+2.4		11128	509	0.550	0.560	-1.8		11201	509	21.600	21.100	+2.4	
11020	514	0.280	0.280	0.0		11128	514	0.620	0.630	-1.6		11201	514	17.500	17.100	+2.3	
11039	501	0.970	0.980	-1.0		11138	501	1.500	1.480	+1.4		11202	501	5.860	5.760	+1.7	
11039	504	0.840	0.850	-1.2		11138	504	1.660	1.650	+0.6		11202	504	4.270	4.250	+0.5	
11039	506	0.990	0.990	0.0		11138	506	1.560	1.560	0.0		11202	506	4.380	4.290	+2.1	
11039	507	0.610	0.610	0.0		11138	507	3.020	2.980	+1.3		11202	507	6.450	6.310	+2.2	
11039	508	0.800	0.800	0.0		11138	508	2.250	2.290	-1.7		11202	508	3.620	3.540	+2.3	
11039	509	0.830	0.840	-1.2		11138	509	3.380	3.280	+3.0		11202	509	6.380	6.240	+2.2	
11039	514	0.730	0.730	0.0		11138	514	2.840	2.790	+1.8		11202	514	5.180	5.070	+2.2	
11052	501	3.190	3.140	+1.6		11155	501	0.205	0.203	+1.0		11203	501	0.750	0.770	-2.6	
11052	504	3.790	3.730	+1.6		11155	504	0.153	0.153	0.0		11203	504	0.730	0.750	-2.7	
11052	506	3.430	3.440	-0.3		11155	506	0.178	0.179	-0.6		11203	506	1.120	1.170	-4.3	
11052	507	3.180	3.130	+1.6		11155	507	0.340	0.340	0.0		11203	507	1.150	1.180	-2.5	
11052	508	2.300	2.330	-1.3		11155	508	0.216	0.220	-1.8		11203	508	0.860	0.910	-5.5	
11052	509	2.580	2.500	+3.2		11155	509	0.310	0.300	+3.3		11203	509	0.950	0.960	-1.0	
11052	514	2.440	2.390	+2.1		11155	514	0.201	0.198	+1.5		11203	514	1.070	1.090	-1.8	
11126	501	0.060	0.059	+1.7		11167	501	0.740	0.720	+2.8		11204	501	0.300	0.300	0.0	
11126	504	0.045	0.045	0.0		11167	504	0.870	0.860	+1.2		11204	504	0.224	0.223	+0.4	
11126	506	0.052	0.052	0.0		11167	506	0.790	0.790	0.0		11204	506	0.260	0.260	0.0	
11126	507	0.099	0.098	+1.0		11167	507	0.730	0.720	+1.4		11204	507	0.500	0.490	+2.0	
11126	508	0.063	0.064	-1.6		11167	508	0.530	0.540	-1.9		11204	508	0.320	0.320	0.0	
11126	509	0.090	0.088	+2.3		11167	509	0.590	0.580	+1.7		11204	509	0.450	0.440	+2.3	
11126	514	0.059	0.058	+1.7		11167	514	0.560	0.550	+1.8		11204	514	0.290	0.290	0.0	
11127	501	0.320	0.330	-3.0		11168	501	3.810	3.750	+1.6		11206	501	0.920	0.900	+2.2	
11127	504	0.320	0.320	0.0		11168	504	4.520	4.460	+1.3		11206	504	0.670	0.670	0.0	
11127	506	0.480	0.500	-4.0		11168	506	4.100	4.110	-0.2		11206	506	0.690	0.670	+3.0	
11127	507	0.490	0.510	-3.9		11168	507	3.800	3.740	+1.6		11206	507	1.010	0.990	+2.0	
11127	508	0.370	0.390	-5.1		11168	508	2.750	2.780	-1.1		11206	508	0.570	0.550	+3.6	
11127	509	0.410	0.410	0.0		11168	509	3.080	2.980	+3.4		11206	509	1.000	0.980	+2.0	
11127	514	0.460	0.470	-2.1		11168	514	2.920	2.850	+2.5		11206	514	0.810	0.790	+2.5	

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LOSS COST PERCENT CHANGE BY CLASS

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11207	501	11.600	11.400	+1.8		11212	501	3.130	3.080	+1.6		11248	501	0.051	0.051	0.0	
11207	504	8.460	8.420	+0.5		11212	504	2.280	2.270	+0.4		11248	504	0.044	0.045	-2.2	
11207	506	8.670	8.510	+1.9		11212	506	2.340	2.290	+2.2		11248	506	0.051	0.052	-1.9	
11207	507	12.800	12.500	+2.4		11212	507	3.440	3.370	+2.1		11248	507	0.032	0.032	0.0	
11207	508	7.180	7.000	+2.6		11212	508	1.930	1.890	+2.1		11248	508	0.042	0.042	0.0	
11207	509	12.600	12.400	+1.6		11212	509	3.410	3.330	+2.4		11248	509	0.043	0.043	0.0	
11207	514	10.300	10.000	+3.0		11212	514	2.760	2.700	+2.2		11248	514	0.038	0.038	0.0	
11208	501	1.990	1.960	+1.5		11213	501	2.550	2.510	+1.6		11258	501	1.410	1.410	0.0	
11208	504	1.450	1.440	+0.7		11213	504	1.860	1.850	+0.5		11258	504	1.180	1.190	-0.8	
11208	506	1.490	1.460	+2.1		11213	506	1.910	1.870	+2.1		11258	506	1.660	1.700	-2.4	
11208	507	2.190	2.140	+2.3		11213	507	2.810	2.750	+2.2		11258	507	1.690	1.700	-0.6	
11208	508	1.230	1.200	+2.5		11213	508	1.580	1.540	+2.6		11258	508	0.740	0.760	-2.6	
11208	509	2.170	2.120	+2.4		11213	509	2.780	2.720	+2.2		11258	509	1.470	1.460	+0.7	
11208	514	1.760	1.720	+2.3		11213	514	2.250	2.210	+1.8		11258	514	1.530	1.530	0.0	
11209	501	9.350	9.190	+1.7		11214	501	6.290	6.180	+1.8		11259	501	1.510	1.520	-0.7	
11209	504	6.810	6.780	+0.4		11214	504	4.580	4.560	+0.4		11259	504	1.270	1.270	0.0	
11209	506	6.980	6.850	+1.9		11214	506	4.700	4.600	+2.2		11259	506	1.780	1.820	-2.2	
11209	507	10.300	10.100	+2.0		11214	507	6.910	6.770	+2.1		11259	507	1.810	1.820	-0.5	
11209	508	5.780	5.640	+2.5		11214	508	3.880	3.790	+2.4		11259	508	0.790	0.820	-3.7	
11209	509	10.200	9.960	+2.4		11214	509	6.840	6.700	+2.1		11259	509	1.580	1.560	+1.3	
11209	514	8.250	8.080	+2.1		11214	514	5.550	5.430	+2.2		11259	514	1.640	1.640	0.0	
11210	501	3.980	3.910	+1.8		11222	501	0.106	0.104	+1.9		11273	501	13.400	13.300	+0.8	
11210	504	2.900	2.890	+0.3		11222	504	0.077	0.077	0.0		11273	504	10.000	9.970	+0.3	
11210	506	2.970	2.920	+1.7		11222	506	0.079	0.077	+2.6		11273	506	11.600	11.700	-0.9	
11210	507	4.380	4.290	+2.1		11222	507	0.116	0.114	+1.8		11273	507	22.100	22.000	+0.5	
11210	508	2.460	2.400	+2.5		11222	508	0.065	0.064	+1.6		11273	508	14.100	14.400	-2.1	
11210	509	4.330	4.240	+2.1		11222	509	0.115	0.113	+1.8		11273	509	20.100	19.600	+2.6	
11210	514	3.520	3.440	+2.3		11222	514	0.093	0.091	+2.2		11273	514	13.100	13.000	+0.8	
11211	501	20.700	20.300	+2.0		11234	501	0.270	0.270	0.0		11274	501	12.900	12.700	+1.6	
11211	504	15.100	15.000	+0.7		11234	504	0.202	0.201	+0.5		11274	504	9.610	9.570	+0.4	
11211	506	15.500	15.200	+2.0		11234	506	0.234	0.236	-0.8		11274	506	11.100	11.200	-0.9	
11211	507	22.700	22.300	+1.8		11234	507	0.450	0.440	+2.3		11274	507	21.200	21.100	+0.5	
11211	508	12.800	12.500	+2.4		11234	508	0.280	0.290	-3.4		11274	508	13.500	13.800	-2.2	
11211	509	22.500	22.000	+2.3		11234	509	0.400	0.390	+2.6		11274	509	19.300	18.800	+2.7	
11211	514	18.300	17.900	+2.2		11234	514	0.260	0.260	0.0		11274	514	12.600	12.400	+1.6	

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11288	501	1.730	1.730	0.0		12373	501	0.024	0.025	-4.0		12467	501	0.160	0.158	+1.3	
11288	504	1.450	1.460	-0.7		12373	504	0.024	0.024	0.0		12467	504	0.120	0.119	+0.8	
11288	506	2.040	2.080	-1.9		12373	506	0.036	0.038	-5.3		12467	506	0.139	0.140	-0.7	
11288	507	2.070	2.080	-0.5		12373	507	0.037	0.038	-2.6		12467	507	0.260	0.260	0.0	
11288	508	0.900	0.930	-3.2		12373	508	0.028	0.029	-3.4		12467	508	0.168	0.172	-2.3	
11288	509	1.800	1.790	+0.6		12373	509	0.031	0.031	0.0		12467	509	0.240	0.234	+2.6	
11288	514	1.870	1.880	-0.5		12373	514	0.035	0.035	0.0		12467	514	0.157	0.155	+1.3	
12014	501	0.109	0.110	-0.9		12374	501	0.590	0.580	+1.7		12509	501	0.067	0.067	0.0	
12014	504	0.094	0.096	-2.1		12374	504	0.440	0.440	0.0		12509	504	0.057	0.059	-3.4	
12014	506	0.111	0.111	0.0		12374	506	0.510	0.520	-1.9		12509	506	0.068	0.068	0.0	
12014	507	0.069	0.069	0.0		12374	507	0.980	0.970	+1.0		12509	507	0.042	0.042	0.0	
12014	508	0.090	0.090	0.0		12374	508	0.620	0.630	-1.6		12509	508	0.055	0.055	0.0	
12014	509	0.093	0.094	-1.1		12374	509	0.880	0.860	+2.3		12509	509	0.057	0.057	0.0	
12014	514	0.082	0.082	0.0		12374	514	0.580	0.570	+1.8		12509	514	0.050	0.050	0.0	
12356	501	1.140	1.120	+1.8		12375	501	0.290	0.290	0.0		12510	501	0.840	0.850	-1.2	
12356	504	0.850	0.850	0.0		12375	504	0.217	0.216	+0.5		12510	504	0.730	0.740	-1.4	
12356	506	0.980	0.990	-1.0		12375	506	0.250	0.250	0.0		12510	506	0.860	0.860	0.0	
12356	507	1.880	1.860	+1.1		12375	507	0.480	0.480	0.0		12510	507	0.530	0.530	0.0	
12356	508	1.190	1.220	-2.5		12375	508	0.310	0.310	0.0		12510	508	0.690	0.700	-1.4	
12356	509	1.700	1.660	+2.4		12375	509	0.430	0.420	+2.4		12510	509	0.720	0.730	-1.4	
12356	514	1.110	1.100	+0.9		12375	514	0.280	0.280	0.0		12510	514	0.630	0.630	0.0	
12361	501	0.072	0.072	0.0		12391	501	0.048	0.049	-2.0		12583	501	0.380	0.380	0.0	
12361	504	0.114	0.115	-0.9		12391	504	0.047	0.048	-2.1		12583	504	0.320	0.330	-3.0	
12361	506	0.095	0.097	-2.1		12391	506	0.071	0.074	-4.1		12583	506	0.380	0.380	0.0	
12361	507	0.147	0.147	0.0		12391	507	0.073	0.075	-2.7		12583	507	0.237	0.237	0.0	
12361	508	0.061	0.064	-4.7		12391	508	0.055	0.058	-5.2		12583	508	0.310	0.310	0.0	
12361	509	0.051	0.051	0.0		12391	509	0.061	0.061	0.0		12583	509	0.320	0.320	0.0	
12361	514	0.097	0.096	+1.0		12391	514	0.068	0.070	-2.9		12583	514	0.280	0.280	0.0	
12362	501	0.064	0.065	-1.5		12393	501	0.390	0.380	+2.6		12651	501	1.090	1.100	-0.9	
12362	504	0.062	0.064	-3.1		12393	504	0.290	0.290	0.0		12651	504	0.940	0.960	-2.1	
12362	506	0.095	0.099	-4.0		12393	506	0.330	0.340	-2.9		12651	506	1.110	1.120	-0.9	
12362	507	0.098	0.100	-2.0		12393	507	0.640	0.630	+1.6		12651	507	0.690	0.690	0.0	
12362	508	0.073	0.077	-5.2		12393	508	0.410	0.410	0.0		12651	508	0.900	0.900	0.0	
12362	509	0.081	0.082	-1.2		12393	509	0.580	0.560	+3.6		12651	509	0.930	0.940	-1.1	
12362	514	0.091	0.093	-2.2		12393	514	0.380	0.370	+2.7		12651	514	0.820	0.820	0.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
12683	501	0.500	0.500	0.0		12927	501	0.090	0.089	+1.1		13204	501	1.090	1.100	-0.9	
12683	504	0.430	0.440	-2.3		12927	504	0.067	0.067	0.0		13204	504	0.940	0.960	-2.1	
12683	506	0.510	0.510	0.0		12927	506	0.078	0.079	-1.3		13204	506	1.110	1.120	-0.9	
12683	507	0.320	0.320	0.0		12927	507	0.149	0.148	+0.7		13204	507	0.690	0.690	0.0	
12683	508	0.410	0.410	0.0		12927	508	0.095	0.097	-2.1		13204	508	0.900	0.900	0.0	
12683	509	0.430	0.430	0.0		12927	509	0.135	0.132	+2.3		13204	509	0.930	0.940	-1.1	
12683	514	0.370	0.380	-2.6		12927	514	0.088	0.087	+1.1		13204	514	0.820	0.820	0.0	
12707	501	0.420	0.430	-2.3		13049	501	0.038	0.038	0.0		13205	501	0.420	0.420	0.0	
12707	504	0.410	0.420	-2.4		13049	504	0.059	0.060	-1.7		13205	504	0.360	0.370	-2.7	
12707	506	0.620	0.650	-4.6		13049	506	0.049	0.050	-2.0		13205	506	0.430	0.430	0.0	
12707	507	0.640	0.660	-3.0		13049	507	0.076	0.076	0.0		13205	507	0.270	0.270	0.0	
12707	508	0.480	0.510	-5.9		13049	508	0.032	0.033	-3.0		13205	508	0.350	0.350	0.0	
12707	509	0.530	0.530	0.0		13049	509	0.027	0.026	+3.8		13205	509	0.360	0.360	0.0	
12707	514	0.600	0.610	-1.6		13049	514	0.050	0.050	0.0		13205	514	0.320	0.320	0.0	
12797	501	0.088	0.090	-2.2		13111	501	1.310	1.310	0.0		13314	501	0.115	0.114	+0.9	
12797	504	0.086	0.088	-2.3		13111	504	1.100	1.100	0.0		13314	504	0.086	0.086	0.0	
12797	506	0.131	0.137	-4.4		13111	506	1.540	1.580	-2.5		13314	506	0.100	0.101	-1.0	
12797	507	0.135	0.138	-2.2		13111	507	1.570	1.580	-0.6		13314	507	0.190	0.189	+0.5	
12797	508	0.101	0.107	-5.6		13111	508	0.680	0.710	-4.2		13314	508	0.121	0.123	-1.6	
12797	509	0.112	0.112	0.0		13111	509	1.360	1.350	+0.7		13314	509	0.172	0.168	+2.4	
12797	514	0.126	0.128	-1.6		13111	514	1.420	1.420	0.0		13314	514	0.113	0.111	+1.8	
12805	501	0.310	0.310	0.0		13112	501	0.062	0.061	+1.6		13351	501	0.280	0.280	0.0	
12805	504	0.232	0.231	+0.4		13112	504	0.097	0.097	0.0		13351	504	0.209	0.209	0.0	
12805	506	0.270	0.270	0.0		13112	506	0.081	0.082	-1.2		13351	506	0.243	0.245	-0.8	
12805	507	0.510	0.510	0.0		13112	507	0.125	0.125	0.0		13351	507	0.460	0.460	0.0	
12805	508	0.330	0.330	0.0		13112	508	0.052	0.054	-3.7		13351	508	0.290	0.300	-3.3	
12805	509	0.460	0.450	+2.2		13112	509	0.044	0.043	+2.3		13351	509	0.420	0.410	+2.4	
12805	514	0.300	0.300	0.0		13112	514	0.082	0.082	0.0		13351	514	0.270	0.270	0.0	
12841	501	0.520	0.510	+2.0		13201	501	0.970	0.970	0.0		13352	501	0.290	0.280	+3.6	
12841	504	0.390	0.380	+2.6		13201	504	0.830	0.850	-2.4		13352	504	0.213	0.212	+0.5	
12841	506	0.450	0.450	0.0		13201	506	0.980	0.980	0.0		13352	506	0.247	0.249	-0.8	
12841	507	0.850	0.850	0.0		13201	507	0.610	0.610	0.0		13352	507	0.470	0.470	0.0	
12841	508	0.540	0.550	-1.8		13201	508	0.790	0.800	-1.2		13352	508	0.300	0.310	-3.2	
12841	509	0.770	0.750	+2.7		13201	509	0.830	0.830	0.0		13352	509	0.430	0.420	+2.4	
12841	514	0.500	0.500	0.0		13201	514	0.720	0.730	-1.4		13352	514	0.280	0.280	0.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
13410	501	1.530	1.540	-0.6		13506	501	0.880	0.870	+1.1		13673	501	1.070	1.070	0.0	
13410	504	1.320	1.350	-2.2		13506	504	0.660	0.660	0.0		13673	504	0.900	0.900	0.0	
13410	506	1.550	1.560	-0.6		13506	506	0.760	0.770	-1.3		13673	506	1.260	1.290	-2.3	
13410	507	0.970	0.970	0.0		13506	507	1.460	1.440	+1.4		13673	507	1.280	1.290	-0.8	
13410	508	1.260	1.260	0.0		13506	508	0.930	0.940	-1.1		13673	508	0.560	0.580	-3.4	
13410	509	1.310	1.320	-0.8		13506	509	1.320	1.290	+2.3		13673	509	1.110	1.100	+0.9	
13410	514	1.150	1.150	0.0		13506	514	0.860	0.850	+1.2		13673	514	1.160	1.160	0.0	
13412	501	0.520	0.520	0.0		13507	501	1.060	1.050	+1.0		13715	501	0.064	0.065	-1.5	
13412	504	0.450	0.450	0.0		13507	504	0.790	0.790	0.0		13715	504	0.062	0.064	-3.1	
13412	506	0.520	0.530	-1.9		13507	506	0.920	0.930	-1.1		13715	506	0.095	0.099	-4.0	
13412	507	0.330	0.330	0.0		13507	507	1.750	1.740	+0.6		13715	507	0.098	0.100	-2.0	
13412	508	0.420	0.430	-2.3		13507	508	1.120	1.140	-1.8		13715	508	0.073	0.077	-5.2	
13412	509	0.440	0.440	0.0		13507	509	1.590	1.550	+2.6		13715	509	0.081	0.082	-1.2	
13412	514	0.390	0.390	0.0		13507	514	1.040	1.030	+1.0		13715	514	0.091	0.093	-2.2	
13453	501	0.600	0.600	0.0		13590	501	0.530	0.530	0.0		13716	501	0.440	0.430	+2.3	
13453	504	0.510	0.520	-1.9		13590	504	0.450	0.460	-2.2		13716	504	0.330	0.320	+3.1	
13453	506	0.610	0.610	0.0		13590	506	0.540	0.540	0.0		13716	506	0.380	0.380	0.0	
13453	507	0.380	0.380	0.0		13590	507	0.330	0.330	0.0		13716	507	0.720	0.710	+1.4	
13453	508	0.490	0.490	0.0		13590	508	0.430	0.430	0.0		13716	508	0.460	0.470	-2.1	
13453	509	0.510	0.510	0.0		13590	509	0.450	0.450	0.0		13716	509	0.650	0.640	+1.6	
13453	514	0.450	0.450	0.0		13590	514	0.390	0.400	-2.5		13716	514	0.430	0.420	+2.4	
13454	501	0.700	0.700	0.0		13621	501	0.133	0.134	-0.7		13720	501	0.600	0.600	0.0	
13454	504	0.600	0.610	-1.6		13621	504	0.115	0.117	-1.7		13720	504	0.510	0.510	0.0	
13454	506	0.710	0.710	0.0		13621	506	0.135	0.136	-0.7		13720	506	0.710	0.730	-2.7	
13454	507	0.440	0.440	0.0		13621	507	0.084	0.084	0.0		13720	507	0.720	0.730	-1.4	
13454	508	0.570	0.570	0.0		13621	508	0.110	0.110	0.0		13720	508	0.310	0.330	-6.1	
13454	509	0.600	0.600	0.0		13621	509	0.114	0.114	0.0		13720	509	0.630	0.620	+1.6	
13454	514	0.520	0.520	0.0		13621	514	0.100	0.100	0.0		13720	514	0.650	0.650	0.0	
13455	501	0.710	0.710	0.0		13670	501	0.041	0.041	0.0		13759	501	0.170	0.168	+1.2	
13455	504	0.610	0.620	-1.6		13670	504	0.064	0.064	0.0		13759	504	0.127	0.127	0.0	
13455	506	0.720	0.720	0.0		13670	506	0.053	0.054	-1.9		13759	506	0.147	0.149	-1.3	
13455	507	0.450	0.450	0.0		13670	507	0.082	0.082	0.0		13759	507	0.280	0.280	0.0	
13455	508	0.580	0.580	0.0		13670	508	0.034	0.036	-5.6		13759	508	0.179	0.183	-2.2	
13455	509	0.600	0.610	-1.6		13670	509	0.029	0.028	+3.6		13759	509	0.250	0.249	+0.4	
13455	514	0.530	0.530	0.0		13670	514	0.054	0.054	0.0		13759	514	0.166	0.165	+0.6	

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13930	501	0.136	0.139	-2.2		14405	501	1.330	1.310	+1.5		14733	501	0.600	0.590	+1.7	
13930	504	0.133	0.136	-2.2		14405	504	0.970	0.970	0.0		14733	504	0.450	0.440	+2.3	
13930	506	0.202	0.211	-4.3		14405	506	0.990	0.980	+1.0		14733	506	0.520	0.520	0.0	
13930	507	0.208	0.213	-2.3		14405	507	1.460	1.430	+2.1		14733	507	0.980	0.980	0.0	
13930	508	0.156	0.165	-5.5		14405	508	0.820	0.800	+2.5		14733	508	0.630	0.640	-1.6	
13930	509	0.172	0.174	-1.1		14405	509	1.450	1.420	+2.1		14733	509	0.890	0.870	+2.3	
13930	514	0.194	0.198	-2.0		14405	514	1.180	1.150	+2.6		14733	514	0.580	0.580	0.0	
14068	501	0.038	0.037	+2.7		14527	501	0.260	0.270	-3.7		14734	501	0.260	0.250	+4.0	
14068	504	0.028	0.028	0.0		14527	504	0.250	0.260	-3.8		14734	504	0.191	0.190	+0.5	
14068	506	0.033	0.033	0.0		14527	506	0.390	0.400	-2.5		14734	506	0.221	0.223	-0.9	
14068	507	0.062	0.062	0.0		14527	507	0.400	0.410	-2.4		14734	507	0.420	0.420	0.0	
14068	508	0.039	0.040	-2.5		14527	508	0.300	0.310	-3.2		14734	508	0.270	0.270	0.0	
14068	509	0.056	0.055	+1.8		14527	509	0.330	0.330	0.0		14734	509	0.380	0.370	+2.7	
14068	514	0.037	0.036	+2.8		14527	514	0.370	0.380	-2.6		14734	514	0.250	0.247	+1.2	
14101	501	0.440	0.440	0.0		14655	501	0.085	0.084	+1.2		14855	501	0.234	0.236	-0.8	
14101	504	0.330	0.330	0.0		14655	504	0.064	0.063	+1.6		14855	504	0.202	0.206	-1.9	
14101	506	0.380	0.380	0.0		14655	506	0.074	0.074	0.0		14855	506	0.238	0.239	-0.4	
14101	507	0.730	0.720	+1.4		14655	507	0.141	0.139	+1.4		14855	507	0.148	0.148	0.0	
14101	508	0.460	0.470	-2.1		14655	508	0.089	0.091	-2.2		14855	508	0.193	0.193	0.0	
14101	509	0.660	0.640	+3.1		14655	509	0.127	0.124	+2.4		14855	509	0.200	0.201	-0.5	
14101	514	0.430	0.430	0.0		14655	514	0.083	0.082	+1.2		14855	514	0.175	0.176	-0.6	
14279	501	0.510	0.510	0.0		14731	501	3.160	3.120	+1.3		14913	501	0.320	0.320	0.0	
14279	504	0.440	0.450	-2.2		14731	504	3.760	3.700	+1.6		14913	504	0.239	0.238	+0.4	
14279	506	0.520	0.520	0.0		14731	506	3.400	3.410	-0.3		14913	506	0.280	0.280	0.0	
14279	507	0.320	0.320	0.0		14731	507	3.150	3.100	+1.6		14913	507	0.530	0.530	0.0	
14279	508	0.420	0.420	0.0		14731	508	2.280	2.310	-1.3		14913	508	0.340	0.340	0.0	
14279	509	0.430	0.440	-2.3		14731	509	2.560	2.480	+3.2		14913	509	0.480	0.470	+2.1	
14279	514	0.380	0.380	0.0		14731	514	2.420	2.370	+2.1		14913	514	0.310	0.310	0.0	
14401	501	1.420	1.420	0.0		14732	501	0.234	0.231	+1.3		15062	501	0.210	0.212	-0.9	
14401	504	1.190	1.200	-0.8		14732	504	0.280	0.270	+3.7		15062	504	0.182	0.185	-1.6	
14401	506	1.680	1.710	-1.8		14732	506	0.250	0.250	0.0		15062	506	0.214	0.214	0.0	
14401	507	1.700	1.710	-0.6		14732	507	0.233	0.230	+1.3		15062	507	0.133	0.133	0.0	
14401	508	0.740	0.770	-3.9		14732	508	0.169	0.171	-1.2		15062	508	0.173	0.173	0.0	
14401	509	1.480	1.470	+0.7		14732	509	0.189	0.183	+3.3		15062	509	0.180	0.181	-0.6	
14401	514	1.540	1.540	0.0		14732	514	0.179	0.175	+2.3		15062	514	0.158	0.158	0.0	

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15063	501	0.245	0.247	-0.8		15223	501	0.048	0.048	0.0		15406	501	0.360	0.360	0.0	
15063	504	0.211	0.216	-2.3		15223	504	0.075	0.076	-1.3		15406	504	0.310	0.320	-3.1	
15063	506	0.249	0.250	-0.4		15223	506	0.063	0.064	-1.6		15406	506	0.370	0.370	0.0	
15063	507	0.155	0.155	0.0		15223	507	0.097	0.097	0.0		15406	507	0.227	0.227	0.0	
15063	508	0.201	0.202	-0.5		15223	508	0.041	0.042	-2.4		15406	508	0.300	0.300	0.0	
15063	509	0.209	0.210	-0.5		15223	509	0.034	0.033	+3.0		15406	509	0.310	0.310	0.0	
15063	514	0.183	0.184	-0.5		15223	514	0.064	0.063	+1.6		15406	514	0.270	0.270	0.0	
15070	501	0.179	0.175	+2.3		15224	501	0.640	0.640	0.0		15488	501	0.900	0.900	0.0	
15070	504	0.130	0.129	+0.8		15224	504	0.530	0.540	-1.9		15488	504	0.770	0.790	-2.5	
15070	506	0.133	0.131	+1.5		15224	506	0.750	0.770	-2.6		15488	506	0.910	0.910	0.0	
15070	507	0.196	0.192	+2.1		15224	507	0.760	0.770	-1.3		15488	507	0.570	0.570	0.0	
15070	508	0.110	0.108	+1.9		15224	508	0.330	0.340	-2.9		15488	508	0.740	0.740	0.0	
15070	509	0.194	0.190	+2.1		15224	509	0.660	0.660	0.0		15488	509	0.770	0.770	0.0	
15070	514	0.158	0.154	+2.6		15224	514	0.690	0.690	0.0		15488	514	0.670	0.670	0.0	
15123	501	3.060	3.010	+1.7		15314	501	0.205	0.203	+1.0		15538	501	0.370	0.360	+2.8	
15123	504	3.630	3.580	+1.4		15314	504	0.153	0.153	0.0		15538	504	0.270	0.270	0.0	
15123	506	3.290	3.300	-0.3		15314	506	0.178	0.179	-0.6		15538	506	0.320	0.320	0.0	
15123	507	3.050	3.000	+1.7		15314	507	0.340	0.340	0.0		15538	507	0.600	0.600	0.0	
15123	508	2.200	2.230	-1.3		15314	508	0.216	0.220	-1.8		15538	508	0.380	0.390	-2.6	
15123	509	2.470	2.390	+3.3		15314	509	0.310	0.300	+3.3		15538	509	0.550	0.530	+3.8	
15123	514	2.340	2.290	+2.2		15314	514	0.201	0.198	+1.5		15538	514	0.360	0.350	+2.9	
15124	501	1.070	1.050	+1.9		15404	501	0.096	0.097	-1.0		15600	501	0.920	0.910	+1.1	
15124	504	1.270	1.250	+1.6		15404	504	0.083	0.084	-1.2		15600	504	0.690	0.690	0.0	
15124	506	1.150	1.150	0.0		15404	506	0.097	0.098	-1.0		15600	506	0.800	0.800	0.0	
15124	507	1.070	1.050	+1.9		15404	507	0.060	0.061	-1.6		15600	507	1.520	1.510	+0.7	
15124	508	0.770	0.780	-1.3		15404	508	0.079	0.079	0.0		15600	508	0.970	0.990	-2.0	
15124	509	0.870	0.840	+3.6		15404	509	0.082	0.082	0.0		15600	509	1.380	1.350	+2.2	
15124	514	0.820	0.800	+2.5		15404	514	0.072	0.072	0.0		15600	514	0.900	0.890	+1.1	
15188	501	0.370	0.370	0.0		15405	501	0.141	0.142	-0.7		15607	501	0.233	0.229	+1.7	
15188	504	0.320	0.330	-3.0		15405	504	0.122	0.124	-1.6		15607	504	0.170	0.169	+0.6	
15188	506	0.380	0.380	0.0		15405	506	0.143	0.144	-0.7		15607	506	0.174	0.171	+1.8	
15188	507	0.234	0.234	0.0		15405	507	0.089	0.089	0.0		15607	507	0.260	0.250	+4.0	
15188	508	0.300	0.300	0.0		15405	508	0.116	0.116	0.0		15607	508	0.144	0.141	+2.1	
15188	509	0.320	0.320	0.0		15405	509	0.120	0.121	-0.8		15607	509	0.250	0.249	+0.4	
15188	514	0.280	0.280	0.0		15405	514	0.106	0.106	0.0		15607	514	0.206	0.202	+2.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
15608	501	0.205	0.203	+1.0		15991	501	0.225	0.223	+0.9		16403	501	0.860	0.850	+1.2	
15608	504	0.153	0.153	0.0		15991	504	0.168	0.168	0.0		16403	504	0.640	0.640	0.0	
15608	506	0.178	0.179	-0.6		15991	506	0.195	0.197	-1.0		16403	506	0.750	0.750	0.0	
15608	507	0.340	0.340	0.0		15991	507	0.370	0.370	0.0		16403	507	1.420	1.410	+0.7	
15608	508	0.216	0.220	-1.8		15991	508	0.237	0.242	-2.1		16403	508	0.900	0.920	-2.2	
15608	509	0.310	0.300	+3.3		15991	509	0.340	0.330	+3.0		16403	509	1.290	1.260	+2.4	
15608	514	0.201	0.198	+1.5		15991	514	0.220	0.218	+0.9		16403	514	0.840	0.830	+1.2	
15656	501	6.070	6.000	+1.2		15993	501	0.190	0.188	+1.1		16404	501	1.090	1.070	+1.9	
15656	504	4.530	4.510	+0.4		15993	504	0.142	0.142	0.0		16404	504	0.810	0.810	0.0	
15656	506	5.250	5.290	-0.8		15993	506	0.165	0.166	-0.6		16404	506	0.940	0.950	-1.1	
15656	507	10.000	9.940	+0.6		15993	507	0.310	0.310	0.0		16404	507	1.790	1.780	+0.6	
15656	508	6.370	6.500	-2.0		15993	508	0.200	0.204	-2.0		16404	508	1.140	1.170	-2.6	
15656	509	9.080	8.850	+2.6		15993	509	0.280	0.280	0.0		16404	509	1.630	1.590	+2.5	
15656	514	5.930	5.860	+1.2		15993	514	0.186	0.184	+1.1		16404	514	1.060	1.050	+1.0	
15699	501	0.580	0.570	+1.8		16005	501	0.034	0.035	-2.9		16471	501	0.330	0.320	+3.1	
15699	504	0.420	0.420	0.0		16005	504	0.033	0.034	-2.9		16471	504	0.240	0.239	+0.4	
15699	506	0.430	0.420	+2.4		16005	506	0.050	0.052	-3.8		16471	506	0.246	0.241	+2.1	
15699	507	0.630	0.620	+1.6		16005	507	0.052	0.053	-1.9		16471	507	0.360	0.350	+2.9	
15699	508	0.360	0.350	+2.9		16005	508	0.039	0.041	-4.9		16471	508	0.204	0.199	+2.5	
15699	509	0.630	0.610	+3.3		16005	509	0.043	0.043	0.0		16471	509	0.360	0.350	+2.9	
15699	514	0.510	0.500	+2.0		16005	514	0.048	0.049	-2.0		16471	514	0.290	0.280	+3.6	
15733	501	0.234	0.236	-0.8		16009	501	0.290	0.290	0.0		16501	501	0.071	0.073	-2.7	
15733	504	0.202	0.206	-1.9		16009	504	0.248	0.250	-0.8		16501	504	0.070	0.072	-2.8	
15733	506	0.238	0.239	-0.4		16009	506	0.290	0.290	0.0		16501	506	0.106	0.111	-4.5	
15733	507	0.148	0.148	0.0		16009	507	0.181	0.182	-0.5		16501	507	0.109	0.112	-2.7	
15733	508	0.193	0.193	0.0		16009	508	0.237	0.237	0.0		16501	508	0.082	0.087	-5.7	
15733	509	0.200	0.201	-0.5		16009	509	0.246	0.247	-0.4		16501	509	0.090	0.091	-1.1	
15733	514	0.175	0.176	-0.6		16009	514	0.215	0.216	-0.5		16501	514	0.102	0.104	-1.9	
15839	501	0.280	0.270	+3.7		16402	501	1.360	1.350	+0.7		16527	501	0.109	0.112	-2.7	
15839	504	0.206	0.205	+0.5		16402	504	1.020	1.010	+1.0		16527	504	0.107	0.110	-2.7	
15839	506	0.239	0.240	-0.4		16402	506	1.180	1.190	-0.8		16527	506	0.163	0.170	-4.1	
15839	507	0.450	0.450	0.0		16402	507	2.250	2.230	+0.9		16527	507	0.168	0.172	-2.3	
15839	508	0.290	0.300	-3.3		16402	508	1.430	1.460	-2.1		16527	508	0.126	0.133	-5.3	
15839	509	0.410	0.400	+2.5		16402	509	2.040	1.990	+2.5		16527	509	0.139	0.140	-0.7	
15839	514	0.270	0.270	0.0		16402	514	1.330	1.320	+0.8		16527	514	0.157	0.160	-1.9	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
16588	501	0.133	0.134	-0.7		16705	501	0.203	0.208	-2.4		16881	501	1.570	1.550	+1.3	
16588	504	0.115	0.117	-1.7		16705	504	0.199	0.204	-2.5		16881	504	1.170	1.170	0.0	
16588	506	0.135	0.136	-0.7		16705	506	0.300	0.320	-6.3		16881	506	1.360	1.370	-0.7	
16588	507	0.084	0.084	0.0		16705	507	0.310	0.320	-3.1		16881	507	2.590	2.570	+0.8	
16588	508	0.110	0.110	0.0		16705	508	0.233	0.247	-5.7		16881	508	1.650	1.680	-1.8	
16588	509	0.114	0.114	0.0		16705	509	0.260	0.260	0.0		16881	509	2.350	2.290	+2.6	
16588	514	0.100	0.100	0.0		16705	514	0.290	0.300	-3.3		16881	514	1.530	1.510	+1.3	
16604	501	0.224	0.225	-0.4		16750	501	0.100	0.099	+1.0		16890	501	0.149	0.150	-0.7	
16604	504	0.193	0.197	-2.0		16750	504	0.075	0.074	+1.4		16890	504	0.129	0.131	-1.5	
16604	506	0.227	0.228	-0.4		16750	506	0.087	0.087	0.0		16890	506	0.151	0.152	-0.7	
16604	507	0.141	0.141	0.0		16750	507	0.165	0.164	+0.6		16890	507	0.094	0.094	0.0	
16604	508	0.184	0.184	0.0		16750	508	0.105	0.107	-1.9		16890	508	0.123	0.123	0.0	
16604	509	0.191	0.192	-0.5		16750	509	0.150	0.146	+2.7		16890	509	0.127	0.128	-0.8	
16604	514	0.167	0.168	-0.6		16750	514	0.098	0.097	+1.0		16890	514	0.112	0.112	0.0	
16670	501	2.500	2.460	+1.6		16751	501	0.100	0.099	+1.0		16891	501	0.162	0.164	-1.2	
16670	504	2.760	2.740	+0.7		16751	504	0.075	0.074	+1.4		16891	504	0.140	0.143	-2.1	
16670	506	2.590	2.590	0.0		16751	506	0.087	0.087	0.0		16891	506	0.165	0.166	-0.6	
16670	507	5.010	4.940	+1.4		16751	507	0.165	0.164	+0.6		16891	507	0.102	0.103	-1.0	
16670	508	3.740	3.800	-1.6		16751	508	0.105	0.107	-1.9		16891	508	0.134	0.134	0.0	
16670	509	5.610	5.440	+3.1		16751	509	0.150	0.146	+2.7		16891	509	0.139	0.140	-0.7	
16670	514	4.720	4.630	+1.9		16751	514	0.098	0.097	+1.0		16891	514	0.122	0.122	0.0	
16676	501	0.290	0.280	+3.6		16819	501	1.270	1.280	-0.8		16892	501	0.300	0.300	0.0	
16676	504	0.213	0.212	+0.5		16819	504	1.100	1.120	-1.8		16892	504	0.260	0.260	0.0	
16676	506	0.247	0.249	-0.8		16819	506	1.290	1.300	-0.8		16892	506	0.300	0.300	0.0	
16676	507	0.470	0.470	0.0		16819	507	0.800	0.800	0.0		16892	507	0.186	0.187	-0.5	
16676	508	0.300	0.310	-3.2		16819	508	1.050	1.050	0.0		16892	508	0.243	0.243	0.0	
16676	509	0.430	0.420	+2.4		16819	509	1.090	1.090	0.0		16892	509	0.250	0.250	0.0	
16676	514	0.280	0.280	0.0		16819	514	0.950	0.950	0.0		16892	514	0.221	0.222	-0.5	
16694	501	0.440	0.450	-2.2		16820	501	0.990	0.990	0.0		16900	501	2.170	2.210	-1.8	
16694	504	0.380	0.390	-2.6		16820	504	0.850	0.870	-2.3		16900	504	2.800	2.870	-2.4	
16694	506	0.450	0.450	0.0		16820	506	1.000	1.000	0.0		16900	506	4.040	4.210	-4.0	
16694	507	0.280	0.280	0.0		16820	507	0.620	0.620	0.0		16900	507	3.520	3.600	-2.2	
16694	508	0.360	0.360	0.0		16820	508	0.810	0.810	0.0		16900	508	1.910	2.010	-5.0	
16694	509	0.380	0.380	0.0		16820	509	0.840	0.850	-1.2		16900	509	3.100	3.120	-0.6	
16694	514	0.330	0.330	0.0		16820	514	0.740	0.740	0.0		16900	514	2.400	2.450	-2.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
16901	501	1.390	1.420	-2.1		16911	501	1.180	1.200	-1.7		16930	501	1.700	1.740	-2.3	
16901	504	1.790	1.840	-2.7		16911	504	1.520	1.560	-2.6		16930	504	2.190	2.250	-2.7	
16901	506	2.590	2.700	-4.1		16911	506	2.200	2.290	-3.9		16930	506	3.170	3.310	-4.2	
16901	507	2.250	2.310	-2.6		16911	507	1.910	1.960	-2.6		16930	507	2.760	2.830	-2.5	
16901	508	1.220	1.290	-5.4		16911	508	1.040	1.090	-4.6		16930	508	1.500	1.580	-5.1	
16901	509	1.990	2.000	-0.5		16911	509	1.680	1.700	-1.2		16930	509	2.430	2.450	-0.8	
16901	514	1.540	1.570	-1.9		16911	514	1.300	1.330	-2.3		16930	514	1.880	1.920	-2.1	
16902	501	1.180	1.200	-1.7		16915	501	1.330	1.360	-2.2		16931	501	1.830	1.870	-2.1	
16902	504	1.520	1.560	-2.6		16915	504	1.720	1.770	-2.8		16931	504	2.370	2.430	-2.5	
16902	506	2.200	2.290	-3.9		16915	506	2.490	2.590	-3.9		16931	506	3.420	3.570	-4.2	
16902	507	1.910	1.960	-2.6		16915	507	2.160	2.220	-2.7		16931	507	2.980	3.050	-2.3	
16902	508	1.040	1.090	-4.6		16915	508	1.170	1.240	-5.6		16931	508	1.610	1.700	-5.3	
16902	509	1.680	1.700	-1.2		16915	509	1.910	1.920	-0.5		16931	509	2.620	2.640	-0.8	
16902	514	1.300	1.330	-2.3		16915	514	1.480	1.510	-2.0		16931	514	2.030	2.070	-1.9	
16905	501	2.280	2.330	-2.1		16916	501	1.110	1.140	-2.6		16940	501	3.690	3.770	-2.1	
16905	504	2.940	3.020	-2.6		16916	504	1.430	1.470	-2.7		16940	504	4.760	4.890	-2.7	
16905	506	4.250	4.430	-4.1		16916	506	2.070	2.160	-4.2		16940	506	6.880	7.170	-4.0	
16905	507	3.700	3.790	-2.4		16916	507	1.800	1.850	-2.7		16940	507	5.990	6.140	-2.4	
16905	508	2.000	2.110	-5.2		16916	508	0.980	1.030	-4.9		16940	508	3.250	3.420	-5.0	
16905	509	3.260	3.280	-0.6		16916	509	1.590	1.600	-0.6		16940	509	5.270	5.320	-0.9	
16905	514	2.520	2.580	-2.3		16916	514	1.230	1.260	-2.4		16940	514	4.090	4.170	-1.9	
16906	501	1.460	1.490	-2.0		16920	501	2.950	3.020	-2.3		16941	501	1.480	1.510	-2.0	
16906	504	1.880	1.930	-2.6		16920	504	3.810	3.920	-2.8		16941	504	1.910	1.960	-2.6	
16906	506	2.710	2.830	-4.2		16920	506	5.510	5.750	-4.2		16941	506	2.760	2.870	-3.8	
16906	507	2.360	2.420	-2.5		16920	507	4.800	4.920	-2.4		16941	507	2.400	2.460	-2.4	
16906	508	1.280	1.350	-5.2		16920	508	2.600	2.740	-5.1		16941	508	1.300	1.370	-5.1	
16906	509	2.080	2.100	-1.0		16920	509	4.220	4.260	-0.9		16941	509	2.110	2.130	-0.9	
16906	514	1.610	1.650	-2.4		16920	514	3.270	3.340	-2.1		16941	514	1.640	1.670	-1.8	
16910	501	1.300	1.330	-2.3		16921	501	2.700	2.760	-2.2		18078	501	0.115	0.118	-2.5	
16910	504	1.680	1.720	-2.3		16921	504	3.480	3.580	-2.8		18078	504	0.113	0.116	-2.6	
16910	506	2.420	2.530	-4.3		16921	506	5.030	5.250	-4.2		18078	506	0.172	0.179	-3.9	
16910	507	2.110	2.160	-2.3		16921	507	4.380	4.490	-2.4		18078	507	0.177	0.181	-2.2	
16910	508	1.140	1.210	-5.8		16921	508	2.380	2.510	-5.2		18078	508	0.132	0.140	-5.7	
16910	509	1.860	1.870	-0.5		16921	509	3.860	3.890	-0.8		18078	509	0.146	0.148	-1.4	
16910	514	1.440	1.470	-2.0		16921	514	2.990	3.050	-2.0		18078	514	0.165	0.168	-1.8	

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18109	501	0.380	0.370	+2.7		18435	501	1.240	1.240	0.0		18506	501	0.470	0.470	0.0	
18109	504	0.280	0.280	0.0		18435	504	1.040	1.040	0.0		18506	504	0.400	0.410	-2.4	
18109	506	0.330	0.330	0.0		18435	506	1.460	1.490	-2.0		18506	506	0.480	0.480	0.0	
18109	507	0.620	0.620	0.0		18435	507	1.490	1.490	0.0		18506	507	0.300	0.300	0.0	
18109	508	0.390	0.400	-2.5		18435	508	0.650	0.670	-3.0		18506	508	0.390	0.390	0.0	
18109	509	0.560	0.550	+1.8		18435	509	1.290	1.280	+0.8		18506	509	0.400	0.400	0.0	
18109	514	0.370	0.360	+2.8		18435	514	1.340	1.350	-0.7		18506	514	0.350	0.350	0.0	
18110	501	0.300	0.300	0.0		18436	501	1.000	1.000	0.0		18507	501	0.180	0.178	+1.1	
18110	504	0.224	0.223	+0.4		18436	504	0.840	0.840	0.0		18507	504	0.135	0.134	+0.7	
18110	506	0.260	0.260	0.0		18436	506	1.180	1.210	-2.5		18507	506	0.156	0.157	-0.6	
18110	507	0.500	0.490	+2.0		18436	507	1.200	1.210	-0.8		18507	507	0.300	0.300	0.0	
18110	508	0.320	0.320	0.0		18436	508	0.520	0.540	-3.7		18507	508	0.189	0.193	-2.1	
18110	509	0.450	0.440	+2.3		18436	509	1.040	1.030	+1.0		18507	509	0.270	0.260	+3.8	
18110	514	0.290	0.290	0.0		18436	514	1.090	1.090	0.0		18507	514	0.176	0.174	+1.1	
18205	501	0.178	0.182	-2.2		18437	501	0.500	0.500	0.0		18570	501	1.880	1.860	+1.1	
18205	504	0.174	0.178	-2.2		18437	504	0.370	0.370	0.0		18570	504	1.410	1.400	+0.7	
18205	506	0.260	0.280	-7.1		18437	506	0.430	0.440	-2.3		18570	506	1.630	1.640	-0.6	
18205	507	0.270	0.280	-3.6		18437	507	0.830	0.820	+1.2		18570	507	3.110	3.090	+0.6	
18205	508	0.204	0.216	-5.6		18437	508	0.530	0.540	-1.9		18570	508	1.980	2.020	-2.0	
18205	509	0.225	0.227	-0.9		18437	509	0.750	0.730	+2.7		18570	509	2.820	2.750	+2.5	
18205	514	0.250	0.260	-3.8		18437	514	0.490	0.480	+2.1		18570	514	1.840	1.820	+1.1	
18206	501	0.490	0.480	+2.1		18438	501	0.960	0.950	+1.1		18616	501	0.360	0.360	0.0	
18206	504	0.360	0.360	0.0		18438	504	0.720	0.720	0.0		18616	504	0.310	0.310	0.0	
18206	506	0.420	0.420	0.0		18438	506	0.830	0.840	-1.2		18616	506	0.360	0.360	0.0	
18206	507	0.800	0.800	0.0		18438	507	1.590	1.580	+0.6		18616	507	0.225	0.226	-0.4	
18206	508	0.510	0.520	-1.9		18438	508	1.010	1.030	-1.9		18616	508	0.290	0.290	0.0	
18206	509	0.730	0.710	+2.8		18438	509	1.440	1.400	+2.9		18616	509	0.300	0.310	-3.2	
18206	514	0.470	0.470	0.0		18438	514	0.940	0.930	+1.1		18616	514	0.270	0.270	0.0	
18335	501	0.350	0.350	0.0		18501	501	1.140	1.140	0.0		18707	501	0.010	0.010	0.0	
18335	504	0.260	0.260	0.0		18501	504	0.950	0.960	-1.0		18707	504	0.009	0.010	-10.0	
18335	506	0.300	0.310	-3.2		18501	506	1.340	1.370	-2.2		18707	506	0.014	0.015	-6.7	
18335	507	0.580	0.570	+1.8		18501	507	1.360	1.370	-0.7		18707	507	0.015	0.015	0.0	
18335	508	0.370	0.380	-2.6		18501	508	0.590	0.610	-3.3		18707	508	0.011	0.012	-8.3	
18335	509	0.520	0.510	+2.0		18501	509	1.190	1.170	+1.7		18707	509	0.012	0.012	0.0	
18335	514	0.340	0.340	0.0		18501	514	1.230	1.230	0.0		18707	514	0.014	0.014	0.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
18708	501	0.110	0.109	+0.9		18920	501	0.440	0.440	0.0		40045	501	138.000	136.000	+1.5	
18708	504	0.082	0.082	0.0		18920	504	0.330	0.330	0.0		40045	504	153.000	152.000	+0.7	
18708	506	0.095	0.096	-1.0		18920	506	0.380	0.380	0.0		40045	506	143.000	144.000	-0.7	
18708	507	0.182	0.181	+0.6		18920	507	0.730	0.720	+1.4		40045	507	278.000	274.000	+1.5	
18708	508	0.116	0.118	-1.7		18920	508	0.460	0.470	-2.1		40045	508	207.000	211.000	-1.9	
18708	509	0.165	0.161	+2.5		18920	509	0.660	0.640	+3.1		40045	509	311.000	301.000	+3.3	
18708	514	0.108	0.106	+1.9		18920	514	0.430	0.430	0.0		40045	514	261.000	257.000	+1.6	
18833	501	0.114	0.117	-2.6		19007	501	1.200	1.180	+1.7		40046	501	27.300	26.900	+1.5	
18833	504	0.112	0.114	-1.8		19007	504	1.420	1.400	+1.4		40046	504	30.200	30.000	+0.7	
18833	506	0.170	0.177	-4.0		19007	506	1.280	1.290	-0.8		40046	506	28.300	28.400	-0.4	
18833	507	0.175	0.179	-2.2		19007	507	1.190	1.170	+1.7		40046	507	54.900	54.100	+1.5	
18833	508	0.131	0.139	-5.8		19007	508	0.860	0.870	-1.1		40046	508	40.900	41.600	-1.7	
18833	509	0.145	0.146	-0.7		19007	509	0.970	0.940	+3.2		40046	509	61.500	59.600	+3.2	
18833	514	0.163	0.166	-1.8		19007	514	0.920	0.890	+3.4		40046	514	51.600	50.700	+1.8	
18834	501	0.290	0.280	+3.6		19051	501	2.650	2.610	+1.5		40047	501	9.740	9.600	+1.5	
18834	504	0.213	0.212	+0.5		19051	504	3.150	3.100	+1.6		40047	504	10.800	10.700	+0.9	
18834	506	0.247	0.249	-0.8		19051	506	2.850	2.860	-0.3		40047	506	10.100	10.100	0.0	
18834	507	0.470	0.470	0.0		19051	507	2.640	2.600	+1.5		40047	507	19.600	19.300	+1.6	
18834	508	0.300	0.310	-3.2		19051	508	1.910	1.930	-1.0		40047	508	14.600	14.800	-1.4	
18834	509	0.430	0.420	+2.4		19051	509	2.140	2.080	+2.9		40047	509	21.900	21.200	+3.3	
18834	514	0.280	0.280	0.0		19051	514	2.030	1.980	+2.5		40047	514	18.400	18.100	+1.7	
18911	501	0.900	0.890	+1.1		19795	501	0.300	0.290	+3.4		40059	501	3.490	3.440	+1.5	
18911	504	0.670	0.670	0.0		19795	504	0.221	0.220	+0.5		40059	504	3.860	3.830	+0.8	
18911	506	0.780	0.790	-1.3		19795	506	0.260	0.260	0.0		40059	506	3.610	3.630	-0.6	
18911	507	1.490	1.480	+0.7		19795	507	0.490	0.480	+2.1		40059	507	7.010	6.910	+1.4	
18911	508	0.950	0.970	-2.1		19795	508	0.310	0.320	-3.1		40059	508	5.230	5.310	-1.5	
18911	509	1.350	1.320	+2.3		19795	509	0.440	0.430	+2.3		40059	509	7.850	7.610	+3.2	
18911	514	0.880	0.870	+1.1		19795	514	0.290	0.290	0.0		40059	514	6.590	6.480	+1.7	
18912	501	1.700	1.680	+1.2		19796	501	0.350	0.340	+2.9		40061	501	1.850	1.820	+1.6	
18912	504	1.270	1.260	+0.8		19796	504	0.260	0.260	0.0		40061	504	2.050	2.030	+1.0	
18912	506	1.470	1.480	-0.7		19796	506	0.300	0.300	0.0		40061	506	1.920	1.920	0.0	
18912	507	2.800	2.780	+0.7		19796	507	0.570	0.570	0.0		40061	507	3.720	3.660	+1.6	
18912	508	1.780	1.820	-2.2		19796	508	0.360	0.370	-2.7		40061	508	2.770	2.820	-1.8	
18912	509	2.540	2.480	+2.4		19796	509	0.520	0.500	+4.0		40061	509	4.160	4.030	+3.2	
18912	514	1.660	1.640	+1.2		19796	514	0.340	0.330	+3.0		40061	514	3.500	3.430	+2.0	

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LOSS COST PERCENT CHANGE BY CLASS

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40063	501	61.900	61.000	+1.5		40111	501	4.900	4.830	+1.4		41603	501	22.000	20.900	+5.3	
40063	504	68.500	68.000	+0.7		40111	504	5.420	5.390	+0.6		41603	504	16.400	15.600	+5.1	
40063	506	64.100	64.300	-0.3		40111	506	5.080	5.100	-0.4		41603	506	16.300	15.800	+3.2	
40063	507	124.000	123.000	+0.8		40111	507	9.850	9.710	+1.4		41603	507	14.200	13.400	+6.0	
40063	508	92.700	94.200	-1.6		40111	508	7.350	7.460	-1.5		41603	508	18.200	17.800	+2.2	
40063	509	139.000	135.000	+3.0		40111	509	11.000	10.700	+2.8		41603	509	21.700	20.200	+7.4	
40063	514	117.000	115.000	+1.7		40111	514	9.270	9.100	+1.9		41603	514	29.000	27.400	+5.8	
40064	501	18.200	17.900	+1.7		41001	501	0.165	0.163	+1.2		41604	501	12.100	11.500	+5.2	
40064	504	20.100	20.000	+0.5		41001	504	0.183	0.182	+0.5		41604	504	9.030	8.580	+5.2	
40064	506	18.900	18.900	0.0		41001	506	0.171	0.172	-0.6		41604	506	8.970	8.660	+3.6	
40064	507	36.600	36.000	+1.7		41001	507	0.330	0.330	0.0		41604	507	7.770	7.370	+5.4	
40064	508	27.300	27.700	-1.4		41001	508	0.248	0.250	-0.8		41604	508	9.980	9.750	+2.4	
40064	509	40.900	39.700	+3.0		41001	509	0.370	0.360	+2.8		41604	509	11.900	11.100	+7.2	
40064	514	34.400	33.800	+1.8		41001	514	0.310	0.310	0.0		41604	514	15.900	15.000	+6.0	
40075	501	45.200	43.000	+5.1		41421	501	0.470	0.440	+6.8		41620	501	1.660	1.630	+1.8	
40075	504	55.000	52.400	+5.0		41421	504	0.350	0.330	+6.1		41620	504	1.210	1.200	+0.8	
40075	506	48.800	47.200	+3.4		41421	506	0.350	0.330	+6.1		41620	506	1.240	1.220	+1.6	
40075	507	44.100	41.900	+5.3		41421	507	0.300	0.280	+7.1		41620	507	1.830	1.790	+2.2	
40075	508	16.000	15.700	+1.9		41421	508	0.380	0.380	0.0		41620	508	1.030	1.000	+3.0	
40075	509	29.600	27.700	+6.9		41421	509	0.460	0.430	+7.0		41620	509	1.810	1.770	+2.3	
40075	514	28.100	26.600	+5.6		41421	514	0.610	0.580	+5.2		41620	514	1.470	1.440	+2.1	
40101	501	19.800	18.900	+4.8		41422	501	0.248	0.235	+5.5		41650	501	31.000	29.400	+5.4	
40101	504	43.400	41.300	+5.1		41422	504	0.185	0.176	+5.1		41650	504	23.200	22.000	+5.5	
40101	506	27.100	26.200	+3.4		41422	506	0.184	0.178	+3.4		41650	506	23.000	22.200	+3.6	
40101	507	32.400	30.800	+5.2		41422	507	0.159	0.151	+5.3		41650	507	19.900	18.900	+5.3	
40101	508	34.200	33.500	+2.1		41422	508	0.205	0.200	+2.5		41650	508	25.600	25.000	+2.4	
40101	509	26.300	24.700	+6.5		41422	509	0.244	0.228	+7.0		41650	509	30.600	28.500	+7.4	
40101	514	23.900	22.700	+5.3		41422	514	0.330	0.310	+6.5		41650	514	40.800	38.500	+6.0	
40102	501	17.500	16.700	+4.8		41510	501	45.300	44.800	+1.1		41664	501	20.900	20.600	+1.5	
40102	504	38.400	36.500	+5.2		41510	504	33.800	33.700	+0.3		41664	504	23.200	23.000	+0.9	
40102	506	23.900	23.100	+3.5		41510	506	39.300	39.600	-0.8		41664	506	21.700	21.800	-0.5	
40102	507	28.600	27.200	+5.1		41510	507	74.800	74.300	+0.7		41664	507	42.100	41.500	+1.4	
40102	508	30.300	29.600	+2.4		41510	508	47.600	48.600	-2.1		41664	508	31.400	31.900	-1.6	
40102	509	23.300	21.800	+6.9		41510	509	67.800	66.200	+2.4		41664	509	47.100	45.600	+3.3	
40102	514	21.100	20.000	+5.5		41510	514	44.300	43.800	+1.1		41664	514	39.600	38.900	+1.8	

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41665	501	2.450	2.420	+1.2		41677	501	0.340	0.340	0.0		41715	501	10.200	9.700	+5.2	
41665	504	2.710	2.690	+0.7		41677	504	0.250	0.249	+0.4		41715	504	7.640	7.260	+5.2	
41665	506	2.540	2.550	-0.4		41677	506	0.260	0.250	+4.0		41715	506	7.590	7.330	+3.5	
41665	507	4.920	4.850	+1.4		41677	507	0.380	0.370	+2.7		41715	507	6.580	6.240	+5.4	
41665	508	3.670	3.730	-1.6		41677	508	0.212	0.207	+2.4		41715	508	8.450	8.250	+2.4	
41665	509	5.510	5.350	+3.0		41677	509	0.370	0.370	0.0		41715	509	10.100	9.400	+7.4	
41665	514	4.630	4.550	+1.8		41677	514	0.300	0.300	0.0		41715	514	13.500	12.700	+6.3	
41667	501	57.200	56.400	+1.4		41678	501	66.300	63.000	+5.2		41716	501	6.510	6.170	+5.5	
41667	504	63.300	62.900	+0.6		41678	504	83.100	79.200	+4.9		41716	504	4.860	4.620	+5.2	
41667	506	59.300	59.500	-0.3		41678	506	90.600	87.700	+3.3		41716	506	4.830	4.660	+3.6	
41667	507	115.000	113.000	+1.8		41678	507	92.400	87.900	+5.1		41716	507	4.190	3.970	+5.5	
41667	508	85.700	87.100	-1.6		41678	508	65.500	64.200	+2.0		41716	508	5.370	5.250	+2.3	
41667	509	129.000	125.000	+3.2		41678	509	71.800	67.100	+7.0		41716	509	6.420	5.980	+7.4	
41667	514	108.000	106.000	+1.9		41678	514	59.800	56.600	+5.7		41716	514	8.560	8.090	+5.8	
41668	501	53.600	52.800	+1.5		41680	501	16.100	15.300	+5.2		43151	501	22.500	21.400	+5.1	
41668	504	59.300	59.000	+0.5		41680	504	12.000	11.400	+5.3		43151	504	27.400	26.100	+5.0	
41668	506	55.600	55.800	-0.4		41680	506	12.000	11.500	+4.3		43151	506	24.200	23.500	+3.0	
41668	507	108.000	106.000	+1.9		41680	507	10.400	9.830	+5.8		43151	507	21.900	20.900	+4.8	
41668	508	80.400	81.700	-1.6		41680	508	13.300	13.000	+2.3		43151	508	7.960	7.800	+2.1	
41668	509	121.000	117.000	+3.4		41680	509	15.900	14.800	+7.4		43151	509	14.700	13.800	+6.5	
41668	514	101.000	99.600	+1.4		41680	514	21.200	20.000	+6.0		43151	514	14.000	13.200	+6.1	
41669	501	0.380	0.370	+2.7		41696	501	1.080	1.070	+0.9		43152	501	19.900	18.900	+5.3	
41669	504	0.420	0.410	+2.4		41696	504	0.790	0.790	0.0		43152	504	24.900	23.700	+5.1	
41669	506	0.390	0.390	0.0		41696	506	0.810	0.790	+2.5		43152	506	27.100	26.300	+3.0	
41669	507	0.760	0.740	+2.7		41696	507	1.190	1.170	+1.7		43152	507	27.700	26.300	+5.3	
41669	508	0.560	0.570	-1.8		41696	508	0.670	0.650	+3.1		43152	508	19.600	19.200	+2.1	
41669	509	0.850	0.820	+3.7		41696	509	1.180	1.160	+1.7		43152	509	21.500	20.100	+7.0	
41669	514	0.710	0.700	+1.4		41696	514	0.960	0.940	+2.1		43152	514	17.900	16.900	+5.9	
41670	501	0.630	0.620	+1.6		41697	501	0.760	0.740	+2.7		43200	501	85.600	81.400	+5.2	
41670	504	0.700	0.690	+1.4		41697	504	0.550	0.550	0.0		43200	504	104.000	99.200	+4.8	
41670	506	0.650	0.660	-1.5		41697	506	0.560	0.550	+1.8		43200	506	92.300	89.300	+3.4	
41670	507	1.270	1.250	+1.6		41697	507	0.830	0.810	+2.5		43200	507	83.500	79.400	+5.2	
41670	508	0.950	0.960	-1.0		41697	508	0.470	0.460	+2.2		43200	508	30.300	29.700	+2.0	
41670	509	1.420	1.380	+2.9		41697	509	0.820	0.800	+2.5		43200	509	56.100	52.500	+6.9	
41670	514	1.190	1.170	+1.7		41697	514	0.670	0.650	+3.1		43200	514	53.200	50.400	+5.6	

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43421	501	23.400	22.300	+4.9		43551	501	46.400	44.100	+5.2		43822	501	5.030	4.940	+1.8	
43421	504	28.500	27.200	+4.8		43551	504	56.500	53.800	+5.0		43822	504	3.660	3.640	+0.5	
43421	506	25.300	24.500	+3.3		43551	506	50.100	48.500	+3.3		43822	506	3.750	3.680	+1.9	
43421	507	22.900	21.800	+5.0		43551	507	45.300	43.100	+5.1		43822	507	5.520	5.410	+2.0	
43421	508	8.300	8.140	+2.0		43551	508	16.400	16.100	+1.9		43822	508	3.100	3.030	+2.3	
43421	509	15.400	14.400	+6.9		43551	509	30.400	28.500	+6.7		43822	509	5.470	5.350	+2.2	
43421	514	14.600	13.800	+5.8		43551	514	28.800	27.300	+5.5		43822	514	4.440	4.340	+2.3	
43422	501	123.000	117.000	+5.1		43626	501	7.170	7.070	+1.4		43840	501	0.062	0.061	+1.6	
43422	504	150.000	143.000	+4.9		43626	504	7.940	7.880	+0.8		43840	504	0.045	0.045	0.0	
43422	506	133.000	128.000	+3.9		43626	506	7.430	7.460	-0.4		43840	506	0.046	0.045	+2.2	
43422	507	120.000	114.000	+5.3		43626	507	14.400	14.200	+1.4		43840	507	0.068	0.067	+1.5	
43422	508	43.600	42.700	+2.1		43626	508	10.700	10.900	-1.8		43840	508	0.038	0.037	+2.7	
43422	509	80.700	75.500	+6.9		43626	509	16.100	15.600	+3.2		43840	509	0.067	0.066	+1.5	
43422	514	76.400	72.500	+5.4		43626	514	13.600	13.300	+2.3		43840	514	0.055	0.053	+3.8	
43470	501	6.320	6.210	+1.8		43628	501	93.200	91.800	+1.5		43860	501	3.950	3.890	+1.5	
43470	504	4.600	4.580	+0.4		43628	504	103.000	102.000	+1.0		43860	504	2.880	2.870	+0.3	
43470	506	4.720	4.620	+2.2		43628	506	96.600	96.900	-0.3		43860	506	2.950	2.900	+1.7	
43470	507	6.940	6.800	+2.1		43628	507	187.000	185.000	+1.1		43860	507	4.350	4.260	+2.1	
43470	508	3.900	3.810	+2.4		43628	508	140.000	142.000	-1.4		43860	508	2.440	2.380	+2.5	
43470	509	6.870	6.730	+2.1		43628	509	210.000	203.000	+3.4		43860	509	4.300	4.210	+2.1	
43470	514	5.580	5.460	+2.2		43628	514	176.000	173.000	+1.7		43860	514	3.490	3.420	+2.0	
43518	501	8.970	8.850	+1.4		43629	501	79.000	77.800	+1.5		43889	501	1.410	1.390	+1.4	
43518	504	9.930	9.870	+0.6		43629	504	87.400	86.800	+0.7		43889	504	1.030	1.030	0.0	
43518	506	9.300	9.330	-0.3		43629	506	81.800	82.100	-0.4		43889	506	1.060	1.040	+1.9	
43518	507	18.000	17.800	+1.1		43629	507	159.000	156.000	+1.9		43889	507	1.550	1.520	+2.0	
43518	508	13.500	13.700	-1.5		43629	508	118.000	120.000	-1.7		43889	508	0.870	0.850	+2.4	
43518	509	20.200	19.600	+3.1		43629	509	178.000	172.000	+3.5		43889	509	1.540	1.510	+2.0	
43518	514	17.000	16.700	+1.8		43629	514	149.000	147.000	+1.4		43889	514	1.250	1.220	+2.5	
43550	501	83.600	79.600	+5.0		43760	501	2.630	2.590	+1.5		44009	501	3.730	3.670	+1.6	
43550	504	102.000	97.000	+5.2		43760	504	2.910	2.890	+0.7		44009	504	4.430	4.360	+1.6	
43550	506	90.200	87.300	+3.3		43760	506	2.730	2.740	-0.4		44009	506	4.010	4.020	-0.2	
43550	507	81.700	77.600	+5.3		43760	507	5.290	5.210	+1.5		44009	507	3.720	3.660	+1.6	
43550	508	29.600	29.000	+2.1		43760	508	3.940	4.010	-1.7		44009	508	2.690	2.720	-1.1	
43550	509	54.900	51.300	+7.0		43760	509	5.920	5.740	+3.1		44009	509	3.020	2.920	+3.4	
43550	514	52.000	49.300	+5.5		43760	514	4.970	4.890	+1.6		44009	514	2.850	2.790	+2.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
44069	501	7.670	7.560	+1.5		44101	501	1.210	1.250	-3.2		44109	501	1.040	1.080	-3.7	
44069	504	8.480	8.430	+0.6		44101	504	1.690	1.750	-3.4		44109	504	1.450	1.500	-3.3	
44069	506	7.950	7.970	-0.3		44101	506	1.730	1.820	-4.9		44109	506	1.490	1.570	-5.1	
44069	507	15.400	15.200	+1.3		44101	507	2.150	2.230	-3.6		44109	507	1.850	1.920	-3.6	
44069	508	11.500	11.700	-1.7		44101	508	1.300	1.380	-5.8		44109	508	1.120	1.190	-5.9	
44069	509	17.200	16.700	+3.0		44101	509	0.880	0.900	-2.2		44109	509	0.760	0.770	-1.3	
44069	514	14.500	14.200	+2.1		44101	514	1.940	2.000	-3.0		44109	514	1.670	1.720	-2.9	
44070	501	2.270	2.240	+1.3		44102	501	0.940	0.980	-4.1		44110	501	1.060	1.100	-3.6	
44070	504	2.510	2.500	+0.4		44102	504	1.320	1.360	-2.9		44110	504	1.480	1.540	-3.9	
44070	506	2.350	2.360	-0.4		44102	506	1.350	1.420	-4.9		44110	506	1.520	1.600	-5.0	
44070	507	4.560	4.500	+1.3		44102	507	1.680	1.740	-3.4		44110	507	1.890	1.960	-3.6	
44070	508	3.400	3.460	-1.7		44102	508	1.010	1.080	-6.5		44110	508	1.140	1.220	-6.6	
44070	509	5.110	4.950	+3.2		44102	509	0.690	0.700	-1.4		44110	509	0.780	0.790	-1.3	
44070	514	4.290	4.220	+1.7		44102	514	1.510	1.560	-3.2		44110	514	1.710	1.760	-2.8	
44071	501	2.530	2.490	+1.6		44103	501	0.830	0.860	-3.5		44111	501	0.650	0.680	-4.4	
44071	504	2.800	2.780	+0.7		44103	504	1.160	1.210	-4.1		44111	504	0.910	0.940	-3.2	
44071	506	2.620	2.630	-0.4		44103	506	1.190	1.260	-5.6		44111	506	0.930	0.980	-5.1	
44071	507	5.080	5.000	+1.6		44103	507	1.490	1.540	-3.2		44111	507	1.160	1.200	-3.3	
44071	508	3.790	3.850	-1.6		44103	508	0.900	0.950	-5.3		44111	508	0.700	0.750	-6.7	
44071	509	5.680	5.510	+3.1		44103	509	0.610	0.620	-1.6		44111	509	0.480	0.490	-2.0	
44071	514	4.770	4.690	+1.7		44103	514	1.340	1.380	-2.9		44111	514	1.050	1.080	-2.8	
44072	501	1.740	1.720	+1.2		44104	501	0.350	0.360	-2.8		44112	501	0.390	0.400	-2.5	
44072	504	1.930	1.920	+0.5		44104	504	0.490	0.510	-3.9		44112	504	0.540	0.560	-3.6	
44072	506	1.810	1.810	0.0		44104	506	0.500	0.530	-5.7		44112	506	0.550	0.580	-5.2	
44072	507	3.500	3.460	+1.2		44104	507	0.620	0.650	-4.6		44112	507	0.690	0.710	-2.8	
44072	508	2.610	2.660	-1.9		44104	508	0.380	0.400	-5.0		44112	508	0.420	0.440	-4.5	
44072	509	3.920	3.800	+3.2		44104	509	0.260	0.260	0.0		44112	509	0.280	0.290	-3.4	
44072	514	3.300	3.240	+1.9		44104	514	0.560	0.580	-3.4		44112	514	0.620	0.640	-3.1	
44100	501	1.160	1.200	-3.3		44108	501	0.410	0.430	-4.7		44276	501	115.000	109.000	+5.5	
44100	504	1.620	1.680	-3.6		44108	504	0.570	0.590	-3.4		44276	504	140.000	133.000	+5.3	
44100	506	1.660	1.750	-5.1		44108	506	0.590	0.620	-4.8		44276	506	124.000	120.000	+3.3	
44100	507	2.070	2.140	-3.3		44108	507	0.730	0.760	-3.9		44276	507	112.000	107.000	+4.7	
44100	508	1.250	1.330	-6.0		44108	508	0.440	0.470	-6.4		44276	508	40.700	39.800	+2.3	
44100	509	0.850	0.860	-1.2		44108	509	0.300	0.310	-3.2		44276	509	75.300	70.400	+7.0	
44100	514	1.860	1.920	-3.1		44108	514	0.660	0.680	-2.9		44276	514	71.300	67.600	+5.5	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
44277	501	74.400	70.800	+5.1		44428	501	72.100	68.500	+5.3		44433	501	24.200	23.000	+5.2	
44277	504	90.600	86.300	+5.0		44428	504	158.000	150.000	+5.3		44433	504	53.100	50.500	+5.1	
44277	506	80.300	77.700	+3.3		44428	506	98.400	95.300	+3.3		44433	506	33.100	32.000	+3.4	
44277	507	72.700	69.100	+5.2		44428	507	118.000	112.000	+5.4		44433	507	39.600	37.600	+5.3	
44277	508	26.400	25.800	+2.3		44428	508	125.000	122.000	+2.5		44433	508	41.900	41.000	+2.2	
44277	509	48.800	45.700	+6.8		44428	509	95.700	89.700	+6.7		44433	509	32.200	30.100	+7.0	
44277	514	46.300	43.900	+5.5		44428	514	87.000	82.400	+5.6		44433	514	29.200	27.700	+5.4	
44280	501	0.340	0.340	0.0		44429	501	1.080	1.030	+4.9		44434	501	46.400	44.100	+5.2	
44280	504	0.250	0.249	+0.4		44429	504	2.370	2.250	+5.3		44434	504	102.000	96.700	+5.5	
44280	506	0.260	0.250	+4.0		44429	506	1.480	1.430	+3.5		44434	506	63.300	61.300	+3.3	
44280	507	0.380	0.370	+2.7		44429	507	1.760	1.680	+4.8		44434	507	75.700	72.000	+5.1	
44280	508	0.212	0.207	+2.4		44429	508	1.870	1.830	+2.2		44434	508	80.100	78.400	+2.2	
44280	509	0.370	0.370	0.0		44429	509	1.440	1.340	+7.5		44434	509	61.600	57.700	+6.8	
44280	514	0.300	0.300	0.0		44429	514	1.300	1.230	+5.7		44434	514	55.900	53.000	+5.5	
44311	501	4.630	4.560	+1.5		44430	501	0.750	0.710	+5.6		44435	501	48.000	45.600	+5.3	
44311	504	5.120	5.090	+0.6		44430	504	1.650	1.570	+5.1		44435	504	105.000	100.000	+5.0	
44311	506	4.800	4.810	-0.2		44430	506	1.030	0.990	+4.0		44435	506	65.500	63.400	+3.3	
44311	507	9.300	9.170	+1.4		44430	507	1.230	1.170	+5.1		44435	507	78.300	74.500	+5.1	
44311	508	6.940	7.050	-1.6		44430	508	1.300	1.270	+2.4		44435	508	82.900	81.200	+2.1	
44311	509	10.400	10.100	+3.0		44430	509	1.000	0.930	+7.5		44435	509	63.800	59.700	+6.9	
44311	514	8.750	8.600	+1.7		44430	514	0.910	0.860	+5.8		44435	514	57.900	54.800	+5.7	
44315	501	3.110	3.070	+1.3		44431	501	2.400	2.280	+5.3		44436	501	56.100	53.300	+5.3	
44315	504	3.440	3.420	+0.6		44431	504	5.260	5.000	+5.2		44436	504	123.000	117.000	+5.1	
44315	506	3.220	3.240	-0.6		44431	506	3.280	3.170	+3.5		44436	506	76.500	74.100	+3.2	
44315	507	6.250	6.170	+1.3		44431	507	3.920	3.730	+5.1		44436	507	91.500	87.100	+5.1	
44315	508	4.660	4.740	-1.7		44431	508	4.140	4.060	+2.0		44436	508	96.800	94.800	+2.1	
44315	509	7.000	6.790	+3.1		44431	509	3.190	2.980	+7.0		44436	509	74.500	69.700	+6.9	
44315	514	5.880	5.780	+1.7		44431	514	2.900	2.740	+5.8		44436	514	67.600	64.100	+5.5	
44427	501	71.700	68.200	+5.1		44432	501	0.760	0.720	+5.6		44437	501	46.500	44.200	+5.2	
44427	504	157.000	149.000	+5.4		44432	504	1.670	1.590	+5.0		44437	504	102.000	96.900	+5.3	
44427	506	97.900	94.700	+3.4		44432	506	1.040	1.010	+3.0		44437	506	63.400	61.400	+3.3	
44427	507	117.000	111.000	+5.4		44432	507	1.240	1.180	+5.1		44437	507	75.800	72.200	+5.0	
44427	508	124.000	121.000	+2.5		44432	508	1.310	1.290	+1.6		44437	508	80.300	78.600	+2.2	
44427	509	95.200	89.200	+6.7		44432	509	1.010	0.950	+6.3		44437	509	61.700	57.800	+6.7	
44427	514	86.500	81.900	+5.6		44432	514	0.920	0.870	+5.7		44437	514	56.100	53.100	+5.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
44438	501	36.700	34.900	+5.2		45192	501	3.070	3.100	-1.0		45450	501	14.500	13.800	+5.1	
44438	504	80.400	76.600	+5.0		45192	504	1.730	1.760	-1.7		45450	504	17.600	16.800	+4.8	
44438	506	50.100	48.500	+3.3		45192	506	2.330	2.400	-2.9		45450	506	15.600	15.100	+3.3	
44438	507	59.900	57.000	+5.1		45192	507	1.820	1.840	-1.1		45450	507	14.200	13.500	+5.2	
44438	508	63.400	62.100	+2.1		45192	508	1.230	1.290	-4.7		45450	508	5.140	5.030	+2.2	
44438	509	48.800	45.700	+6.8		45192	509	2.190	2.180	+0.5		45450	509	9.510	8.900	+6.9	
44438	514	44.300	42.000	+5.5		45192	514	1.850	1.870	-1.1		45450	514	9.010	8.540	+5.5	
44439	501	71.500	68.000	+5.1		45193	501	1.810	1.830	-1.1		45678	501	0.370	0.360	+2.8	
44439	504	157.000	149.000	+5.4		45193	504	1.020	1.040	-1.9		45678	504	0.270	0.270	0.0	
44439	506	97.600	94.500	+3.3		45193	506	1.380	1.420	-2.8		45678	506	0.280	0.270	+3.7	
44439	507	117.000	111.000	+5.4		45193	507	1.070	1.090	-1.8		45678	507	0.410	0.400	+2.5	
44439	508	123.000	121.000	+1.7		45193	508	0.730	0.760	-3.9		45678	508	0.229	0.224	+2.2	
44439	509	94.900	88.900	+6.7		45193	509	1.290	1.290	0.0		45678	509	0.400	0.390	+2.6	
44439	514	86.200	81.700	+5.5		45193	514	1.090	1.100	-0.9		45678	514	0.330	0.320	+3.1	
44440	501	59.100	56.200	+5.2		45210	501	2.290	2.320	-1.3		45771	501	0.420	0.420	0.0	
44440	504	130.000	123.000	+5.7		45210	504	1.300	1.320	-1.5		45771	504	0.360	0.370	-2.7	
44440	506	80.700	78.200	+3.2		45210	506	1.740	1.790	-2.8		45771	506	0.420	0.430	-2.3	
44440	507	96.500	91.800	+5.1		45210	507	1.360	1.370	-0.7		45771	507	0.260	0.260	0.0	
44440	508	102.000	100.000	+2.0		45210	508	0.920	0.960	-4.2		45771	508	0.340	0.340	0.0	
44440	509	78.600	73.600	+6.8		45210	509	1.630	1.630	0.0		45771	509	0.360	0.360	0.0	
44440	514	71.400	67.600	+5.6		45210	514	1.380	1.390	-0.7		45771	514	0.310	0.310	0.0	
45190	501	3.700	3.740	-1.1		45334	501	49.300	46.900	+5.1		45819	501	0.136	0.137	-0.7	
45190	504	2.090	2.120	-1.4		45334	504	60.000	57.200	+4.9		45819	504	0.117	0.119	-1.7	
45190	506	2.810	2.890	-2.8		45334	506	53.200	51.500	+3.3		45819	506	0.138	0.138	0.0	
45190	507	2.190	2.220	-1.4		45334	507	48.100	45.800	+5.0		45819	507	0.086	0.086	0.0	
45190	508	1.490	1.550	-3.9		45334	508	17.500	17.100	+2.3		45819	508	0.112	0.112	0.0	
45190	509	2.640	2.630	+0.4		45334	509	32.300	30.200	+7.0		45819	509	0.116	0.117	-0.9	
45190	514	2.230	2.250	-0.9		45334	514	30.600	29.100	+5.2		45819	514	0.102	0.102	0.0	
45191	501	2.630	2.660	-1.1		45380	501	0.270	0.280	-3.6		45900	501	0.105	0.104	+1.0	
45191	504	1.480	1.510	-2.0		45380	504	0.237	0.241	-1.7		45900	504	0.079	0.078	+1.3	
45191	506	1.990	2.050	-2.9		45380	506	0.280	0.280	0.0		45900	506	0.091	0.092	-1.1	
45191	507	1.550	1.570	-1.3		45380	507	0.173	0.173	0.0		45900	507	0.174	0.172	+1.2	
45191	508	1.060	1.100	-3.6		45380	508	0.226	0.226	0.0		45900	508	0.110	0.113	-2.7	
45191	509	1.870	1.860	+0.5		45380	509	0.234	0.236	-0.8		45900	509	0.157	0.154	+1.9	
45191	514	1.590	1.600	-0.6		45380	514	0.205	0.206	-0.5		45900	514	0.103	0.102	+1.0	

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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
45901	501	0.090	0.089	+1.1		46202	501	4.700	4.750	-1.1		46604	501	3.270	3.110	+5.1	
45901	504	0.067	0.067	0.0		46202	504	2.650	2.690	-1.5		46604	504	4.110	3.910	+5.1	
45901	506	0.078	0.079	-1.3		46202	506	3.560	3.670	-3.0		46604	506	4.470	4.330	+3.2	
45901	507	0.149	0.148	+0.7		46202	507	2.780	2.810	-1.1		46604	507	4.560	4.340	+5.1	
45901	508	0.095	0.097	-2.1		46202	508	1.890	1.970	-4.1		46604	508	3.240	3.170	+2.2	
45901	509	0.135	0.132	+2.3		46202	509	3.350	3.340	+0.3		46604	509	3.540	3.310	+6.9	
45901	514	0.088	0.087	+1.1		46202	514	2.840	2.860	-0.7		46604	514	2.950	2.790	+5.7	
45937	501	0.193	0.184	+4.9		46362	501	231.000	220.000	+5.0		46606	501	8.720	8.290	+5.2	
45937	504	0.235	0.224	+4.9		46362	504	290.000	276.000	+5.1		46606	504	10.900	10.400	+4.8	
45937	506	0.209	0.202	+3.5		46362	506	316.000	306.000	+3.3		46606	506	11.900	11.500	+3.5	
45937	507	0.189	0.179	+5.6		46362	507	322.000	307.000	+4.9		46606	507	12.200	11.600	+5.2	
45937	508	0.068	0.067	+1.5		46362	508	229.000	224.000	+2.2		46606	508	8.620	8.440	+2.1	
45937	509	0.127	0.119	+6.7		46362	509	250.000	234.000	+6.8		46606	509	9.440	8.830	+6.9	
45937	514	0.120	0.114	+5.3		46362	514	209.000	198.000	+5.6		46606	514	7.860	7.450	+5.5	
46004	501	29.500	27.900	+5.7		46426	501	33.800	32.100	+5.3		46607	501	12.000	11.400	+5.3	
46004	504	22.000	20.900	+5.3		46426	504	42.400	40.400	+5.0		46607	504	15.000	14.300	+4.9	
46004	506	21.900	21.100	+3.8		46426	506	46.200	44.700	+3.4		46607	506	16.400	15.900	+3.1	
46004	507	18.900	18.000	+5.0		46426	507	47.100	44.800	+5.1		46607	507	16.700	15.900	+5.0	
46004	508	24.300	23.800	+2.1		46426	508	33.400	32.700	+2.1		46607	508	11.900	11.600	+2.6	
46004	509	29.000	27.100	+7.0		46426	509	36.600	34.200	+7.0		46607	509	13.000	12.100	+7.4	
46004	514	38.700	36.600	+5.7		46426	514	30.500	28.900	+5.5		46607	514	10.800	10.200	+5.9	
46005	501	23.600	22.300	+5.8		46427	501	45.200	42.900	+5.4		46622	501	14.700	14.400	+2.1	
46005	504	17.600	16.700	+5.4		46427	504	56.600	53.900	+5.0		46622	504	10.700	10.600	+0.9	
46005	506	17.500	16.900	+3.6		46427	506	61.700	59.700	+3.4		46622	506	11.000	10.700	+2.8	
46005	507	15.100	14.400	+4.9		46427	507	62.900	59.800	+5.2		46622	507	16.100	15.800	+1.9	
46005	508	19.500	19.000	+2.6		46427	508	44.600	43.700	+2.1		46622	508	9.070	8.850	+2.5	
46005	509	23.200	21.700	+6.9		46427	509	48.900	45.700	+7.0		46622	509	16.000	15.600	+2.6	
46005	514	31.000	29.300	+5.8		46427	514	40.700	38.500	+5.7		46622	514	13.000	12.700	+2.4	
46112	501	0.078	0.074	+5.4		46603	501	2.840	2.700	+5.2		46700	501	172.000	164.000	+4.9	
46112	504	0.171	0.163	+4.9		46603	504	3.560	3.390	+5.0		46700	504	209.000	200.000	+4.5	
46112	506	0.107	0.103	+3.9		46603	506	3.880	3.760	+3.2		46700	506	186.000	180.000	+3.3	
46112	507	0.127	0.121	+5.0		46603	507	3.960	3.760	+5.3		46700	507	168.000	160.000	+5.0	
46112	508	0.135	0.132	+2.3		46603	508	2.810	2.750	+2.2		46700	508	60.900	59.700	+2.0	
46112	509	0.104	0.097	+7.2		46603	509	3.070	2.870	+7.0		46700	509	113.000	106.000	+6.6	
46112	514	0.094	0.089	+5.6		46603	514	2.560	2.420	+5.8		46700	514	107.000	101.000	+5.9	

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LOSS COST PERCENT CHANGE BY CLASS

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46911	501	14.200	14.000	+1.4		47367	501	0.340	0.340	0.0		47474	501	5.890	5.580	+5.6	
46911	504	15.700	15.600	+0.6		47367	504	0.250	0.249	+0.4		47474	504	4.400	4.180	+5.3	
46911	506	14.700	14.800	-0.7		47367	506	0.260	0.250	+4.0		47474	506	4.370	4.220	+3.6	
46911	507	28.500	28.100	+1.4		47367	507	0.380	0.370	+2.7		47474	507	3.790	3.590	+5.6	
46911	508	21.300	21.600	-1.4		47367	508	0.212	0.207	+2.4		47474	508	4.860	4.750	+2.3	
46911	509	31.900	31.000	+2.9		47367	509	0.370	0.370	0.0		47474	509	5.810	5.410	+7.4	
46911	514	26.800	26.400	+1.5		47367	514	0.300	0.300	0.0		47474	514	7.750	7.320	+5.9	
46912	501	26.000	25.600	+1.6		47420	501	1.280	1.260	+1.6		47475	501	4.650	4.410	+5.4	
46912	504	28.800	28.600	+0.7		47420	504	1.410	1.400	+0.7		47475	504	3.470	3.300	+5.2	
46912	506	26.900	27.000	-0.4		47420	506	1.320	1.330	-0.8		47475	506	3.450	3.330	+3.6	
46912	507	52.200	51.500	+1.4		47420	507	2.570	2.530	+1.6		47475	507	2.990	2.840	+5.3	
46912	508	39.000	39.600	-1.5		47420	508	1.920	1.950	-1.5		47475	508	3.840	3.750	+2.4	
46912	509	58.500	56.700	+3.2		47420	509	2.870	2.790	+2.9		47475	509	4.580	4.270	+7.3	
46912	514	49.100	48.300	+1.7		47420	514	2.420	2.370	+2.1		47475	514	6.120	5.780	+5.9	
47050	501	1.370	1.350	+1.5		47469	501	4.650	4.410	+5.4		47476	501	4.650	4.410	+5.4	
47050	504	1.000	1.000	0.0		47469	504	3.470	3.300	+5.2		47476	504	3.470	3.300	+5.2	
47050	506	1.030	1.010	+2.0		47469	506	3.450	3.330	+3.6		47476	506	3.450	3.330	+3.6	
47050	507	1.510	1.480	+2.0		47469	507	2.990	2.840	+5.3		47476	507	2.990	2.840	+5.3	
47050	508	0.850	0.830	+2.4		47469	508	3.840	3.750	+2.4		47476	508	3.840	3.750	+2.4	
47050	509	1.490	1.460	+2.1		47469	509	4.580	4.270	+7.3		47476	509	4.580	4.270	+7.3	
47050	514	1.210	1.190	+1.7		47469	514	6.120	5.780	+5.9		47476	514	6.120	5.780	+5.9	
47221	501	189.000	180.000	+5.0		47471	501	4.030	3.820	+5.5		47477	501	6.200	5.880	+5.4	
47221	504	230.000	219.000	+5.0		47471	504	3.010	2.860	+5.2		47477	504	4.630	4.400	+5.2	
47221	506	204.000	197.000	+3.6		47471	506	2.990	2.890	+3.5		47477	506	4.600	4.440	+3.6	
47221	507	184.000	175.000	+5.1		47471	507	2.590	2.460	+5.3		47477	507	3.990	3.780	+5.6	
47221	508	66.800	65.500	+2.0		47471	508	3.330	3.250	+2.5		47477	508	5.120	5.000	+2.4	
47221	509	124.000	116.000	+6.9		47471	509	3.970	3.700	+7.3		47477	509	6.110	5.700	+7.2	
47221	514	117.000	111.000	+5.4		47471	514	5.300	5.010	+5.8		47477	514	8.160	7.710	+5.8	
47318	501	5.830	5.750	+1.4		47473	501	5.270	4.990	+5.6		47478	501	6.510	6.170	+5.5	
47318	504	6.460	6.410	+0.8		47473	504	3.940	3.740	+5.3		47478	504	4.860	4.620	+5.2	
47318	506	6.040	6.060	-0.3		47473	506	3.910	3.780	+3.4		47478	506	4.830	4.660	+3.6	
47318	507	11.700	11.600	+0.9		47473	507	3.390	3.210	+5.6		47478	507	4.190	3.970	+5.5	
47318	508	8.740	8.880	-1.6		47473	508	4.350	4.250	+2.4		47478	508	5.370	5.250	+2.3	
47318	509	13.100	12.700	+3.1		47473	509	5.190	4.840	+7.2		47478	509	6.420	5.980	+7.4	
47318	514	11.000	10.800	+1.9		47473	514	6.930	6.550	+5.8		47478	514	8.560	8.090	+5.8	

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LOSS COST PERCENT CHANGE BY CLASS

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48039	501	60.700	57.700	+5.2		48600	501	67.600	64.300	+5.1		48925	501	146.000	144.000	+1.4	
48039	504	73.800	70.400	+4.8		48600	504	84.800	80.800	+5.0		48925	504	161.000	160.000	+0.6	
48039	506	65.400	63.300	+3.3		48600	506	92.400	89.500	+3.2		48925	506	151.000	151.000	0.0	
48039	507	59.200	56.300	+5.2		48600	507	94.200	89.600	+5.1		48925	507	293.000	289.000	+1.4	
48039	508	21.500	21.100	+1.9		48600	508	66.800	65.400	+2.1		48925	508	218.000	222.000	-1.8	
48039	509	39.800	37.200	+7.0		48600	509	73.200	68.400	+7.0		48925	509	328.000	318.000	+3.1	
48039	514	37.700	35.700	+5.6		48600	514	60.900	57.700	+5.5		48925	514	275.000	271.000	+1.5	
48206	501	19.000	18.700	+1.6		48636	501	1.800	1.890	-4.8		49005	501	0.233	0.229	+1.7	
48206	504	21.000	20.900	+0.5		48636	504	1.150	1.230	-6.5		49005	504	0.170	0.169	+0.6	
48206	506	19.700	19.700	0.0		48636	506	1.950	2.050	-4.9		49005	506	0.174	0.171	+1.8	
48206	507	38.100	37.600	+1.3		48636	507	1.720	1.810	-5.0		49005	507	0.260	0.250	+4.0	
48206	508	28.400	28.900	-1.7		48636	508	0.760	0.790	-3.8		49005	508	0.144	0.141	+2.1	
48206	509	42.700	41.400	+3.1		48636	509	1.280	1.350	-5.2		49005	509	0.250	0.249	+0.4	
48206	514	35.900	35.200	+2.0		48636	514	0.960	1.010	-5.0		49005	514	0.206	0.202	+2.0	
48441	501	0.080	0.079	+1.3		48637	501	6.090	6.000	+1.5		49111	501	2.370	2.350	+0.9	
48441	504	0.088	0.088	0.0		48637	504	6.740	6.690	+0.7		49111	504	1.770	1.770	0.0	
48441	506	0.083	0.083	0.0		48637	506	6.310	6.330	-0.3		49111	506	2.060	2.070	-0.5	
48441	507	0.160	0.158	+1.3		48637	507	12.200	12.100	+0.8		49111	507	3.920	3.890	+0.8	
48441	508	0.119	0.121	-1.7		48637	508	9.130	9.270	-1.5		49111	508	2.490	2.550	-2.4	
48441	509	0.179	0.174	+2.9		48637	509	13.700	13.300	+3.0		49111	509	3.550	3.460	+2.6	
48441	514	0.151	0.148	+2.0		48637	514	11.500	11.300	+1.8		49111	514	2.320	2.290	+1.3	
48557	501	7.970	7.850	+1.5		48638	501	3.020	2.980	+1.3		49181	501	19.800	18.900	+4.8	
48557	504	8.820	8.760	+0.7		48638	504	3.340	3.320	+0.6		49181	504	24.100	23.000	+4.8	
48557	506	8.260	8.280	-0.2		48638	506	3.130	3.140	-0.3		49181	506	21.400	20.700	+3.4	
48557	507	16.000	15.800	+1.3		48638	507	6.070	5.990	+1.3		49181	507	19.400	18.400	+5.4	
48557	508	11.900	12.100	-1.7		48638	508	4.530	4.600	-1.5		49181	508	7.020	6.880	+2.0	
48557	509	17.900	17.400	+2.9		48638	509	6.800	6.590	+3.2		49181	509	13.000	12.200	+6.6	
48557	514	15.100	14.800	+2.0		48638	514	5.710	5.610	+1.8		49181	514	12.300	11.700	+5.1	
48558	501	6.930	6.830	+1.5		48808	501	1.550	1.530	+1.3		49183	501	24.200	23.000	+5.2	
48558	504	7.670	7.620	+0.7		48808	504	1.160	1.150	+0.9		49183	504	29.400	28.000	+5.0	
48558	506	7.180	7.210	-0.4		48808	506	1.340	1.360	-1.5		49183	506	26.100	25.200	+3.6	
48558	507	13.900	13.700	+1.5		48808	507	2.560	2.540	+0.8		49183	507	23.600	22.400	+5.4	
48558	508	10.400	10.600	-1.9		48808	508	1.630	1.660	-1.8		49183	508	8.560	8.390	+2.0	
48558	509	15.600	15.100	+3.3		48808	509	2.320	2.270	+2.2		49183	509	15.900	14.800	+7.4	
48558	514	13.100	12.900	+1.6		48808	514	1.520	1.500	+1.3		49183	514	15.000	14.200	+5.6	

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LOSS COST PERCENT CHANGE BY CLASS

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49184	501	51.000	48.500	+5.2		49617	501	0.250	0.248	+0.8		49802	501	14.700	14.000	+5.0	
49184	504	62.100	59.100	+5.1		49617	504	0.300	0.290	+3.4		49802	504	17.900	17.100	+4.7	
49184	506	55.000	53.300	+3.2		49617	506	0.270	0.270	0.0		49802	506	15.900	15.400	+3.2	
49184	507	49.800	47.300	+5.3		49617	507	0.250	0.247	+1.2		49802	507	14.400	13.700	+5.1	
49184	508	18.100	17.700	+2.3		49617	508	0.181	0.184	-1.6		49802	508	5.220	5.120	+2.0	
49184	509	33.400	31.300	+6.7		49617	509	0.204	0.197	+3.6		49802	509	9.670	9.040	+7.0	
49184	514	31.700	30.000	+5.7		49617	514	0.193	0.188	+2.7		49802	514	9.160	8.690	+5.4	
49185	501	46.400	44.100	+5.2		49618	501	0.211	0.208	+1.4		49803	501	26.100	24.800	+5.2	
49185	504	56.500	53.800	+5.0		49618	504	0.250	0.247	+1.2		49803	504	31.800	30.300	+5.0	
49185	506	50.100	48.500	+3.3		49618	506	0.227	0.228	-0.4		49803	506	28.200	27.300	+3.3	
49185	507	45.300	43.100	+5.1		49618	507	0.211	0.207	+1.9		49803	507	25.500	24.200	+5.4	
49185	508	16.400	16.100	+1.9		49618	508	0.152	0.154	-1.3		49803	508	9.240	9.060	+2.0	
49185	509	30.400	28.500	+6.7		49618	509	0.171	0.166	+3.0		49803	509	17.100	16.000	+6.9	
49185	514	28.800	27.300	+5.5		49618	514	0.162	0.158	+2.5		49803	514	16.200	15.400	+5.2	
49239	501	0.205	0.207	-1.0		49619	501	0.400	0.390	+2.6		49840	501	1.410	1.390	+1.4	
49239	504	0.177	0.180	-1.7		49619	504	0.470	0.470	0.0		49840	504	1.030	1.030	0.0	
49239	506	0.208	0.209	-0.5		49619	506	0.430	0.430	0.0		49840	506	1.060	1.040	+1.9	
49239	507	0.129	0.130	-0.8		49619	507	0.400	0.390	+2.6		49840	507	1.550	1.520	+2.0	
49239	508	0.169	0.169	0.0		49619	508	0.290	0.290	0.0		49840	508	0.870	0.850	+2.4	
49239	509	0.175	0.176	-0.6		49619	509	0.320	0.310	+3.2		49840	509	1.540	1.510	+2.0	
49239	514	0.154	0.154	0.0		49619	514	0.300	0.300	0.0		49840	514	1.250	1.220	+2.5	
49292	501	1.450	1.380	+5.1		49763	501	2.580	2.540	+1.6		49870	501	60.900	60.000	+1.5	
49292	504	1.760	1.680	+4.8		49763	504	3.070	3.020	+1.7		49870	504	67.400	67.000	+0.6	
49292	506	1.560	1.510	+3.3		49763	506	2.780	2.790	-0.4		49870	506	63.100	63.300	-0.3	
49292	507	1.420	1.350	+5.2		49763	507	2.570	2.530	+1.6		49870	507	122.000	121.000	+0.8	
49292	508	0.510	0.500	+2.0		49763	508	1.860	1.890	-1.6		49870	508	91.300	92.800	-1.6	
49292	509	0.950	0.890	+6.7		49763	509	2.090	2.020	+3.5		49870	509	137.000	133.000	+3.0	
49292	514	0.900	0.850	+5.9		49763	514	1.980	1.930	+2.6		49870	514	115.000	113.000	+1.8	
49333	501	10.600	10.100	+5.0		49801	501	166.000	158.000	+5.1		50010	501	0.204	0.215	-5.1	
49333	504	12.900	12.300	+4.9		49801	504	202.000	193.000	+4.7		50010	504	0.133	0.141	-5.7	
49333	506	11.500	11.100	+3.6		49801	506	179.000	174.000	+2.9		50010	506	0.194	0.203	-4.4	
49333	507	10.400	9.870	+5.4		49801	507	162.000	154.000	+5.2		50010	507	0.250	0.270	-7.4	
49333	508	3.770	3.690	+2.2		49801	508	58.900	57.700	+2.1		50010	508	0.114	0.119	-4.2	
49333	509	6.980	6.520	+7.1		49801	509	109.000	102.000	+6.9		50010	509	0.158	0.166	-4.8	
49333	514	6.610	6.270	+5.4		49801	514	103.000	98.000	+5.1		50010	514	0.116	0.122	-4.9	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
50011	501	0.099	0.105	-5.7		50019	501	0.054	0.057	-5.3		51116	501	0.156	0.164	-4.9	
50011	504	0.064	0.068	-5.9		50019	504	0.035	0.037	-5.4		51116	504	0.100	0.107	-6.5	
50011	506	0.108	0.113	-4.4		50019	506	0.051	0.054	-5.6		51116	506	0.169	0.177	-4.5	
50011	507	0.095	0.100	-5.0		50019	507	0.067	0.071	-5.6		51116	507	0.149	0.157	-5.1	
50011	508	0.042	0.044	-4.5		50019	508	0.030	0.031	-3.2		51116	508	0.066	0.069	-4.3	
50011	509	0.071	0.075	-5.3		50019	509	0.042	0.044	-4.5		51116	509	0.111	0.117	-5.1	
50011	514	0.053	0.056	-5.4		50019	514	0.031	0.032	-3.1		51116	514	0.083	0.088	-5.7	
50012	501	0.076	0.079	-3.8		50045	501	0.231	0.243	-4.9		51201	501	0.035	0.037	-5.4	
50012	504	0.049	0.052	-5.8		50045	504	0.151	0.160	-5.6		51201	504	0.023	0.024	-4.2	
50012	506	0.072	0.075	-4.0		50045	506	0.219	0.229	-4.4		51201	506	0.033	0.035	-5.7	
50012	507	0.094	0.099	-5.1		50045	507	0.290	0.300	-3.3		51201	507	0.044	0.046	-4.3	
50012	508	0.042	0.044	-4.5		50045	508	0.128	0.134	-4.5		51201	508	0.019	0.020	-5.0	
50012	509	0.058	0.061	-4.9		50045	509	0.179	0.188	-4.8		51201	509	0.027	0.028	-3.6	
50012	514	0.043	0.045	-4.4		50045	514	0.132	0.138	-4.3		51201	514	0.020	0.021	-4.8	
50015	501	0.133	0.140	-5.0		50047	501	0.026	0.027	-3.7		51205	501	0.106	0.112	-5.4	
50015	504	0.087	0.092	-5.4		50047	504	0.017	0.018	-5.6		51205	504	0.069	0.074	-6.8	
50015	506	0.126	0.132	-4.5		50047	506	0.025	0.026	-3.8		51205	506	0.101	0.106	-4.7	
50015	507	0.165	0.174	-5.2		50047	507	0.032	0.034	-5.9		51205	507	0.133	0.139	-4.3	
50015	508	0.074	0.077	-3.9		50047	508	0.014	0.015	-6.7		51205	508	0.059	0.062	-4.8	
50015	509	0.103	0.108	-4.6		50047	509	0.020	0.021	-4.8		51205	509	0.082	0.086	-4.7	
50015	514	0.076	0.079	-3.8		50047	514	0.015	0.016	-6.3		51205	514	0.061	0.064	-4.7	
50017	501	0.101	0.106	-4.7		51001	501	0.062	0.065	-4.6		51206	501	0.017	0.018	-5.6	
50017	504	0.066	0.070	-5.7		51001	504	0.040	0.042	-4.8		51206	504	0.011	0.012	-8.3	
50017	506	0.096	0.100	-4.0		51001	506	0.067	0.070	-4.3		51206	506	0.016	0.017	-5.9	
50017	507	0.126	0.132	-4.5		51001	507	0.059	0.062	-4.8		51206	507	0.021	0.022	-4.5	
50017	508	0.056	0.059	-5.1		51001	508	0.026	0.027	-3.7		51206	508	0.009	0.010	-10.0	
50017	509	0.078	0.082	-4.9		51001	509	0.044	0.046	-4.3		51206	509	0.013	0.014	-7.1	
50017	514	0.058	0.060	-3.3		51001	514	0.033	0.035	-5.7		51206	514	0.009	0.010	-10.0	
50018	501	0.091	0.096	-5.2		51005	501	0.013	0.013	0.0		51210	501	0.108	0.114	-5.3	
50018	504	0.058	0.062	-6.5		51005	504	0.008	0.009	-11.1		51210	504	0.069	0.074	-6.8	
50018	506	0.098	0.103	-4.9		51005	506	0.014	0.014	0.0		51210	506	0.117	0.123	-4.9	
50018	507	0.087	0.091	-4.4		51005	507	0.012	0.013	-7.7		51210	507	0.103	0.109	-5.5	
50018	508	0.038	0.040	-5.0		51005	508	0.005	0.006	-16.7		51210	508	0.046	0.048	-4.2	
50018	509	0.065	0.068	-4.4		51005	509	0.009	0.010	-10.0		51210	509	0.077	0.081	-4.9	
50018	514	0.049	0.051	-3.9		51005	514	0.007	0.007	0.0		51210	514	0.058	0.061	-4.9	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51220	501	0.370	0.390	-5.1		51240	501	0.420	0.440	-4.5		51253	501	0.108	0.114	-5.3	
51220	504	0.237	0.250	-5.2		51240	504	0.270	0.290	-6.9		51253	504	0.070	0.075	-6.7	
51220	506	0.400	0.420	-4.8		51240	506	0.400	0.420	-4.8		51253	506	0.102	0.107	-4.7	
51220	507	0.350	0.370	-5.4		51240	507	0.520	0.550	-5.5		51253	507	0.135	0.141	-4.3	
51220	508	0.156	0.163	-4.3		51240	508	0.233	0.244	-4.5		51253	508	0.060	0.063	-4.8	
51220	509	0.260	0.280	-7.1		51240	509	0.320	0.340	-5.9		51253	509	0.084	0.088	-4.5	
51220	514	0.198	0.208	-4.8		51240	514	0.239	0.250	-4.4		51253	514	0.062	0.065	-4.6	
51221	501	0.205	0.217	-5.5		51241	501	1.250	1.310	-4.6		51254	501	0.034	0.035	-2.9	
51221	504	0.132	0.141	-6.4		51241	504	0.810	0.860	-5.8		51254	504	0.022	0.023	-4.3	
51221	506	0.223	0.234	-4.7		51241	506	1.180	1.240	-4.8		51254	506	0.032	0.033	-3.0	
51221	507	0.196	0.207	-5.3		51241	507	1.550	1.630	-4.9		51254	507	0.042	0.044	-4.5	
51221	508	0.087	0.091	-4.4		51241	508	0.690	0.730	-5.5		51254	508	0.019	0.020	-5.0	
51221	509	0.146	0.154	-5.2		51241	509	0.960	1.010	-5.0		51254	509	0.026	0.027	-3.7	
51221	514	0.110	0.116	-5.2		51241	514	0.710	0.750	-5.3		51254	514	0.019	0.020	-5.0	
51222	501	0.250	0.260	-3.8		51250	501	0.280	0.300	-6.7		51255	501	0.720	0.760	-5.3	
51222	504	0.160	0.171	-6.4		51250	504	0.182	0.195	-6.7		51255	504	0.460	0.490	-6.1	
51222	506	0.270	0.280	-3.6		51250	506	0.310	0.320	-3.1		51255	506	0.780	0.820	-4.9	
51222	507	0.239	0.250	-4.4		51250	507	0.270	0.290	-6.9		51255	507	0.690	0.730	-5.5	
51222	508	0.106	0.110	-3.6		51250	508	0.120	0.126	-4.8		51255	508	0.300	0.320	-6.3	
51222	509	0.178	0.188	-5.3		51250	509	0.203	0.214	-5.1		51255	509	0.510	0.540	-5.6	
51222	514	0.134	0.141	-5.0		51250	514	0.152	0.160	-5.0		51255	514	0.390	0.410	-4.9	
51224	501	0.260	0.280	-7.1		51251	501	0.036	0.038	-5.3		51300	501	0.158	0.164	-3.7	
51224	504	0.168	0.180	-6.7		51251	504	0.024	0.025	-4.0		51300	504	0.046	0.049	-6.1	
51224	506	0.280	0.300	-6.7		51251	506	0.034	0.036	-5.6		51300	506	0.184	0.191	-3.7	
51224	507	0.250	0.260	-3.8		51251	507	0.045	0.047	-4.3		51300	507	0.082	0.084	-2.4	
51224	508	0.111	0.116	-4.3		51251	508	0.020	0.021	-4.8		51300	508	0.075	0.077	-2.6	
51224	509	0.187	0.197	-5.1		51251	509	0.028	0.029	-3.4		51300	509	0.125	0.130	-3.8	
51224	514	0.140	0.148	-5.4		51251	514	0.021	0.022	-4.5		51300	514	0.096	0.100	-4.0	
51230	501	0.045	0.047	-4.3		51252	501	0.127	0.133	-4.5		51305	501	0.158	0.164	-3.7	
51230	504	0.029	0.031	-6.5		51252	504	0.083	0.088	-5.7		51305	504	0.046	0.049	-6.1	
51230	506	0.048	0.051	-5.9		51252	506	0.120	0.126	-4.8		51305	506	0.184	0.191	-3.7	
51230	507	0.043	0.045	-4.4		51252	507	0.158	0.166	-4.8		51305	507	0.082	0.084	-2.4	
51230	508	0.019	0.020	-5.0		51252	508	0.070	0.074	-5.4		51305	508	0.075	0.077	-2.6	
51230	509	0.032	0.033	-3.0		51252	509	0.098	0.103	-4.9		51305	509	0.125	0.130	-3.8	
51230	514	0.024	0.025	-4.0		51252	514	0.072	0.076	-5.3		51305	514	0.096	0.100	-4.0	

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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
51315	501	0.133	0.134	-0.7		51351	501	0.238	0.247	-3.6		51358	501	0.460	0.460	0.0	
51315	504	0.115	0.117	-1.7		51351	504	0.069	0.073	-5.5		51358	504	0.390	0.400	-2.5	
51315	506	0.135	0.136	-0.7		51351	506	0.280	0.290	-3.4		51358	506	0.460	0.460	0.0	
51315	507	0.084	0.084	0.0		51351	507	0.123	0.127	-3.1		51358	507	0.290	0.290	0.0	
51315	508	0.110	0.110	0.0		51351	508	0.113	0.116	-2.6		51358	508	0.370	0.380	-2.6	
51315	509	0.114	0.114	0.0		51351	509	0.188	0.195	-3.6		51358	509	0.390	0.390	0.0	
51315	514	0.100	0.100	0.0		51351	514	0.145	0.150	-3.3		51358	514	0.340	0.340	0.0	
51330	501	0.110	0.116	-5.2		51352	501	0.330	0.340	-2.9		51359	501	0.400	0.400	0.0	
51330	504	0.070	0.075	-6.7		51352	504	0.095	0.100	-5.0		51359	504	0.340	0.350	-2.9	
51330	506	0.119	0.125	-4.8		51352	506	0.380	0.390	-2.6		51359	506	0.410	0.410	0.0	
51330	507	0.105	0.110	-4.5		51352	507	0.169	0.174	-2.9		51359	507	0.250	0.250	0.0	
51330	508	0.046	0.048	-4.2		51352	508	0.154	0.159	-3.1		51359	508	0.330	0.330	0.0	
51330	509	0.078	0.082	-4.9		51352	509	0.260	0.270	-3.7		51359	509	0.340	0.340	0.0	
51330	514	0.059	0.062	-4.8		51352	514	0.199	0.206	-3.4		51359	514	0.300	0.300	0.0	
51333	501	0.036	0.038	-5.3		51355	501	0.223	0.231	-3.5		51370	501	0.410	0.430	-4.7	
51333	504	0.023	0.025	-8.0		51355	504	0.065	0.068	-4.4		51370	504	0.270	0.280	-3.6	
51333	506	0.039	0.041	-4.9		51355	506	0.260	0.270	-3.7		51370	506	0.390	0.410	-4.9	
51333	507	0.034	0.036	-5.6		51355	507	0.115	0.119	-3.4		51370	507	0.510	0.540	-5.6	
51333	508	0.015	0.016	-6.3		51355	508	0.105	0.108	-2.8		51370	508	0.228	0.238	-4.2	
51333	509	0.026	0.027	-3.7		51355	509	0.176	0.182	-3.3		51370	509	0.320	0.330	-3.0	
51333	514	0.019	0.020	-5.0		51355	514	0.135	0.140	-3.6		51370	514	0.234	0.245	-4.5	
51340	501	0.035	0.036	-2.8		51356	501	0.240	0.249	-3.6		51380	501	0.041	0.043	-4.7	
51340	504	0.023	0.024	-4.2		51356	504	0.070	0.074	-5.4		51380	504	0.027	0.028	-3.6	
51340	506	0.033	0.034	-2.9		51356	506	0.280	0.290	-3.4		51380	506	0.039	0.041	-4.9	
51340	507	0.043	0.045	-4.4		51356	507	0.124	0.128	-3.1		51380	507	0.051	0.054	-5.6	
51340	508	0.019	0.020	-5.0		51356	508	0.113	0.117	-3.4		51380	508	0.023	0.024	-4.2	
51340	509	0.027	0.028	-3.6		51356	509	0.190	0.197	-3.6		51380	509	0.032	0.033	-3.0	
51340	514	0.020	0.021	-4.8		51356	514	0.146	0.151	-3.3		51380	514	0.023	0.025	-8.0	
51350	501	0.270	0.280	-3.6		51357	501	0.189	0.190	-0.5		51400	501	0.260	0.270	-3.7	
51350	504	0.077	0.082	-6.1		51357	504	0.163	0.166	-1.8		51400	504	0.165	0.176	-6.2	
51350	506	0.310	0.320	-3.1		51357	506	0.192	0.193	-0.5		51400	506	0.280	0.290	-3.4	
51350	507	0.137	0.142	-3.5		51357	507	0.119	0.120	-0.8		51400	507	0.245	0.260	-5.8	
51350	508	0.126	0.129	-2.3		51357	508	0.155	0.156	-0.6		51400	508	0.108	0.114	-5.3	
51350	509	0.210	0.218	-3.7		51357	509	0.161	0.162	-0.6		51400	509	0.183	0.193	-5.2	
51350	514	0.162	0.168	-3.6		51357	514	0.142	0.142	0.0		51400	514	0.137	0.145	-5.5	

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LOSS COST PERCENT CHANGE BY CLASS

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51401	501	0.380	0.400	-5.0		51551	501	0.033	0.035	-5.7		51576	501	0.184	0.194	-5.2	
51401	504	0.243	0.260	-6.5		51551	504	0.022	0.023	-4.3		51576	504	0.120	0.128	-6.3	
51401	506	0.410	0.430	-4.7		51551	506	0.032	0.033	-3.0		51576	506	0.175	0.183	-4.4	
51401	507	0.360	0.380	-5.3		51551	507	0.041	0.044	-6.8		51576	507	0.230	0.241	-4.6	
51401	508	0.160	0.167	-4.2		51551	508	0.019	0.019	0.0		51576	508	0.103	0.107	-3.7	
51401	509	0.270	0.280	-3.6		51551	509	0.026	0.027	-3.7		51576	509	0.143	0.150	-4.7	
51401	514	0.202	0.213	-5.2		51551	514	0.019	0.020	-5.0		51576	514	0.105	0.110	-4.5	
51500	501	0.078	0.082	-4.9		51552	501	0.058	0.061	-4.9		51600	501	0.126	0.132	-4.5	
51500	504	0.051	0.054	-5.6		51552	504	0.038	0.040	-5.0		51600	504	0.082	0.087	-5.7	
51500	506	0.074	0.077	-3.9		51552	506	0.055	0.057	-3.5		51600	506	0.119	0.125	-4.8	
51500	507	0.097	0.102	-4.9		51552	507	0.072	0.075	-4.0		51600	507	0.156	0.164	-4.9	
51500	508	0.043	0.045	-4.4		51552	508	0.032	0.034	-5.9		51600	508	0.070	0.073	-4.1	
51500	509	0.060	0.063	-4.8		51552	509	0.045	0.047	-4.3		51600	509	0.097	0.102	-4.9	
51500	514	0.044	0.046	-4.3		51552	514	0.033	0.034	-2.9		51600	514	0.072	0.075	-4.0	
51516	501	0.103	0.101	+2.0		51553	501	0.103	0.108	-4.6		51613	501	0.083	0.087	-4.6	
51516	504	0.075	0.075	0.0		51553	504	0.067	0.071	-5.6		51613	504	0.054	0.057	-5.3	
51516	506	0.077	0.075	+2.7		51553	506	0.097	0.102	-4.9		51613	506	0.079	0.082	-3.7	
51516	507	0.113	0.111	+1.8		51553	507	0.128	0.135	-5.2		51613	507	0.103	0.108	-4.6	
51516	508	0.064	0.062	+3.2		51553	508	0.057	0.060	-5.0		51613	508	0.046	0.048	-4.2	
51516	509	0.112	0.110	+1.8		51553	509	0.079	0.084	-6.0		51613	509	0.064	0.067	-4.5	
51516	514	0.091	0.089	+2.2		51553	514	0.059	0.061	-3.3		51613	514	0.047	0.049	-4.1	
51517	501	0.117	0.115	+1.7		51554	501	0.010	0.010	0.0		51625	501	0.057	0.060	-5.0	
51517	504	0.085	0.085	0.0		51554	504	0.006	0.007	-14.3		51625	504	0.036	0.039	-7.7	
51517	506	0.087	0.085	+2.4		51554	506	0.009	0.010	-10.0		51625	506	0.061	0.064	-4.7	
51517	507	0.128	0.126	+1.6		51554	507	0.012	0.013	-7.7		51625	507	0.054	0.057	-5.3	
51517	508	0.072	0.070	+2.9		51554	508	0.005	0.006	-16.7		51625	508	0.024	0.025	-4.0	
51517	509	0.127	0.124	+2.4		51554	509	0.008	0.008	0.0		51625	509	0.040	0.042	-4.8	
51517	514	0.103	0.101	+2.0		51554	514	0.006	0.006	0.0		51625	514	0.030	0.032	-6.3	
51550	501	0.096	0.101	-5.0		51575	501	0.071	0.074	-4.1		51666	501	0.113	0.117	-3.4	
51550	504	0.063	0.066	-4.5		51575	504	0.021	0.022	-4.5		51666	504	0.033	0.035	-5.7	
51550	506	0.091	0.095	-4.2		51575	506	0.083	0.086	-3.5		51666	506	0.131	0.136	-3.7	
51550	507	0.119	0.125	-4.8		51575	507	0.037	0.038	-2.6		51666	507	0.058	0.060	-3.3	
51550	508	0.053	0.056	-5.4		51575	508	0.034	0.035	-2.9		51666	508	0.053	0.055	-3.6	
51550	509	0.074	0.078	-5.1		51575	509	0.056	0.058	-3.4		51666	509	0.089	0.093	-4.3	
51550	514	0.055	0.057	-3.5		51575	514	0.043	0.045	-4.4		51666	514	0.069	0.071	-2.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51702	501	0.170	0.179	-5.0		51767	501	0.033	0.034	-2.9		51809	501	0.350	0.370	-5.4	
51702	504	0.109	0.116	-6.0		51767	504	0.010	0.010	0.0		51809	504	0.229	0.243	-5.8	
51702	506	0.184	0.193	-4.7		51767	506	0.038	0.040	-5.0		51809	506	0.330	0.350	-5.7	
51702	507	0.162	0.171	-5.3		51767	507	0.017	0.018	-5.6		51809	507	0.440	0.460	-4.3	
51702	508	0.072	0.075	-4.0		51767	508	0.016	0.016	0.0		51809	508	0.195	0.204	-4.4	
51702	509	0.121	0.127	-4.7		51767	509	0.026	0.027	-3.7		51809	509	0.270	0.290	-6.9	
51702	514	0.091	0.095	-4.2		51767	514	0.020	0.021	-4.8		51809	514	0.200	0.210	-4.8	
51703	501	0.070	0.074	-5.4		51777	501	0.115	0.119	-3.4		51833	501	0.172	0.179	-3.9	
51703	504	0.045	0.048	-6.3		51777	504	0.033	0.035	-5.7		51833	504	0.050	0.053	-5.7	
51703	506	0.076	0.080	-5.0		51777	506	0.133	0.138	-3.6		51833	506	0.200	0.207	-3.4	
51703	507	0.067	0.071	-5.6		51777	507	0.059	0.061	-3.3		51833	507	0.089	0.092	-3.3	
51703	508	0.030	0.031	-3.2		51777	508	0.054	0.056	-3.6		51833	508	0.081	0.084	-3.6	
51703	509	0.050	0.053	-5.7		51777	509	0.091	0.094	-3.2		51833	509	0.136	0.141	-3.5	
51703	514	0.038	0.040	-5.0		51777	514	0.070	0.072	-2.8		51833	514	0.105	0.109	-3.7	
51734	501	0.132	0.139	-5.0		51790	501	0.191	0.199	-4.0		51850	501	0.270	0.280	-3.6	
51734	504	0.085	0.090	-5.6		51790	504	0.055	0.059	-6.8		51850	504	0.170	0.182	-6.6	
51734	506	0.143	0.150	-4.7		51790	506	0.222	0.230	-3.5		51850	506	0.290	0.300	-3.3	
51734	507	0.126	0.133	-5.3		51790	507	0.099	0.102	-2.9		51850	507	0.250	0.270	-7.4	
51734	508	0.056	0.058	-3.4		51790	508	0.090	0.093	-3.2		51850	508	0.112	0.117	-4.3	
51734	509	0.094	0.099	-5.1		51790	509	0.151	0.157	-3.8		51850	509	0.189	0.200	-5.5	
51734	514	0.071	0.074	-4.1		51790	514	0.116	0.121	-4.1		51850	514	0.142	0.149	-4.7	
51741	501	0.219	0.230	-4.8		51796	501	0.080	0.084	-4.8		51851	501	0.180	0.190	-5.3	
51741	504	0.143	0.151	-5.3		51796	504	0.052	0.055	-5.5		51851	504	0.115	0.123	-6.5	
51741	506	0.207	0.217	-4.6		51796	506	0.075	0.079	-5.1		51851	506	0.195	0.205	-4.9	
51741	507	0.270	0.290	-6.9		51796	507	0.099	0.104	-4.8		51851	507	0.172	0.181	-5.0	
51741	508	0.121	0.127	-4.7		51796	508	0.044	0.046	-4.3		51851	508	0.076	0.079	-3.8	
51741	509	0.169	0.178	-5.1		51796	509	0.062	0.065	-4.6		51851	509	0.128	0.135	-5.2	
51741	514	0.125	0.131	-4.6		51796	514	0.045	0.048	-6.3		51851	514	0.096	0.101	-5.0	
51752	501	0.184	0.194	-5.2		51808	501	0.280	0.300	-6.7		51852	501	0.420	0.440	-4.5	
51752	504	0.120	0.128	-6.3		51808	504	0.185	0.196	-5.6		51852	504	0.270	0.290	-6.9	
51752	506	0.175	0.183	-4.4		51808	506	0.270	0.280	-3.6		51852	506	0.460	0.480	-4.2	
51752	507	0.230	0.241	-4.6		51808	507	0.350	0.370	-5.4		51852	507	0.400	0.420	-4.8	
51752	508	0.103	0.107	-3.7		51808	508	0.157	0.165	-4.8		51852	508	0.178	0.186	-4.3	
51752	509	0.143	0.150	-4.7		51808	509	0.219	0.230	-4.8		51852	509	0.300	0.320	-6.3	
51752	514	0.105	0.110	-4.5		51808	514	0.161	0.169	-4.7		51852	514	0.225	0.237	-5.1	

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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
51853	501	0.170	0.179	-5.0		51869	501	0.094	0.099	-5.1		51909	501	0.240	0.250	-4.0	
51853	504	0.109	0.116	-6.0		51869	504	0.061	0.065	-6.2		51909	504	0.154	0.164	-6.1	
51853	506	0.184	0.193	-4.7		51869	506	0.089	0.093	-4.3		51909	506	0.260	0.270	-3.7	
51853	507	0.162	0.171	-5.3		51869	507	0.117	0.123	-4.9		51909	507	0.229	0.241	-5.0	
51853	508	0.072	0.075	-4.0		51869	508	0.052	0.055	-5.5		51909	508	0.101	0.106	-4.7	
51853	509	0.121	0.127	-4.7		51869	509	0.073	0.076	-3.9		51909	509	0.171	0.180	-5.0	
51853	514	0.091	0.095	-4.2		51869	514	0.053	0.056	-5.4		51909	514	0.128	0.135	-5.2	
51854	501	0.380	0.400	-5.0		51877	501	0.530	0.560	-5.4		51919	501	0.088	0.092	-4.3	
51854	504	0.244	0.260	-6.2		51877	504	0.340	0.370	-8.1		51919	504	0.057	0.061	-6.6	
51854	506	0.410	0.430	-4.7		51877	506	0.500	0.520	-3.8		51919	506	0.083	0.087	-4.6	
51854	507	0.360	0.380	-5.3		51877	507	0.660	0.690	-4.3		51919	507	0.109	0.115	-5.2	
51854	508	0.160	0.168	-4.8		51877	508	0.290	0.310	-6.5		51919	508	0.049	0.051	-3.9	
51854	509	0.270	0.290	-6.9		51877	509	0.410	0.430	-4.7		51919	509	0.068	0.071	-4.2	
51854	514	0.203	0.214	-5.1		51877	514	0.300	0.320	-6.3		51919	514	0.050	0.052	-3.8	
51855	501	0.400	0.420	-4.8		51889	501	0.087	0.091	-4.4		51926	501	0.089	0.094	-5.3	
51855	504	0.260	0.270	-3.7		51889	504	0.057	0.060	-5.0		51926	504	0.058	0.062	-6.5	
51855	506	0.430	0.450	-4.4		51889	506	0.082	0.086	-4.7		51926	506	0.085	0.089	-4.5	
51855	507	0.380	0.400	-5.0		51889	507	0.108	0.114	-5.3		51926	507	0.111	0.117	-5.1	
51855	508	0.168	0.176	-4.5		51889	508	0.048	0.051	-5.9		51926	508	0.050	0.052	-3.8	
51855	509	0.280	0.300	-6.7		51889	509	0.067	0.071	-5.6		51926	509	0.069	0.073	-5.5	
51855	514	0.213	0.225	-5.3		51889	514	0.050	0.052	-3.8		51926	514	0.051	0.053	-3.8	
51856	501	0.219	0.231	-5.2		51896	501	0.041	0.043	-4.7		51927	501	0.048	0.051	-5.9	
51856	504	0.141	0.150	-6.0		51896	504	0.026	0.028	-7.1		51927	504	0.032	0.033	-3.0	
51856	506	0.238	0.250	-4.8		51896	506	0.039	0.040	-2.5		51927	506	0.046	0.048	-4.2	
51856	507	0.209	0.221	-5.4		51896	507	0.051	0.053	-3.8		51927	507	0.060	0.063	-4.8	
51856	508	0.092	0.097	-5.2		51896	508	0.023	0.024	-4.2		51927	508	0.027	0.028	-3.6	
51856	509	0.156	0.165	-5.5		51896	509	0.031	0.033	-6.1		51927	509	0.037	0.039	-5.1	
51856	514	0.117	0.123	-4.9		51896	514	0.023	0.024	-4.2		51927	514	0.028	0.029	-3.4	
51857	501	0.380	0.400	-5.0		51900	501	0.129	0.134	-3.7		51934	501	0.098	0.103	-4.9	
51857	504	0.241	0.260	-7.3		51900	504	0.037	0.039	-5.1		51934	504	0.064	0.068	-5.9	
51857	506	0.410	0.430	-4.7		51900	506	0.150	0.155	-3.2		51934	506	0.093	0.097	-4.1	
51857	507	0.360	0.380	-5.3		51900	507	0.066	0.069	-4.3		51934	507	0.122	0.128	-4.7	
51857	508	0.158	0.166	-4.8		51900	508	0.061	0.063	-3.2		51934	508	0.054	0.057	-5.3	
51857	509	0.270	0.280	-3.6		51900	509	0.102	0.105	-2.9		51934	509	0.076	0.080	-5.0	
51857	514	0.201	0.211	-4.7		51900	514	0.078	0.081	-3.7		51934	514	0.056	0.058	-3.4	

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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
51941	501	0.089	0.094	-5.3		51959	501	0.310	0.320	-3.1		51986	501	0.204	0.215	-5.1	
51941	504	0.058	0.062	-6.5		51959	504	0.201	0.213	-5.6		51986	504	0.133	0.141	-5.7	
51941	506	0.084	0.088	-4.5		51959	506	0.290	0.310	-6.5		51986	506	0.194	0.203	-4.4	
51941	507	0.111	0.116	-4.3		51959	507	0.380	0.400	-5.0		51986	507	0.250	0.270	-7.4	
51941	508	0.049	0.052	-5.8		51959	508	0.171	0.179	-4.5		51986	508	0.114	0.119	-4.2	
51941	509	0.069	0.072	-4.2		51959	509	0.238	0.250	-4.8		51986	509	0.158	0.166	-4.8	
51941	514	0.051	0.053	-3.8		51959	514	0.175	0.184	-4.9		51986	514	0.116	0.122	-4.9	
51942	501	0.142	0.150	-5.3		51960	501	0.041	0.043	-4.7		51999	501	0.086	0.091	-5.5	
51942	504	0.093	0.098	-5.1		51960	504	0.026	0.028	-7.1		51999	504	0.056	0.060	-6.7	
51942	506	0.135	0.141	-4.3		51960	506	0.039	0.040	-2.5		51999	506	0.082	0.085	-3.5	
51942	507	0.177	0.186	-4.8		51960	507	0.051	0.053	-3.8		51999	507	0.107	0.113	-5.3	
51942	508	0.079	0.083	-4.8		51960	508	0.023	0.024	-4.2		51999	508	0.048	0.050	-4.0	
51942	509	0.110	0.116	-5.2		51960	509	0.031	0.033	-6.1		51999	509	0.067	0.070	-4.3	
51942	514	0.081	0.085	-4.7		51960	514	0.023	0.024	-4.2		51999	514	0.049	0.051	-3.9	
51956	501	0.380	0.400	-5.0		51970	501	0.177	0.186	-4.8		52002	501	0.076	0.079	-3.8	
51956	504	0.250	0.270	-7.4		51970	504	0.115	0.122	-5.7		52002	504	0.049	0.052	-5.8	
51956	506	0.360	0.380	-5.3		51970	506	0.168	0.175	-4.0		52002	506	0.072	0.075	-4.0	
51956	507	0.480	0.500	-4.0		51970	507	0.220	0.231	-4.8		52002	507	0.094	0.099	-5.1	
51956	508	0.213	0.223	-4.5		51970	508	0.098	0.103	-4.9		52002	508	0.042	0.044	-4.5	
51956	509	0.300	0.310	-3.2		51970	509	0.137	0.144	-4.9		52002	509	0.058	0.061	-4.9	
51956	514	0.219	0.229	-4.4		51970	514	0.101	0.106	-4.7		52002	514	0.043	0.045	-4.4	
51957	501	0.340	0.360	-5.6		51982	501	0.052	0.055	-5.5		52075	501	0.209	0.220	-5.0	
51957	504	0.221	0.234	-5.6		51982	504	0.034	0.036	-5.6		52075	504	0.134	0.143	-6.3	
51957	506	0.320	0.340	-5.9		51982	506	0.049	0.052	-5.8		52075	506	0.227	0.238	-4.6	
51957	507	0.420	0.440	-4.5		51982	507	0.065	0.068	-4.4		52075	507	0.200	0.210	-4.8	
51957	508	0.188	0.197	-4.6		51982	508	0.029	0.030	-3.3		52075	508	0.088	0.092	-4.3	
51957	509	0.260	0.270	-3.7		51982	509	0.040	0.042	-4.8		52075	509	0.149	0.157	-5.1	
51957	514	0.193	0.202	-4.5		51982	514	0.030	0.031	-3.2		52075	514	0.112	0.118	-5.1	
51958	501	0.300	0.320	-6.3		51985	501	0.096	0.094	+2.1		52076	501	0.250	0.270	-7.4	
51958	504	0.196	0.208	-5.8		51985	504	0.070	0.070	0.0		52076	504	0.162	0.173	-6.4	
51958	506	0.280	0.300	-6.7		51985	506	0.072	0.070	+2.9		52076	506	0.270	0.290	-6.9	
51958	507	0.370	0.390	-5.1		51985	507	0.106	0.104	+1.9		52076	507	0.241	0.250	-3.6	
51958	508	0.167	0.175	-4.6		51985	508	0.059	0.058	+1.7		52076	508	0.106	0.111	-4.5	
51958	509	0.232	0.244	-4.9		51985	509	0.105	0.102	+2.9		52076	509	0.179	0.189	-5.3	
51958	514	0.171	0.180	-5.0		51985	514	0.085	0.083	+2.4		52076	514	0.135	0.142	-4.9	

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LOSS COST PERCENT CHANGE BY CLASS

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52109	501	0.019	0.020	-5.0		52341	501	0.051	0.054	-5.6		52432	501	0.095	0.100	-5.0	
52109	504	0.012	0.013	-7.7		52341	504	0.033	0.035	-5.7		52432	504	0.062	0.066	-6.1	
52109	506	0.018	0.019	-5.3		52341	506	0.056	0.059	-5.1		52432	506	0.090	0.094	-4.3	
52109	507	0.024	0.025	-4.0		52341	507	0.049	0.052	-5.8		52432	507	0.118	0.124	-4.8	
52109	508	0.011	0.011	0.0		52341	508	0.022	0.023	-4.3		52432	508	0.053	0.055	-3.6	
52109	509	0.015	0.016	-6.3		52341	509	0.037	0.039	-5.1		52432	509	0.073	0.077	-5.2	
52109	514	0.011	0.011	0.0		52341	514	0.027	0.029	-6.9		52432	514	0.054	0.057	-5.3	
52134	501	0.250	0.270	-7.4		52342	501	0.149	0.157	-5.1		52433	501	0.087	0.091	-4.4	
52134	504	0.165	0.175	-5.7		52342	504	0.096	0.102	-5.9		52433	504	0.056	0.060	-6.7	
52134	506	0.240	0.250	-4.0		52342	506	0.162	0.170	-4.7		52433	506	0.082	0.086	-4.7	
52134	507	0.320	0.330	-3.0		52342	507	0.142	0.150	-5.3		52433	507	0.108	0.113	-4.4	
52134	508	0.141	0.147	-4.1		52342	508	0.063	0.066	-4.5		52433	508	0.048	0.050	-4.0	
52134	509	0.196	0.206	-4.9		52342	509	0.106	0.112	-5.4		52433	509	0.067	0.070	-4.3	
52134	514	0.144	0.151	-4.6		52342	514	0.080	0.084	-4.8		52433	514	0.049	0.052	-5.8	
52137	501	0.082	0.087	-5.7		52343	501	0.091	0.096	-5.2		52435	501	0.108	0.114	-5.3	
52137	504	0.053	0.056	-5.4		52343	504	0.058	0.062	-6.5		52435	504	0.071	0.075	-5.3	
52137	506	0.089	0.094	-5.3		52343	506	0.098	0.103	-4.9		52435	506	0.103	0.108	-4.6	
52137	507	0.079	0.083	-4.8		52343	507	0.087	0.091	-4.4		52435	507	0.135	0.142	-4.9	
52137	508	0.035	0.036	-2.8		52343	508	0.038	0.040	-5.0		52435	508	0.060	0.063	-4.8	
52137	509	0.059	0.062	-4.8		52343	509	0.065	0.068	-4.4		52435	509	0.084	0.088	-4.5	
52137	514	0.044	0.046	-4.3		52343	514	0.049	0.051	-3.9		52435	514	0.062	0.065	-4.6	
52150	501	0.470	0.490	-4.1		52401	501	0.280	0.300	-6.7		52438	501	0.078	0.082	-4.9	
52150	504	0.300	0.320	-6.3		52401	504	0.180	0.193	-6.7		52438	504	0.051	0.054	-5.6	
52150	506	0.440	0.460	-4.3		52401	506	0.300	0.320	-6.3		52438	506	0.074	0.078	-5.1	
52150	507	0.580	0.610	-4.9		52401	507	0.270	0.280	-3.6		52438	507	0.098	0.103	-4.9	
52150	508	0.260	0.270	-3.7		52401	508	0.119	0.124	-4.0		52438	508	0.044	0.046	-4.3	
52150	509	0.360	0.380	-5.3		52401	509	0.200	0.211	-5.2		52438	509	0.061	0.064	-4.7	
52150	514	0.270	0.280	-3.6		52401	514	0.150	0.158	-5.1		52438	514	0.045	0.047	-4.3	
52315	501	0.150	0.155	-3.2		52402	501	0.019	0.020	-5.0		52440	501	0.123	0.129	-4.7	
52315	504	0.043	0.046	-6.5		52402	504	0.012	0.013	-7.7		52440	504	0.080	0.085	-5.9	
52315	506	0.174	0.180	-3.3		52402	506	0.018	0.019	-5.3		52440	506	0.117	0.122	-4.1	
52315	507	0.077	0.080	-3.7		52402	507	0.024	0.025	-4.0		52440	507	0.153	0.161	-5.0	
52315	508	0.071	0.073	-2.7		52402	508	0.011	0.011	0.0		52440	508	0.068	0.072	-5.6	
52315	509	0.118	0.123	-4.1		52402	509	0.015	0.016	-6.3		52440	509	0.095	0.100	-5.0	
52315	514	0.091	0.094	-3.2		52402	514	0.011	0.011	0.0		52440	514	0.070	0.074	-5.4	

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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
52467	501	0.114	0.120	-5.0		52619	501	0.068	0.071	-4.2		52967	501	0.020	0.021	-4.8	
52467	504	0.074	0.079	-6.3		52619	504	0.044	0.047	-6.4		52967	504	0.013	0.014	-7.1	
52467	506	0.108	0.113	-4.4		52619	506	0.064	0.067	-4.5		52967	506	0.019	0.020	-5.0	
52467	507	0.142	0.149	-4.7		52619	507	0.085	0.089	-4.5		52967	507	0.025	0.027	-7.4	
52467	508	0.063	0.066	-4.5		52619	508	0.038	0.039	-2.6		52967	508	0.011	0.012	-8.3	
52467	509	0.088	0.092	-4.3		52619	509	0.052	0.055	-5.5		52967	509	0.016	0.017	-5.9	
52467	514	0.065	0.068	-4.4		52619	514	0.039	0.041	-4.9		52967	514	0.012	0.012	0.0	
52469	501	0.040	0.042	-4.8		52660	501	0.122	0.120	+1.7		53001	501	0.199	0.209	-4.8	
52469	504	0.026	0.028	-7.1		52660	504	0.089	0.089	0.0		53001	504	0.130	0.137	-5.1	
52469	506	0.038	0.040	-5.0		52660	506	0.091	0.089	+2.2		53001	506	0.188	0.197	-4.6	
52469	507	0.050	0.052	-3.8		52660	507	0.134	0.132	+1.5		53001	507	0.247	0.260	-5.0	
52469	508	0.022	0.023	-4.3		52660	508	0.075	0.074	+1.4		53001	508	0.110	0.115	-4.3	
52469	509	0.031	0.032	-3.1		52660	509	0.133	0.130	+2.3		53001	509	0.154	0.161	-4.3	
52469	514	0.023	0.024	-4.2		52660	514	0.108	0.106	+1.9		53001	514	0.113	0.119	-5.0	
52505	501	0.198	0.208	-4.8		52744	501	0.660	0.680	-2.9		53077	501	0.095	0.100	-5.0	
52505	504	0.129	0.137	-5.8		52744	504	0.191	0.202	-5.4		53077	504	0.062	0.066	-6.1	
52505	506	0.188	0.197	-4.6		52744	506	0.770	0.790	-2.5		53077	506	0.090	0.095	-5.3	
52505	507	0.247	0.260	-5.0		52744	507	0.340	0.350	-2.9		53077	507	0.119	0.125	-4.8	
52505	508	0.110	0.115	-4.3		52744	508	0.310	0.320	-3.1		53077	508	0.053	0.055	-3.6	
52505	509	0.153	0.161	-5.0		52744	509	0.520	0.540	-3.7		53077	509	0.074	0.078	-5.1	
52505	514	0.113	0.118	-4.2		52744	514	0.400	0.420	-4.8		53077	514	0.054	0.057	-5.3	
52547	501	0.243	0.260	-6.5		52767	501	0.223	0.235	-5.1		53095	501	0.065	0.069	-5.8	
52547	504	0.156	0.167	-6.6		52767	504	0.143	0.153	-6.5		53095	504	0.043	0.045	-4.4	
52547	506	0.260	0.280	-7.1		52767	506	0.241	0.250	-3.6		53095	506	0.062	0.065	-4.6	
52547	507	0.232	0.245	-5.3		52767	507	0.213	0.224	-4.9		53095	507	0.081	0.086	-5.8	
52547	508	0.103	0.107	-3.7		52767	508	0.094	0.098	-4.1		53095	508	0.036	0.038	-5.3	
52547	509	0.173	0.183	-5.5		52767	509	0.159	0.167	-4.8		53095	509	0.051	0.053	-3.8	
52547	514	0.130	0.137	-5.1		52767	514	0.119	0.125	-4.8		53095	514	0.037	0.039	-5.1	
52581	501	0.970	1.020	-4.9		52911	501	0.054	0.057	-5.3		53096	501	0.091	0.096	-5.2	
52581	504	0.630	0.670	-6.0		52911	504	0.035	0.037	-5.4		53096	504	0.059	0.063	-6.3	
52581	506	0.920	0.960	-4.2		52911	506	0.051	0.054	-5.6		53096	506	0.086	0.090	-4.4	
52581	507	1.200	1.260	-4.8		52911	507	0.067	0.071	-5.6		53096	507	0.113	0.119	-5.0	
52581	508	0.540	0.560	-3.6		52911	508	0.030	0.031	-3.2		53096	508	0.051	0.053	-3.8	
52581	509	0.750	0.790	-5.1		52911	509	0.042	0.044	-4.5		53096	509	0.070	0.074	-5.4	
52581	514	0.550	0.580	-5.2		52911	514	0.031	0.032	-3.1		53096	514	0.052	0.054	-3.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
53121	501	0.260	0.270	-3.7		53374	501	0.174	0.181	-3.9		53425	501	0.195	0.206	-5.3	
53121	504	0.169	0.179	-5.6		53374	504	0.050	0.053	-5.7		53425	504	0.125	0.134	-6.7	
53121	506	0.245	0.260	-5.8		53374	506	0.202	0.209	-3.3		53425	506	0.212	0.222	-4.5	
53121	507	0.320	0.340	-5.9		53374	507	0.090	0.093	-3.2		53425	507	0.187	0.196	-4.6	
53121	508	0.144	0.150	-4.0		53374	508	0.082	0.085	-3.5		53425	508	0.082	0.086	-4.7	
53121	509	0.200	0.210	-4.8		53374	509	0.137	0.143	-4.2		53425	509	0.139	0.147	-5.4	
53121	514	0.147	0.155	-5.2		53374	514	0.106	0.110	-3.6		53425	514	0.104	0.110	-5.5	
53147	501	0.038	0.040	-5.0		53375	501	0.092	0.096	-4.2		53565	501	0.111	0.116	-4.3	
53147	504	0.024	0.026	-7.7		53375	504	0.027	0.028	-3.6		53565	504	0.032	0.034	-5.9	
53147	506	0.041	0.043	-4.7		53375	506	0.107	0.111	-3.6		53565	506	0.129	0.134	-3.7	
53147	507	0.036	0.038	-5.3		53375	507	0.048	0.049	-2.0		53565	507	0.057	0.059	-3.4	
53147	508	0.016	0.017	-5.9		53375	508	0.044	0.045	-2.2		53565	508	0.053	0.054	-1.9	
53147	509	0.027	0.028	-3.6		53375	509	0.073	0.076	-3.9		53565	509	0.088	0.091	-3.3	
53147	514	0.020	0.021	-4.8		53375	514	0.056	0.058	-3.4		53565	514	0.068	0.070	-2.9	
53229	501	0.211	0.222	-5.0		53376	501	0.148	0.154	-3.9		53631	501	0.030	0.032	-6.3	
53229	504	0.135	0.144	-6.2		53376	504	0.043	0.045	-4.4		53631	504	0.020	0.021	-4.8	
53229	506	0.228	0.240	-5.0		53376	506	0.172	0.178	-3.4		53631	506	0.028	0.030	-6.7	
53229	507	0.201	0.212	-5.2		53376	507	0.076	0.079	-3.8		53631	507	0.037	0.039	-5.1	
53229	508	0.089	0.093	-4.3		53376	508	0.070	0.072	-2.8		53631	508	0.017	0.017	0.0	
53229	509	0.150	0.158	-5.1		53376	509	0.117	0.121	-3.3		53631	509	0.023	0.024	-4.2	
53229	514	0.113	0.119	-5.0		53376	514	0.090	0.093	-3.2		53631	514	0.017	0.018	-5.6	
53271	501	0.049	0.051	-3.9		53377	501	0.151	0.157	-3.8		53632	501	0.035	0.036	-2.8	
53271	504	0.032	0.034	-5.9		53377	504	0.044	0.046	-4.3		53632	504	0.023	0.024	-4.2	
53271	506	0.046	0.048	-4.2		53377	506	0.176	0.182	-3.3		53632	506	0.033	0.034	-2.9	
53271	507	0.061	0.064	-4.7		53377	507	0.078	0.081	-3.7		53632	507	0.043	0.045	-4.4	
53271	508	0.027	0.028	-3.6		53377	508	0.071	0.074	-4.1		53632	508	0.019	0.020	-5.0	
53271	509	0.038	0.040	-5.0		53377	509	0.120	0.124	-3.2		53632	509	0.027	0.028	-3.6	
53271	514	0.028	0.029	-3.4		53377	514	0.092	0.095	-3.2		53632	514	0.020	0.021	-4.8	
53333	501	0.207	0.218	-5.0		53403	501	0.096	0.099	-3.0		53731	501	0.032	0.033	-3.0	
53333	504	0.133	0.142	-6.3		53403	504	0.028	0.029	-3.4		53731	504	0.021	0.022	-4.5	
53333	506	0.225	0.236	-4.7		53403	506	0.111	0.115	-3.5		53731	506	0.030	0.031	-3.2	
53333	507	0.198	0.209	-5.3		53403	507	0.049	0.051	-3.9		53731	507	0.039	0.041	-4.9	
53333	508	0.087	0.092	-5.4		53403	508	0.045	0.046	-2.2		53731	508	0.018	0.018	0.0	
53333	509	0.148	0.156	-5.1		53403	509	0.076	0.078	-2.6		53731	509	0.024	0.026	-7.7	
53333	514	0.111	0.117	-5.1		53403	514	0.058	0.060	-3.3		53731	514	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
53732	501	0.216	0.227	-4.8		54012	501	0.062	0.061	+1.6		55013	501	0.176	0.186	-5.4	
53732	504	0.141	0.150	-6.0		54012	504	0.045	0.045	0.0		55013	504	0.113	0.121	-6.6	
53732	506	0.205	0.214	-4.2		54012	506	0.046	0.045	+2.2		55013	506	0.191	0.201	-5.0	
53732	507	0.270	0.280	-3.6		54012	507	0.068	0.067	+1.5		55013	507	0.169	0.178	-5.1	
53732	508	0.120	0.126	-4.8		54012	508	0.038	0.037	+2.7		55013	508	0.074	0.078	-5.1	
53732	509	0.167	0.176	-5.1		54012	509	0.067	0.066	+1.5		55013	509	0.126	0.133	-5.3	
53732	514	0.123	0.129	-4.7		54012	514	0.055	0.053	+3.8		55013	514	0.094	0.099	-5.1	
53733	501	0.141	0.148	-4.7		54077	501	0.130	0.137	-5.1		55214	501	0.102	0.108	-5.6	
53733	504	0.092	0.097	-5.2		54077	504	0.085	0.090	-5.6		55214	504	0.067	0.071	-5.6	
53733	506	0.133	0.140	-5.0		54077	506	0.123	0.129	-4.7		55214	506	0.097	0.102	-4.9	
53733	507	0.175	0.184	-4.9		54077	507	0.162	0.170	-4.7		55214	507	0.128	0.134	-4.5	
53733	508	0.078	0.082	-4.9		54077	508	0.072	0.076	-5.3		55214	508	0.057	0.059	-3.4	
53733	509	0.109	0.114	-4.4		54077	509	0.100	0.106	-5.7		55214	509	0.079	0.083	-4.8	
53733	514	0.080	0.084	-4.8		54077	514	0.074	0.078	-5.1		55214	514	0.058	0.061	-4.9	
53734	501	0.620	0.610	+1.6		55010	501	0.390	0.410	-4.9		55371	501	0.440	0.460	-4.3	
53734	504	0.450	0.450	0.0		55010	504	0.260	0.270	-3.7		55371	504	0.129	0.136	-5.1	
53734	506	0.460	0.450	+2.2		55010	506	0.370	0.390	-5.1		55371	506	0.520	0.530	-1.9	
53734	507	0.680	0.670	+1.5		55010	507	0.490	0.510	-3.9		55371	507	0.229	0.236	-3.0	
53734	508	0.380	0.370	+2.7		55010	508	0.218	0.228	-4.4		55371	508	0.209	0.216	-3.2	
53734	509	0.670	0.660	+1.5		55010	509	0.300	0.320	-6.3		55371	509	0.350	0.360	-2.8	
53734	514	0.550	0.530	+3.8		55010	514	0.224	0.234	-4.3		55371	514	0.270	0.280	-3.6	
53803	501	0.470	0.490	-4.1		55011	501	0.106	0.111	-4.5		55426	501	0.214	0.226	-5.3	
53803	504	0.300	0.320	-6.3		55011	504	0.069	0.073	-5.5		55426	504	0.137	0.147	-6.8	
53803	506	0.510	0.530	-3.8		55011	506	0.101	0.105	-3.8		55426	506	0.232	0.244	-4.9	
53803	507	0.450	0.470	-4.3		55011	507	0.132	0.139	-5.0		55426	507	0.205	0.215	-4.7	
53803	508	0.197	0.206	-4.4		55011	508	0.059	0.062	-4.8		55426	508	0.090	0.095	-5.3	
53803	509	0.330	0.350	-5.7		55011	509	0.082	0.086	-4.7		55426	509	0.153	0.161	-5.0	
53803	514	0.249	0.260	-4.2		55011	514	0.060	0.063	-4.8		55426	514	0.114	0.121	-5.8	
53907	501	0.095	0.100	-5.0		55012	501	0.126	0.133	-5.3		55597	501	0.026	0.027	-3.7	
53907	504	0.062	0.066	-6.1		55012	504	0.082	0.087	-5.7		55597	504	0.017	0.018	-5.6	
53907	506	0.090	0.094	-4.3		55012	506	0.120	0.125	-4.0		55597	506	0.024	0.025	-4.0	
53907	507	0.118	0.124	-4.8		55012	507	0.157	0.165	-4.8		55597	507	0.032	0.033	-3.0	
53907	508	0.053	0.055	-3.6		55012	508	0.070	0.073	-4.1		55597	508	0.014	0.015	-6.7	
53907	509	0.073	0.077	-5.2		55012	509	0.098	0.103	-4.9		55597	509	0.020	0.021	-4.8	
53907	514	0.054	0.057	-5.3		55012	514	0.072	0.075	-4.0		55597	514	0.015	0.015	0.0	

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LOSS COST PERCENT CHANGE BY CLASS

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55647	501	0.051	0.054	-5.6		55717	501	0.280	0.300	-6.7		56040	501	0.011	0.012	-8.3	
55647	504	0.033	0.035	-5.7		55717	504	0.181	0.194	-6.7		56040	504	0.007	0.008	-12.5	
55647	506	0.049	0.051	-3.9		55717	506	0.310	0.320	-3.1		56040	506	0.010	0.011	-9.1	
55647	507	0.064	0.067	-4.5		55717	507	0.270	0.280	-3.6		56040	507	0.014	0.014	0.0	
55647	508	0.028	0.030	-6.7		55717	508	0.119	0.125	-4.8		56040	508	0.006	0.006	0.0	
55647	509	0.040	0.042	-4.8		55717	509	0.201	0.212	-5.2		56040	509	0.008	0.009	-11.1	
55647	514	0.029	0.031	-6.5		55717	514	0.151	0.159	-5.0		56040	514	0.006	0.007	-14.3	
55648	501	0.023	0.024	-4.2		55718	501	0.270	0.290	-6.9		56041	501	0.072	0.076	-5.3	
55648	504	0.015	0.016	-6.3		55718	504	0.176	0.188	-6.4		56041	504	0.047	0.050	-6.0	
55648	506	0.022	0.023	-4.3		55718	506	0.300	0.310	-3.2		56041	506	0.069	0.072	-4.2	
55648	507	0.029	0.030	-3.3		55718	507	0.260	0.280	-7.1		56041	507	0.090	0.095	-5.3	
55648	508	0.013	0.013	0.0		55718	508	0.116	0.121	-4.1		56041	508	0.040	0.042	-4.8	
55648	509	0.018	0.019	-5.3		55718	509	0.195	0.206	-5.3		56041	509	0.056	0.059	-5.1	
55648	514	0.013	0.014	-7.1		55718	514	0.147	0.154	-4.5		56041	514	0.041	0.043	-4.7	
55649	501	0.028	0.029	-3.4		55802	501	0.115	0.119	-3.4		56042	501	0.091	0.096	-5.2	
55649	504	0.018	0.019	-5.3		55802	504	0.033	0.035	-5.7		56042	504	0.059	0.063	-6.3	
55649	506	0.026	0.027	-3.7		55802	506	0.133	0.138	-3.6		56042	506	0.086	0.090	-4.4	
55649	507	0.034	0.036	-5.6		55802	507	0.059	0.061	-3.3		56042	507	0.113	0.119	-5.0	
55649	508	0.015	0.016	-6.3		55802	508	0.054	0.056	-3.6		56042	508	0.051	0.053	-3.8	
55649	509	0.021	0.022	-4.5		55802	509	0.091	0.094	-3.2		56042	509	0.070	0.074	-5.4	
55649	514	0.016	0.016	0.0		55802	514	0.070	0.072	-2.8		56042	514	0.052	0.054	-3.7	
55715	501	0.203	0.214	-5.1		55918	501	0.116	0.122	-4.9		56170	501	0.192	0.202	-5.0	
55715	504	0.132	0.141	-6.4		55918	504	0.076	0.080	-5.0		56170	504	0.123	0.131	-6.1	
55715	506	0.193	0.202	-4.5		55918	506	0.110	0.115	-4.3		56170	506	0.208	0.218	-4.6	
55715	507	0.250	0.270	-7.4		55918	507	0.145	0.152	-4.6		56170	507	0.183	0.193	-5.2	
55715	508	0.113	0.118	-4.2		55918	508	0.065	0.068	-4.4		56170	508	0.081	0.085	-4.7	
55715	509	0.157	0.165	-4.8		55918	509	0.090	0.094	-4.3		56170	509	0.137	0.144	-4.9	
55715	514	0.116	0.121	-4.1		55918	514	0.066	0.069	-4.3		56170	514	0.103	0.108	-4.6	
55716	501	0.290	0.310	-6.5		55919	501	0.016	0.017	-5.9		56171	501	0.094	0.099	-5.1	
55716	504	0.192	0.203	-5.4		55919	504	0.010	0.011	-9.1		56171	504	0.060	0.065	-7.7	
55716	506	0.280	0.290	-3.4		55919	506	0.015	0.016	-6.3		56171	506	0.102	0.107	-4.7	
55716	507	0.370	0.380	-2.6		55919	507	0.020	0.021	-4.8		56171	507	0.090	0.095	-5.3	
55716	508	0.163	0.171	-4.7		55919	508	0.009	0.009	0.0		56171	508	0.040	0.042	-4.8	
55716	509	0.227	0.239	-5.0		55919	509	0.012	0.013	-7.7		56171	509	0.067	0.071	-5.6	
55716	514	0.167	0.175	-4.6		55919	514	0.009	0.009	0.0		56171	514	0.050	0.053	-5.7	

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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
56202	501	0.072	0.076	-5.3		56567	501	0.199	0.209	-4.8		56654	501	0.116	0.123	-5.7	
56202	504	0.047	0.050	-6.0		56567	504	0.127	0.136	-6.6		56654	504	0.075	0.080	-6.3	
56202	506	0.069	0.072	-4.2		56567	506	0.215	0.226	-4.9		56654	506	0.126	0.133	-5.3	
56202	507	0.090	0.095	-5.3		56567	507	0.190	0.200	-5.0		56654	507	0.111	0.117	-5.1	
56202	508	0.040	0.042	-4.8		56567	508	0.084	0.088	-4.5		56654	508	0.049	0.051	-3.9	
56202	509	0.056	0.059	-5.1		56567	509	0.142	0.149	-4.7		56654	509	0.083	0.088	-5.7	
56202	514	0.041	0.043	-4.7		56567	514	0.106	0.112	-5.4		56654	514	0.062	0.066	-6.1	
56390	501	0.126	0.133	-5.3		56650	501	0.610	0.640	-4.7		56690	501	0.099	0.103	-3.9	
56390	504	0.082	0.087	-5.7		56650	504	0.390	0.420	-7.1		56690	504	0.029	0.030	-3.3	
56390	506	0.120	0.125	-4.0		56650	506	0.660	0.690	-4.3		56690	506	0.115	0.119	-3.4	
56390	507	0.157	0.165	-4.8		56650	507	0.580	0.610	-4.9		56690	507	0.051	0.053	-3.8	
56390	508	0.070	0.073	-4.1		56650	508	0.260	0.270	-3.7		56690	508	0.047	0.048	-2.1	
56390	509	0.098	0.103	-4.9		56650	509	0.430	0.460	-6.5		56690	509	0.078	0.081	-3.7	
56390	514	0.072	0.075	-4.0		56650	514	0.330	0.340	-2.9		56690	514	0.060	0.063	-4.8	
56391	501	0.108	0.114	-5.3		56651	501	0.330	0.350	-5.7		56699	501	0.080	0.085	-5.9	
56391	504	0.071	0.075	-5.3		56651	504	0.212	0.227	-6.6		56699	504	0.052	0.056	-7.1	
56391	506	0.103	0.108	-4.6		56651	506	0.360	0.380	-5.3		56699	506	0.076	0.080	-5.0	
56391	507	0.135	0.142	-4.9		56651	507	0.320	0.330	-3.0		56699	507	0.100	0.105	-4.8	
56391	508	0.060	0.063	-4.8		56651	508	0.139	0.146	-4.8		56699	508	0.045	0.047	-4.3	
56391	509	0.084	0.088	-4.5		56651	509	0.236	0.248	-4.8		56699	509	0.062	0.065	-4.6	
56391	514	0.062	0.065	-4.6		56651	514	0.177	0.186	-4.8		56699	514	0.046	0.048	-4.2	
56427	501	0.175	0.184	-4.9		56652	501	0.236	0.249	-5.2		56758	501	0.068	0.072	-5.6	
56427	504	0.114	0.121	-5.8		56652	504	0.152	0.162	-6.2		56758	504	0.045	0.047	-4.3	
56427	506	0.166	0.173	-4.0		56652	506	0.260	0.270	-3.7		56758	506	0.065	0.068	-4.4	
56427	507	0.218	0.229	-4.8		56652	507	0.226	0.238	-5.0		56758	507	0.085	0.089	-4.5	
56427	508	0.097	0.102	-4.9		56652	508	0.100	0.104	-3.8		56758	508	0.038	0.040	-5.0	
56427	509	0.135	0.142	-4.9		56652	509	0.168	0.178	-5.6		56758	509	0.053	0.055	-3.6	
56427	514	0.100	0.104	-3.8		56652	514	0.126	0.133	-5.3		56758	514	0.039	0.041	-4.9	
56488	501	0.191	0.199	-4.0		56653	501	0.228	0.240	-5.0		56759	501	0.070	0.073	-4.1	
56488	504	0.055	0.059	-6.8		56653	504	0.146	0.156	-6.4		56759	504	0.046	0.048	-4.2	
56488	506	0.222	0.230	-3.5		56653	506	0.247	0.260	-5.0		56759	506	0.066	0.069	-4.3	
56488	507	0.099	0.102	-2.9		56653	507	0.218	0.229	-4.8		56759	507	0.087	0.091	-4.4	
56488	508	0.090	0.093	-3.2		56653	508	0.096	0.101	-5.0		56759	508	0.039	0.041	-4.9	
56488	509	0.151	0.157	-3.8		56653	509	0.162	0.171	-5.3		56759	509	0.054	0.057	-5.3	
56488	514	0.116	0.121	-4.1		56653	514	0.122	0.128	-4.7		56759	514	0.040	0.042	-4.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
56760	501	0.100	0.106	-5.7		56900	501	0.116	0.122	-4.9		56915	501	0.670	0.710	-5.6	
56760	504	0.065	0.069	-5.8		56900	504	0.076	0.080	-5.0		56915	504	0.430	0.460	-6.5	
56760	506	0.095	0.100	-5.0		56900	506	0.110	0.115	-4.3		56915	506	0.730	0.760	-3.9	
56760	507	0.125	0.131	-4.6		56900	507	0.145	0.152	-4.6		56915	507	0.640	0.670	-4.5	
56760	508	0.056	0.058	-3.4		56900	508	0.065	0.068	-4.4		56915	508	0.280	0.300	-6.7	
56760	509	0.078	0.082	-4.9		56900	509	0.090	0.094	-4.3		56915	509	0.480	0.500	-4.0	
56760	514	0.057	0.060	-5.0		56900	514	0.066	0.069	-4.3		56915	514	0.360	0.380	-5.3	
56805	501	0.132	0.139	-5.0		56910	501	0.058	0.061	-4.9		56916	501	0.600	0.640	-6.3	
56805	504	0.086	0.091	-5.5		56910	504	0.038	0.040	-5.0		56916	504	0.390	0.410	-4.9	
56805	506	0.125	0.131	-4.6		56910	506	0.055	0.058	-5.2		56916	506	0.660	0.690	-4.3	
56805	507	0.164	0.173	-5.2		56910	507	0.072	0.076	-5.3		56916	507	0.580	0.610	-4.9	
56805	508	0.073	0.077	-5.2		56910	508	0.032	0.034	-5.9		56916	508	0.260	0.270	-3.7	
56805	509	0.102	0.107	-4.7		56910	509	0.045	0.047	-4.3		56916	509	0.430	0.450	-4.4	
56805	514	0.075	0.079	-5.1		56910	514	0.033	0.035	-5.7		56916	514	0.320	0.340	-5.9	
56806	501	0.093	0.098	-5.1		56911	501	0.171	0.181	-5.5		56917	501	0.175	0.184	-4.9	
56806	504	0.061	0.065	-6.2		56911	504	0.110	0.117	-6.0		56917	504	0.112	0.120	-6.7	
56806	506	0.089	0.093	-4.3		56911	506	0.186	0.195	-4.6		56917	506	0.189	0.199	-5.0	
56806	507	0.116	0.122	-4.9		56911	507	0.164	0.172	-4.7		56917	507	0.167	0.176	-5.1	
56806	508	0.052	0.054	-3.7		56911	508	0.072	0.076	-5.3		56917	508	0.074	0.077	-3.9	
56806	509	0.072	0.076	-5.3		56911	509	0.122	0.129	-5.4		56917	509	0.124	0.131	-5.3	
56806	514	0.053	0.056	-5.4		56911	514	0.092	0.096	-4.2		56917	514	0.093	0.098	-5.1	
56807	501	0.093	0.097	-4.1		56912	501	0.139	0.146	-4.8		56918	501	0.084	0.088	-4.5	
56807	504	0.060	0.064	-6.3		56912	504	0.089	0.095	-6.3		56918	504	0.054	0.058	-6.9	
56807	506	0.088	0.092	-4.3		56912	506	0.150	0.158	-5.1		56918	506	0.091	0.096	-5.2	
56807	507	0.115	0.121	-5.0		56912	507	0.133	0.140	-5.0		56918	507	0.080	0.084	-4.8	
56807	508	0.051	0.054	-5.6		56912	508	0.059	0.061	-3.3		56918	508	0.035	0.037	-5.4	
56807	509	0.072	0.075	-4.0		56912	509	0.099	0.104	-4.8		56918	509	0.060	0.063	-4.8	
56807	514	0.053	0.055	-3.6		56912	514	0.074	0.078	-5.1		56918	514	0.045	0.047	-4.3	
56808	501	0.121	0.127	-4.7		56913	501	0.113	0.119	-5.0		56919	501	0.214	0.226	-5.3	
56808	504	0.079	0.084	-6.0		56913	504	0.073	0.077	-5.2		56919	504	0.137	0.147	-6.8	
56808	506	0.115	0.120	-4.2		56913	506	0.123	0.129	-4.7		56919	506	0.232	0.244	-4.9	
56808	507	0.151	0.158	-4.4		56913	507	0.108	0.114	-5.3		56919	507	0.205	0.215	-4.7	
56808	508	0.067	0.070	-4.3		56913	508	0.048	0.050	-4.0		56919	508	0.090	0.095	-5.3	
56808	509	0.094	0.098	-4.1		56913	509	0.081	0.085	-4.7		56919	509	0.153	0.161	-5.0	
56808	514	0.069	0.072	-4.2		56913	514	0.060	0.064	-6.3		56919	514	0.114	0.121	-5.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
56920	501	0.195	0.206	-5.3		57146	501	0.199	0.209	-4.8		57410	501	0.030	0.032	-6.3	
56920	504	0.125	0.134	-6.7		57146	504	0.127	0.136	-6.6		57410	504	0.020	0.021	-4.8	
56920	506	0.212	0.222	-4.5		57146	506	0.215	0.226	-4.9		57410	506	0.029	0.030	-3.3	
56920	507	0.187	0.196	-4.6		57146	507	0.190	0.200	-5.0		57410	507	0.038	0.040	-5.0	
56920	508	0.082	0.086	-4.7		57146	508	0.084	0.088	-4.5		57410	508	0.017	0.018	-5.6	
56920	509	0.139	0.147	-5.4		57146	509	0.142	0.149	-4.7		57410	509	0.024	0.025	-4.0	
56920	514	0.104	0.110	-5.5		57146	514	0.106	0.112	-5.4		57410	514	0.017	0.018	-5.6	
56980	501	0.101	0.106	-4.7		57202	501	0.089	0.094	-5.3		57411	501	0.048	0.051	-5.9	
56980	504	0.066	0.070	-5.7		57202	504	0.058	0.062	-6.5		57411	504	0.031	0.033	-6.1	
56980	506	0.096	0.100	-4.0		57202	506	0.085	0.089	-4.5		57411	506	0.052	0.055	-5.5	
56980	507	0.126	0.132	-4.5		57202	507	0.111	0.117	-5.1		57411	507	0.046	0.048	-4.2	
56980	508	0.056	0.059	-5.1		57202	508	0.050	0.052	-3.8		57411	508	0.020	0.021	-4.8	
56980	509	0.078	0.082	-4.9		57202	509	0.069	0.073	-5.5		57411	509	0.034	0.036	-5.6	
56980	514	0.057	0.060	-5.0		57202	514	0.051	0.053	-3.8		57411	514	0.026	0.027	-3.7	
57001	501	0.035	0.036	-2.8		57257	501	0.111	0.117	-5.1		57572	501	0.018	0.019	-5.3	
57001	504	0.023	0.024	-4.2		57257	504	0.072	0.077	-6.5		57572	504	0.012	0.012	0.0	
57001	506	0.033	0.034	-2.9		57257	506	0.105	0.110	-4.5		57572	506	0.017	0.018	-5.6	
57001	507	0.043	0.045	-4.4		57257	507	0.138	0.145	-4.8		57572	507	0.022	0.023	-4.3	
57001	508	0.019	0.020	-5.0		57257	508	0.062	0.064	-3.1		57572	508	0.010	0.010	0.0	
57001	509	0.027	0.028	-3.6		57257	509	0.086	0.090	-4.4		57572	509	0.014	0.015	-6.7	
57001	514	0.020	0.021	-4.8		57257	514	0.063	0.066	-4.5		57572	514	0.010	0.011	-9.1	
57002	501	0.022	0.023	-4.3		57401	501	0.063	0.066	-4.5		57600	501	0.053	0.056	-5.4	
57002	504	0.015	0.015	0.0		57401	504	0.041	0.044	-6.8		57600	504	0.035	0.037	-5.4	
57002	506	0.021	0.022	-4.5		57401	506	0.060	0.062	-3.2		57600	506	0.050	0.053	-5.7	
57002	507	0.028	0.029	-3.4		57401	507	0.078	0.082	-4.9		57600	507	0.066	0.070	-5.7	
57002	508	0.012	0.013	-7.7		57401	508	0.035	0.037	-5.4		57600	508	0.030	0.031	-3.2	
57002	509	0.017	0.018	-5.6		57401	509	0.049	0.051	-3.9		57600	509	0.041	0.043	-4.7	
57002	514	0.013	0.013	0.0		57401	514	0.036	0.038	-5.3		57600	514	0.030	0.032	-6.3	
57090	501	0.310	0.330	-6.1		57403	501	0.235	0.244	-3.7		57611	501	0.103	0.108	-4.6	
57090	504	0.201	0.215	-6.5		57403	504	0.068	0.072	-5.6		57611	504	0.066	0.070	-5.7	
57090	506	0.340	0.360	-5.6		57403	506	0.270	0.280	-3.6		57611	506	0.111	0.117	-5.1	
57090	507	0.300	0.320	-6.3		57403	507	0.121	0.125	-3.2		57611	507	0.098	0.103	-4.9	
57090	508	0.132	0.138	-4.3		57403	508	0.111	0.114	-2.6		57611	508	0.043	0.045	-4.4	
57090	509	0.223	0.236	-5.5		57403	509	0.185	0.192	-3.6		57611	509	0.073	0.077	-5.2	
57090	514	0.168	0.176	-4.5		57403	514	0.143	0.148	-3.4		57611	514	0.055	0.058	-5.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
57625	501	0.470	0.490	-4.1		57726	501	0.108	0.114	-5.3		57810	501	0.053	0.056	-5.4	
57625	504	0.310	0.320	-3.1		57726	504	0.069	0.074	-6.8		57810	504	0.034	0.036	-5.6	
57625	506	0.440	0.460	-4.3		57726	506	0.117	0.123	-4.9		57810	506	0.058	0.060	-3.3	
57625	507	0.580	0.610	-4.9		57726	507	0.103	0.109	-5.5		57810	507	0.051	0.053	-3.8	
57625	508	0.260	0.270	-3.7		57726	508	0.046	0.048	-4.2		57810	508	0.022	0.023	-4.3	
57625	509	0.360	0.380	-5.3		57726	509	0.077	0.081	-4.9		57810	509	0.038	0.040	-5.0	
57625	514	0.270	0.280	-3.6		57726	514	0.058	0.061	-4.9		57810	514	0.028	0.030	-6.7	
57651	501	0.057	0.060	-5.0		57798	501	0.029	0.030	-3.3		57871	501	0.063	0.067	-6.0	
57651	504	0.037	0.039	-5.1		57798	504	0.019	0.020	-5.0		57871	504	0.041	0.043	-4.7	
57651	506	0.054	0.056	-3.6		57798	506	0.027	0.029	-6.9		57871	506	0.069	0.072	-4.2	
57651	507	0.071	0.074	-4.1		57798	507	0.036	0.038	-5.3		57871	507	0.061	0.064	-4.7	
57651	508	0.032	0.033	-3.0		57798	508	0.016	0.017	-5.9		57871	508	0.027	0.028	-3.6	
57651	509	0.044	0.046	-4.3		57798	509	0.022	0.023	-4.3		57871	509	0.045	0.048	-6.3	
57651	514	0.032	0.034	-5.9		57798	514	0.016	0.017	-5.9		57871	514	0.034	0.036	-5.6	
57690	501	0.134	0.141	-5.0		57800	501	0.108	0.113	-4.4		57913	501	0.139	0.147	-5.4	
57690	504	0.086	0.092	-6.5		57800	504	0.070	0.075	-6.7		57913	504	0.091	0.096	-5.2	
57690	506	0.145	0.152	-4.6		57800	506	0.102	0.107	-4.7		57913	506	0.132	0.138	-4.3	
57690	507	0.128	0.134	-4.5		57800	507	0.134	0.141	-5.0		57913	507	0.174	0.182	-4.4	
57690	508	0.056	0.059	-5.1		57800	508	0.060	0.063	-4.8		57913	508	0.077	0.081	-4.9	
57690	509	0.095	0.100	-5.0		57800	509	0.083	0.087	-4.6		57913	509	0.108	0.113	-4.4	
57690	514	0.071	0.075	-5.3		57800	514	0.061	0.064	-4.7		57913	514	0.079	0.083	-4.8	
57716	501	0.063	0.067	-6.0		57808	501	0.053	0.056	-5.4		57997	501	0.137	0.135	+1.5	
57716	504	0.041	0.043	-4.7		57808	504	0.034	0.036	-5.6		57997	504	0.100	0.100	0.0	
57716	506	0.069	0.072	-4.2		57808	506	0.058	0.060	-3.3		57997	506	0.103	0.101	+2.0	
57716	507	0.061	0.064	-4.7		57808	507	0.051	0.053	-3.8		57997	507	0.151	0.148	+2.0	
57716	508	0.027	0.028	-3.6		57808	508	0.022	0.023	-4.3		57997	508	0.085	0.083	+2.4	
57716	509	0.045	0.048	-6.3		57808	509	0.038	0.040	-5.0		57997	509	0.149	0.146	+2.1	
57716	514	0.034	0.036	-5.6		57808	514	0.028	0.030	-6.7		57997	514	0.121	0.119	+1.7	
57725	501	0.139	0.146	-4.8		57809	501	0.055	0.058	-5.2		57998	501	0.062	0.065	-4.6	
57725	504	0.089	0.095	-6.3		57809	504	0.035	0.038	-7.9		57998	504	0.040	0.043	-7.0	
57725	506	0.150	0.158	-5.1		57809	506	0.059	0.062	-4.8		57998	506	0.059	0.061	-3.3	
57725	507	0.133	0.140	-5.0		57809	507	0.052	0.055	-5.5		57998	507	0.077	0.081	-4.9	
57725	508	0.059	0.061	-3.3		57809	508	0.023	0.024	-4.2		57998	508	0.034	0.036	-5.6	
57725	509	0.099	0.104	-4.8		57809	509	0.039	0.041	-4.9		57998	509	0.048	0.050	-4.0	
57725	514	0.074	0.078	-5.1		57809	514	0.029	0.031	-6.5		57998	514	0.035	0.037	-5.4	

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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
57999	501	0.087	0.092	-5.4		58057	501	0.108	0.113	-4.4		58302	501	0.049	0.051	-3.9	
57999	504	0.056	0.060	-6.7		58057	504	0.070	0.075	-6.7		58302	504	0.032	0.034	-5.9	
57999	506	0.095	0.099	-4.0		58057	506	0.102	0.107	-4.7		58302	506	0.046	0.048	-4.2	
57999	507	0.083	0.088	-5.7		58057	507	0.134	0.141	-5.0		58302	507	0.061	0.064	-4.7	
57999	508	0.037	0.039	-5.1		58057	508	0.060	0.063	-4.8		58302	508	0.027	0.028	-3.6	
57999	509	0.062	0.066	-6.1		58057	509	0.083	0.087	-4.6		58302	509	0.038	0.040	-5.0	
57999	514	0.047	0.049	-4.1		58057	514	0.061	0.064	-4.7		58302	514	0.028	0.029	-3.4	
58009	501	0.087	0.092	-5.4		58058	501	0.097	0.102	-4.9		58397	501	0.280	0.300	-6.7	
58009	504	0.056	0.060	-6.7		58058	504	0.063	0.067	-6.0		58397	504	0.185	0.196	-5.6	
58009	506	0.095	0.099	-4.0		58058	506	0.092	0.096	-4.2		58397	506	0.270	0.280	-3.6	
58009	507	0.083	0.088	-5.7		58058	507	0.120	0.127	-5.5		58397	507	0.350	0.370	-5.4	
58009	508	0.037	0.039	-5.1		58058	508	0.054	0.056	-3.6		58397	508	0.157	0.165	-4.8	
58009	509	0.062	0.066	-6.1		58058	509	0.075	0.079	-5.1		58397	509	0.219	0.230	-4.8	
58009	514	0.047	0.049	-4.1		58058	514	0.055	0.058	-5.2		58397	514	0.161	0.169	-4.7	
58010	501	0.143	0.151	-5.3		58095	501	0.136	0.143	-4.9		58408	501	0.081	0.080	+1.2	
58010	504	0.094	0.099	-5.1		58095	504	0.089	0.094	-5.3		58408	504	0.059	0.059	0.0	
58010	506	0.136	0.142	-4.2		58095	506	0.129	0.135	-4.4		58408	506	0.060	0.059	+1.7	
58010	507	0.179	0.188	-4.8		58095	507	0.170	0.178	-4.5		58408	507	0.089	0.087	+2.3	
58010	508	0.080	0.083	-3.6		58095	508	0.076	0.079	-3.8		58408	508	0.050	0.049	+2.0	
58010	509	0.111	0.117	-5.1		58095	509	0.105	0.111	-5.4		58408	509	0.088	0.086	+2.3	
58010	514	0.082	0.086	-4.7		58095	514	0.078	0.081	-3.7		58408	514	0.072	0.070	+2.9	
58020	501	0.250	0.260	-3.8		58096	501	0.181	0.190	-4.7		58409	501	0.103	0.101	+2.0	
58020	504	0.073	0.077	-5.2		58096	504	0.118	0.125	-5.6		58409	504	0.075	0.075	0.0	
58020	506	0.290	0.300	-3.3		58096	506	0.171	0.179	-4.5		58409	506	0.077	0.075	+2.7	
58020	507	0.130	0.134	-3.0		58096	507	0.225	0.237	-5.1		58409	507	0.113	0.111	+1.8	
58020	508	0.119	0.123	-3.3		58096	508	0.100	0.105	-4.8		58409	508	0.064	0.062	+3.2	
58020	509	0.199	0.207	-3.9		58096	509	0.140	0.147	-4.8		58409	509	0.112	0.110	+1.8	
58020	514	0.153	0.159	-3.8		58096	514	0.103	0.108	-4.6		58409	514	0.091	0.089	+2.2	
58056	501	0.171	0.180	-5.0		58301	501	0.067	0.070	-4.3		58456	501	0.055	0.054	+1.9	
58056	504	0.112	0.118	-5.1		58301	504	0.043	0.046	-6.5		58456	504	0.040	0.040	0.0	
58056	506	0.162	0.170	-4.7		58301	506	0.072	0.076	-5.3		58456	506	0.041	0.040	+2.5	
58056	507	0.213	0.224	-4.9		58301	507	0.064	0.067	-4.5		58456	507	0.060	0.059	+1.7	
58056	508	0.095	0.099	-4.0		58301	508	0.028	0.030	-6.7		58456	508	0.034	0.033	+3.0	
58056	509	0.132	0.139	-5.0		58301	509	0.048	0.050	-4.0		58456	509	0.060	0.058	+3.4	
58056	514	0.097	0.102	-4.9		58301	514	0.036	0.038	-5.3		58456	514	0.048	0.047	+2.1	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
58457	501	0.080	0.078	+2.6		58559	501	0.020	0.021	-4.8		58682	501	0.176	0.185	-4.9	
58457	504	0.058	0.058	0.0		58559	504	0.013	0.014	-7.1		58682	504	0.115	0.122	-5.7	
58457	506	0.059	0.058	+1.7		58559	506	0.019	0.020	-5.0		58682	506	0.167	0.175	-4.6	
58457	507	0.088	0.086	+2.3		58559	507	0.025	0.026	-3.8		58682	507	0.220	0.231	-4.8	
58457	508	0.049	0.048	+2.1		58559	508	0.011	0.012	-8.3		58682	508	0.098	0.102	-3.9	
58457	509	0.087	0.085	+2.4		58559	509	0.015	0.016	-6.3		58682	509	0.136	0.143	-4.9	
58457	514	0.070	0.069	+1.4		58559	514	0.011	0.012	-8.3		58682	514	0.100	0.105	-4.8	
58458	501	0.103	0.101	+2.0		58560	501	0.048	0.050	-4.0		58713	501	0.073	0.076	-3.9	
58458	504	0.075	0.075	0.0		58560	504	0.031	0.033	-6.1		58713	504	0.021	0.022	-4.5	
58458	506	0.077	0.075	+2.7		58560	506	0.045	0.048	-6.3		58713	506	0.085	0.088	-3.4	
58458	507	0.113	0.111	+1.8		58560	507	0.060	0.063	-4.8		58713	507	0.038	0.039	-2.6	
58458	508	0.064	0.062	+3.2		58560	508	0.027	0.028	-3.6		58713	508	0.034	0.036	-5.6	
58458	509	0.112	0.110	+1.8		58560	509	0.037	0.039	-5.1		58713	509	0.058	0.060	-3.3	
58458	514	0.091	0.089	+2.2		58560	514	0.027	0.029	-6.9		58713	514	0.044	0.046	-4.3	
58459	501	0.124	0.121	+2.5		58575	501	0.062	0.065	-4.6		58737	501	0.128	0.135	-5.2	
58459	504	0.090	0.090	0.0		58575	504	0.040	0.043	-7.0		58737	504	0.083	0.089	-6.7	
58459	506	0.092	0.090	+2.2		58575	506	0.059	0.061	-3.3		58737	506	0.121	0.127	-4.7	
58459	507	0.136	0.133	+2.3		58575	507	0.077	0.081	-4.9		58737	507	0.159	0.167	-4.8	
58459	508	0.076	0.075	+1.3		58575	508	0.034	0.036	-5.6		58737	508	0.071	0.074	-4.1	
58459	509	0.134	0.132	+1.5		58575	509	0.048	0.050	-4.0		58737	509	0.099	0.104	-4.8	
58459	514	0.109	0.107	+1.9		58575	514	0.035	0.037	-5.4		58737	514	0.073	0.076	-3.9	
58503	501	0.076	0.079	-3.8		58627	501	0.198	0.208	-4.8		58756	501	0.082	0.087	-5.7	
58503	504	0.049	0.052	-5.8		58627	504	0.129	0.137	-5.8		58756	504	0.053	0.056	-5.4	
58503	506	0.072	0.075	-4.0		58627	506	0.188	0.197	-4.6		58756	506	0.089	0.094	-5.3	
58503	507	0.094	0.099	-5.1		58627	507	0.247	0.260	-5.0		58756	507	0.079	0.083	-4.8	
58503	508	0.042	0.044	-4.5		58627	508	0.110	0.115	-4.3		58756	508	0.035	0.036	-2.8	
58503	509	0.058	0.061	-4.9		58627	509	0.153	0.161	-5.0		58756	509	0.059	0.062	-4.8	
58503	514	0.043	0.045	-4.4		58627	514	0.113	0.118	-4.2		58756	514	0.044	0.046	-4.3	
58532	501	0.098	0.103	-4.9		58663	501	0.440	0.460	-4.3		58757	501	0.430	0.450	-4.4	
58532	504	0.064	0.067	-4.5		58663	504	0.280	0.300	-6.7		58757	504	0.280	0.300	-6.7	
58532	506	0.092	0.097	-5.2		58663	506	0.480	0.500	-4.0		58757	506	0.410	0.430	-4.7	
58532	507	0.121	0.128	-5.5		58663	507	0.420	0.440	-4.5		58757	507	0.540	0.560	-3.6	
58532	508	0.054	0.057	-5.3		58663	508	0.186	0.194	-4.1		58757	508	0.240	0.250	-4.0	
58532	509	0.075	0.079	-5.1		58663	509	0.310	0.330	-6.1		58757	509	0.330	0.350	-5.7	
58532	514	0.056	0.058	-3.4		58663	514	0.235	0.248	-5.2		58757	514	0.246	0.260	-5.4	

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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
58759	501	0.053	0.056	-5.4		58840	501	0.122	0.128	-4.7		59005	501	0.072	0.076	-5.3	
58759	504	0.035	0.037	-5.4		58840	504	0.078	0.083	-6.0		59005	504	0.047	0.050	-6.0	
58759	506	0.050	0.053	-5.7		58840	506	0.132	0.138	-4.3		59005	506	0.069	0.072	-4.2	
58759	507	0.066	0.070	-5.7		58840	507	0.116	0.122	-4.9		59005	507	0.090	0.095	-5.3	
58759	508	0.030	0.031	-3.2		58840	508	0.051	0.054	-5.6		59005	508	0.040	0.042	-4.8	
58759	509	0.041	0.043	-4.7		58840	509	0.087	0.091	-4.4		59005	509	0.056	0.059	-5.1	
58759	514	0.030	0.032	-6.3		58840	514	0.065	0.068	-4.4		59005	514	0.041	0.043	-4.7	
58802	501	0.061	0.064	-4.7		58873	501	0.194	0.204	-4.9		59057	501	0.540	0.560	-3.6	
58802	504	0.039	0.042	-7.1		58873	504	0.124	0.133	-6.8		59057	504	0.350	0.370	-5.4	
58802	506	0.057	0.060	-5.0		58873	506	0.210	0.220	-4.5		59057	506	0.510	0.530	-3.8	
58802	507	0.075	0.079	-5.1		58873	507	0.185	0.195	-5.1		59057	507	0.670	0.700	-4.3	
58802	508	0.034	0.035	-2.9		58873	508	0.082	0.086	-4.7		59057	508	0.300	0.310	-3.2	
58802	509	0.047	0.049	-4.1		58873	509	0.138	0.145	-4.8		59057	509	0.410	0.440	-6.8	
58802	514	0.034	0.036	-5.6		58873	514	0.103	0.109	-5.5		59057	514	0.310	0.320	-3.1	
58813	501	0.202	0.213	-5.2		58903	501	0.038	0.040	-5.0		59058	501	0.350	0.360	-2.8	
58813	504	0.130	0.139	-6.5		58903	504	0.025	0.026	-3.8		59058	504	0.226	0.240	-5.8	
58813	506	0.219	0.230	-4.8		58903	506	0.036	0.038	-5.3		59058	506	0.330	0.340	-2.9	
58813	507	0.193	0.203	-4.9		58903	507	0.048	0.050	-4.0		59058	507	0.430	0.450	-4.4	
58813	508	0.085	0.089	-4.5		58903	508	0.021	0.022	-4.5		59058	508	0.193	0.201	-4.0	
58813	509	0.144	0.152	-5.3		58903	509	0.030	0.031	-3.2		59058	509	0.270	0.280	-3.6	
58813	514	0.108	0.114	-5.3		58903	514	0.022	0.023	-4.3		59058	514	0.197	0.207	-4.8	
58822	501	0.167	0.175	-4.6		58904	501	0.029	0.031	-6.5		59188	501	0.500	0.520	-3.8	
58822	504	0.109	0.115	-5.2		58904	504	0.019	0.020	-5.0		59188	504	0.145	0.154	-5.8	
58822	506	0.158	0.165	-4.2		58904	506	0.028	0.029	-3.4		59188	506	0.580	0.600	-3.3	
58822	507	0.207	0.218	-5.0		58904	507	0.036	0.038	-5.3		59188	507	0.260	0.270	-3.7	
58822	508	0.093	0.097	-4.1		58904	508	0.016	0.017	-5.9		59188	508	0.237	0.243	-2.5	
58822	509	0.129	0.135	-4.4		58904	509	0.023	0.024	-4.2		59188	509	0.400	0.410	-2.4	
58822	514	0.095	0.099	-4.0		58904	514	0.017	0.017	0.0		59188	514	0.300	0.320	-6.3	
58837	501	0.410	0.430	-4.7		58922	501	0.320	0.340	-5.9		59189	501	0.690	0.710	-2.8	
58837	504	0.260	0.280	-7.1		58922	504	0.207	0.221	-6.3		59189	504	0.199	0.211	-5.7	
58837	506	0.440	0.460	-4.3		58922	506	0.350	0.370	-5.4		59189	506	0.800	0.830	-3.6	
58837	507	0.390	0.410	-4.9		58922	507	0.310	0.320	-3.1		59189	507	0.350	0.370	-5.4	
58837	508	0.171	0.179	-4.5		58922	508	0.136	0.142	-4.2		59189	508	0.320	0.330	-3.0	
58837	509	0.290	0.310	-6.5		58922	509	0.229	0.242	-5.4		59189	509	0.540	0.560	-3.6	
58837	514	0.217	0.229	-5.2		58922	514	0.172	0.181	-5.0		59189	514	0.420	0.430	-2.3	

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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
59223	501	0.200	0.211	-5.2		59482	501	0.520	0.540	-3.7		59661	501	0.112	0.117	-4.3	
59223	504	0.129	0.137	-5.8		59482	504	0.151	0.160	-5.6		59661	504	0.073	0.077	-5.2	
59223	506	0.217	0.228	-4.8		59482	506	0.610	0.630	-3.2		59661	506	0.106	0.111	-4.5	
59223	507	0.191	0.202	-5.4		59482	507	0.270	0.280	-3.6		59661	507	0.139	0.146	-4.8	
59223	508	0.085	0.089	-4.5		59482	508	0.246	0.250	-1.6		59661	508	0.062	0.065	-4.6	
59223	509	0.143	0.151	-5.3		59482	509	0.410	0.430	-4.7		59661	509	0.086	0.091	-5.5	
59223	514	0.107	0.113	-5.3		59482	514	0.320	0.330	-3.0		59661	514	0.064	0.067	-4.5	
59257	501	0.020	0.021	-4.8		59537	501	0.140	0.148	-5.4		59693	501	0.019	0.020	-5.0	
59257	504	0.013	0.013	0.0		59537	504	0.090	0.096	-6.3		59693	504	0.012	0.013	-7.7	
59257	506	0.018	0.019	-5.3		59537	506	0.152	0.160	-5.0		59693	506	0.018	0.019	-5.3	
59257	507	0.024	0.026	-7.7		59537	507	0.134	0.141	-5.0		59693	507	0.023	0.024	-4.2	
59257	508	0.011	0.011	0.0		59537	508	0.059	0.062	-4.8		59693	508	0.010	0.011	-9.1	
59257	509	0.015	0.016	-6.3		59537	509	0.100	0.106	-5.7		59693	509	0.014	0.015	-6.7	
59257	514	0.011	0.012	-8.3		59537	514	0.075	0.079	-5.1		59693	514	0.011	0.011	0.0	
59306	501	0.122	0.129	-5.4		59601	501	0.124	0.130	-4.6		59701	501	0.009	0.009	0.0	
59306	504	0.080	0.085	-5.9		59601	504	0.081	0.086	-5.8		59701	504	0.006	0.006	0.0	
59306	506	0.116	0.121	-4.1		59601	506	0.117	0.123	-4.9		59701	506	0.008	0.009	-11.1	
59306	507	0.152	0.160	-5.0		59601	507	0.154	0.162	-4.9		59701	507	0.011	0.012	-8.3	
59306	508	0.068	0.071	-4.2		59601	508	0.069	0.072	-4.2		59701	508	0.005	0.005	0.0	
59306	509	0.095	0.099	-4.0		59601	509	0.096	0.101	-5.0		59701	509	0.007	0.007	0.0	
59306	514	0.070	0.073	-4.1		59601	514	0.071	0.074	-4.1		59701	514	0.005	0.005	0.0	
59378	501	0.130	0.137	-5.1		59647	501	0.233	0.242	-3.7		59713	501	0.204	0.214	-4.7	
59378	504	0.084	0.089	-5.6		59647	504	0.068	0.072	-5.6		59713	504	0.133	0.141	-5.7	
59378	506	0.141	0.148	-4.7		59647	506	0.270	0.280	-3.6		59713	506	0.193	0.202	-4.5	
59378	507	0.124	0.131	-5.3		59647	507	0.120	0.124	-3.2		59713	507	0.250	0.270	-7.4	
59378	508	0.055	0.058	-5.2		59647	508	0.110	0.113	-2.7		59713	508	0.113	0.118	-4.2	
59378	509	0.093	0.098	-5.1		59647	509	0.184	0.191	-3.7		59713	509	0.158	0.166	-4.8	
59378	514	0.070	0.073	-4.1		59647	514	0.142	0.147	-3.4		59713	514	0.116	0.122	-4.9	
59481	501	0.330	0.350	-5.7		59660	501	0.228	0.240	-5.0		59722	501	0.106	0.111	-4.5	
59481	504	0.214	0.227	-5.7		59660	504	0.149	0.158	-5.7		59722	504	0.069	0.073	-5.5	
59481	506	0.310	0.330	-6.1		59660	506	0.216	0.226	-4.4		59722	506	0.100	0.105	-4.8	
59481	507	0.410	0.430	-4.7		59660	507	0.280	0.300	-6.7		59722	507	0.132	0.138	-4.3	
59481	508	0.183	0.191	-4.2		59660	508	0.127	0.132	-3.8		59722	508	0.059	0.061	-3.3	
59481	509	0.250	0.270	-7.4		59660	509	0.176	0.185	-4.9		59722	509	0.082	0.086	-4.7	
59481	514	0.187	0.196	-4.6		59660	514	0.130	0.136	-4.4		59722	514	0.060	0.063	-4.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59723	501	0.040	0.042	-4.8		59750	501	0.104	0.110	-5.5		59781	501	0.091	0.096	-5.2	
59723	504	0.026	0.028	-7.1		59750	504	0.067	0.072	-6.9		59781	504	0.058	0.062	-6.5	
59723	506	0.038	0.040	-5.0		59750	506	0.113	0.119	-5.0		59781	506	0.098	0.103	-4.9	
59723	507	0.050	0.052	-3.8		59750	507	0.100	0.105	-4.8		59781	507	0.087	0.091	-4.4	
59723	508	0.022	0.023	-4.3		59750	508	0.044	0.046	-4.3		59781	508	0.038	0.040	-5.0	
59723	509	0.031	0.032	-3.1		59750	509	0.074	0.079	-6.3		59781	509	0.065	0.068	-4.4	
59723	514	0.023	0.024	-4.2		59750	514	0.056	0.059	-5.1		59781	514	0.049	0.051	-3.9	
59724	501	0.061	0.064	-4.7		59751	501	0.038	0.040	-5.0		59782	501	0.135	0.143	-5.6	
59724	504	0.040	0.042	-4.8		59751	504	0.024	0.026	-7.7		59782	504	0.087	0.093	-6.5	
59724	506	0.058	0.060	-3.3		59751	506	0.041	0.043	-4.7		59782	506	0.147	0.154	-4.5	
59724	507	0.076	0.080	-5.0		59751	507	0.036	0.038	-5.3		59782	507	0.129	0.136	-5.1	
59724	508	0.034	0.035	-2.9		59751	508	0.016	0.017	-5.9		59782	508	0.057	0.060	-5.0	
59724	509	0.047	0.050	-6.0		59751	509	0.027	0.028	-3.6		59782	509	0.096	0.102	-5.9	
59724	514	0.035	0.036	-2.8		59751	514	0.020	0.021	-4.8		59782	514	0.072	0.076	-5.3	
59725	501	0.076	0.080	-5.0		59773	501	0.030	0.031	-3.2		59783	501	0.132	0.139	-5.0	
59725	504	0.050	0.053	-5.7		59773	504	0.009	0.009	0.0		59783	504	0.085	0.090	-5.6	
59725	506	0.072	0.075	-4.0		59773	506	0.034	0.036	-5.6		59783	506	0.143	0.150	-4.7	
59725	507	0.095	0.099	-4.0		59773	507	0.015	0.016	-6.3		59783	507	0.126	0.133	-5.3	
59725	508	0.042	0.044	-4.5		59773	508	0.014	0.014	0.0		59783	508	0.056	0.058	-3.4	
59725	509	0.059	0.062	-4.8		59773	509	0.023	0.024	-4.2		59783	509	0.094	0.099	-5.1	
59725	514	0.043	0.045	-4.4		59773	514	0.018	0.019	-5.3		59783	514	0.071	0.074	-4.1	
59726	501	0.055	0.058	-5.2		59774	501	0.024	0.025	-4.0		59784	501	0.101	0.107	-5.6	
59726	504	0.036	0.038	-5.3		59774	504	0.007	0.007	0.0		59784	504	0.065	0.069	-5.8	
59726	506	0.052	0.055	-5.5		59774	506	0.028	0.029	-3.4		59784	506	0.110	0.115	-4.3	
59726	507	0.069	0.072	-4.2		59774	507	0.013	0.013	0.0		59784	507	0.097	0.102	-4.9	
59726	508	0.031	0.032	-3.1		59774	508	0.011	0.012	-8.3		59784	508	0.043	0.045	-4.4	
59726	509	0.043	0.045	-4.4		59774	509	0.019	0.020	-5.0		59784	509	0.072	0.076	-5.3	
59726	514	0.031	0.033	-6.1		59774	514	0.015	0.015	0.0		59784	514	0.054	0.057	-5.3	
59738	501	0.176	0.185	-4.9		59775	501	0.031	0.033	-6.1		59790	501	0.136	0.143	-4.9	
59738	504	0.115	0.122	-5.7		59775	504	0.009	0.010	-10.0		59790	504	0.089	0.094	-5.3	
59738	506	0.167	0.175	-4.6		59775	506	0.036	0.038	-5.3		59790	506	0.129	0.135	-4.4	
59738	507	0.220	0.231	-4.8		59775	507	0.016	0.017	-5.9		59790	507	0.170	0.178	-4.5	
59738	508	0.098	0.102	-3.9		59775	508	0.015	0.015	0.0		59790	508	0.076	0.079	-3.8	
59738	509	0.136	0.143	-4.9		59775	509	0.025	0.026	-3.8		59790	509	0.105	0.111	-5.4	
59738	514	0.100	0.105	-4.8		59775	514	0.019	0.020	-5.0		59790	514	0.078	0.081	-3.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59798	501	0.340	0.360	-5.6		59892	501	0.132	0.139	-5.0		59917	501	0.055	0.058	-5.2	
59798	504	0.221	0.236	-6.4		59892	504	0.085	0.090	-5.6		59917	504	0.035	0.038	-7.9	
59798	506	0.370	0.390	-5.1		59892	506	0.143	0.150	-4.7		59917	506	0.059	0.062	-4.8	
59798	507	0.330	0.350	-5.7		59892	507	0.126	0.133	-5.3		59917	507	0.052	0.055	-5.5	
59798	508	0.145	0.152	-4.6		59892	508	0.056	0.058	-3.4		59917	508	0.023	0.024	-4.2	
59798	509	0.245	0.260	-5.8		59892	509	0.094	0.099	-5.1		59917	509	0.039	0.041	-4.9	
59798	514	0.184	0.194	-5.2		59892	514	0.071	0.074	-4.1		59917	514	0.029	0.031	-6.5	
59806	501	0.247	0.260	-5.0		59904	501	0.089	0.094	-5.3		59923	501	0.014	0.015	-6.7	
59806	504	0.158	0.169	-6.5		59904	504	0.057	0.061	-6.6		59923	504	0.009	0.010	-10.0	
59806	506	0.270	0.280	-3.6		59904	506	0.097	0.101	-4.0		59923	506	0.013	0.014	-7.1	
59806	507	0.236	0.248	-4.8		59904	507	0.085	0.090	-5.6		59923	507	0.017	0.018	-5.6	
59806	508	0.104	0.109	-4.6		59904	508	0.038	0.039	-2.6		59923	508	0.008	0.008	0.0	
59806	509	0.176	0.185	-4.9		59904	509	0.063	0.067	-6.0		59923	509	0.011	0.011	0.0	
59806	514	0.132	0.139	-5.0		59904	514	0.048	0.050	-4.0		59923	514	0.008	0.008	0.0	
59867	501	0.153	0.161	-5.0		59905	501	0.096	0.101	-5.0		59925	501	0.410	0.410	0.0	
59867	504	0.100	0.106	-5.7		59905	504	0.063	0.066	-4.5		59925	504	0.350	0.360	-2.8	
59867	506	0.145	0.152	-4.6		59905	506	0.091	0.095	-4.2		59925	506	0.420	0.420	0.0	
59867	507	0.191	0.200	-4.5		59905	507	0.119	0.125	-4.8		59925	507	0.260	0.260	0.0	
59867	508	0.085	0.089	-4.5		59905	508	0.053	0.056	-5.4		59925	508	0.340	0.340	0.0	
59867	509	0.118	0.124	-4.8		59905	509	0.074	0.078	-5.1		59925	509	0.350	0.350	0.0	
59867	514	0.087	0.091	-4.4		59905	514	0.055	0.057	-3.5		59925	514	0.310	0.310	0.0	
59886	501	0.021	0.022	-4.5		59914	501	0.560	0.590	-5.1		59926	501	0.350	0.350	0.0	
59886	504	0.014	0.014	0.0		59914	504	0.370	0.390	-5.1		59926	504	0.300	0.310	-3.2	
59886	506	0.020	0.021	-4.8		59914	506	0.530	0.560	-5.4		59926	506	0.350	0.360	-2.8	
59886	507	0.026	0.027	-3.7		59914	507	0.700	0.740	-5.4		59926	507	0.220	0.221	-0.5	
59886	508	0.012	0.012	0.0		59914	508	0.310	0.330	-6.1		59926	508	0.290	0.290	0.0	
59886	509	0.016	0.017	-5.9		59914	509	0.440	0.460	-4.3		59926	509	0.300	0.300	0.0	
59886	514	0.012	0.012	0.0		59914	514	0.320	0.340	-5.9		59926	514	0.260	0.260	0.0	
59889	501	0.097	0.101	-4.0		59915	501	0.300	0.310	-3.2		59927	501	0.234	0.236	-0.8	
59889	504	0.028	0.030	-6.7		59915	504	0.190	0.203	-6.4		59927	504	0.202	0.206	-1.9	
59889	506	0.113	0.117	-3.4		59915	506	0.320	0.340	-5.9		59927	506	0.238	0.239	-0.4	
59889	507	0.050	0.052	-3.8		59915	507	0.280	0.300	-6.7		59927	507	0.148	0.148	0.0	
59889	508	0.046	0.047	-2.1		59915	508	0.125	0.131	-4.6		59927	508	0.193	0.193	0.0	
59889	509	0.077	0.080	-3.7		59915	509	0.211	0.223	-5.4		59927	509	0.200	0.201	-0.5	
59889	514	0.059	0.061	-3.3		59915	514	0.158	0.167	-5.4		59927	514	0.175	0.176	-0.6	

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LOSS COST PERCENT CHANGE BY CLASS

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59931	501	0.250	0.270	-7.4		59963	501	0.242	0.250	-3.2		59977	501	0.096	0.101	-5.0	
59931	504	0.165	0.175	-5.7		59963	504	0.158	0.167	-5.4		59977	504	0.062	0.066	-6.1	
59931	506	0.240	0.250	-4.0		59963	506	0.229	0.240	-4.6		59977	506	0.104	0.109	-4.6	
59931	507	0.320	0.330	-3.0		59963	507	0.300	0.320	-6.3		59977	507	0.092	0.097	-5.2	
59931	508	0.141	0.147	-4.1		59963	508	0.134	0.140	-4.3		59977	508	0.040	0.042	-4.8	
59931	509	0.196	0.206	-4.9		59963	509	0.187	0.196	-4.6		59977	509	0.068	0.072	-5.6	
59931	514	0.144	0.151	-4.6		59963	514	0.138	0.144	-4.2		59977	514	0.051	0.054	-5.6	
59932	501	0.270	0.290	-6.9		59964	501	0.570	0.600	-5.0		59984	501	0.043	0.045	-4.4	
59932	504	0.178	0.189	-5.8		59964	504	0.370	0.390	-5.1		59984	504	0.028	0.030	-6.7	
59932	506	0.260	0.270	-3.7		59964	506	0.540	0.560	-3.6		59984	506	0.040	0.042	-4.8	
59932	507	0.340	0.360	-5.6		59964	507	0.710	0.740	-4.1		59984	507	0.053	0.056	-5.4	
59932	508	0.152	0.158	-3.8		59964	508	0.310	0.330	-6.1		59984	508	0.024	0.025	-4.0	
59932	509	0.211	0.222	-5.0		59964	509	0.440	0.460	-4.3		59984	509	0.033	0.035	-5.7	
59932	514	0.155	0.163	-4.9		59964	514	0.320	0.340	-5.9		59984	514	0.024	0.025	-4.0	
59941	501	0.085	0.089	-4.5		59970	501	0.120	0.126	-4.8		59985	501	0.167	0.176	-5.1	
59941	504	0.055	0.059	-6.8		59970	504	0.077	0.082	-6.1		59985	504	0.109	0.116	-6.0	
59941	506	0.080	0.084	-4.8		59970	506	0.130	0.137	-5.1		59985	506	0.158	0.166	-4.8	
59941	507	0.106	0.111	-4.5		59970	507	0.115	0.121	-5.0		59985	507	0.208	0.219	-5.0	
59941	508	0.047	0.049	-4.1		59970	508	0.051	0.053	-3.8		59985	508	0.093	0.097	-4.1	
59941	509	0.066	0.069	-4.3		59970	509	0.085	0.090	-5.6		59985	509	0.129	0.136	-5.1	
59941	514	0.048	0.051	-5.9		59970	514	0.064	0.068	-5.9		59985	514	0.095	0.100	-5.0	
59947	501	0.089	0.094	-5.3		59973	501	0.156	0.164	-4.9		59986	501	0.128	0.134	-4.5	
59947	504	0.057	0.061	-6.6		59973	504	0.102	0.108	-5.6		59986	504	0.083	0.088	-5.7	
59947	506	0.097	0.101	-4.0		59973	506	0.148	0.155	-4.5		59986	506	0.121	0.127	-4.7	
59947	507	0.085	0.090	-5.6		59973	507	0.194	0.204	-4.9		59986	507	0.159	0.167	-4.8	
59947	508	0.038	0.039	-2.6		59973	508	0.087	0.091	-4.4		59986	508	0.071	0.074	-4.1	
59947	509	0.063	0.067	-6.0		59973	509	0.121	0.127	-4.7		59986	509	0.099	0.104	-4.8	
59947	514	0.048	0.050	-4.0		59973	514	0.089	0.093	-4.3		59986	514	0.073	0.076	-3.9	
59955	501	0.033	0.034	-2.9		59975	501	0.168	0.177	-5.1		59988	501	0.043	0.045	-4.4	
59955	504	0.021	0.022	-4.5		59975	504	0.108	0.115	-6.1		59988	504	0.027	0.029	-6.9	
59955	506	0.031	0.032	-3.1		59975	506	0.182	0.191	-4.7		59988	506	0.046	0.049	-6.1	
59955	507	0.040	0.043	-7.0		59975	507	0.160	0.169	-5.3		59988	507	0.041	0.043	-4.7	
59955	508	0.018	0.019	-5.3		59975	508	0.071	0.074	-4.1		59988	508	0.018	0.019	-5.3	
59955	509	0.025	0.026	-3.8		59975	509	0.120	0.126	-4.8		59988	509	0.031	0.032	-3.1	
59955	514	0.019	0.019	0.0		59975	514	0.090	0.095	-5.3		59988	514	0.023	0.024	-4.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59989	501	0.022	0.023	-4.3		60015	501	31.100	30.700	+1.3		61216	501	23.000	21.900	+5.0	
59989	504	0.015	0.015	0.0		60015	504	22.900	22.600	+1.3		61216	504	28.800	27.500	+4.7	
59989	506	0.021	0.022	-4.5		60015	506	28.400	28.500	-0.4		61216	506	31.400	30.400	+3.3	
59989	507	0.028	0.029	-3.4		60015	507	36.200	35.700	+1.4		61216	507	32.000	30.500	+4.9	
59989	508	0.012	0.013	-7.7		60015	508	19.600	19.800	-1.0		61216	508	22.700	22.300	+1.8	
59989	509	0.017	0.018	-5.6		60015	509	29.900	28.900	+3.5		61216	509	24.900	23.300	+6.9	
59989	514	0.013	0.013	0.0		60015	514	11.500	11.300	+1.8		61216	514	20.700	19.600	+5.6	
60010	501	25.700	25.300	+1.6		60016	501	35.000	34.500	+1.4		61217	501	20.900	19.900	+5.0	
60010	504	18.900	18.700	+1.1		60016	504	25.700	25.400	+1.2		61217	504	26.200	25.000	+4.8	
60010	506	23.400	23.500	-0.4		60016	506	31.900	32.000	-0.3		61217	506	28.600	27.700	+3.2	
60010	507	29.900	29.500	+1.4		60016	507	40.700	40.100	+1.5		61217	507	29.200	27.700	+5.4	
60010	508	16.200	16.400	-1.2		60016	508	22.000	22.300	-1.3		61217	508	20.700	20.300	+2.0	
60010	509	24.700	23.900	+3.3		60016	509	33.600	32.500	+3.4		61217	509	22.700	21.200	+7.1	
60010	514	9.520	9.350	+1.8		60016	514	13.000	12.700	+2.4		61217	514	18.900	17.900	+5.6	
60011	501	29.600	29.100	+1.7		60035	501	40.600	38.600	+5.2		61218	501	14.300	13.600	+5.1	
60011	504	21.800	21.500	+1.4		60035	504	50.900	48.500	+4.9		61218	504	17.900	17.100	+4.7	
60011	506	27.000	27.100	-0.4		60035	506	55.500	53.700	+3.4		61218	506	19.500	18.900	+3.2	
60011	507	34.400	33.900	+1.5		60035	507	56.500	53.800	+5.0		61218	507	19.900	18.900	+5.3	
60011	508	18.600	18.900	-1.6		60035	508	40.100	39.300	+2.0		61218	508	14.100	13.800	+2.2	
60011	509	28.400	27.500	+3.3		60035	509	43.900	41.100	+6.8		61218	509	15.500	14.500	+6.9	
60011	514	11.000	10.700	+2.8		60035	514	36.600	34.600	+5.8		61218	514	12.900	12.200	+5.7	
60012	501	48.600	47.900	+1.5		61000	501	25.500	25.100	+1.6		61223	501	102.000	96.600	+5.6	
60012	504	35.800	35.300	+1.4		61000	504	18.700	18.500	+1.1		61223	504	127.000	121.000	+5.0	
60012	506	44.300	44.500	-0.4		61000	506	23.200	23.300	-0.4		61223	506	139.000	134.000	+3.7	
60012	507	56.600	55.800	+1.4		61000	507	29.600	29.200	+1.4		61223	507	142.000	135.000	+5.2	
60012	508	30.500	31.000	-1.6		61000	508	16.000	16.200	-1.2		61223	508	100.000	98.400	+1.6	
60012	509	46.700	45.200	+3.3		61000	509	24.400	23.700	+3.0		61223	509	110.000	103.000	+6.8	
60012	514	18.000	17.700	+1.7		61000	514	9.430	9.250	+1.9		61223	514	91.600	86.800	+5.5	
60013	501	41.700	41.100	+1.5		61212	501	20.700	19.700	+5.1		61224	501	32.400	30.800	+5.2	
60013	504	30.700	30.300	+1.3		61212	504	26.000	24.800	+4.8		61224	504	40.600	38.700	+4.9	
60013	506	38.000	38.100	-0.3		61212	506	28.300	27.400	+3.3		61224	506	44.300	42.900	+3.3	
60013	507	48.500	47.800	+1.5		61212	507	28.900	27.500	+5.1		61224	507	45.100	42.900	+5.1	
60013	508	26.200	26.600	-1.5		61212	508	20.500	20.100	+2.0		61224	508	32.000	31.300	+2.2	
60013	509	40.000	38.700	+3.4		61212	509	22.400	21.000	+6.7		61224	509	35.100	32.800	+7.0	
60013	514	15.400	15.100	+2.0		61212	514	18.700	17.700	+5.6		61224	514	29.200	27.600	+5.8	

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LOSS COST PERCENT CHANGE BY CLASS

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61225	501	44.900	42.700	+5.2		62002	501	5.680	5.400	+5.2		63013	501	77.900	76.800	+1.4	
61225	504	56.400	53.700	+5.0		62002	504	7.120	6.780	+5.0		63013	504	57.300	56.600	+1.2	
61225	506	61.400	59.500	+3.2		62002	506	7.760	7.510	+3.3		63013	506	71.100	71.300	-0.3	
61225	507	62.600	59.500	+5.2		62002	507	7.910	7.520	+5.2		63013	507	90.700	89.400	+1.5	
61225	508	44.400	43.500	+2.1		62002	508	5.610	5.500	+2.0		63013	508	49.000	49.700	-1.4	
61225	509	48.700	45.500	+7.0		62002	509	6.150	5.750	+7.0		63013	509	74.800	72.400	+3.3	
61225	514	40.500	38.400	+5.5		62002	514	5.120	4.850	+5.6		63013	514	28.900	28.300	+2.1	
61226	501	75.600	71.900	+5.1		62003	501	17.900	17.000	+5.3		63215	501	59.100	56.200	+5.2	
61226	504	94.800	90.400	+4.9		62003	504	22.400	21.400	+4.7		63215	504	74.100	70.600	+5.0	
61226	506	103.000	100.000	+3.0		62003	506	24.400	23.700	+3.0		63215	506	80.800	78.200	+3.3	
61226	507	105.000	100.000	+5.0		62003	507	24.900	23.700	+5.1		63215	507	82.400	78.300	+5.2	
61226	508	74.800	73.200	+2.2		62003	508	17.700	17.300	+2.3		63215	508	58.400	57.200	+2.1	
61226	509	81.900	76.500	+7.1		62003	509	19.400	18.100	+7.2		63215	509	64.000	59.800	+7.0	
61226	514	68.200	64.600	+5.6		62003	514	16.100	15.300	+5.2		63215	514	53.300	50.500	+5.5	
61227	501	69.200	65.800	+5.2		63010	501	46.300	45.600	+1.5		63216	501	41.000	39.000	+5.1	
61227	504	86.800	82.700	+5.0		63010	504	34.100	33.600	+1.5		63216	504	51.400	49.000	+4.9	
61227	506	94.600	91.600	+3.3		63010	506	42.200	42.400	-0.5		63216	506	56.000	54.300	+3.1	
61227	507	96.400	91.700	+5.1		63010	507	53.900	53.100	+1.5		63216	507	57.100	54.300	+5.2	
61227	508	68.400	67.000	+2.1		63010	508	29.100	29.500	-1.4		63216	508	40.500	39.700	+2.0	
61227	509	74.900	70.000	+7.0		63010	509	44.400	43.000	+3.3		63216	509	44.400	41.500	+7.0	
61227	514	62.400	59.100	+5.6		63010	514	17.100	16.800	+1.8		63216	514	37.000	35.000	+5.7	
62000	501	15.700	15.000	+4.7		63011	501	57.800	57.000	+1.4		63217	501	27.800	27.400	+1.5	
62000	504	19.700	18.800	+4.8		63011	504	42.600	42.100	+1.2		63217	504	30.700	30.500	+0.7	
62000	506	21.500	20.800	+3.4		63011	506	52.800	53.000	-0.4		63217	506	28.800	28.900	-0.3	
62000	507	21.900	20.900	+4.8		63011	507	67.400	66.400	+1.5		63217	507	55.800	55.000	+1.5	
62000	508	15.600	15.200	+2.6		63011	508	36.400	36.900	-1.4		63217	508	41.600	42.300	-1.7	
62000	509	17.000	15.900	+6.9		63011	509	55.500	53.800	+3.2		63217	509	62.500	60.600	+3.1	
62000	514	14.200	13.400	+6.0		63011	514	21.400	21.000	+1.9		63217	514	52.500	51.600	+1.7	
62001	501	12.400	11.800	+5.1		63012	501	82.300	81.100	+1.5		63218	501	9.350	9.220	+1.4	
62001	504	15.600	14.900	+4.7		63012	504	60.600	59.800	+1.3		63218	504	10.300	10.300	0.0	
62001	506	17.000	16.500	+3.0		63012	506	75.000	75.300	-0.4		63218	506	9.690	9.720	-0.3	
62001	507	17.300	16.500	+4.8		63012	507	95.800	94.400	+1.5		63218	507	18.800	18.500	+1.6	
62001	508	12.300	12.000	+2.5		63012	508	51.700	52.500	-1.5		63218	508	14.000	14.200	-1.4	
62001	509	13.500	12.600	+7.1		63012	509	79.000	76.500	+3.3		63218	509	21.000	20.400	+2.9	
62001	514	11.200	10.600	+5.7		63012	514	30.500	29.900	+2.0		63218	514	17.700	17.400	+1.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
64074	501	26.100	26.400	-1.1		66309	501	24.900	23.600	+5.5		67510	501	15.200	14.400	+5.6	
64074	504	14.800	15.000	-1.3		66309	504	31.200	29.700	+5.1		67510	504	11.300	10.800	+4.6	
64074	506	19.800	20.400	-2.9		66309	506	34.000	32.900	+3.3		67510	506	11.300	10.900	+3.7	
64074	507	15.400	15.600	-1.3		66309	507	34.600	32.900	+5.2		67510	507	9.770	9.260	+5.5	
64074	508	10.500	11.000	-4.5		66309	508	24.600	24.100	+2.1		67510	508	12.500	12.300	+1.6	
64074	509	18.600	18.500	+0.5		66309	509	26.900	25.200	+6.7		67510	509	15.000	14.000	+7.1	
64074	514	15.800	15.900	-0.6		66309	514	22.400	21.200	+5.7		67510	514	20.000	18.900	+5.8	
64075	501	18.400	18.600	-1.1		66561	501	57.600	54.700	+5.3		67511	501	16.400	15.600	+5.1	
64075	504	10.400	10.500	-1.0		66561	504	72.200	68.800	+4.9		67511	504	12.300	11.700	+5.1	
64075	506	13.900	14.400	-3.5		66561	506	78.700	76.200	+3.3		67511	506	12.200	11.800	+3.4	
64075	507	10.900	11.000	-0.9		66561	507	80.200	76.300	+5.1		67511	507	10.600	10.000	+6.0	
64075	508	7.390	7.720	-4.3		66561	508	56.900	55.700	+2.2		67511	508	13.600	13.300	+2.3	
64075	509	13.100	13.100	0.0		66561	509	62.300	58.300	+6.9		67511	509	16.200	15.100	+7.3	
64075	514	11.100	11.200	-0.9		66561	514	51.900	49.200	+5.5		67511	514	21.600	20.400	+5.9	
65007	501	36.000	34.200	+5.3		67017	501	53.400	50.800	+5.1		67512	501	70.400	66.700	+5.5	
65007	504	45.100	43.000	+4.9		67017	504	67.000	63.800	+5.0		67512	504	52.600	49.900	+5.4	
65007	506	49.200	47.600	+3.4		67017	506	73.000	70.700	+3.3		67512	506	52.200	50.400	+3.6	
65007	507	50.100	47.700	+5.0		67017	507	74.500	70.800	+5.2		67512	507	45.200	42.900	+5.4	
65007	508	35.600	34.800	+2.3		67017	508	52.800	51.700	+2.1		67512	508	58.100	56.800	+2.3	
65007	509	39.000	36.400	+7.1		67017	509	57.800	54.100	+6.8		67512	509	69.400	64.700	+7.3	
65007	514	32.400	30.700	+5.5		67017	514	48.200	45.600	+5.7		67512	514	92.600	87.500	+5.8	
66122	501	15.500	14.700	+5.4		67508	501	37.200	35.300	+5.4		67513	501	44.700	42.300	+5.7	
66122	504	19.400	18.500	+4.9		67508	504	27.800	26.400	+5.3		67513	504	33.300	31.700	+5.0	
66122	506	21.200	20.500	+3.4		67508	506	27.600	26.700	+3.4		67513	506	33.100	32.000	+3.4	
66122	507	21.600	20.500	+5.4		67508	507	23.900	22.700	+5.3		67513	507	28.700	27.200	+5.5	
66122	508	15.300	15.000	+2.0		67508	508	30.700	30.000	+2.3		67513	508	36.900	36.000	+2.5	
66122	509	16.800	15.700	+7.0		67508	509	36.700	34.200	+7.3		67513	509	44.000	41.000	+7.3	
66122	514	14.000	13.200	+6.1		67508	514	48.900	46.200	+5.8		67513	514	58.700	55.500	+5.8	
66123	501	8.520	8.090	+5.3		67509	501	27.300	25.900	+5.4		67634	501	46.300	44.000	+5.2	
66123	504	10.700	10.200	+4.9		67509	504	20.400	19.400	+5.2		67634	504	58.000	55.300	+4.9	
66123	506	11.600	11.300	+2.7		67509	506	20.200	19.500	+3.6		67634	506	63.200	61.200	+3.3	
66123	507	11.900	11.300	+5.3		67509	507	17.500	16.600	+5.4		67634	507	64.400	61.300	+5.1	
66123	508	8.420	8.240	+2.2		67509	508	22.500	22.000	+2.3		67634	508	45.700	44.800	+2.0	
66123	509	9.220	8.620	+7.0		67509	509	26.900	25.100	+7.2		67634	509	50.100	46.800	+7.1	
66123	514	7.680	7.270	+5.6		67509	514	35.900	33.900	+5.9		67634	514	41.700	39.500	+5.6	

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LOSS COST PERCENT CHANGE BY CLASS

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67635	501	32.700	31.100	+5.1		68606	501	9.390	8.920	+5.3		68707	501	19.400	18.500	+4.9	
67635	504	41.000	39.100	+4.9		68606	504	11.800	11.200	+5.4		68707	504	24.300	23.200	+4.7	
67635	506	44.700	43.300	+3.2		68606	506	12.800	12.400	+3.2		68707	506	26.500	25.700	+3.1	
67635	507	45.600	43.400	+5.1		68606	507	13.100	12.400	+5.6		68707	507	27.100	25.700	+5.4	
67635	508	32.300	31.700	+1.9		68606	508	9.280	9.090	+2.1		68707	508	19.200	18.800	+2.1	
67635	509	35.400	33.100	+6.9		68606	509	10.200	9.500	+7.4		68707	509	21.000	19.600	+7.1	
67635	514	29.500	27.900	+5.7		68606	514	8.460	8.010	+5.6		68707	514	17.500	16.600	+5.4	
68001	501	99.900	94.900	+5.3		68607	501	7.420	7.050	+5.2		90089	501	8.520	8.960	-4.9	
68001	504	125.000	119.000	+5.0		68607	504	9.300	8.860	+5.0		90089	504	2.440	2.600	-6.2	
68001	506	137.000	132.000	+3.8		68607	506	10.100	9.820	+2.9		90089	506	6.340	6.630	-4.4	
68001	507	139.000	132.000	+5.3		68607	507	10.300	9.830	+4.8		90089	507	7.040	7.370	-4.5	
68001	508	98.700	96.700	+2.1		68607	508	7.330	7.180	+2.1		90089	508	5.790	6.040	-4.1	
68001	509	108.000	101.000	+6.9		68607	509	8.030	7.510	+6.9		90089	509	6.780	7.110	-4.6	
68001	514	90.000	85.300	+5.5		68607	514	6.690	6.330	+5.7		90089	514	6.490	6.800	-4.6	
68439	501	128.000	122.000	+4.9		68702	501	6.110	5.810	+5.2		91111	501	3.350	3.390	-1.2	
68439	504	161.000	153.000	+5.2		68702	504	7.670	7.300	+5.1		91111	504	1.160	1.180	-1.7	
68439	506	176.000	170.000	+3.5		68702	506	8.350	8.090	+3.2		91111	506	3.960	3.990	-0.8	
68439	507	179.000	170.000	+5.3		68702	507	8.520	8.100	+5.2		91111	507	5.370	5.410	-0.7	
68439	508	127.000	124.000	+2.4		68702	508	6.040	5.920	+2.0		91111	508	4.390	4.410	-0.5	
68439	509	139.000	130.000	+6.9		68702	509	6.620	6.190	+6.9		91111	509	4.350	4.390	-0.9	
68439	514	116.000	110.000	+5.5		68702	514	5.510	5.220	+5.6		91111	514	4.050	4.090	-1.0	
68500	501	5.660	5.580	+1.4		68703	501	4.580	4.350	+5.3		91125	501	5.130	5.390	-4.8	
68500	504	4.160	4.110	+1.2		68703	504	5.740	5.470	+4.9		91125	504	1.470	1.570	-6.4	
68500	506	5.160	5.180	-0.4		68703	506	6.260	6.060	+3.3		91125	506	3.820	3.990	-4.3	
68500	507	6.590	6.490	+1.5		68703	507	6.380	6.070	+5.1		91125	507	4.240	4.440	-4.5	
68500	508	3.560	3.610	-1.4		68703	508	4.530	4.430	+2.3		91125	508	3.490	3.640	-4.1	
68500	509	5.430	5.260	+3.2		68703	509	4.960	4.630	+7.1		91125	509	4.080	4.280	-4.7	
68500	514	2.100	2.060	+1.9		68703	514	4.130	3.910	+5.6		91125	514	3.910	4.090	-4.4	
68604	501	2.400	2.280	+5.3		68706	501	19.600	18.600	+5.4		91127	501	2.250	2.280	-1.3	
68604	504	3.010	2.870	+4.9		68706	504	24.600	23.400	+5.1		91127	504	0.780	0.800	-2.5	
68604	506	3.290	3.180	+3.5		68706	506	26.800	26.000	+3.1		91127	506	2.670	2.680	-0.4	
68604	507	3.350	3.180	+5.3		68706	507	27.300	26.000	+5.0		91127	507	3.610	3.640	-0.8	
68604	508	2.380	2.330	+2.1		68706	508	19.400	19.000	+2.1		91127	508	2.960	2.970	-0.3	
68604	509	2.600	2.430	+7.0		68706	509	21.200	19.900	+6.5		91127	509	2.920	2.950	-1.0	
68604	514	2.170	2.050	+5.9		68706	514	17.700	16.800	+5.4		91127	514	2.730	2.750	-0.7	

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
91130	501	2.880	3.000	-4.0		91175	501	1.770	1.860	-4.8		91235	501	2.600	2.630	-1.1	
91130	504	1.440	1.520	-5.3		91175	504	0.510	0.540	-5.6		91235	504	0.900	0.920	-2.2	
91130	506	3.010	3.120	-3.5		91175	506	1.320	1.380	-4.3		91235	506	3.070	3.090	-0.6	
91130	507	2.700	2.800	-3.6		91175	507	1.470	1.530	-3.9		91235	507	4.170	4.200	-0.7	
91130	508	1.730	1.790	-3.4		91175	508	1.210	1.260	-4.0		91235	508	3.410	3.420	-0.3	
91130	509	2.030	2.100	-3.3		91175	509	1.410	1.480	-4.7		91235	509	3.370	3.400	-0.9	
91130	514	1.570	1.630	-3.7		91175	514	1.350	1.420	-4.9		91235	514	3.140	3.170	-0.9	
91135	501	0.800	0.840	-4.8		91177	501	7.760	8.160	-4.9		91250	501	3.910	3.960	-1.3	
91135	504	0.400	0.420	-4.8		91177	504	2.230	2.370	-5.9		91250	504	1.350	1.380	-2.2	
91135	506	0.840	0.870	-3.4		91177	506	5.770	6.040	-4.5		91250	506	4.630	4.660	-0.6	
91135	507	0.750	0.780	-3.8		91177	507	6.410	6.710	-4.5		91250	507	6.270	6.320	-0.8	
91135	508	0.480	0.500	-4.0		91177	508	5.270	5.500	-4.2		91250	508	5.130	5.160	-0.6	
91135	509	0.560	0.590	-5.1		91177	509	6.170	6.470	-4.6		91250	509	5.080	5.130	-1.0	
91135	514	0.440	0.450	-2.2		91177	514	5.910	6.190	-4.5		91250	514	4.740	4.770	-0.6	
91150	501	2.130	2.150	-0.9		91179	501	7.790	8.190	-4.9		91265	501	35.200	36.700	-4.1	
91150	504	0.740	0.750	-1.3		91179	504	2.240	2.380	-5.9		91265	504	17.600	18.500	-4.9	
91150	506	2.520	2.540	-0.8		91179	506	5.800	6.060	-4.3		91265	506	36.800	38.100	-3.4	
91150	507	3.410	3.440	-0.9		91179	507	6.440	6.740	-4.5		91265	507	33.000	34.200	-3.5	
91150	508	2.790	2.810	-0.7		91179	508	5.290	5.530	-4.3		91265	508	21.100	21.800	-3.2	
91150	509	2.760	2.790	-1.1		91179	509	6.200	6.500	-4.6		91265	509	24.800	25.700	-3.5	
91150	514	2.580	2.600	-0.8		91179	514	5.940	6.220	-4.5		91265	514	19.200	19.900	-3.5	
91155	501	4.720	4.780	-1.3		91190	501	4.180	4.400	-5.0		91266	501	18.600	19.400	-4.1	
91155	504	1.630	1.670	-2.4		91190	504	1.200	1.280	-6.3		91266	504	9.310	9.800	-5.0	
91155	506	5.590	5.630	-0.7		91190	506	3.110	3.250	-4.3		91266	506	19.500	20.200	-3.5	
91155	507	7.580	7.640	-0.8		91190	507	3.450	3.610	-4.4		91266	507	17.500	18.100	-3.3	
91155	508	6.200	6.230	-0.5		91190	508	2.840	2.970	-4.4		91266	508	11.200	11.500	-2.6	
91155	509	6.130	6.190	-1.0		91190	509	3.320	3.490	-4.9		91266	509	13.100	13.600	-3.7	
91155	514	5.720	5.770	-0.9		91190	514	3.180	3.340	-4.8		91266	514	10.200	10.500	-2.9	
91160	501	2.060	2.160	-4.6		91200	501	1.650	1.720	-4.1		91302	501	21.500	22.000	-2.3	
91160	504	0.590	0.630	-6.3		91200	504	0.820	0.870	-5.7		91302	504	9.620	9.960	-3.4	
91160	506	1.530	1.600	-4.4		91200	506	1.720	1.780	-3.4		91302	506	18.800	19.100	-1.6	
91160	507	1.700	1.780	-4.5		91200	507	1.540	1.600	-3.7		91302	507	18.500	18.900	-2.1	
91160	508	1.400	1.460	-4.1		91200	508	0.990	1.020	-2.9		91302	508	15.800	16.000	-1.2	
91160	509	1.640	1.720	-4.7		91200	509	1.160	1.200	-3.3		91302	509	18.900	19.300	-2.1	
91160	514	1.570	1.640	-4.3		91200	514	0.900	0.930	-3.2		91302	514	18.800	19.200	-2.1	

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
91315	501	6.510	6.670	-2.4		91343	501	1.960	2.060	-4.9		91523	501	83.500	87.800	-4.9	
91315	504	2.920	3.030	-3.6		91343	504	0.560	0.600	-6.7		91523	504	24.000	25.500	-5.9	
91315	506	5.700	5.800	-1.7		91343	506	1.460	1.530	-4.6		91523	506	62.100	65.000	-4.5	
91315	507	5.630	5.740	-1.9		91343	507	1.620	1.700	-4.7		91523	507	69.000	72.200	-4.4	
91315	508	4.780	4.860	-1.6		91343	508	1.330	1.390	-4.3		91523	508	56.800	59.200	-4.1	
91315	509	5.750	5.870	-2.0		91343	509	1.560	1.640	-4.9		91523	509	66.400	69.700	-4.7	
91315	514	5.720	5.830	-1.9		91343	514	1.500	1.570	-4.5		91523	514	63.600	66.600	-4.5	
91324	501	14.500	14.900	-2.7		91405	501	11.000	11.300	-2.7		91547	501	0.470	0.500	-6.0	
91324	504	6.500	6.740	-3.6		91405	504	4.950	5.120	-3.3		91547	504	0.136	0.145	-6.2	
91324	506	12.700	12.900	-1.6		91405	506	9.650	9.830	-1.8		91547	506	0.350	0.370	-5.4	
91324	507	12.500	12.800	-2.3		91405	507	9.530	9.710	-1.9		91547	507	0.390	0.410	-4.9	
91324	508	10.700	10.800	-0.9		91405	508	8.100	8.230	-1.6		91547	508	0.320	0.340	-5.9	
91324	509	12.800	13.100	-2.3		91405	509	9.730	9.940	-2.1		91547	509	0.380	0.400	-5.0	
91324	514	12.700	13.000	-2.3		91405	514	9.680	9.870	-1.9		91547	514	0.360	0.380	-5.3	
91340	501	9.470	9.690	-2.3		91436	501	10.100	10.600	-4.7		91551	501	2.940	3.100	-5.2	
91340	504	4.250	4.400	-3.4		91436	504	2.890	3.070	-5.9		91551	504	0.850	0.900	-5.6	
91340	506	8.290	8.440	-1.8		91436	506	7.490	7.840	-4.5		91551	506	2.190	2.290	-4.4	
91340	507	8.180	8.340	-1.9		91436	507	8.320	8.710	-4.5		91551	507	2.430	2.550	-4.7	
91340	508	6.950	7.070	-1.7		91436	508	6.840	7.140	-4.2		91551	508	2.000	2.090	-4.3	
91340	509	8.350	8.530	-2.1		91436	509	8.010	8.400	-4.6		91551	509	2.340	2.460	-4.9	
91340	514	8.310	8.470	-1.9		91436	514	7.670	8.040	-4.6		91551	514	2.240	2.350	-4.7	
91341	501	8.900	9.360	-4.9		91481	501	36.800	38.700	-4.9		91555	501	1.560	1.580	-1.3	
91341	504	2.550	2.720	-6.3		91481	504	10.600	11.200	-5.4		91555	504	0.540	0.550	-1.8	
91341	506	6.620	6.930	-4.5		91481	506	27.400	28.600	-4.2		91555	506	1.850	1.860	-0.5	
91341	507	7.350	7.700	-4.5		91481	507	30.400	31.800	-4.4		91555	507	2.510	2.530	-0.8	
91341	508	6.050	6.310	-4.1		91481	508	25.000	26.100	-4.2		91555	508	2.050	2.060	-0.5	
91341	509	7.080	7.420	-4.6		91481	509	29.200	30.700	-4.9		91555	509	2.030	2.050	-1.0	
91341	514	6.780	7.100	-4.5		91481	514	28.000	29.300	-4.4		91555	514	1.890	1.910	-1.0	
91342	501	8.690	8.890	-2.2		91507	501	5.410	5.690	-4.9		91560	501	10.300	10.700	-3.7	
91342	504	3.890	4.030	-3.5		91507	504	1.550	1.650	-6.1		91560	504	5.140	5.410	-5.0	
91342	506	7.600	7.740	-1.8		91507	506	4.030	4.210	-4.3		91560	506	10.800	11.100	-2.7	
91342	507	7.500	7.650	-2.0		91507	507	4.470	4.680	-4.5		91560	507	9.650	10.000	-3.5	
91342	508	6.380	6.480	-1.5		91507	508	3.680	3.840	-4.2		91560	508	6.170	6.380	-3.3	
91342	509	7.660	7.820	-2.0		91507	509	4.310	4.520	-4.6		91560	509	7.240	7.520	-3.7	
91342	514	7.630	7.770	-1.8		91507	514	4.130	4.320	-4.4		91560	514	5.620	5.830	-3.6	

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
91562	501	6.550	6.890	-4.9		91629	501	5.770	6.010	-4.0		91746	501	6.550	6.890	-4.9	
91562	504	1.880	2.000	-6.0		91629	504	2.880	3.030	-5.0		91746	504	1.880	2.000	-6.0	
91562	506	4.880	5.100	-4.3		91629	506	6.030	6.240	-3.4		91746	506	4.880	5.100	-4.3	
91562	507	5.420	5.670	-4.4		91629	507	5.400	5.600	-3.6		91746	507	5.420	5.670	-4.4	
91562	508	4.460	4.650	-4.1		91629	508	3.460	3.570	-3.1		91746	508	4.460	4.650	-4.1	
91562	509	5.210	5.470	-4.8		91629	509	4.050	4.210	-3.8		91746	509	5.210	5.470	-4.8	
91562	514	4.990	5.230	-4.6		91629	514	3.150	3.260	-3.4		91746	514	4.990	5.230	-4.6	
91577	501	23.500	24.700	-4.9		91636	501	9.890	10.300	-4.0		91805	501	0.410	0.430	-4.7	
91577	504	6.730	7.160	-6.0		91636	504	4.940	5.200	-5.0		91805	504	0.118	0.126	-6.3	
91577	506	17.500	18.300	-4.4		91636	506	10.300	10.700	-3.7		91805	506	0.310	0.320	-3.1	
91577	507	19.400	20.300	-4.4		91636	507	9.260	9.600	-3.5		91805	507	0.340	0.360	-5.6	
91577	508	15.900	16.600	-4.2		91636	508	5.930	6.130	-3.3		91805	508	0.280	0.290	-3.4	
91577	509	18.700	19.600	-4.6		91636	509	6.950	7.220	-3.7		91805	509	0.330	0.340	-2.9	
91577	514	17.900	18.700	-4.3		91636	514	5.400	5.590	-3.4		91805	514	0.310	0.330	-6.1	
91580	501	13.600	14.200	-4.2		91641	501	2.680	2.790	-3.9		92053	501	1.010	1.070	-5.6	
91580	504	6.790	7.150	-5.0		91641	504	1.340	1.410	-5.0		92053	504	0.290	0.310	-6.5	
91580	506	14.200	14.700	-3.4		91641	506	2.800	2.900	-3.4		92053	506	0.750	0.790	-5.1	
91580	507	12.700	13.200	-3.8		91641	507	2.510	2.600	-3.5		92053	507	0.840	0.880	-4.5	
91580	508	8.150	8.420	-3.2		91641	508	1.610	1.660	-3.0		92053	508	0.690	0.720	-4.2	
91580	509	9.560	9.920	-3.6		91641	509	1.880	1.950	-3.6		92053	509	0.810	0.850	-4.7	
91580	514	7.420	7.690	-3.5		91641	514	1.460	1.520	-3.9		92053	514	0.770	0.810	-4.9	
91590	501	6.810	7.160	-4.9		91666	501	1.840	1.930	-4.7		92054	501	0.350	0.370	-5.4	
91590	504	1.950	2.080	-6.3		91666	504	0.530	0.560	-5.4		92054	504	0.100	0.106	-5.7	
91590	506	5.070	5.300	-4.3		91666	506	1.370	1.430	-4.2		92054	506	0.260	0.270	-3.7	
91590	507	5.630	5.890	-4.4		91666	507	1.520	1.590	-4.4		92054	507	0.290	0.300	-3.3	
91590	508	4.630	4.830	-4.1		91666	508	1.250	1.300	-3.8		92054	508	0.237	0.247	-4.0	
91590	509	5.420	5.680	-4.6		91666	509	1.460	1.530	-4.6		92054	509	0.280	0.290	-3.4	
91590	514	5.190	5.430	-4.4		91666	514	1.400	1.470	-4.8		92054	514	0.270	0.280	-3.6	
91606	501	28.200	29.400	-4.1		91722	501	8.650	9.010	-4.0		92055	501	9.720	10.200	-4.7	
91606	504	14.100	14.800	-4.7		91722	504	4.320	4.550	-5.1		92055	504	2.790	2.970	-6.1	
91606	506	29.500	30.500	-3.3		91722	506	9.040	9.350	-3.3		92055	506	7.230	7.570	-4.5	
91606	507	26.400	27.400	-3.6		91722	507	8.110	8.400	-3.5		92055	507	8.030	8.410	-4.5	
91606	508	16.900	17.500	-3.4		91722	508	5.190	5.360	-3.2		92055	508	6.610	6.900	-4.2	
91606	509	19.800	20.600	-3.9		91722	509	6.080	6.310	-3.6		92055	509	7.730	8.110	-4.7	
91606	514	15.400	16.000	-3.7		91722	514	4.720	4.890	-3.5		92055	514	7.410	7.760	-4.5	

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
92101	501	15.200	16.000	-5.0		92446	501	11.600	12.200	-4.9		92593	501	34.100	34.500	-1.2	
92101	504	4.360	4.640	-6.0		92446	504	3.320	3.530	-5.9		92593	504	11.800	12.100	-2.5	
92101	506	11.300	11.800	-4.2		92446	506	8.600	9.000	-4.4		92593	506	40.400	40.600	-0.5	
92101	507	12.600	13.100	-3.8		92446	507	9.550	10.000	-4.5		92593	507	54.700	55.100	-0.7	
92101	508	10.300	10.800	-4.6		92446	508	7.860	8.200	-4.1		92593	508	44.800	45.000	-0.4	
92101	509	12.100	12.700	-4.7		92446	509	9.190	9.640	-4.7		92593	509	44.300	44.700	-0.9	
92101	514	11.600	12.100	-4.1		92446	514	8.810	9.220	-4.4		92593	514	41.300	41.600	-0.7	
92102	501	9.150	9.620	-4.9		92447	501	10.100	10.600	-4.7		92663	501	1.340	1.390	-3.6	
92102	504	2.630	2.790	-5.7		92447	504	2.900	3.080	-5.8		92663	504	0.670	0.700	-4.3	
92102	506	6.810	7.120	-4.4		92447	506	7.520	7.860	-4.3		92663	506	1.400	1.450	-3.4	
92102	507	7.560	7.910	-4.4		92447	507	8.350	8.740	-4.5		92663	507	1.250	1.300	-3.8	
92102	508	6.220	6.490	-4.2		92447	508	6.870	7.170	-4.2		92663	508	0.800	0.830	-3.6	
92102	509	7.280	7.640	-4.7		92447	509	8.030	8.430	-4.7		92663	509	0.940	0.980	-4.1	
92102	514	6.970	7.300	-4.5		92447	514	7.700	8.060	-4.5		92663	514	0.730	0.760	-3.9	
92215	501	3.720	3.770	-1.3		92451	501	2.600	2.630	-1.1		94007	501	21.700	22.800	-4.8	
92215	504	1.290	1.320	-2.3		92451	504	0.900	0.920	-2.2		94007	504	6.230	6.620	-5.9	
92215	506	4.410	4.440	-0.7		92451	506	3.070	3.090	-0.6		94007	506	16.100	16.900	-4.7	
92215	507	5.970	6.020	-0.8		92451	507	4.170	4.200	-0.7		94007	507	17.900	18.800	-4.8	
92215	508	4.890	4.910	-0.4		92451	508	3.410	3.420	-0.3		94007	508	14.700	15.400	-4.5	
92215	509	4.830	4.880	-1.0		92451	509	3.370	3.400	-0.9		94007	509	17.300	18.100	-4.4	
92215	514	4.510	4.540	-0.7		92451	514	3.140	3.170	-0.9		94007	514	16.500	17.300	-4.6	
92338	501	3.510	3.700	-5.1		92453	501	6.400	6.730	-4.9		94099	501	4.940	5.190	-4.8	
92338	504	1.010	1.070	-5.6		92453	504	1.840	1.950	-5.6		94099	504	1.420	1.510	-6.0	
92338	506	2.620	2.740	-4.4		92453	506	4.760	4.980	-4.4		94099	506	3.680	3.840	-4.2	
92338	507	2.900	3.040	-4.6		92453	507	5.290	5.530	-4.3		94099	507	4.080	4.270	-4.4	
92338	508	2.390	2.490	-4.0		92453	508	4.350	4.540	-4.2		94099	508	3.360	3.500	-4.0	
92338	509	2.800	2.930	-4.4		92453	509	5.090	5.340	-4.7		94099	509	3.930	4.120	-4.6	
92338	514	2.680	2.800	-4.3		92453	514	4.870	5.100	-4.5		94099	514	3.760	3.940	-4.6	
92445	501	5.670	5.900	-3.9		92478	501	3.170	3.330	-4.8		94225	501	17.400	18.300	-4.9	
92445	504	2.830	2.980	-5.0		92478	504	0.910	0.970	-6.2		94225	504	4.990	5.310	-6.0	
92445	506	5.920	6.130	-3.4		92478	506	2.360	2.460	-4.1		94225	506	12.900	13.500	-4.4	
92445	507	5.310	5.500	-3.5		92478	507	2.620	2.740	-4.4		94225	507	14.400	15.000	-4.0	
92445	508	3.400	3.510	-3.1		92478	508	2.150	2.250	-4.4		94225	508	11.800	12.300	-4.1	
92445	509	3.980	4.130	-3.6		92478	509	2.520	2.640	-4.5		94225	509	13.800	14.500	-4.8	
92445	514	3.090	3.210	-3.7		92478	514	2.410	2.530	-4.7		94225	514	13.200	13.900	-5.0	

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
94276	501	9.060	9.520	-4.8		94590	501	25.000	26.300	-4.9		95306	501	11.300	11.800	-4.2	
94276	504	2.600	2.760	-5.8		94590	504	7.170	7.630	-6.0		95306	504	5.660	5.960	-5.0	
94276	506	6.740	7.050	-4.4		94590	506	18.600	19.400	-4.1		95306	506	11.800	12.300	-4.1	
94276	507	7.480	7.830	-4.5		94590	507	20.600	21.600	-4.6		95306	507	10.600	11.000	-3.6	
94276	508	6.160	6.420	-4.0		94590	508	17.000	17.700	-4.0		95306	508	6.790	7.020	-3.3	
94276	509	7.200	7.560	-4.8		94590	509	19.900	20.800	-4.3		95306	509	7.960	8.270	-3.7	
94276	514	6.900	7.230	-4.6		94590	514	19.000	19.900	-4.5		95306	514	6.190	6.410	-3.4	
94304	501	3.320	3.350	-0.9		94617	501	7.880	8.290	-4.9		95310	501	16.200	17.000	-4.7	
94304	504	1.150	1.170	-1.7		94617	504	2.260	2.410	-6.2		95310	504	4.640	4.940	-6.1	
94304	506	3.930	3.950	-0.5		94617	506	5.870	6.140	-4.4		95310	506	12.000	12.600	-4.8	
94304	507	5.320	5.360	-0.7		94617	507	6.520	6.820	-4.4		95310	507	13.400	14.000	-4.3	
94304	508	4.350	4.370	-0.5		94617	508	5.360	5.590	-4.1		95310	508	11.000	11.500	-4.3	
94304	509	4.300	4.350	-1.1		94617	509	6.270	6.580	-4.7		95310	509	12.900	13.500	-4.4	
94304	514	4.020	4.050	-0.7		94617	514	6.010	6.290	-4.5		95310	514	12.300	12.900	-4.7	
94381	501	6.220	6.300	-1.3		95124	501	2.910	3.060	-4.9		95357	501	2.880	3.000	-4.0	
94381	504	2.150	2.200	-2.3		95124	504	0.840	0.890	-5.6		95357	504	1.440	1.520	-5.3	
94381	506	7.370	7.420	-0.7		95124	506	2.170	2.270	-4.4		95357	506	3.010	3.120	-3.5	
94381	507	9.990	10.100	-1.1		95124	507	2.410	2.520	-4.4		95357	507	2.700	2.800	-3.6	
94381	508	8.170	8.210	-0.5		95124	508	1.980	2.070	-4.3		95357	508	1.730	1.790	-3.4	
94381	509	8.080	8.160	-1.0		95124	509	2.320	2.430	-4.5		95357	509	2.030	2.100	-3.3	
94381	514	7.540	7.600	-0.8		95124	514	2.220	2.320	-4.3		95357	514	1.570	1.630	-3.7	
94404	501	8.580	9.020	-4.9		95233	501	6.240	6.560	-4.9		95410	501	8.740	9.190	-4.9	
94404	504	2.460	2.620	-6.1		95233	504	1.790	1.900	-5.8		95410	504	2.510	2.670	-6.0	
94404	506	6.390	6.680	-4.3		95233	506	4.640	4.860	-4.5		95410	506	6.500	6.800	-4.4	
94404	507	7.090	7.420	-4.4		95233	507	5.150	5.390	-4.5		95410	507	7.220	7.560	-4.5	
94404	508	5.830	6.090	-4.3		95233	508	4.240	4.430	-4.3		95410	508	5.940	6.200	-4.2	
94404	509	6.830	7.160	-4.6		95233	509	4.960	5.210	-4.8		95410	509	6.950	7.290	-4.7	
94404	514	6.540	6.850	-4.5		95233	514	4.750	4.980	-4.6		95410	514	6.660	6.970	-4.4	
94569	501	5.790	6.090	-4.9		95305	501	6.780	7.130	-4.9		95455	501	12.000	12.400	-3.2	
94569	504	1.660	1.770	-6.2		95305	504	1.940	2.070	-6.3		95455	504	5.970	6.280	-4.9	
94569	506	4.310	4.510	-4.4		95305	506	5.040	5.270	-4.4		95455	506	12.500	12.900	-3.1	
94569	507	4.790	5.010	-4.4		95305	507	5.600	5.860	-4.4		95455	507	11.200	11.600	-3.4	
94569	508	3.940	4.110	-4.1		95305	508	4.610	4.810	-4.2		95455	508	7.160	7.400	-3.2	
94569	509	4.610	4.840	-4.8		95305	509	5.390	5.650	-4.6		95455	509	8.400	8.720	-3.7	
94569	514	4.420	4.620	-4.3		95305	514	5.160	5.410	-4.6		95455	514	6.520	6.760	-3.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
95487	501	4.690	4.930	-4.9		96053	501	2.380	2.400	-0.8		96611	501	2.170	2.220	-2.3	
95487	504	1.350	1.430	-5.6		96053	504	0.820	0.840	-2.4		96611	504	0.970	1.010	-4.0	
95487	506	3.490	3.650	-4.4		96053	506	2.810	2.830	-0.7		96611	506	1.900	1.930	-1.6	
95487	507	3.870	4.050	-4.4		96053	507	3.820	3.840	-0.5		96611	507	1.880	1.910	-1.6	
95487	508	3.190	3.320	-3.9		96053	508	3.120	3.140	-0.6		96611	508	1.590	1.620	-1.9	
95487	509	3.730	3.910	-4.6		96053	509	3.090	3.120	-1.0		96611	509	1.920	1.960	-2.0	
95487	514	3.570	3.740	-4.5		96053	514	2.880	2.900	-0.7		96611	514	1.910	1.940	-1.5	
95505	501	5.560	5.790	-4.0		96317	501	2.990	3.110	-3.9		96702	501	8.710	9.160	-4.9	
95505	504	2.780	2.920	-4.8		96317	504	1.490	1.570	-5.1		96702	504	2.500	2.660	-6.0	
95505	506	5.810	6.010	-3.3		96317	506	3.120	3.230	-3.4		96702	506	6.480	6.780	-4.4	
95505	507	5.210	5.400	-3.5		96317	507	2.800	2.900	-3.4		96702	507	7.200	7.530	-4.4	
95505	508	3.330	3.450	-3.5		96317	508	1.790	1.850	-3.2		96702	508	5.920	6.180	-4.2	
95505	509	3.910	4.060	-3.7		96317	509	2.100	2.180	-3.7		96702	509	6.930	7.270	-4.7	
95505	514	3.040	3.150	-3.5		96317	514	1.630	1.690	-3.6		96702	514	6.640	6.950	-4.5	
95620	501	3.800	4.000	-5.0		96408	501	7.570	7.960	-4.9		96816	501	8.170	8.590	-4.9	
95620	504	1.090	1.160	-6.0		96408	504	2.170	2.310	-6.1		96816	504	2.340	2.490	-6.0	
95620	506	2.830	2.960	-4.4		96408	506	5.630	5.890	-4.4		96816	506	6.080	6.360	-4.4	
95620	507	3.140	3.290	-4.6		96408	507	6.250	6.550	-4.6		96816	507	6.750	7.070	-4.5	
95620	508	2.580	2.700	-4.4		96408	508	5.140	5.370	-4.3		96816	508	5.550	5.800	-4.3	
95620	509	3.020	3.170	-4.7		96408	509	6.020	6.310	-4.6		96816	509	6.500	6.820	-4.7	
95620	514	2.900	3.030	-4.3		96408	514	5.770	6.040	-4.5		96816	514	6.230	6.520	-4.4	
95625	501	10.200	10.500	-2.9		96409	501	7.000	7.360	-4.9		96872	501	10.600	11.000	-3.6	
95625	504	4.600	4.760	-3.4		96409	504	2.010	2.140	-6.1		96872	504	5.300	5.580	-5.0	
95625	506	8.970	9.130	-1.8		96409	506	5.210	5.450	-4.4		96872	506	11.100	11.500	-3.5	
95625	507	8.860	9.030	-1.9		96409	507	5.780	6.050	-4.5		96872	507	9.940	10.300	-3.5	
95625	508	7.530	7.650	-1.6		96409	508	4.760	4.960	-4.0		96872	508	6.360	6.570	-3.2	
95625	509	9.040	9.230	-2.1		96409	509	5.570	5.840	-4.6		96872	509	7.460	7.740	-3.6	
95625	514	9.000	9.170	-1.9		96409	514	5.330	5.580	-4.5		96872	514	5.790	6.000	-3.5	
95647	501	3.130	3.160	-0.9		96410	501	6.140	6.460	-5.0		97047	501	6.600	6.760	-2.4	
95647	504	1.080	1.110	-2.7		96410	504	1.760	1.870	-5.9		97047	504	2.960	3.070	-3.6	
95647	506	3.700	3.730	-0.8		96410	506	4.570	4.780	-4.4		97047	506	5.780	5.880	-1.7	
95647	507	5.020	5.060	-0.8		96410	507	5.080	5.310	-4.3		97047	507	5.700	5.810	-1.9	
95647	508	4.110	4.130	-0.5		96410	508	4.180	4.360	-4.1		97047	508	4.850	4.930	-1.6	
95647	509	4.060	4.100	-1.0		96410	509	4.890	5.130	-4.7		97047	509	5.820	5.950	-2.2	
95647	514	3.790	3.820	-0.8		96410	514	4.680	4.900	-4.5		97047	514	5.800	5.910	-1.9	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
97050	501	5.120	5.250	-2.5		97308	501	1.440	1.500	-4.0		97653	501	6.170	6.490	-4.9	
97050	504	2.300	2.380	-3.4		97308	504	0.720	0.760	-5.3		97653	504	1.770	1.880	-5.9	
97050	506	4.480	4.570	-2.0		97308	506	1.510	1.560	-3.2		97653	506	4.590	4.810	-4.6	
97050	507	4.430	4.510	-1.8		97308	507	1.350	1.400	-3.6		97653	507	5.100	5.340	-4.5	
97050	508	3.760	3.830	-1.8		97308	508	0.860	0.890	-3.4		97653	508	4.200	4.380	-4.1	
97050	509	4.520	4.620	-2.2		97308	509	1.010	1.050	-3.8		97653	509	4.910	5.150	-4.7	
97050	514	4.500	4.590	-2.0		97308	514	0.790	0.820	-3.7		97653	514	4.700	4.930	-4.7	
97111	501	10.400	11.000	-5.5		97447	501	4.740	4.930	-3.9		97654	501	10.800	11.300	-4.4	
97111	504	3.000	3.190	-6.0		97447	504	2.370	2.490	-4.8		97654	504	3.090	3.290	-6.1	
97111	506	7.780	8.130	-4.3		97447	506	4.950	5.120	-3.3		97654	506	8.010	8.380	-4.4	
97111	507	8.630	9.040	-4.5		97447	507	4.440	4.600	-3.5		97654	507	8.900	9.310	-4.4	
97111	508	7.100	7.410	-4.2		97447	508	2.840	2.940	-3.4		97654	508	7.320	7.640	-4.2	
97111	509	8.310	8.720	-4.7		97447	509	3.330	3.460	-3.8		97654	509	8.560	8.980	-4.7	
97111	514	7.960	8.340	-4.6		97447	514	2.590	2.680	-3.4		97654	514	8.200	8.590	-4.5	
97220	501	0.770	0.800	-3.7		97650	501	7.220	7.590	-4.9		97655	501	10.800	11.300	-4.4	
97220	504	0.390	0.410	-4.9		97650	504	2.070	2.200	-5.9		97655	504	5.400	5.690	-5.1	
97220	506	0.810	0.840	-3.6		97650	506	5.370	5.620	-4.4		97655	506	11.300	11.700	-3.4	
97220	507	0.720	0.750	-4.0		97650	507	5.970	6.240	-4.3		97655	507	10.100	10.500	-3.8	
97220	508	0.460	0.480	-4.2		97650	508	4.910	5.120	-4.1		97655	508	6.480	6.700	-3.3	
97220	509	0.540	0.560	-3.6		97650	509	5.740	6.020	-4.7		97655	509	7.600	7.890	-3.7	
97220	514	0.420	0.440	-4.5		97650	514	5.500	5.760	-4.5		97655	514	5.910	6.120	-3.4	
97222	501	1.720	1.740	-1.1		97651	501	14.000	14.600	-4.1		98002	501	1.960	2.040	-3.9	
97222	504	0.590	0.610	-3.3		97651	504	6.990	7.360	-5.0		98002	504	0.980	1.030	-4.9	
97222	506	2.040	2.050	-0.5		97651	506	14.600	15.100	-3.3		98002	506	2.040	2.120	-3.8	
97222	507	2.760	2.780	-0.7		97651	507	13.100	13.600	-3.7		98002	507	1.830	1.900	-3.7	
97222	508	2.260	2.270	-0.4		97651	508	8.400	8.680	-3.2		98002	508	1.170	1.210	-3.3	
97222	509	2.230	2.260	-1.3		97651	509	9.850	10.200	-3.4		98002	509	1.380	1.430	-3.5	
97222	514	2.080	2.100	-1.0		97651	514	7.650	7.930	-3.5		98002	514	1.070	1.110	-3.6	
97223	501	2.600	2.630	-1.1		97652	501	12.200	12.700	-3.9		98003	501	1.930	2.030	-4.9	
97223	504	0.900	0.920	-2.2		97652	504	6.070	6.390	-5.0		98003	504	0.550	0.590	-6.8	
97223	506	3.070	3.090	-0.6		97652	506	12.700	13.100	-3.1		98003	506	1.440	1.500	-4.0	
97223	507	4.170	4.200	-0.7		97652	507	11.400	11.800	-3.4		98003	507	1.600	1.670	-4.2	
97223	508	3.410	3.420	-0.3		97652	508	7.280	7.530	-3.3		98003	508	1.310	1.370	-4.4	
97223	509	3.370	3.400	-0.9		97652	509	8.540	8.870	-3.7		98003	509	1.540	1.610	-4.3	
97223	514	3.140	3.170	-0.9		97652	514	6.640	6.880	-3.5		98003	514	1.470	1.540	-4.5	

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
98090	501	0.260	0.270	-3.7		98153	501	7.420	7.720	-3.9		98160	501	11.100	11.600	-4.3	
98090	504	0.075	0.079	-5.1		98153	504	3.700	3.900	-5.1		98160	504	5.550	5.850	-5.1	
98090	506	0.193	0.202	-4.5		98153	506	7.750	8.020	-3.4		98160	506	11.600	12.000	-3.3	
98090	507	0.215	0.225	-4.4		98153	507	6.950	7.200	-3.5		98160	507	10.400	10.800	-3.7	
98090	508	0.176	0.184	-4.3		98153	508	4.450	4.590	-3.1		98160	508	6.670	6.890	-3.2	
98090	509	0.207	0.217	-4.6		98153	509	5.210	5.410	-3.7		98160	509	7.820	8.120	-3.7	
98090	514	0.198	0.207	-4.3		98153	514	4.050	4.200	-3.6		98160	514	6.070	6.290	-3.5	
98091	501	0.280	0.300	-6.7		98154	501	8.760	9.120	-3.9		98161	501	12.500	13.000	-3.8	
98091	504	0.081	0.086	-5.8		98154	504	4.370	4.600	-5.0		98161	504	6.220	6.550	-5.0	
98091	506	0.210	0.219	-4.1		98154	506	9.150	9.470	-3.4		98161	506	13.000	13.500	-3.7	
98091	507	0.233	0.244	-4.5		98154	507	8.200	8.500	-3.5		98161	507	11.700	12.100	-3.3	
98091	508	0.192	0.200	-4.0		98154	508	5.250	5.420	-3.1		98161	508	7.470	7.720	-3.2	
98091	509	0.224	0.235	-4.7		98154	509	6.150	6.390	-3.8		98161	509	8.760	9.100	-3.7	
98091	514	0.215	0.225	-4.4		98154	514	4.780	4.950	-3.4		98161	514	6.810	7.050	-3.4	
98092	501	0.850	0.900	-5.6		98155	501	12.300	12.800	-3.9		98163	501	13.100	13.600	-3.7	
98092	504	0.245	0.260	-5.8		98155	504	6.120	6.440	-5.0		98163	504	6.530	6.880	-5.1	
98092	506	0.640	0.670	-4.5		98155	506	12.800	13.300	-3.8		98163	506	13.700	14.100	-2.8	
98092	507	0.710	0.740	-4.1		98155	507	11.500	11.900	-3.4		98163	507	12.300	12.700	-3.1	
98092	508	0.580	0.610	-4.9		98155	508	7.350	7.590	-3.2		98163	508	7.840	8.100	-3.2	
98092	509	0.680	0.710	-4.2		98155	509	8.620	8.950	-3.7		98163	509	9.200	9.550	-3.7	
98092	514	0.650	0.680	-4.4		98155	514	6.690	6.930	-3.5		98163	514	7.140	7.400	-3.5	
98111	501	0.660	0.660	0.0		98157	501	7.830	8.150	-3.9		98164	501	2.190	2.220	-1.4	
98111	504	0.227	0.232	-2.2		98157	504	3.910	4.120	-5.1		98164	504	0.760	0.770	-1.3	
98111	506	0.780	0.780	0.0		98157	506	8.180	8.460	-3.3		98164	506	2.590	2.610	-0.8	
98111	507	1.050	1.060	-0.9		98157	507	7.330	7.600	-3.6		98164	507	3.510	3.540	-0.8	
98111	508	0.860	0.870	-1.1		98157	508	4.690	4.850	-3.3		98164	508	2.870	2.890	-0.7	
98111	509	0.850	0.860	-1.2		98157	509	5.500	5.710	-3.7		98164	509	2.840	2.870	-1.0	
98111	514	0.800	0.800	0.0		98157	514	4.270	4.430	-3.6		98164	514	2.650	2.670	-0.7	
98152	501	6.590	6.860	-3.9		98159	501	5.250	5.470	-4.0		98257	501	2.910	3.060	-4.9	
98152	504	3.290	3.470	-5.2		98159	504	2.620	2.760	-5.1		98257	504	0.840	0.890	-5.6	
98152	506	6.890	7.130	-3.4		98159	506	5.490	5.680	-3.3		98257	506	2.170	2.270	-4.4	
98152	507	6.180	6.400	-3.4		98159	507	4.920	5.100	-3.5		98257	507	2.410	2.520	-4.4	
98152	508	3.950	4.080	-3.2		98159	508	3.150	3.250	-3.1		98257	508	1.980	2.070	-4.3	
98152	509	4.630	4.810	-3.7		98159	509	3.690	3.830	-3.7		98257	509	2.320	2.430	-4.5	
98152	514	3.600	3.730	-3.5		98159	514	2.870	2.970	-3.4		98257	514	2.220	2.320	-4.3	

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
98303	501	24.600	25.600	-3.9		98308	501	2.250	2.360	-4.7		98414	501	26.000	27.400	-5.1	
98303	504	12.300	12.900	-4.7		98308	504	0.650	0.690	-5.8		98414	504	7.470	7.940	-5.9	
98303	506	25.700	26.600	-3.4		98308	506	1.670	1.750	-4.6		98414	506	19.400	20.300	-4.4	
98303	507	23.100	23.900	-3.3		98308	507	1.860	1.940	-4.1		98414	507	21.500	22.500	-4.4	
98303	508	14.800	15.300	-3.3		98308	508	1.530	1.590	-3.8		98414	508	17.700	18.500	-4.3	
98303	509	17.300	18.000	-3.9		98308	509	1.790	1.880	-4.8		98414	509	20.700	21.700	-4.6	
98303	514	13.400	13.900	-3.6		98308	514	1.710	1.790	-4.5		98414	514	19.800	20.800	-4.8	
98304	501	10.800	11.400	-5.3		98309	501	12.400	12.900	-3.9		98415	501	3.420	3.600	-5.0	
98304	504	3.100	3.300	-6.1		98309	504	6.170	6.500	-5.1		98415	504	0.980	1.040	-5.8	
98304	506	8.030	8.400	-4.4		98309	506	12.900	13.400	-3.7		98415	506	2.540	2.660	-4.5	
98304	507	8.920	9.340	-4.5		98309	507	11.600	12.000	-3.3		98415	507	2.830	2.960	-4.4	
98304	508	7.340	7.660	-4.2		98309	508	7.410	7.660	-3.3		98415	508	2.320	2.430	-4.5	
98304	509	8.590	9.010	-4.7		98309	509	8.690	9.020	-3.7		98415	509	2.720	2.850	-4.6	
98304	514	8.230	8.620	-4.5		98309	514	6.750	6.990	-3.4		98415	514	2.610	2.730	-4.4	
98305	501	5.300	5.420	-2.2		98344	501	1.480	1.510	-2.0		98423	501	8.140	8.560	-4.9	
98305	504	2.380	2.460	-3.3		98344	504	0.660	0.690	-4.3		98423	504	2.340	2.480	-5.6	
98305	506	4.640	4.720	-1.7		98344	506	1.290	1.320	-2.3		98423	506	6.060	6.330	-4.3	
98305	507	4.580	4.670	-1.9		98344	507	1.280	1.300	-1.5		98423	507	6.720	7.040	-4.5	
98305	508	3.890	3.960	-1.8		98344	508	1.080	1.100	-1.8		98423	508	5.530	5.770	-4.2	
98305	509	4.680	4.770	-1.9		98344	509	1.300	1.330	-2.3		98423	509	6.470	6.790	-4.7	
98305	514	4.650	4.740	-1.9		98344	514	1.300	1.320	-1.5		98423	514	6.200	6.490	-4.5	
98306	501	13.600	14.000	-2.9		98405	501	2.430	2.490	-2.4		98424	501	13.800	14.500	-4.8	
98306	504	6.110	6.330	-3.5		98405	504	1.090	1.130	-3.5		98424	504	3.960	4.210	-5.9	
98306	506	11.900	12.200	-2.5		98405	506	2.130	2.170	-1.8		98424	506	10.300	10.700	-3.7	
98306	507	11.800	12.000	-1.7		98405	507	2.100	2.140	-1.9		98424	507	11.400	11.900	-4.2	
98306	508	10.000	10.200	-2.0		98405	508	1.790	1.820	-1.6		98424	508	9.380	9.790	-4.2	
98306	509	12.000	12.300	-2.4		98405	509	2.150	2.190	-1.8		98424	509	11.000	11.500	-4.3	
98306	514	12.000	12.200	-1.6		98405	514	2.140	2.180	-1.8		98424	514	10.500	11.000	-4.5	
98307	501	3.420	3.600	-5.0		98413	501	28.400	29.900	-5.0		98425	501	5.670	5.960	-4.9	
98307	504	0.980	1.040	-5.8		98413	504	8.160	8.680	-6.0		98425	504	1.630	1.730	-5.8	
98307	506	2.540	2.660	-4.5		98413	506	21.200	22.100	-4.1		98425	506	4.220	4.410	-4.3	
98307	507	2.830	2.960	-4.4		98413	507	23.500	24.600	-4.5		98425	507	4.680	4.900	-4.5	
98307	508	2.320	2.430	-4.5		98413	508	19.300	20.200	-4.5		98425	508	3.850	4.020	-4.2	
98307	509	2.720	2.850	-4.6		98413	509	22.600	23.700	-4.6		98425	509	4.510	4.730	-4.7	
98307	514	2.610	2.730	-4.4		98413	514	21.700	22.700	-4.4		98425	514	4.320	4.520	-4.4	

L - Lower Cap Applied  
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98426	501	5.000	5.260	-4.9		98483	501	11.100	11.700	-5.1		98601	501	12.700	13.400	-5.2	
98426	504	1.440	1.530	-5.9		98483	504	3.180	3.380	-5.9		98601	504	3.640	3.880	-6.2	
98426	506	3.720	3.890	-4.4		98483	506	8.250	8.630	-4.4		98601	506	9.450	9.880	-4.4	
98426	507	4.130	4.330	-4.6		98483	507	9.160	9.580	-4.4		98601	507	10.500	11.000	-4.5	
98426	508	3.400	3.550	-4.2		98483	508	7.530	7.860	-4.2		98601	508	8.630	9.010	-4.2	
98426	509	3.980	4.170	-4.6		98483	509	8.820	9.250	-4.6		98601	509	10.100	10.600	-4.7	
98426	514	3.810	3.990	-4.5		98483	514	8.440	8.840	-4.5		98601	514	9.680	10.100	-4.2	
98427	501	4.880	5.130	-4.9		98502	501	10.600	11.200	-5.4		98624	501	1.990	2.100	-5.2	
98427	504	1.400	1.490	-6.0		98502	504	3.040	3.240	-6.2		98624	504	0.570	0.610	-6.6	
98427	506	3.630	3.800	-4.5		98502	506	7.890	8.260	-4.5		98624	506	1.480	1.550	-4.5	
98427	507	4.030	4.220	-4.5		98502	507	8.770	9.170	-4.4		98624	507	1.650	1.730	-4.6	
98427	508	3.310	3.460	-4.3		98502	508	7.210	7.530	-4.2		98624	508	1.360	1.420	-4.2	
98427	509	3.880	4.070	-4.7		98502	509	8.440	8.850	-4.6		98624	509	1.590	1.660	-4.2	
98427	514	3.720	3.890	-4.4		98502	514	8.080	8.470	-4.6		98624	514	1.520	1.590	-4.4	
98429	501	2.580	2.680	-3.7		98555	501	4.940	5.190	-4.8		98636	501	3.190	3.230	-1.2	
98429	504	1.290	1.350	-4.4		98555	504	1.420	1.510	-6.0		98636	504	1.100	1.130	-2.7	
98429	506	2.690	2.780	-3.2		98555	506	3.680	3.840	-4.2		98636	506	3.780	3.800	-0.5	
98429	507	2.410	2.500	-3.6		98555	507	4.080	4.270	-4.4		98636	507	5.120	5.160	-0.8	
98429	508	1.540	1.600	-3.7		98555	508	3.360	3.500	-4.0		98636	508	4.190	4.210	-0.5	
98429	509	1.810	1.880	-3.7		98555	509	3.930	4.120	-4.6		98636	509	4.140	4.180	-1.0	
98429	514	1.410	1.460	-3.4		98555	514	3.760	3.940	-4.6		98636	514	3.860	3.900	-1.0	
98449	501	7.000	7.360	-4.9		98597	501	1.110	1.170	-5.1		98640	501	219.000	230.000	-4.8	
98449	504	2.010	2.140	-6.1		98597	504	0.320	0.340	-5.9		98640	504	62.800	66.800	-6.0	
98449	506	5.210	5.450	-4.4		98597	506	0.820	0.860	-4.7		98640	506	163.000	170.000	-4.1	
98449	507	5.780	6.050	-4.5		98597	507	0.920	0.960	-4.2		98640	507	181.000	189.000	-4.2	
98449	508	4.760	4.960	-4.0		98597	508	0.750	0.790	-5.1		98640	508	149.000	155.000	-3.9	
98449	509	5.570	5.840	-4.6		98597	509	0.880	0.920	-4.3		98640	509	174.000	183.000	-4.9	
98449	514	5.330	5.580	-4.5		98597	514	0.840	0.880	-4.5		98640	514	167.000	175.000	-4.6	
98482	501	7.500	7.890	-4.9		98598	501	0.380	0.400	-5.0		98658	501	12.700	13.200	-3.8	
98482	504	2.150	2.290	-6.1		98598	504	0.109	0.116	-6.0		98658	504	6.330	6.660	-5.0	
98482	506	5.580	5.840	-4.5		98598	506	0.280	0.300	-6.7		98658	506	13.200	13.700	-3.6	
98482	507	6.200	6.490	-4.5		98598	507	0.310	0.330	-6.1		98658	507	11.900	12.300	-3.3	
98482	508	5.100	5.320	-4.1		98598	508	0.260	0.270	-3.7		98658	508	7.590	7.850	-3.3	
98482	509	5.970	6.260	-4.6		98598	509	0.300	0.320	-6.3		98658	509	8.910	9.250	-3.7	
98482	514	5.720	5.990	-4.5		98598	514	0.290	0.300	-3.3		98658	514	6.920	7.170	-3.5	

L - Lower Cap Applied  
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98659	501	2.270	2.360	-3.8		98710	501	6.930	7.290	-4.9		98813	501	7.210	7.380	-2.3	
98659	504	1.130	1.190	-5.0		98710	504	1.990	2.120	-6.1		98813	504	3.230	3.350	-3.6	
98659	506	2.370	2.450	-3.3		98710	506	5.160	5.400	-4.4		98813	506	6.310	6.420	-1.7	
98659	507	2.120	2.200	-3.6		98710	507	5.730	6.000	-4.5		98813	507	6.230	6.350	-1.9	
98659	508	1.360	1.400	-2.9		98710	508	4.710	4.920	-4.3		98813	508	5.290	5.380	-1.7	
98659	509	1.590	1.650	-3.6		98710	509	5.520	5.790	-4.7		98813	509	6.360	6.490	-2.0	
98659	514	1.240	1.280	-3.1		98710	514	5.280	5.530	-4.5		98813	514	6.330	6.450	-1.9	
98677	501	34.500	36.300	-5.0		98751	501	9.580	9.970	-3.9		98820	501	17.300	18.200	-4.9	
98677	504	9.910	10.500	-5.6		98751	504	4.780	5.040	-5.2		98820	504	4.960	5.280	-6.1	
98677	506	25.700	26.900	-4.5		98751	506	10.000	10.400	-3.8		98820	506	12.900	13.500	-4.4	
98677	507	28.500	29.900	-4.7		98751	507	8.980	9.300	-3.4		98820	507	14.300	15.000	-4.7	
98677	508	23.500	24.500	-4.1		98751	508	5.740	5.930	-3.2		98820	508	11.800	12.300	-4.1	
98677	509	27.500	28.800	-4.5		98751	509	6.730	6.990	-3.7		98820	509	13.800	14.400	-4.2	
98677	514	26.300	27.500	-4.4		98751	514	5.230	5.420	-3.5		98820	514	13.200	13.800	-4.3	
98678	501	30.700	32.200	-4.7		98805	501	9.060	9.520	-4.8		98884	501	4.500	4.730	-4.9	
98678	504	8.800	9.360	-6.0		98805	504	2.600	2.760	-5.8		98884	504	1.290	1.370	-5.8	
98678	506	22.800	23.900	-4.6		98805	506	6.740	7.050	-4.4		98884	506	3.350	3.500	-4.3	
98678	507	25.300	26.500	-4.5		98805	507	7.480	7.830	-4.5		98884	507	3.720	3.890	-4.4	
98678	508	20.800	21.700	-4.1		98805	508	6.160	6.420	-4.0		98884	508	3.060	3.190	-4.1	
98678	509	24.400	25.600	-4.7		98805	509	7.200	7.560	-4.8		98884	509	3.580	3.750	-4.5	
98678	514	23.400	24.500	-4.5		98805	514	6.900	7.230	-4.6		98884	514	3.430	3.590	-4.5	
98699	501	9.970	10.500	-5.0		98806	501	2.970	3.010	-1.3		98914	501	1.550	1.610	-3.7	
98699	504	2.860	3.040	-5.9		98806	504	1.030	1.050	-1.9		98914	504	0.770	0.810	-4.9	
98699	506	7.420	7.760	-4.4		98806	506	3.520	3.540	-0.6		98914	506	1.610	1.670	-3.6	
98699	507	8.240	8.630	-4.5		98806	507	4.770	4.810	-0.8		98914	507	1.450	1.500	-3.3	
98699	508	6.780	7.080	-4.2		98806	508	3.900	3.920	-0.5		98914	508	0.930	0.960	-3.1	
98699	509	7.930	8.320	-4.7		98806	509	3.860	3.900	-1.0		98914	509	1.090	1.130	-3.5	
98699	514	7.600	7.960	-4.5		98806	514	3.600	3.630	-0.8		98914	514	0.840	0.870	-3.4	
98705	501	17.900	18.700	-4.3		98810	501	7.470	7.650	-2.4		98949	501	2.160	2.250	-4.0	
98705	504	8.950	9.420	-5.0		98810	504	3.350	3.470	-3.5		98949	504	1.080	1.140	-5.3	
98705	506	18.700	19.400	-3.6		98810	506	6.540	6.660	-1.8		98949	506	2.260	2.340	-3.4	
98705	507	16.800	17.400	-3.4		98810	507	6.450	6.580	-2.0		98949	507	2.030	2.100	-3.3	
98705	508	10.700	11.100	-3.6		98810	508	5.490	5.580	-1.6		98949	508	1.300	1.340	-3.0	
98705	509	12.600	13.100	-3.8		98810	509	6.590	6.730	-2.1		98949	509	1.520	1.580	-3.8	
98705	514	9.790	10.100	-3.1		98810	514	6.560	6.690	-1.9		98949	514	1.180	1.220	-3.3	

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
98967	501	7.060	7.430	-5.0		99111	501	3.450	3.630	-5.0		99223	501	0.510	0.530	-3.8	
98967	504	2.030	2.160	-6.0		99111	504	0.990	1.050	-5.7		99223	504	0.145	0.155	-6.5	
98967	506	5.250	5.500	-4.5		99111	506	2.570	2.690	-4.5		99223	506	0.380	0.390	-2.6	
98967	507	5.840	6.110	-4.4		99111	507	2.850	2.990	-4.7		99223	507	0.420	0.440	-4.5	
98967	508	4.800	5.010	-4.2		99111	508	2.350	2.450	-4.1		99223	508	0.340	0.360	-5.6	
98967	509	5.620	5.890	-4.6		99111	509	2.750	2.880	-4.5		99223	509	0.400	0.420	-4.8	
98967	514	5.380	5.630	-4.4		99111	514	2.630	2.750	-4.4		99223	514	0.390	0.400	-2.5	
98993	501	6.100	6.170	-1.1		99163	501	8.230	8.660	-5.0		99303	501	27.600	29.000	-4.8	
98993	504	2.110	2.160	-2.3		99163	504	2.360	2.510	-6.0		99303	504	7.930	8.430	-5.9	
98993	506	7.220	7.270	-0.7		99163	506	6.130	6.410	-4.4		99303	506	20.500	21.500	-4.7	
98993	507	9.790	9.860	-0.7		99163	507	6.800	7.120	-4.5		99303	507	22.800	23.900	-4.6	
98993	508	8.010	8.040	-0.4		99163	508	5.600	5.840	-4.1		99303	508	18.800	19.600	-4.1	
98993	509	7.920	8.000	-1.0		99163	509	6.550	6.870	-4.7		99303	509	22.000	23.000	-4.3	
98993	514	7.390	7.450	-0.8		99163	514	6.270	6.570	-4.6		99303	514	21.000	22.000	-4.5	
99003	501	3.360	3.530	-4.8		99165	501	1.800	1.900	-5.3		99310	501	6.900	7.260	-5.0	
99003	504	0.960	1.020	-5.9		99165	504	0.520	0.550	-5.5		99310	504	1.980	2.110	-6.2	
99003	506	2.500	2.610	-4.2		99165	506	1.340	1.400	-4.3		99310	506	5.140	5.370	-4.3	
99003	507	2.770	2.900	-4.5		99165	507	1.490	1.560	-4.5		99310	507	5.700	5.970	-4.5	
99003	508	2.280	2.380	-4.2		99165	508	1.230	1.280	-3.9		99310	508	4.690	4.900	-4.3	
99003	509	2.670	2.800	-4.6		99165	509	1.440	1.510	-4.6		99310	509	5.490	5.760	-4.7	
99003	514	2.560	2.680	-4.5		99165	514	1.380	1.440	-4.2		99310	514	5.260	5.510	-4.5	
99004	501	5.990	6.140	-2.4		99220	501	3.400	3.540	-4.0		99315	501	20.300	21.300	-4.7	
99004	504	2.690	2.780	-3.2		99220	504	1.700	1.790	-5.0		99315	504	5.830	6.190	-5.8	
99004	506	5.240	5.340	-1.9		99220	506	3.550	3.680	-3.5		99315	506	15.100	15.800	-4.4	
99004	507	5.180	5.280	-1.9		99220	507	3.180	3.300	-3.6		99315	507	16.800	17.600	-4.5	
99004	508	4.400	4.470	-1.6		99220	508	2.040	2.110	-3.3		99315	508	13.800	14.400	-4.2	
99004	509	5.290	5.400	-2.0		99220	509	2.390	2.480	-3.6		99315	509	16.100	16.900	-4.7	
99004	514	5.260	5.360	-1.9		99220	514	1.860	1.920	-3.1		99315	514	15.500	16.200	-4.3	
99080	501	2.370	2.500	-5.2		99222	501	6.390	6.650	-3.9		99321	501	19.700	20.700	-4.8	
99080	504	0.680	0.720	-5.6		99222	504	3.190	3.360	-5.1		99321	504	5.650	6.010	-6.0	
99080	506	1.770	1.850	-4.3		99222	506	6.670	6.900	-3.3		99321	506	14.700	15.300	-3.9	
99080	507	1.960	2.050	-4.4		99222	507	5.980	6.200	-3.5		99321	507	16.300	17.000	-4.1	
99080	508	1.610	1.680	-4.2		99222	508	3.830	3.960	-3.3		99321	508	13.400	14.000	-4.3	
99080	509	1.890	1.980	-4.5		99222	509	4.490	4.660	-3.6		99321	509	15.700	16.400	-4.3	
99080	514	1.810	1.900	-4.7		99222	514	3.490	3.610	-3.3		99321	514	15.000	15.700	-4.5	

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
99471	501	1.550	1.610	-3.7		99571	501	0.720	0.730	-1.4		99614	501	5.820	5.960	-2.3	
99471	504	0.770	0.810	-4.9		99571	504	0.249	0.250	-0.4		99614	504	2.610	2.700	-3.3	
99471	506	1.610	1.670	-3.6		99571	506	0.850	0.860	-1.2		99614	506	5.090	5.190	-1.9	
99471	507	1.450	1.500	-3.3		99571	507	1.150	1.160	-0.9		99614	507	5.030	5.130	-1.9	
99471	508	0.930	0.960	-3.1		99571	508	0.940	0.950	-1.1		99614	508	4.270	4.340	-1.6	
99471	509	1.090	1.130	-3.5		99571	509	0.930	0.940	-1.1		99614	509	5.130	5.240	-2.1	
99471	514	0.840	0.870	-3.4		99571	514	0.870	0.880	-1.1		99614	514	5.110	5.210	-1.9	
99505	501	5.160	5.220	-1.1		99572	501	1.410	1.420	-0.7		99620	501	0.950	1.000	-5.0	
99505	504	1.780	1.830	-2.7		99572	504	0.490	0.500	-2.0		99620	504	0.270	0.290	-6.9	
99505	506	6.110	6.150	-0.7		99572	506	1.670	1.680	-0.6		99620	506	0.710	0.740	-4.1	
99505	507	8.280	8.350	-0.8		99572	507	2.260	2.280	-0.9		99620	507	0.780	0.820	-4.9	
99505	508	6.770	6.810	-0.6		99572	508	1.850	1.860	-0.5		99620	508	0.650	0.670	-3.0	
99505	509	6.700	6.770	-1.0		99572	509	1.830	1.850	-1.1		99620	509	0.760	0.790	-3.8	
99505	514	6.250	6.300	-0.8		99572	514	1.700	1.720	-1.2		99620	514	0.720	0.760	-5.3	
99506	501	6.350	6.420	-1.1		99573	501	1.350	1.360	-0.7		99650	501	1.410	1.420	-0.7	
99506	504	2.190	2.250	-2.7		99573	504	0.460	0.480	-4.2		99650	504	0.490	0.500	-2.0	
99506	506	7.520	7.570	-0.7		99573	506	1.590	1.600	-0.6		99650	506	1.670	1.680	-0.6	
99506	507	10.200	10.300	-1.0		99573	507	2.160	2.180	-0.9		99650	507	2.260	2.280	-0.9	
99506	508	8.330	8.370	-0.5		99573	508	1.770	1.770	0.0		99650	508	1.850	1.860	-0.5	
99506	509	8.240	8.330	-1.1		99573	509	1.750	1.760	-0.6		99650	509	1.830	1.850	-1.1	
99506	514	7.690	7.750	-0.8		99573	514	1.630	1.640	-0.6		99650	514	1.700	1.720	-1.2	
99507	501	5.540	5.600	-1.1		99600	501	2.610	2.670	-2.2		99709	501	3.470	3.510	-1.1	
99507	504	1.910	1.960	-2.6		99600	504	1.170	1.210	-3.3		99709	504	1.200	1.230	-2.4	
99507	506	6.560	6.600	-0.6		99600	506	2.280	2.320	-1.7		99709	506	4.110	4.140	-0.7	
99507	507	8.890	8.950	-0.7		99600	507	2.250	2.290	-1.7		99709	507	5.570	5.620	-0.9	
99507	508	7.270	7.300	-0.4		99600	508	1.910	1.950	-2.1		99709	508	4.560	4.580	-0.4	
99507	509	7.190	7.260	-1.0		99600	509	2.300	2.350	-2.1		99709	509	4.510	4.550	-0.9	
99507	514	6.710	6.760	-0.7		99600	514	2.290	2.330	-1.7		99709	514	4.210	4.240	-0.7	
99570	501	2.970	3.010	-1.3		99613	501	17.400	18.300	-4.9		99718	501	2.790	2.930	-4.8	
99570	504	1.030	1.050	-1.9		99613	504	5.010	5.330	-6.0		99718	504	0.800	0.850	-5.9	
99570	506	3.520	3.540	-0.6		99613	506	13.000	13.600	-4.4		99718	506	2.070	2.170	-4.6	
99570	507	4.770	4.810	-0.8		99613	507	14.400	15.100	-4.6		99718	507	2.300	2.410	-4.6	
99570	508	3.900	3.920	-0.5		99613	508	11.900	12.400	-4.0		99718	508	1.890	1.980	-4.5	
99570	509	3.860	3.900	-1.0		99613	509	13.900	14.600	-4.8		99718	509	2.220	2.330	-4.7	
99570	514	3.600	3.630	-0.8		99613	514	13.300	13.900	-4.3		99718	514	2.120	2.220	-4.5	

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
99746	501	4.720	4.960	-4.8		99827	501	0.850	0.900	-5.6		99946	501	13.700	14.400	-4.9	
99746	504	1.350	1.440	-6.2		99827	504	0.245	0.260	-5.8		99946	504	3.930	4.180	-6.0	
99746	506	3.510	3.670	-4.4		99827	506	0.640	0.670	-4.5		99946	506	10.200	10.600	-3.8	
99746	507	3.900	4.080	-4.4		99827	507	0.710	0.740	-4.1		99946	507	11.300	11.800	-4.2	
99746	508	3.210	3.350	-4.2		99827	508	0.580	0.610	-4.9		99946	508	9.300	9.700	-4.1	
99746	509	3.750	3.940	-4.8		99827	509	0.680	0.710	-4.2		99946	509	10.900	11.400	-4.4	
99746	514	3.600	3.770	-4.5		99827	514	0.650	0.680	-4.4		99946	514	10.400	10.900	-4.6	
99760	501	0.540	0.570	-5.3		99851	501	3.480	3.660	-4.9		99948	501	7.350	7.440	-1.2	
99760	504	0.155	0.164	-5.5		99851	504	1.000	1.060	-5.7		99948	504	2.540	2.600	-2.3	
99760	506	0.400	0.420	-4.8		99851	506	2.590	2.710	-4.4		99948	506	8.700	8.760	-0.7	
99760	507	0.440	0.470	-6.4		99851	507	2.880	3.010	-4.3		99948	507	11.800	11.900	-0.8	
99760	508	0.370	0.380	-2.6		99851	508	2.370	2.470	-4.0		99948	508	9.650	9.690	-0.4	
99760	509	0.430	0.450	-4.4		99851	509	2.770	2.910	-4.8		99948	509	9.540	9.640	-1.0	
99760	514	0.410	0.430	-4.7		99851	514	2.650	2.780	-4.7		99948	514	8.900	8.970	-0.8	
99777	501	12.900	13.200	-2.3		99917	501	5.640	5.930	-4.9		99952	501	10.900	11.200	-2.7	
99777	504	5.800	6.010	-3.5		99917	504	1.620	1.720	-5.8		99952	504	4.910	5.080	-3.3	
99777	506	11.300	11.500	-1.7		99917	506	4.190	4.390	-4.6		99952	506	9.580	9.750	-1.7	
99777	507	11.200	11.400	-1.8		99917	507	4.660	4.870	-4.3		99952	507	9.460	9.640	-1.9	
99777	508	9.500	9.660	-1.7		99917	508	3.830	4.000	-4.2		99952	508	8.040	8.170	-1.6	
99777	509	11.400	11.700	-2.6		99917	509	4.480	4.700	-4.7		99952	509	9.660	9.860	-2.0	
99777	514	11.400	11.600	-1.7		99917	514	4.290	4.500	-4.7		99952	514	9.610	9.800	-1.9	
99793	501	5.980	6.290	-4.9		99938	501	6.330	6.660	-5.0		99953	501	11.800	12.100	-2.5	
99793	504	1.720	1.830	-6.0		99938	504	1.820	1.930	-5.7		99953	504	5.300	5.490	-3.5	
99793	506	4.450	4.660	-4.5		99938	506	4.710	4.930	-4.5		99953	506	10.300	10.500	-1.9	
99793	507	4.950	5.180	-4.4		99938	507	5.230	5.480	-4.6		99953	507	10.200	10.400	-1.9	
99793	508	4.070	4.250	-4.2		99938	508	4.300	4.490	-4.2		99953	508	8.670	8.820	-1.7	
99793	509	4.760	4.990	-4.6		99938	509	5.040	5.280	-4.5		99953	509	10.400	10.600	-1.9	
99793	514	4.560	4.780	-4.6		99938	514	4.830	5.050	-4.4		99953	514	10.400	10.600	-1.9	
99826	501	1.480	1.510	-2.0		99943	501	18.400	19.300	-4.7		99954	501	8.600	8.800	-2.3	
99826	504	0.660	0.690	-4.3		99943	504	5.270	5.610	-6.1		99954	504	3.860	3.990	-3.3	
99826	506	1.290	1.320	-2.3		99943	506	13.700	14.300	-4.2		99954	506	7.530	7.660	-1.7	
99826	507	1.280	1.300	-1.5		99943	507	15.200	15.900	-4.4		99954	507	7.430	7.570	-1.8	
99826	508	1.080	1.100	-1.8		99943	508	12.500	13.000	-3.8		99954	508	6.310	6.420	-1.7	
99826	509	1.300	1.330	-2.3		99943	509	14.600	15.300	-4.6		99954	509	7.590	7.750	-2.1	
99826	514	1.300	1.320	-1.5		99943	514	14.000	14.700	-4.8		99954	514	7.550	7.700	-1.9	

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STATE: 12 - ILLINOIS  
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99955	501	10.800	11.000	-1.8													
99955	504	4.830	5.000	-3.4													
99955	506	9.430	9.600	-1.8													
99955	507	9.310	9.490	-1.9													
99955	508	7.910	8.040	-1.6													
99955	509	9.500	9.700	-2.1													
99955	514	9.460	9.640	-1.9													
99963	501	1.360	1.430	-4.9													
99963	504	0.390	0.420	-7.1													
99963	506	1.010	1.060	-4.7													
99963	507	1.130	1.180	-4.2													
99963	508	0.930	0.970	-4.1													
99963	509	1.080	1.140	-5.3													
99963	514	1.040	1.090	-4.6													
99969	501	6.180	6.430	-3.9													
99969	504	3.090	3.250	-4.9													
99969	506	6.460	6.680	-3.3													
99969	507	5.790	6.000	-3.5													
99969	508	3.700	3.830	-3.4													
99969	509	4.340	4.510	-3.8													
99969	514	3.370	3.500	-3.7													
99975	501	9.550	9.780	-2.4													
99975	504	4.280	4.440	-3.6													
99975	506	8.360	8.510	-1.8													
99975	507	8.260	8.410	-1.8													
99975	508	7.020	7.130	-1.5													
99975	509	8.430	8.610	-2.1													
99975	514	8.390	8.550	-1.9													
99988	501	5.460	5.680	-3.9													
99988	504	2.730	2.870	-4.9													
99988	506	5.700	5.900	-3.4													
99988	507	5.110	5.300	-3.6													
99988	508	3.270	3.380	-3.3													
99988	509	3.840	3.980	-3.5													
99988	514	2.980	3.090	-3.6													

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10010	0.137	0.167	-18.0		11259	0.156	0.148	+5.4		13759	0.072	0.085	-15.3	
10026	0.013	0.017	-23.5		11288	0.062	0.059	+5.1		13930	0.103	0.147	-29.9	
10040	0.300	0.320	-6.3		12014	0.026	0.029	-10.3		14068	0.008	0.010	-20.0	
10042	0.225	0.270	-16.7		12356	0.019	0.023	-17.4		14101	0.029	0.033	-12.1	
10060	0.041	0.044	-6.8		12361	0.063	0.066	-4.6		14279	0.045	0.057	-21.1	
10065	0.037	0.040	-7.5		12373	0.024	0.022	+9.1		14401	0.080	0.076	+5.3	
10066	0.046	0.050	-8.0		12374	0.051	0.049	+4.1		14527	0.139	0.169	-17.8	
10070	0.094	0.134	-29.9		12375	0.036	0.034	+5.9		14855	0.083	0.110	-24.6	
10071	0.069	0.074	-6.8		12391	0.055	0.059	-6.8		14913	0.093	0.118	-21.2	
10073	0.320	0.340	-5.9		12509	0.020	0.026	-23.1		15223	0.032	0.039	-18.0	
10075	0.111	0.121	-8.3		12510	0.016	0.019	-15.8		15224	0.053	0.050	+6.0	
10100	0.045	0.043	+4.7		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	0.010	0.014	-28.6	
10107	0.160	0.183	-12.6		12797	0.153	0.177	-13.6		15600	0.060	0.073	-17.8	
10111	0.045	0.059	-23.7		12805	0.106	0.115	-7.8		15608	0.006	0.007	-14.3	
10115	0.051	0.055	-7.3		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	0.017	0.020	-15.0	
10141	0.026	0.021	+23.8		13112	0.038	0.054	-29.6		15991	0.047	0.051	-7.8	
10145	0.010	0.009	+11.1		13201	0.097	0.123	-21.1		15993	0.029	0.032	-9.4	
10146	0.014	0.013	+7.7		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	0.110	0.159	-30.8	L
10257	0.148	0.146	+1.4		13351	0.036	0.045	-20.0		16527	0.222	0.270	-17.8	
10309	0.011	0.012	-8.3		13352	0.026	0.028	-7.1		16604	0.074	0.100	-26.0	
10352	0.046	0.044	+4.5		13410	1.550	1.660	-6.6		16676	0.009	0.010	-10.0	
11020	0.128	0.138	-7.2		13412	1.150	1.190	-3.4		16705	0.090	0.113	-20.4	
11039	0.055	0.054	+1.9		13506	0.044	0.048	-8.3		16750	0.036	0.035	+2.9	
11126	0.019	0.023	-17.4		13507	0.101	0.109	-7.3		16900	0.064	0.061	+4.9	
11127	0.006	0.006	0.0		13590	0.590	0.610	-3.3		16901	0.087	0.082	+6.1	
11128	0.046	0.051	-9.8		13621	0.320	0.340	-5.9		16902	0.048	0.045	+6.7	
11203	0.290	0.380	-23.7		13670	0.022	0.018	+22.2	U	16905	0.056	0.053	+5.7	
11204	0.920	0.990	-7.1		13673	0.012	0.012	0.0		16906	0.079	0.075	+5.3	
11234	0.038	0.041	-7.3		13715	0.088	0.111	-20.7		16910	0.041	0.039	+5.1	
11248	0.010	0.013	-23.1		13716	0.068	0.073	-6.8		16911	0.040	0.038	+5.3	
11258	0.156	0.148	+5.4		13720	0.045	0.043	+4.7		16915	0.039	0.037	+5.4	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
16916	0.046	0.044	+4.5		51116	0.520	0.640	-18.8		51666	0.059	0.085	-30.6	
16920	0.090	0.085	+5.9		51205	0.035	0.046	-23.9		51734	0.380	0.430	-11.6	
16921	0.036	0.034	+5.9		51206	0.400	0.370	+8.1		51741	0.246	0.260	-5.4	
16930	0.111	0.106	+4.7		51220	1.140	1.480	-23.0		51752	0.137	0.141	-2.8	
16931	0.047	0.045	+4.4		51221	1.120	1.470	-23.8		51767	0.005	0.007	-28.6	
16940	0.036	0.034	+5.9		51222	3.290	4.760	-30.9		51777	0.047	0.058	-19.0	
16941	0.064	0.060	+6.7		51224	0.960	1.170	-18.0		51808	0.430	0.530	-18.9	
18078	0.093	0.100	-7.0		51230	0.540	0.640	-15.6		51809	0.164	0.173	-5.2	
18109	0.019	0.022	-13.6		51240	0.193	0.215	-10.2		51833	0.034	0.051	-33.3	
18110	0.021	0.023	-8.7		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	0.071	0.077	-7.8		51254	0.019	0.025	-24.0		51889	0.007	0.010	-30.0	
18335	0.010	0.011	-9.1		51300	0.109	0.127	-14.2		51896	0.013	0.017	-23.5	
18435	0.050	0.048	+4.2		51305	0.650	0.760	-14.5		51900	0.085	0.098	-13.3	
18436	0.109	0.103	+5.8		51315	0.059	0.080	-26.3		51909	0.040	0.048	-16.7	
18501	0.011	0.011	0.0		51330	0.970	0.820	+18.3		51926	0.036	0.041	-12.2	
18506	0.004	0.004	0.0		51333	0.280	0.280	0.0		51927	0.092	0.100	-8.0	
18507	0.005	0.007	-28.6		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	0.014	0.016	-12.5		51355	0.081	0.082	-1.2		51957	0.330	0.370	-10.8	
18834	0.073	0.079	-7.6		51356	0.420	0.470	-10.6		51958	0.233	0.310	-24.8	
18911	0.012	0.014	-14.3		51357	1.180	0.950	+24.2	U	51960	0.248	0.300	-17.3	
18912	0.019	0.024	-20.8		51358	0.094	0.111	-15.3		51970	0.131	0.138	-5.1	
18920	0.012	0.014	-14.3		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	0.044	0.051	-13.7		51380	0.026	0.039	-33.3		51999	0.250	0.320	-21.9	
45900	0.037	0.035	+5.7		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	0.118	0.112	+5.4		51552	0.113	0.137	-17.5		52315	0.237	0.270	-12.2	
49618	0.034	0.046	-26.1		51575	0.020	0.023	-13.0		52433	0.470	0.650	-27.7	
49619	0.079	0.085	-7.1		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	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
52581	1.570	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	0.019	0.021	-9.5		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	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59781	0.049	0.065	-24.6		91341	2.880	3.250	-11.4		96409	7.080	7.590	-6.7	
59782	0.630	0.620	+1.6		91342	2.660	3.000	-11.3		96410	6.100	6.870	-11.2	
59798	0.290	0.330	-12.1		91343	1.080	1.210	-10.7		96611	1.030	1.160	-11.2	
59886	0.072	0.087	-17.2		91436	1.550	1.750	-11.4		97221	1.030	1.110	-7.2	
59889	0.176	0.192	-8.3		91507	2.220	2.500	-11.2		97222	1.480	1.580	-6.3	
59904	0.110	0.088	+25.0	U	91551	0.510	0.570	-10.5		97223	2.330	2.960	-21.3	
59905	0.100	0.112	-10.7		91555	0.720	0.810	-11.1		97447	3.770	4.250	-11.3	
59914	0.580	0.650	-10.8		91560	3.220	3.620	-11.0		97650	2.660	3.000	-11.3	
59915	0.510	0.530	-3.8		91577	2.330	2.620	-11.1		97651	3.220	3.620	-11.0	
59917	0.195	0.222	-12.2		91746	4.100	4.620	-11.3		97652	3.440	3.870	-11.1	
59923	0.004	0.006	-33.3		92053	0.530	0.570	-7.0		97653	2.220	2.500	-11.2	
59925	1.110	1.150	-3.5		92054	0.202	0.219	-7.8		97654	2.110	2.370	-11.0	
59926	0.570	0.460	+23.9	U	92055	0.202	0.206	-1.9		97655	3.110	3.500	-11.1	
59927	0.880	1.100	-20.0		92101	2.220	2.500	-11.2		98002	0.700	0.790	-11.4	
59931	0.320	0.370	-13.5		92102	2.440	2.750	-11.3		98152	0.430	0.540	-20.4	
59932	0.570	0.690	-17.4		92215	2.220	2.500	-11.2		98157	0.280	0.280	0.0	
59947	0.214	0.260	-17.7		92338	1.440	1.620	-11.1		98163	0.162	0.174	-6.9	
59955	0.098	0.114	-14.0		92446	1.330	1.500	-11.3		98164	0.056	0.060	-6.7	
59963	0.260	0.320	-18.8		92447	1.100	1.240	-11.3		98303	4.650	5.050	-7.9	
59964	0.052	0.059	-11.9		92451	1.660	1.870	-11.2		98304	2.790	3.030	-7.9	
59970	0.121	0.147	-17.7		92478	1.220	1.370	-10.9		98305	1.400	1.510	-7.3	
59975	0.099	0.130	-23.9		94007	3.550	4.000	-11.3		98306	0.760	0.820	-7.3	
59984	0.034	0.041	-17.1		94276	3.110	3.500	-11.1		98307	0.420	0.450	-6.7	
59988	0.041	0.050	-18.0		94381	8.790	9.430	-6.8		98308	0.780	0.840	-7.1	
59989	0.031	0.037	-16.2		94404	3.420	3.670	-6.8		98309	1.710	1.850	-7.6	
91111	4.100	4.620	-11.3		94569	2.880	3.250	-11.4		98344	0.590	0.640	-7.8	
91125	1.550	1.660	-6.6		95124	1.020	1.110	-8.1		98449	19.800	21.500	-7.9	
91127	0.970	0.950	+2.1		95310	0.990	1.060	-6.6		98482	4.550	5.120	-11.1	
91150	3.770	4.250	-11.3		95410	2.000	2.250	-11.1		98483	11.100	12.500	-11.2	
91155	19.200	24.300	-21.0		95455	1.220	1.370	-10.9		98502	2.660	3.000	-11.3	
91235	1.900	2.040	-6.9		95505	1.550	1.750	-11.4		98636	2.550	2.870	-11.1	
91265	2.770	2.970	-6.7		95625	2.660	3.000	-11.3		98659	0.320	0.350	-8.6	
91266	0.740	0.790	-6.3		95647	4.100	4.620	-11.3		98677	7.320	8.250	-11.3	
91280	2.200	2.360	-6.8		96053	3.110	3.500	-11.1		98678	9.650	10.900	-11.5	
91340	5.550	6.250	-11.2		96408	9.990	10.600	-5.8		98805	1.070	1.160	-7.8	

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	2.550	2.870	-11.1											
98813	1.550	1.680	-7.7											
98820	2.550	2.870	-11.1											
98884	1.550	1.750	-11.4											
98914	0.440	0.470	-6.4											
98949	0.250	0.270	-7.4											
98967	7.910	8.580	-7.8											
98993	3.010	3.230	-6.8											
99003	0.950	1.030	-7.8											
99004	1.110	1.250	-11.2											
99080	5.210	5.870	-11.2											
99163	0.320	0.350	-8.6											
99315	1.440	1.620	-11.1											
99321	1.660	1.870	-11.2											
99613	1.660	1.870	-11.2											
99650	0.740	0.840	-11.9											
99746	2.330	2.620	-11.1											
99803	7.020	7.530	-6.8											
99826	0.540	0.590	-8.5											
99827	0.480	0.520	-7.7											
99946	1.980	2.120	-6.6											
99948	15.500	16.800	-7.7											
99952	12.200	13.300	-8.3											
99953	7.440	8.080	-7.9											
99954	9.610	10.400	-7.6											
99955	7.910	7.210	+9.7											
99969	2.090	2.930	-28.7											

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

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

(1) ACCIDENT YEAR ENDING	(2) AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	(3) \$100,000 BASIC LIMIT INCURRED LOSSES (B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO (3) / (2)	(6) NUMBER OF INCURRED OCCURRENCES
09/30/2019	\$35,959,714	\$42,715,933	0.25	1.188	832
09/30/2020	\$34,142,318	\$32,495,151	0.25	0.952	705
09/30/2021	\$34,315,847	\$30,679,949	0.25	0.894	593
09/30/2022	\$34,547,754	\$25,895,559	0.25	0.750	507

(7)	WEIGHTED EXPERIENCE RATIO .....	0.946
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C) .....	1.008
(9)	CREDIBILITY BASED ON LATEST FOUR YEARS NUMBER OF INCURRED OCCURRENCES (SEE EXPLANATORY PAGE C-13 - CREDIBILITY STANDARDS)...	0.64
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X { 1.0 - (9) } } .....	0.968
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100% .....	- 3.2%
(12)	INDICATED STATEWIDE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS) .....	- 3.0%
(13)	SELECTED STATEWIDE MONOLINE CHANGE .....	- 3.0%

(A) THESE ARE CALCULATED BY SUMMING OVER THE CLASSES THE PRODUCTS OF REPORTED EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND \$100,000 BASIC LIMIT LOSS COSTS AT CURRENT ISO LEVEL. FOR DETAILS, SEE SECTION C, EXHIBIT C1, PAGE 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 (1.008). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.007) TO AN EXPONENT (1.083), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (05/01/2024) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (06/01/2025).

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

(1) ACCIDENT YEAR ENDING	(2) AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	(3) \$100,000 BASIC LIMIT INCURRED LOSSES (B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO (3) / (2)	(6) NUMBER OF INCURRED OCCURRENCES
09/30/2019	\$44,531,410	\$63,649,818	0.25	1.429	1,550
09/30/2020	\$40,478,222	\$32,553,491	0.25	0.804	921
09/30/2021	\$41,559,766	\$37,473,126	0.25	0.902	846
09/30/2022	\$42,921,571	\$50,591,298	0.25	1.179	980

(7)	WEIGHTED EXPERIENCE RATIO .....	1.079
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C) .....	1.068
(9)	CREDIBILITY BASED ON LATEST FOUR YEARS NUMBER OF INCURRED OCCURRENCES (SEE EXPLANATORY PAGE C-13 - CREDIBILITY STANDARDS)...	0.85
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X { 1.0 - (9) } } .....	1.077
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100% .....	+ 7.7%
(12)	INDICATED STATEWIDE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS) .....	+ 6.1%
(13)	SELECTED STATEWIDE MONOLINE CHANGE .....	+ 2.5%

(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 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 (1.068). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.063) TO AN EXPONENT (1.083), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (05/01/2024) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (06/01/2025).

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT	MULTISTATE	MULTISTATE		EXPERIENCE	NUMBER OF
YEAR	AGGREGATE LOSS	\$100,000 BASIC	YEAR	RATIO	INCURRED
<u>ENDING</u>	<u>COSTS AT CURRENT</u>	<u>LIMIT INCURRED</u>	<u>WEIGHTS</u>	<u>(3) / (2)</u>	<u>OCCURRENCES</u>
	<u>LEVEL (A)</u>	<u>LOSSES (B)</u>			
12/31/2018	\$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).....				- 13.9%
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				- 13.9%
(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).				



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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT	MULTISTATE	MULTISTATE		EXPERIENCE	NUMBER OF
YEAR	AGGREGATE LOSS	\$100,000 BASIC		RATIO	INCURRED
ENDING	COSTS AT CURRENT	LIMIT INCURRED	YEAR	(3) / (2)	OCCURRENCES
	LEVEL (A)	LOSSES (B)	WEIGHTS		
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).....				- 10.8%
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				- 10.8%
(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.				

ILLINOIS  
MANUFACTURERS AND CONTRACTORS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	STATEWIDE COVERAGE INDICATION OF - 3.2%
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.	
10	1.028	0.253	1.007	1.002	
33	1.320	0.060	1.017	1.011	
34	0.766	0.090	0.976	0.971	
35 @	-	-	0.999	0.994	@ TOP 35 IMPLICIT PMF CAPPED AT 0.500
36	0.822	0.152	0.971	0.966	
37	0.898	0.109	0.988	0.983	
38	1.073	0.280	1.020	1.015	
					(5)
CLASS GROUP					INDICATED MONOLINE CHANGE
30	1.139	0.141	1.018	1.022	- 0.9%
31	1.043	0.162	1.007	1.010	- 2.0%
32	0.929	0.271	0.980	0.984	- 4.6%
33	0.925	0.123	0.991	0.994	- 3.6%
34	1.171	0.141	1.023	1.026	- 0.5%
35	0.787	0.039	0.991	0.994	- 3.6%
36	0.796	0.092	0.979	0.982	- 4.7%
37	0.694	0.069	0.975	0.978	- 5.1%
38	1.396	0.142	1.048	1.052	+ 2.0%
OVERALL MONOLINE CHANGE *					- 3.0%

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

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

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	30 SERVICE	\$710,871	\$3,407,757	0.761	0.774	67	1.024
	31 LIGHT CONTRACTING	\$767,176	\$3,695,408	1.216	1.237	130	1.012
	32 MEDIUM CONTRCTING	\$5,867,603	\$33,008,119	0.850	0.865	544	0.986
	33 HEAVY CONTRACTING	\$1,960,861	\$7,945,041	1.059	1.077	97	0.996
	34 DEALER OR DISTRIB	\$593,743	\$3,580,763	1.297	1.319	80	1.028
	35 LGT. MANUFACTURER	\$256,048	\$1,296,180	0.613	0.624	9	0.996
	36 MED. MANUFACTURER	\$865,910	\$5,198,992	0.890	0.905	59	0.984
	37 HVY. MANUFACTURER	\$618,848	\$3,058,914	0.826	0.840	22	0.980
	38 MISC. OPERATION	\$1,386,358	\$6,015,223	1.608	1.636	130	1.054
	TOTAL *	\$13,027,419	\$67,206,398	0.996		1,138	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$17,703	\$62,067	0.017	0.017	0	1.021
	32 MEDIUM CONTRCTING	\$61,342	\$264,333	0.000	0.000	0	0.995
	33 HEAVY CONTRACTING	\$201,598	\$1,121,965	1.400	1.424	15	1.005
	38 MISC. OPERATION	\$525,733	\$2,802,593	1.919	1.952	49	1.064
	TOTAL *	\$806,376	\$4,250,959	1.602		64	
34 MULT MERCANTILE	30 SERVICE	\$75,511	\$701,508	0.342	0.348	8	0.992
	32 MEDIUM CONTRCTING	\$318,221	\$1,511,180	1.573	1.600	23	0.955
	34 DEALER OR DISTRIB	\$1,184,530	\$6,196,594	0.557	0.567	89	0.996
	38 MISC. OPERATION	\$76,286	\$480,213	2.967	3.018	27	1.021
	TOTAL *	\$1,654,548	\$8,889,494	0.854		147	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$53,686	\$227,142	0.751	0.764	7	1.004
	32 MEDIUM CONTRCTING	\$72,819	\$424,119	0.878	0.893	9	0.978
	TOTAL *	\$126,505	\$651,262	0.824		16	
36 MULT SERVICES	30 SERVICE	\$109,254	\$479,457	0.772	0.785	25	0.987
	31 LIGHT CONTRACTING	\$144,632	\$848,566	0.698	0.710	32	0.976
	32 MEDIUM CONTRCTING	\$409,558	\$1,682,587	0.701	0.713	27	0.951
	33 HEAVY CONTRACTING	\$45,739	\$254,825	0.245	0.249	3	0.960
	34 DEALER OR DISTRIB	\$950,021	\$4,727,462	1.342	1.365	183	0.991
	36 MED. MANUFACTURER	\$25,890	\$111,949	0.000	0.000	0	0.949
	38 MISC. OPERATION	\$1,172,822	\$5,467,578	0.891	0.906	148	1.016
	TOTAL *	\$2,857,915	\$13,572,424	0.981		418	

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

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
37 MULT INDUST/PROC.	31 LIGHT CONTRACTING	\$3,436	\$16,849	0.045	0.046	1	0.993
	32 MEDIUM CONTRCTING	\$239,146	\$993,079	1.825	1.857	13	0.967
	33 HEAVY CONTRACTING	\$137,483	\$718,456	0.359	0.365	13	0.977
	34 DEALER OR DISTRIB	\$65,263	\$276,106	0.151	0.154	5	1.009
	35 LGT. MANUFACTURER	\$374,065	\$2,111,633	0.819	0.833	19	0.977
	36 MED. MANUFACTURER	\$1,543,377	\$7,933,066	0.664	0.675	95	0.965
	37 HVY. MANUFACTURER	\$1,368,874	\$7,174,305	0.557	0.567	64	0.961
	38 MISC. OPERATION	\$29,689	\$216,185	0.278	0.283	5	1.034
	TOTAL *	\$3,761,332	\$19,439,679	0.691		215	
38 MULT CONTRACTORS	30 SERVICE	\$1,854,479	\$9,421,273	1.380	1.404	257	1.037
	31 LIGHT CONTRACTING	\$1,833,142	\$10,497,004	1.066	1.084	304	1.025
	32 MEDIUM CONTRCTING	\$6,506,185	\$33,192,638	0.996	1.013	710	0.999
	33 HEAVY CONTRACTING	\$1,890,951	\$9,775,749	0.872	0.887	143	1.009
	38 MISC. OPERATION	\$135,874	\$740,642	0.208	0.212	2	1.068
	TOTAL *	\$12,220,632	\$63,627,306	1.037		1,416	
TOTAL ALL	TOP 30 SERVICE	\$2,750,115	\$14,009,995	1.167		357	
	31 LIGHT CONTRACTING	\$2,819,775	\$15,347,036	1.074		474	
	32 MEDIUM CONTRCTING	\$13,474,874	\$71,076,055	0.947		1,326	
	33 HEAVY CONTRACTING	\$4,236,632	\$19,816,036	0.960		271	
	34 DEALER OR DISTRIB	\$2,793,556	\$14,780,924	0.972		357	
	35 LGT. MANUFACTURER	\$630,113	\$3,407,814	0.735		28	
	36 MED. MANUFACTURER	\$2,435,177	\$13,244,007	0.737		154	
	37 HVY. MANUFACTURER	\$1,987,722	\$10,233,220	0.641		86	
	38 MISC. OPERATION	\$3,326,762	\$15,722,435	1.366		361	
	TOTAL *	\$34,454,726	\$177,637,522	0.983		3,414	

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

ILLINOIS  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	STATEWIDE COVERAGE INDICATION OF + 7.7%	
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.		
10	0.944	0.289	0.983	0.983		
31	1.101	0.132	1.013	1.012		
32	1.510	0.229	1.099	1.099		
33	0.869	0.215	0.970	0.970		
34	0.956	0.272	0.988	0.988		
35	0.657	0.177	0.928	0.928		
36	0.631	0.144	0.936	0.936		
CLASS GROUP					(5) INDICATED MONOLINE CHANGE	(6) SELECTED MONOLINE CHANGE
01	0.827	0.137	0.974	0.972	+ 3.3%	- 0.2%
02	0.798	0.194	0.957	0.955	+ 1.2%	- 2.2%
03	0.911	0.137	0.987	0.985	+ 4.5%	+ 1.0%
04	0.999	0.039	1.000	0.998	+ 5.4%	+ 1.9%
05	0.791	0.075	0.983	0.980	+ 3.5%	0.0%
06	0.583	0.089	0.953	0.951	+ 1.1%	- 2.3%
07	0.932	0.125	0.991	0.989	+ 5.1%	+ 1.6%
08	1.840	0.061	1.038	1.036	+ 9.0%	+ 5.3%
09	0.831	0.168	0.969	0.967	+ 2.4%	- 1.0%
10	1.197	0.182	1.033	1.031	+ 9.3%	+ 5.6%
11	0.982	0.199	0.996	0.994	+ 5.3%	+ 1.8%
12	1.098	0.330	1.031	1.029	+ 9.0%	+ 5.3%
13	1.596	0.070	1.033	1.031	+ 9.0%	+ 5.3%
16	0.292	0.039	0.953	0.951	+ 0.1%	- 3.3%
OVERALL MONOLINE CHANGE *					+ 6.1%	+ 2.5%

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

ILLINOIS  
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	(1)	(2)	(3)	(4)	(5)	(6)
	BAILEY				INDICATED	SELECTED
	FORMULA	CREDIBILITY	Z-WTD	BALANCED	MONOLINE	MONOLINE
TERRITORY	RELATIV.	Z	RELATIV.	RELATIV.	CHANGE	CHANGE
501	1.007	0.287	1.002	0.999	+ 6.0%	+ 2.4%
504	1.000	0.036	1.000	0.997	+ 6.6%	+ 3.0%
506	0.903	0.163	0.984	0.981	+ 3.8%	+ 0.3%
507	1.007	0.208	1.001	0.999	+ 5.7%	+ 2.2%
508	0.809	0.141	0.971	0.968	+ 2.7%	- 0.7%
509	1.071	0.274	1.019	1.016	+ 7.2%	+ 3.6%
514	1.020	0.278	1.006	1.003	+ 6.7%	+ 3.1%

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2022	FISCAL A.Y.E. 2018				
		AGGREGATE LOSS	- 2022 AGGREGATE	FIVE YEAR		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	COSTS AT CURRENT	LOSS COSTS AT	EXPERIENCE	RELATIV.	OCCURRENCES	RELATIV.
		LEVEL	CURRENT LEVEL	RATIO			
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$80,196	\$1,884,826	0.448		47	
	02 RESTAURANTS	\$667,295	\$5,268,456	0.685		162	
	03 STORES	\$421,958	\$2,907,549	1.199		116	
	04 VENDING & RENTAL	\$79,139	\$316,091	0.235		6	
	05 FOOD & BEV. DIST.	\$402,853	\$2,534,340	0.291		41	
	06 NON-FOOD&BEV.DIST	\$532,356	\$2,027,252	0.375		34	
	07 CLUBS,AMSMT&SPRTS	\$692,117	\$4,637,066	1.586		107	
	08 HEALTH CARE FACIL	\$120,714	\$626,974	1.223		13	
	09 HOTELS AND MOTELS	\$556,945	\$4,931,797	0.894		193	
	10 SCHLS & CHURCHES	\$1,726,745	\$5,404,593	1.394		120	
	11 APARTMENTS	\$695,404	\$4,721,415	1.470		121	
	12 BUILDINGS&OFFICES	\$3,676,046	\$19,749,055	1.176		501	
	13 MISC. PREMISES	\$133,033	\$788,438	1.497		28	
	16 GOVT SUBDIVISIONS	\$242,494	\$1,191,789	0.179		15	
	TOTAL *	\$10,027,294	\$56,989,640	1.104		1,504	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$1,306,931	\$7,824,287	1.062		312	
	TOTAL *	\$1,306,931	\$7,824,287	1.062		312	
32 MULT APARTMENT	11 APARTMENTS	\$5,516,433	\$22,769,129	1.675		594	
	12 BUILDINGS&OFFICES	2,911,530	10,722,969	2.026		352	
	TOTAL *	\$8,427,963	\$33,492,097	1.796		946	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$6,171,223	\$32,454,039	1.113		825	
	13 MISC. PREMISES	44,522	248,966	0.071		4	
	TOTAL *	\$6,215,745	\$32,703,005	1.106		829	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$2,511,518	\$11,033,104	0.943		290	
	02 RESTAURANTS	\$3,454,693	\$16,058,670	0.923		514	
	03 STORES	\$1,287,281	\$7,264,959	0.883		189	
	04 VENDING & RENTAL	\$34,352	\$362,819	0.528		1	
	05 FOOD & BEV. DIST.	\$584,048	\$2,517,532	1.252		59	
	06 NON-FOOD&BEV.DIST	\$1,445,022	\$7,405,615	0.755		108	
	12 BUILDINGS&OFFICES	\$1,355,026	\$6,692,325	0.972		171	
	TOTAL *	\$10,671,940	\$51,335,023	0.923		1,332	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$29,388	\$270,951	0.373		9	
	08 HEALTH CARE FACIL	\$349,487	\$1,980,114	1.618		55	
	10 SCHLS & CHURCHES	\$2,179,695	\$13,217,087	0.871		475	
	12 BUILDINGS&OFFICES	\$30,583	\$183,169	0.151		14	
	16 GOVT SUBDIVISIONS	\$10,644	\$102,979	3.210		12	
	TOTAL *	\$2,599,796	\$15,754,300	0.967		565	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1) FISCAL A.Y.E. 09/30/2022 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						
36 MULT SERVICES	03 STORES	\$309,265	\$1,154,017	0.949		31	
	04 VENDING & RENTAL	\$114,167	\$710,308	1.480		21	
	07 CLUBS, AMSMT & SPRTS	\$2,311,002	\$10,241,195	0.533		165	
	08 HEALTH CARE FACIL	\$6,612	\$32,853	0.150		0	
	09 HOTELS AND MOTELS	\$52,568	\$231,902	0.785		1	
	10 SCHLS & CHURCHES	\$29,587	\$76,903	0.000		0	
	12 BUILDINGS & OFFICES	\$634,085	\$3,379,842	0.994		99	
	13 MISC. PREMISES	\$223,201	\$1,090,949	1.605		55	
	TOTAL *	\$3,680,487	\$16,917,969	0.741		372	
TOTAL ALL	TOP						
	01 FOOD & BEV. (RETAIL)	\$2,591,714	\$12,917,930	0.927		337	
	02 RESTAURANTS	\$4,121,988	\$21,327,125	0.884		676	
	03 STORES	\$2,018,504	\$11,326,525	0.959		336	
	04 VENDING & RENTAL	\$227,659	\$1,389,218	0.904		28	
	05 FOOD & BEV. DIST.	\$986,901	\$5,051,872	0.860		100	
	06 NON-FOOD & BEV. DIST	\$1,977,378	\$9,432,867	0.653		142	
	07 CLUBS, AMSMT & SPRTS	\$3,032,507	\$15,149,212	0.772		281	
	08 HEALTH CARE FACIL	\$476,813	\$2,639,941	1.497		68	
	09 HOTELS AND MOTELS	\$1,916,444	\$12,987,986	1.006		506	
	10 SCHLS & CHURCHES	\$3,936,026	\$18,698,584	1.094		595	
	11 APARTMENTS	\$6,211,837	\$27,490,544	1.652		715	
	12 BUILDINGS & OFFICES	\$14,778,492	\$73,181,399	1.289		1,962	
	13 MISC. PREMISES	\$400,756	\$2,128,353	1.398		87	
	16 GOVT SUBDIVISIONS	\$253,138	\$1,294,767	0.306		27	
	TOTAL *	\$42,930,157	\$215,016,321	1.154		5,860	

\* 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)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2022	FISCAL A.Y.E. 2018				
TYPE OF POLICY	CLASS GROUP	AGGREGATE LOSS COSTS AT CURRENT LEVEL	- 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$2,327	\$427,390	0.557	0.482	10	0.955
	02 RESTAURANTS	\$161,568	\$1,335,625	0.248	0.215	32	0.938
	03 STORES	\$59,970	\$314,431	2.639	2.287	17	0.968
	04 VENDING & RENTAL	\$41,441	\$59,064	0.000	0.000	0	0.980
	05 FOOD & BEV. DIST.	\$91,970	\$603,078	0.246	0.214	21	0.963
	06 NON-FOOD&BEV.DIST	\$4,338	\$118,382	1.050	0.910	6	0.934
	07 CLUBS,AMSMT&SPRTS	\$224,268	\$1,422,943	1.443	1.251	29	0.971
	08 HEALTH CARE FACIL	\$17,728	\$116,151	5.966	5.170	6	1.018
	09 HOTELS AND MOTELS	\$423,073	\$2,922,406	0.442	0.383	76	0.950
	10 SCHLS & CHURCHES	\$346,159	\$1,298,632	3.000	2.600	30	1.013
	11 APARTMENTS	\$360,190	\$2,440,314	1.285	1.113	50	0.976
	12 BUILDINGS&OFFICES	\$1,013,976	\$5,562,298	1.255	1.088	134	1.011
	13 MISC. PREMISES	\$31,027	\$267,585	1.974	1.710	8	1.013
	TOTAL *	\$2,778,034	\$16,888,299	1.324		419	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$492,615	\$2,895,271	0.424	0.367	61	0.978
	TOTAL *	\$492,615	\$2,895,271	0.424		61	
32 MULT APARTMENT	11 APARTMENTS	\$3,123,021	\$12,427,354	1.371	1.188	207	1.092
	12 BUILDINGS&OFFICES	\$1,494,928	\$6,260,245	2.288	1.983	229	1.130
	TOTAL *	\$4,617,948	\$18,687,599	1.668		436	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,489,990	\$7,777,431	0.903	0.782	157	0.997
	13 MISC. PREMISES	\$9,510	\$60,245	0.000	0.000	0	0.999
	TOTAL *	\$1,499,501	\$7,837,676	0.897		157	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$472,325	\$1,673,066	1.254	1.087	34	0.960
	02 RESTAURANTS	\$922,065	\$4,648,410	0.777	0.674	150	0.943
	03 STORES	\$178,637	\$1,150,499	0.827	0.717	22	0.972
	04 VENDING & RENTAL	\$2,095	\$11,240	6.213	5.384	1	0.985
	05 FOOD & BEV. DIST.	\$143,810	\$728,352	3.557	3.082	23	0.968
	06 NON-FOOD&BEV.DIST	\$120,394	\$567,668	0.866	0.750	5	0.939
	12 BUILDINGS&OFFICES	\$106,280	\$607,189	1.911	1.656	30	1.016
	TOTAL *	\$1,945,606	\$9,386,423	1.176		265	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$111	\$111	0.000	0.000	0	0.917
	08 HEALTH CARE FACIL	\$52,552	\$308,736	1.662	1.440	8	0.961
	10 SCHLS & CHURCHES	\$512,752	\$2,397,998	1.228	1.064	71	0.956
	12 BUILDINGS&OFFICES	\$1,307	\$7,105	0.000	0.000	0	0.954
	TOTAL *	\$566,723	\$2,713,950	1.265		79	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	501		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
36 MULT SERVICES	03 STORES		\$24,042	\$110,295	0.392	0.340	5	0.921
	04 VENDING & RENTAL		\$35,409	\$237,237	2.043	1.771	7	0.933
	07 CLUBS, AMSMT & SPRTS		\$250,859	\$916,100	0.591	0.512	21	0.925
	08 HEALTH CARE FACIL		\$94	\$7,193	0.000	0.000	0	0.969
	10 SCHLS & CHURCHES		\$1,567	\$9,068	0.000	0.000	0	0.964
	12 BUILDINGS & OFFICES		\$108,310	\$843,676	0.466	0.404	20	0.962
	13 MISC. PREMISES		\$61,967	\$366,511	0.409	0.354	9	0.964
	TOTAL *		\$482,248	\$2,490,079	0.634		62	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$474,652	\$2,100,456	1.251		44	
		02 RESTAURANTS	\$1,083,633	\$5,984,035	0.698		182	
		03 STORES	\$262,649	\$1,575,224	1.201		44	
		04 VENDING & RENTAL	\$78,945	\$307,541	1.081		8	
		05 FOOD & BEV. DIST.	\$235,780	\$1,331,430	2.266		44	
		06 NON-FOOD & BEV. DIST	\$124,732	\$686,050	0.872		11	
		07 CLUBS, AMSMT & SPRTS	\$475,238	\$2,339,154	0.993		50	
		08 HEALTH CARE FACIL	\$70,375	\$432,079	2.744		14	
		09 HOTELS AND MOTELS	\$915,687	\$5,817,676	0.432		137	
		10 SCHLS & CHURCHES	\$860,478	\$3,705,698	1.939		101	
		11 APARTMENTS	\$3,483,211	\$14,867,668	1.362		257	
		12 BUILDINGS & OFFICES	\$4,214,791	\$21,057,943	1.493		570	
		13 MISC. PREMISES	\$102,504	\$694,342	0.845		17	
		TOTAL *	\$12,382,675	\$60,899,297	1.312		1,479	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	504	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2022	FISCAL A.Y.E. 2018				
TYPE OF POLICY	CLASS GROUP	AGGREGATE LOSS COSTS AT CURRENT LEVEL	- 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$2	\$11	0.000	0.000	0	0.953
	02 RESTAURANTS	\$0	\$9,920	0.000	0.000	0	0.936
	03 STORES	\$29	\$648	0.000	0.000	0	0.965
	05 FOOD & BEV. DIST.	\$538	\$2,958	0.000	0.000	0	0.961
	06 NON-FOOD&BEV.DIST	\$0	\$201	0.000	0.000	0	0.932
	07 CLUBS,AMSMT&SPRTS	\$707	\$11,724	0.000	0.000	0	0.969
	10 SCHLS & CHURCHES	\$2,328	\$10,561	0.000	0.000	0	1.011
	11 APARTMENTS	\$6,728	\$24,550	5.932	5.141	3	0.974
	12 BUILDINGS&OFFICES	\$24,216	\$117,274	0.817	0.708	3	1.009
	13 MISC. PREMISES	\$1,407	\$15,535	0.215	0.186	1	1.011
	16 GOVT SUBDIVISIONS	\$0	\$22,229	0.000	0.000	0	0.932
	TOTAL *	\$35,955	\$215,611	1.669		7	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$2,040	\$15,462	11.618	10.068	1	0.976
	TOTAL *	\$2,040	\$15,462	11.618		1	
32 MULT APARTMENT	11 APARTMENTS	\$4,373	\$21,643	2.161	1.872	1	1.089
	TOTAL *	\$4,373	\$21,643	2.161		1	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$34,112	\$161,396	0.517	0.448	2	0.995
	13 MISC. PREMISES	\$315	\$1,574	0.000	0.000	0	0.997
	TOTAL *	\$34,426	\$162,969	0.513		2	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$934	\$35,773	1.352	1.171	4	0.958
	02 RESTAURANTS	\$17,437	\$44,557	0.000	0.000	0	0.941
	03 STORES	\$1,562	\$15,392	13.933	12.074	2	0.970
	04 VENDING & RENTAL	\$618	\$3,139	0.000	0.000	0	0.983
	05 FOOD & BEV. DIST.	\$1,311	\$6,593	0.000	0.000	0	0.965
	06 NON-FOOD&BEV.DIST	\$6,614	\$16,304	0.000	0.000	0	0.937
	12 BUILDINGS&OFFICES	\$23,645	\$78,377	0.067	0.058	1	1.014
	TOTAL *	\$52,121	\$200,134	0.472		7	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$1	\$544	0.000	0.000	0	0.915
	08 HEALTH CARE FACIL	\$1,426	\$8,501	0.000	0.000	0	0.959
	10 SCHLS & CHURCHES	\$19,317	\$95,538	0.543	0.471	3	0.954
	TOTAL *	\$20,744	\$104,583	0.506		3	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	504		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
36 MULT SERVICES	03 STORES		\$804	\$1,882	1.979	1.715	1	0.919
	04 VENDING & RENTAL		\$525	\$1,695	0.000	0.000	0	0.931
	07 CLUBS, AMSMT&SPRTS		\$17,317	\$55,000	1.714	1.485	1	0.923
	08 HEALTH CARE FACIL		\$667	\$1,785	0.000	0.000	0	0.967
	09 HOTELS AND MOTELS		\$529	\$1,028	0.000	0.000	0	0.903
	12 BUILDINGS&OFFICES		\$155	\$2,386	0.000	0.000	0	0.960
	13 MISC. PREMISES		\$578	\$2,372	0.000	0.000	0	0.962
	TOTAL *		\$20,574	\$66,147	1.520		2	
	TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$936	\$35,784	1.349		4
		02 RESTAURANTS	\$17,437	\$54,477	0.000		0	
		03 STORES	\$2,395	\$17,922	9.753		3	
		04 VENDING & RENTAL	\$1,143	\$4,833	0.000		0	
		05 FOOD & BEV. DIST.	\$1,850	\$9,551	0.000		0	
		06 NON-FOOD&BEV.DIST	\$6,614	\$16,505	0.000		0	
		07 CLUBS, AMSMT&SPRTS	\$18,025	\$67,268	1.647		1	
		08 HEALTH CARE FACIL	\$2,093	\$10,286	0.000		0	
		09 HOTELS AND MOTELS	\$2,569	\$16,489	9.227		1	
		10 SCHLS & CHURCHES	\$21,645	\$106,099	0.485		3	
		11 APARTMENTS	\$11,101	\$46,192	4.447		4	
		12 BUILDINGS&OFFICES	\$82,128	\$359,432	0.475		6	
		13 MISC. PREMISES	\$2,299	\$19,481	0.131		1	
		16 GOVT SUBDIVISIONS	\$0	\$22,229	0.000		0	
		TOTAL *	\$170,234	\$786,549	1.041		23	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	506	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2022	FISCAL A.Y.E. 2018				
		AGGREGATE LOSS	- 2022 AGGREGATE	FIVE YEAR		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	COSTS AT CURRENT	LOSS COSTS AT	EXPERIENCE	RELATIV.	OCCURRENCES	RELATIV.
		LEVEL	CURRENT LEVEL	RATIO			
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$987	\$92,726	0.000	0.000	0	0.937
	02 RESTAURANTS	\$36,831	\$552,704	0.822	0.712	19	0.921
	03 STORES	\$24,831	\$188,952	0.539	0.467	7	0.950
	04 VENDING & RENTAL	\$5,825	\$31,876	0.000	0.000	0	0.962
	05 FOOD & BEV. DIST.	\$80,091	\$684,093	0.029	0.025	3	0.945
	06 NON-FOOD&BEV.DIST	\$24,776	\$100,490	2.283	1.978	2	0.917
	07 CLUBS, AMSMT&SPRTS	\$5,436	\$294,778	1.850	1.603	4	0.953
	08 HEALTH CARE FACIL	\$6,630	\$51,839	0.229	0.198	2	0.999
	09 HOTELS AND MOTELS	\$7,179	\$584,395	0.699	0.606	20	0.932
	10 SCHLS & CHURCHES	\$103,621	\$231,388	0.125	0.109	2	0.994
	11 APARTMENTS	\$16,841	\$109,484	1.659	1.438	1	0.958
	12 BUILDINGS&OFFICES	\$345,490	\$1,846,021	1.014	0.879	38	0.992
	13 MISC. PREMISES	\$19,244	\$156,062	0.313	0.271	1	0.994
	16 GOVT SUBDIVISIONS	\$78,507	\$330,383	0.131	0.114	8	0.917
	TOTAL *	\$756,290	\$5,255,191	0.697		107	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$165,882	\$1,270,806	1.247	1.081	41	0.960
	TOTAL *	\$165,882	\$1,270,806	1.247		41	
32 MULT APARTMENT	11 APARTMENTS	\$414,333	\$1,919,225	2.083	1.805	59	1.071
	12 BUILDINGS&OFFICES	\$253,784	\$1,068,890	1.527	1.324	32	1.109
	TOTAL *	\$668,117	\$2,988,115	1.872		91	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$648,793	\$3,590,895	1.221	1.058	79	0.979
	13 MISC. PREMISES	\$3,832	\$28,243	0.000	0.000	0	0.981
	TOTAL *	\$652,625	\$3,619,138	1.214		79	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$340,444	\$1,274,169	0.893	0.774	28	0.942
	02 RESTAURANTS	\$340,583	\$1,644,190	0.457	0.396	28	0.925
	03 STORES	\$98,650	\$391,538	0.635	0.550	11	0.954
	04 VENDING & RENTAL	\$624	\$3,633	0.000	0.000	0	0.967
	05 FOOD & BEV. DIST.	\$141,682	\$409,600	0.057	0.050	3	0.950
	06 NON-FOOD&BEV.DIST	\$126,020	\$623,681	0.406	0.352	6	0.921
	12 BUILDINGS&OFFICES	\$194,970	\$1,064,415	0.831	0.720	14	0.997
	TOTAL *	\$1,242,973	\$5,411,227	0.598		90	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$13,430	\$82,314	2.983	2.585	5	0.943
	10 SCHLS & CHURCHES	\$100,346	\$714,182	1.561	1.352	32	0.938
	12 BUILDINGS&OFFICES	\$1,138	\$9,594	1.254	1.087	2	0.937
	16 GOVT SUBDIVISIONS	\$8,948	\$41,023	3.130	2.713	3	0.866
	TOTAL *	\$123,862	\$847,113	1.825		42	

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

TERRITORY		506		(1)	(2)	(3)	(4)	(5)	(6)
				FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
36 MULT SERVICES		03 STORES		\$26,897	\$89,028	0.662	0.574	2	0.904
		04 VENDING & RENTAL		\$18,173	\$100,311	0.016	0.014	1	0.916
		07 CLUBS, AMSMT&SPRTS		\$103,350	\$411,719	1.206	1.045	11	0.908
		08 HEALTH CARE FACIL		\$2,974	\$10,174	0.000	0.000	0	0.951
		09 HOTELS AND MOTELS		\$5,115	\$26,497	0.000	0.000	0	0.888
		10 SCHLS & CHURCHES		\$572	\$1,016	0.000	0.000	0	0.946
		12 BUILDINGS&OFFICES		\$62,934	\$330,512	0.181	0.157	9	0.945
		13 MISC. PREMISES		\$48,928	\$136,679	0.923	0.800	4	0.946
		TOTAL *		\$268,943	\$1,105,937	0.741		27	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)		\$341,431	\$1,366,896	0.891		28	
		02 RESTAURANTS		\$377,414	\$2,196,894	0.492		47	
		03 STORES		\$150,378	\$669,518	0.624		20	
		04 VENDING & RENTAL		\$24,622	\$135,820	0.012		1	
		05 FOOD & BEV. DIST.		\$221,773	\$1,093,693	0.047		6	
		06 NON-FOOD&BEV.DIST		\$150,796	\$724,171	0.715		8	
		07 CLUBS, AMSMT&SPRTS		\$108,785	\$706,496	1.238		15	
		08 HEALTH CARE FACIL		\$23,034	\$144,326	1.805		7	
		09 HOTELS AND MOTELS		\$178,175	\$1,881,698	1.189		61	
		10 SCHLS & CHURCHES		\$204,540	\$946,587	0.829		34	
		11 APARTMENTS		\$431,174	\$2,028,709	2.066		60	
		12 BUILDINGS&OFFICES		\$1,507,110	\$7,910,327	1.131		174	
		13 MISC. PREMISES		\$72,003	\$320,984	0.711		5	
		16 GOVT SUBDIVISIONS		\$87,455	\$371,407	0.438		11	
		TOTAL *		\$3,878,691	\$20,497,526	1.017		477	

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

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

TERRITORY	507	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2022	FISCAL A.Y.E. 2018				
TYPE OF POLICY	CLASS GROUP	AGGREGATE LOSS COSTS AT CURRENT LEVEL	- 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$2,957	\$76,581	2.726	2.362	2	0.955
	02 RESTAURANTS	\$90,204	\$896,700	1.212	1.050	43	0.938
	03 STORES	\$102,459	\$714,071	0.177	0.154	18	0.967
	04 VENDING & RENTAL	\$4,453	\$8,472	4.120	3.570	4	0.980
	05 FOOD & BEV. DIST.	\$74,063	\$442,220	0.004	0.004	0	0.962
	06 NON-FOOD&BEV.DIST	\$56,988	\$270,667	0.162	0.141	6	0.934
	07 CLUBS, AMSMT&SPRTS	\$76,634	\$486,012	0.599	0.519	7	0.971
	08 HEALTH CARE FACIL	\$26,419	\$133,376	0.668	0.579	2	1.017
	09 HOTELS AND MOTELS	\$33,065	\$434,009	1.060	0.918	24	0.950
	10 SCHLS & CHURCHES	\$167,383	\$576,969	3.627	3.143	29	1.012
	11 APARTMENTS	\$65,565	\$492,290	1.382	1.197	13	0.976
	12 BUILDINGS&OFFICES	\$490,978	\$2,843,720	1.157	1.002	79	1.010
	13 MISC. PREMISES	\$19,653	\$66,990	0.106	0.092	3	1.012
	16 GOVT SUBDIVISIONS	\$105,999	\$506,981	0.173	0.150	3	0.934
	TOTAL *	\$1,316,820	\$7,949,058	1.176		233	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$114,963	\$664,185	2.032	1.761	35	0.978
	TOTAL *	\$114,963	\$664,185	2.032		35	
32 MULT APARTMENT	11 APARTMENTS	\$693,838	\$2,821,044	1.363	1.181	67	1.091
	12 BUILDINGS&OFFICES	\$522,071	\$1,674,620	2.161	1.873	45	1.130
	TOTAL *	\$1,215,909	\$4,495,664	1.706		112	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$869,424	\$4,914,653	0.968	0.838	102	0.997
	13 MISC. PREMISES	\$10,103	\$40,531	0.000	0.000	0	0.999
	TOTAL *	\$879,527	\$4,955,184	0.956		102	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$329,147	\$1,301,009	1.091	0.945	39	0.959
	02 RESTAURANTS	\$504,813	\$2,181,215	1.254	1.087	80	0.943
	03 STORES	\$286,124	\$1,174,925	0.738	0.639	30	0.972
	04 VENDING & RENTAL	\$18,079	\$175,559	0.000	0.000	0	0.985
	05 FOOD & BEV. DIST.	\$141,844	\$554,959	0.274	0.237	9	0.967
	06 NON-FOOD&BEV.DIST	\$171,439	\$922,671	0.627	0.543	12	0.939
	12 BUILDINGS&OFFICES	\$240,324	\$1,226,669	1.116	0.967	30	1.016
	TOTAL *	\$1,691,770	\$7,537,008	0.956		200	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$18,196	\$135,718	0.469	0.407	1	0.960
	10 SCHLS & CHURCHES	\$145,782	\$975,541	1.440	1.248	41	0.956
	12 BUILDINGS&OFFICES	\$5,081	\$33,287	0.158	0.137	1	0.954
	16 GOVT SUBDIVISIONS	\$1,115	\$27,042	3.739	3.240	2	0.882
	TOTAL *	\$170,174	\$1,171,588	1.313		45	

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

TERRITORY	507		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
36 MULT SERVICES		03 STORES	\$65,350	\$217,797	1.700	1.473	5	0.921
		04 VENDING & RENTAL	\$15,486	\$105,636	4.444	3.851	4	0.933
		07 CLUBS, AMSMT&SPRTS	\$488,063	\$2,007,363	0.287	0.248	19	0.925
		08 HEALTH CARE FACIL	\$2,235	\$8,534	0.444	0.385	0	0.969
		09 HOTELS AND MOTELS	\$1,659	\$35,571	0.000	0.000	0	0.904
		10 SCHLS & CHURCHES	\$3,074	\$12,302	0.000	0.000	0	0.964
		12 BUILDINGS&OFFICES	\$119,948	\$618,612	0.851	0.737	22	0.962
		13 MISC. PREMISES	\$8,417	\$113,551	0.020	0.017	3	0.964
		TOTAL *	\$704,232	\$3,119,366	0.601		53	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$332,104	\$1,377,590	1.106		41	
		02 RESTAURANTS	\$595,017	\$3,077,915	1.248		123	
		03 STORES	\$453,933	\$2,106,793	0.750		53	
		04 VENDING & RENTAL	\$38,017	\$289,667	2.293		8	
		05 FOOD & BEV. DIST.	\$215,907	\$997,179	0.181		9	
		06 NON-FOOD&BEV.DIST	\$228,427	\$1,193,338	0.511		18	
		07 CLUBS, AMSMT&SPRTS	\$564,697	\$2,493,375	0.329		26	
		08 HEALTH CARE FACIL	\$46,849	\$277,629	0.580		3	
		09 HOTELS AND MOTELS	\$149,687	\$1,133,765	1.794		59	
		10 SCHLS & CHURCHES	\$316,240	\$1,564,811	2.584		70	
		11 APARTMENTS	\$759,403	\$3,313,333	1.365		80	
		12 BUILDINGS&OFFICES	\$2,247,825	\$11,311,562	1.294		279	
		13 MISC. PREMISES	\$38,173	\$221,072	0.059		6	
		16 GOVT SUBDIVISIONS	\$107,114	\$534,022	0.210		5	
		TOTAL *	\$6,093,394	\$29,892,051	1.142		780	

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



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

TERRITORY	508	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2022	FISCAL A.Y.E. 2018				
		AGGREGATE LOSS COSTS AT CURRENT LEVEL	- 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$3,038	\$11,622	0.000	0.000	0	0.925
	02 RESTAURANTS	61,588	254,726	0.389	0.337	6	0.909
	03 STORES	45,052	228,325	0.350	0.303	13	0.937
	04 VENDING & RENTAL	9,208	32,468	0.000	0.000	0	0.950
	05 FOOD & BEV. DIST.	23,291	92,270	0.129	0.111	1	0.932
	06 NON-FOOD&BEV.DIST	97,667	419,621	0.007	0.006	1	0.905
	07 CLUBS,AMSMT&SPRTS	9,336	79,761	5.687	4.928	3	0.941
	08 HEALTH CARE FACIL	20,596	108,048	0.680	0.590	1	0.986
	09 HOTELS AND MOTELS	11,894	110,370	2.839	2.460	11	0.920
	10 SCHLS & CHURCHES	72,270	184,148	0.294	0.255	5	0.981
	11 APARTMENTS	32,092	172,576	0.930	0.806	4	0.946
	12 BUILDINGS&OFFICES	173,775	920,193	1.347	1.167	47	0.979
	13 MISC. PREMISES	6,277	26,417	0.411	0.356	1	0.981
	16 GOVT SUBDIVISIONS	76	422	131.379	113.846	1	0.905
	TOTAL *	\$566,159	\$2,640,967	0.781		94	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$27,352	\$244,758	1.861	1.612	30	0.947
	TOTAL *	\$27,352	\$244,758	1.861		30	
32 MULT APARTMENT	11 APARTMENTS	\$83,452	\$471,588	1.726	1.495	25	1.057
	12 BUILDINGS&OFFICES	7,178	43,303	0.213	0.184	1	1.095
	TOTAL *	\$90,630	\$514,891	1.606		26	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$403,478	\$2,058,308	1.056	0.915	58	0.966
	13 MISC. PREMISES	1,960	13,146	0.100	0.086	1	0.968
	TOTAL *	\$405,438	\$2,071,454	1.052		59	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$44,806	\$238,610	1.912	1.656	19	0.929
	02 RESTAURANTS	152,413	793,639	0.990	0.858	44	0.913
	03 STORES	61,946	379,120	0.234	0.203	9	0.942
	04 VENDING & RENTAL	218	1,126	16.329	14.150	0	0.954
	05 FOOD & BEV. DIST.	5,230	59,108	0.045	0.039	1	0.937
	06 NON-FOOD&BEV.DIST	69,041	306,322	0.171	0.148	7	0.909
	12 BUILDINGS&OFFICES	65,270	415,661	1.707	1.479	23	0.984
	TOTAL *	\$398,924	\$2,193,585	0.948		103	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$0	\$747	0.000	0.000	0	0.888
	08 HEALTH CARE FACIL	102,100	574,288	0.299	0.259	4	0.931
	10 SCHLS & CHURCHES	96,704	572,347	0.268	0.232	24	0.926
	12 BUILDINGS&OFFICES	284	8,050	0.807	0.699	1	0.924
	16 GOVT SUBDIVISIONS	116	721	0.000	0.000	0	0.854
	TOTAL *	\$199,205	\$1,156,154	0.284		29	

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

TERRITORY		508		(1)	(2)	(3)	(4)	(5)	(6)
				FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
36 MULT SERVICES		03 STORES		\$27,746	\$96,439	0.469	0.406	2	0.892
		04 VENDING & RENTAL		3,149	25,200	0.000	0.000	0	0.904
		07 CLUBS, AMSMT & SPRTS		91,220	467,649	0.140	0.121	8	0.896
		08 HEALTH CARE FACIL		47	252	0.000	0.000	0	0.939
		09 HOTELS AND MOTELS		3,519	26,017	11.727	10.162	1	0.876
		10 SCHLS & CHURCHES		77	469	0.000	0.000	0	0.934
		12 BUILDINGS & OFFICES		29,264	174,043	0.254	0.221	5	0.932
		13 MISC. PREMISES		5,048	22,618	0.000	0.000	0	0.934
		TOTAL *		\$160,071	\$812,687	0.465		16	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)		\$47,844	\$250,232	1.790		19	
		02 RESTAURANTS		\$214,001	\$1,048,365	0.817		50	
		03 STORES		\$134,744	\$703,883	0.321		24	
		04 VENDING & RENTAL		\$12,575	\$58,794	0.283		0	
		05 FOOD & BEV. DIST.		\$28,520	\$151,378	0.113		2	
		06 NON-FOOD & BEV. DIST		\$166,708	\$725,943	0.075		8	
		07 CLUBS, AMSMT & SPRTS		\$100,556	\$548,157	0.655		11	
		08 HEALTH CARE FACIL		\$122,743	\$682,588	0.363		5	
		09 HOTELS AND MOTELS		\$42,765	\$381,144	2.945		42	
		10 SCHLS & CHURCHES		\$169,051	\$756,964	0.279		29	
		11 APARTMENTS		\$115,544	\$644,164	1.505		29	
		12 BUILDINGS & OFFICES		\$679,250	\$3,619,557	1.150		135	
		13 MISC. PREMISES		\$13,285	\$62,181	0.209		2	
		16 GOVT SUBDIVISIONS		\$192	\$1,143	51.844		1	
		TOTAL *		\$1,847,779	\$9,634,495	0.852		357	

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

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

TERRITORY	509	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2022	FISCAL A.Y.E. 2018				
		AGGREGATE LOSS	- 2022 AGGREGATE	FIVE YEAR		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	COSTS AT CURRENT	LOSS COSTS AT	EXPERIENCE	RELATIV.	OCCURRENCES	RELATIV.
		LEVEL	CURRENT LEVEL	RATIO			
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$31,759	\$580,106	0.332	0.288	16	0.971
	02 RESTAURANTS	149,442	1,486,918	0.484	0.419	36	0.954
	03 STORES	128,437	970,120	1.864	1.615	26	0.984
	04 VENDING & RENTAL	4,872	111,651	0.045	0.039	2	0.997
	05 FOOD & BEV. DIST.	90,307	452,285	0.436	0.378	8	0.979
	06 NON-FOOD&BEV.DIST	281,711	832,679	0.207	0.179	7	0.950
	07 CLUBS,AMSMT&SPRTS	164,200	1,004,927	2.440	2.114	29	0.988
	08 HEALTH CARE FACIL	14,013	79,319	0.080	0.069	1	1.035
	09 HOTELS AND MOTELS	38,713	456,046	4.902	4.248	46	0.966
	10 SCHLS & CHURCHES	452,818	1,466,980	1.020	0.884	36	1.030
	11 APARTMENTS	107,384	814,774	1.039	0.900	17	0.993
	12 BUILDINGS&OFFICES	949,929	5,218,338	1.159	1.004	122	1.028
	13 MISC. PREMISES	29,427	126,282	2.641	2.289	8	1.030
	16 GOVT SUBDIVISIONS	4,111	16,955	0.000	0.000	0	0.950
	TOTAL *	\$2,447,123	\$13,617,381	1.129		354	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$284,581	\$1,283,944	1.271	1.101	65	0.994
	TOTAL *	\$284,581	\$1,283,944	1.271		65	
32 MULT APARTMENT	11 APARTMENTS	\$870,675	\$3,440,029	2.413	2.091	123	1.110
	12 BUILDINGS&OFFICES	545,832	1,404,199	1.174	1.018	35	1.149
	TOTAL *	\$1,416,506	\$4,844,228	1.936		158	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,451,604	\$7,816,913	1.329	1.152	218	1.014
	13 MISC. PREMISES	4,844	32,574	0.373	0.323	1	1.016
	TOTAL *	\$1,456,448	\$7,849,487	1.326		219	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$982,538	\$4,442,635	0.736	0.638	111	0.976
	02 RESTAURANTS	933,142	3,646,623	1.149	0.995	106	0.959
	03 STORES	410,184	2,640,436	0.861	0.746	46	0.989
	04 VENDING & RENTAL	3,497	18,247	0.450	0.390	0	1.002
	05 FOOD & BEV. DIST.	76,495	358,936	1.058	0.916	13	0.984
	06 NON-FOOD&BEV.DIST	754,922	3,893,712	1.060	0.919	68	0.955
	12 BUILDINGS&OFFICES	431,172	1,886,733	0.996	0.863	40	1.033
	TOTAL *	\$3,591,949	\$16,887,322	0.963		384	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$4,248	\$41,058	0.000	0.000	0	0.933
	08 HEALTH CARE FACIL	61,321	323,575	1.257	1.089	7	0.977
	10 SCHLS & CHURCHES	305,077	2,182,212	0.944	0.818	74	0.972
	12 BUILDINGS&OFFICES	7,018	46,061	0.045	0.039	2	0.970
	16 GOVT SUBDIVISIONS	228	10,819	1.444	1.251	1	0.897
	TOTAL *	\$377,893	\$2,603,726	0.968		84	

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

TERRITORY		509		(1)	(2)	(3)	(4)	(5)	(6)
				FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
36 MULT SERVICES		03 STORES		\$100,890	\$374,654	0.761	0.659	7	0.937
		04 VENDING & RENTAL		13,755	103,568	0.014	0.012	0	0.949
		07 CLUBS, AMSMT&SPRTS		830,147	3,688,235	0.356	0.309	43	0.941
		08 HEALTH CARE FACIL		343	1,907	0.000	0.000	0	0.985
		09 HOTELS AND MOTELS		3,456	15,505	0.000	0.000	0	0.920
		10 SCHLS & CHURCHES		19,399	36,003	0.000	0.000	0	0.981
		12 BUILDINGS&OFFICES		188,190	852,104	1.574	1.364	23	0.979
		13 MISC. PREMISES		33,743	172,722	2.143	1.857	19	0.981
		TOTAL *		\$1,189,923	\$5,244,697	0.623		92	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)		\$1,014,298	\$5,022,741	0.723		127	
		02 RESTAURANTS		\$1,082,584	\$5,133,542	1.057		142	
		03 STORES		\$639,512	\$3,985,210	1.047		79	
		04 VENDING & RENTAL		\$22,124	\$233,466	0.089		2	
		05 FOOD & BEV. DIST.		\$166,802	\$811,221	0.721		21	
		06 NON-FOOD&BEV.DIST		\$1,036,633	\$4,726,391	0.828		75	
		07 CLUBS, AMSMT&SPRTS		\$998,594	\$4,734,220	0.697		72	
		08 HEALTH CARE FACIL		\$75,677	\$404,801	1.033		8	
		09 HOTELS AND MOTELS		\$326,751	\$1,755,494	1.688		111	
		10 SCHLS & CHURCHES		\$777,294	\$3,685,195	0.965		110	
		11 APARTMENTS		\$978,059	\$4,254,802	2.262		140	
		12 BUILDINGS&OFFICES		\$3,573,745	\$17,224,348	1.230		440	
		13 MISC. PREMISES		\$68,013	\$331,578	2.233		28	
		16 GOVT SUBDIVISIONS		\$4,339	\$27,774	0.076		1	
		TOTAL *		\$10,764,424	\$52,330,784	1.149		1,356	

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

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

TERRITORY	514	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2022	FISCAL A.Y.E. 2018				
		AGGREGATE LOSS	- 2022 AGGREGATE	FIVE YEAR		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	COSTS AT CURRENT	LOSS COSTS AT	EXPERIENCE	RELATIV.	OCCURRENCES	RELATIV.
		LEVEL	CURRENT LEVEL	RATIO			
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$39,126	\$696,389	0.410	0.355	19	0.958
	02 RESTAURANTS	\$167,661	\$731,861	1.081	0.936	26	0.941
	03 STORES	\$61,179	\$491,003	0.993	0.861	35	0.971
	04 VENDING & RENTAL	\$13,341	\$72,560	0.002	0.002	0	0.984
	05 FOOD & BEV. DIST.	\$42,593	\$257,436	1.167	1.011	8	0.966
	06 NON-FOOD&BEV.DIST	\$66,876	\$285,212	1.048	0.908	12	0.937
	07 CLUBS,AMSMT&SPRTS	\$211,536	\$1,336,921	1.249	1.082	35	0.975
	08 HEALTH CARE FACIL	\$35,328	\$138,241	0.213	0.184	1	1.021
	09 HOTELS AND MOTELS	\$43,022	\$424,572	1.106	0.958	16	0.953
	10 SCHLS & CHURCHES	\$582,166	\$1,635,915	0.456	0.396	18	1.016
	11 APARTMENTS	\$106,602	\$667,428	2.436	2.111	33	0.980
	12 BUILDINGS&OFFICES	\$677,682	\$3,241,212	1.148	0.995	78	1.014
	13 MISC. PREMISES	\$25,999	\$129,565	1.891	1.638	6	1.016
	16 GOVT SUBDIVISIONS	\$53,801	\$314,819	0.087	0.075	3	0.937
	TOTAL *	\$2,126,912	\$10,423,135	0.966		290	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$219,498	\$1,449,862	1.377	1.193	79	0.981
	TOTAL *	\$219,498	\$1,449,862	1.377		79	
32 MULT APARTMENT	11 APARTMENTS	\$326,742	\$1,668,246	2.734	2.369	112	1.095
	12 BUILDINGS&OFFICES	87,737	271,713	3.649	3.162	10	1.134
	TOTAL *	\$414,479	\$1,939,959	2.928		122	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,273,820	\$6,134,442	1.192	1.033	209	1.001
	13 MISC. PREMISES	13,960	72,654	0.082	0.071	2	1.003
	TOTAL *	\$1,287,780	\$6,207,096	1.180		211	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$341,324	\$2,067,841	0.886	0.768	55	0.963
	02 RESTAURANTS	584,241	3,100,035	0.788	0.683	106	0.946
	03 STORES	250,180	1,513,049	1.304	1.130	69	0.976
	04 VENDING & RENTAL	9,222	149,875	0.000	0.000	0	0.989
	05 FOOD & BEV. DIST.	73,675	399,984	1.244	1.078	10	0.971
	06 NON-FOOD&BEV.DIST	196,592	1,075,258	0.084	0.073	10	0.942
	12 BUILDINGS&OFFICES	293,364	1,413,282	0.482	0.418	33	1.019
	TOTAL *	\$1,748,598	\$9,719,324	0.766		283	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$25,028	\$228,490	0.439	0.380	9	0.920
	08 HEALTH CARE FACIL	100,463	546,981	3.203	2.776	30	0.964
	10 SCHLS & CHURCHES	999,715	6,279,270	0.577	0.500	230	0.959
	12 BUILDINGS&OFFICES	15,755	79,072	0.116	0.100	8	0.958
	16 GOVT SUBDIVISIONS	236	23,373	7.041	6.102	6	0.885
	TOTAL *	\$1,141,196	\$7,157,186	0.800		283	

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

TERRITORY		514		(1)	(2)	(3)	(4)	(5)	(6)
				FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
36 MULT SERVICES		03 STORES		\$63,536	\$263,922	1.005	0.871	9	0.924
		04 VENDING & RENTAL		27,670	136,662	0.988	0.856	9	0.937
		07 CLUBS, AMSMT&SPRTS		530,047	2,695,129	0.908	0.787	62	0.928
		08 HEALTH CARE FACIL		252	3,008	0.000	0.000	0	0.972
		09 HOTELS AND MOTELS		38,289	127,285	0.000	0.000	0	0.908
		10 SCHLS & CHURCHES		4,897	18,045	0.000	0.000	0	0.968
		12 BUILDINGS&OFFICES		125,284	558,510	1.300	1.126	20	0.966
		13 MISC. PREMISES		64,521	276,496	3.335	2.890	20	0.968
		TOTAL *		\$854,496	\$4,079,057	1.112		120	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)		\$380,450	\$2,764,230	0.837		74	
		02 RESTAURANTS		\$751,902	\$3,831,896	0.853		132	
		03 STORES		\$374,894	\$2,267,975	1.203		113	
		04 VENDING & RENTAL		\$50,232	\$359,097	0.545		9	
		05 FOOD & BEV. DIST.		\$116,268	\$657,420	1.216		18	
		06 NON-FOOD&BEV.DIST		\$263,469	\$1,360,470	0.329		22	
		07 CLUBS, AMSMT&SPRTS		\$766,611	\$4,260,540	0.987		106	
		08 HEALTH CARE FACIL		\$136,042	\$688,231	2.421		31	
		09 HOTELS AND MOTELS		\$300,810	\$2,001,718	1.163		95	
		10 SCHLS & CHURCHES		\$1,586,778	\$7,933,230	0.531		248	
		11 APARTMENTS		\$433,344	\$2,335,674	2.661		145	
		12 BUILDINGS&OFFICES		\$2,473,642	\$11,698,230	1.181		358	
		13 MISC. PREMISES		\$104,479	\$478,716	2.541		28	
		16 GOVT SUBDIVISIONS		\$54,037	\$338,192	0.117		9	
		TOTAL *		\$7,792,960	\$40,975,618	1.064		1,388	

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

ILLINOIS  
PRODUCTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	MULTISTATE COVERAGE INDICATION OF - 12.2%		
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.			
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%	- 14.3%	- 14.3%
4	1.069	0.394	1.027	1.027	- 12.1%	- 12.1%	- 12.1%
5	1.116	0.105	1.012	1.012	- 13.4%	- 12.4%	- 12.4%
6	0.992	0.299	0.998	0.998	- 14.6%	- 15.5%	- 15.5%
7	0.865	0.118	0.983	0.983	- 15.8%	- 13.8%	- 13.8%
OVERALL MONOLINE CHANGE *					- 14.4%	- 13.9%	- 13.9%

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

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

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

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2021	CALENDAR A.Y.E. 2017 - 2021				
		AGGREGATE LOSS COSTS AT CURRENT LEVEL	AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
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.



ILLINOIS  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	MULTISTATE COVERAGE INDICATION OF - 4.3%		
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.			
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			
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE #	(7) SELECTED STATEWIDE MONOLINE CHANGE
1	1.380	0.484	1.169	1.175	+ 12.9%	+ 4.6%	+ 4.6%
2	1.005	0.553	1.003	1.008	- 2.9%	- 8.8%	- 8.8%
11	1.100	0.365	1.036	1.041	0.0%	- 6.9%	- 6.9%
12	0.983	1.000	0.983	0.988	- 4.9%	- 11.6%	- 11.6%
13	0.961	0.263	0.990	0.995	- 4.4%	- 11.1%	- 11.1%
OVERALL MONOLINE CHANGE *					- 4.1%	- 10.8%	- 10.8%

# 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		
	0.947	0.374	0.980	0.983		
	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		
ILLINOIS	0.811	0.363	0.927	0.930	- 10.8%	- 10.8%
	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.

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

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2021	CALENDAR A.Y.E. 2017 - 2021				
		AGGREGATE LOSS COSTS AT CURRENT LEVEL	AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	1 RET.STRS-FOOD/DRG	\$21,342	\$177,669	1.623	1.685	16	1.099
	2 RET.STRS-NTFD/DRG	\$84,953	\$391,865	1.756	1.823	12	0.943
	11 COMP. OPS. (LOW)	\$120,837	\$716,342	0.423	0.439	7	0.974
	12 COMP. OPS. (MED)	\$1,839,079	\$10,429,053	0.873	0.906	121	0.924
	13 COMP. OPS. (HGH)	\$124,191	\$676,743	0.681	0.707	4	0.931
	TOTAL *	\$2,190,402	\$12,391,672	0.879		160	
34 MULT MERCANTILE	1 RET.STRS-FOOD/DRG	\$129,589	\$665,121	3.324	3.450	77	1.099
	2 RET.STRS-NTFD/DRG	\$128,678	\$675,270	0.536	0.556	12	0.943
	12 COMP. OPS. (MED)	\$55,169	\$328,205	0.713	0.740	2	0.924
	TOTAL *	\$313,436	\$1,668,596	1.720		91	
36 MULT SERVICES	1 RET.STRS-FOOD/DRG	\$14,970	\$114,030	1.497	1.554	7	1.086
	2 RET.STRS-NTFD/DRG	\$304,042	\$1,508,659	1.168	1.212	83	0.932
	11 COMP. OPS. (LOW)	\$68,507	\$328,007	2.204	2.288	28	0.962
	12 COMP. OPS. (MED)	\$261,713	\$1,086,282	0.475	0.493	23	0.913
	13 COMP. OPS. (HGH)	\$32,985	\$156,382	0.000	0.000	0	0.920
	TOTAL *	\$682,217	\$3,193,360	0.957		141	
37 MULT INDUST/PROC.	1 RET.STRS-FOOD/DRG	\$96	\$863	0.000	0.000	0	1.075
	11 COMP. OPS. (LOW)	\$3,267	\$15,207	0.522	0.541	1	0.952
	12 COMP. OPS. (MED)	\$100,356	\$484,615	2.291	2.378	11	0.904
	13 COMP. OPS. (HGH)	\$306	\$1,057	0.000	0.000	0	0.910
	TOTAL *	\$104,025	\$501,743	2.226		12	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$316,150	\$1,646,272	0.298	0.309	16	0.970
	12 COMP. OPS. (MED)	\$4,568,569	\$25,019,923	0.620	0.644	286	0.921
	13 COMP. OPS. (HGH)	\$491,004	\$2,340,356	0.973	1.010	19	0.927
	TOTAL *	\$5,375,723	\$29,006,551	0.633		321	
TOTAL ALL	TOP						
	1 RET.STRS-FOOD/DRG	\$165,998	\$957,684	2.938		100	
	2 RET.STRS-NTFD/DRG	\$517,673	\$2,575,794	1.107		107	
	11 COMP. OPS. (LOW)	\$508,761	\$2,705,828	0.586		52	
	12 COMP. OPS. (MED)	\$6,824,886	\$37,348,078	0.708		443	
	13 COMP. OPS. (HGH)	\$648,486	\$3,174,538	0.867		23	
	TOTAL *	\$8,665,804	\$46,761,921	0.779		725	

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

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

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2021	CALENDAR A.Y.E. 2017 - 2021				
		AGGREGATE LOSS COSTS AT CURRENT LEVEL	AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
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.

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

		\$100,000							TRENDED \$100,000
TYPE OF POLICY	ACCIDENT	BASIC LIMIT	EXPOSURE		EXPOSURE		AVERAGE		BASIC LIMIT
	YEAR	AGGREGATE LOSS COSTS	DEVELOPMENT		TREND #		IPMF *	=	AGGREGATE LOSS COSTS
	ENDING	AT CURRENT LEVEL	X	FACTOR +	X				AT CURRENT LEVEL
MONOLINE	09/30/2019	\$11,245,526		1.000		1.246			\$14,011,926
	09/30/2020	\$10,003,769		1.000		1.228			\$12,284,628
	09/30/2021	\$10,442,318		1.000		1.197			\$12,499,455
	09/30/2022	\$11,475,830		1.010		1.127			\$13,062,593
MULTILINE	09/30/2019	\$18,850,435		1.000		1.256	0.927		\$21,947,788
	09/30/2020	\$19,020,481		1.000		1.241	0.926		\$21,857,690
	09/30/2021	\$19,496,956		1.000		1.211	0.924		\$21,816,392
	09/30/2022	\$20,369,556		1.010		1.129	0.925		\$21,485,161
TOTAL	09/30/2019								\$35,959,714
	09/30/2020								\$34,142,318
	09/30/2021								\$34,315,847
	09/30/2022								\$34,547,754

+ 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.

ILLINOIS  
MANUFACTURERS AND CONTRACTORS  
OCCURRENCE  
FULL COVERAGE  
CALCULATION OF INCURRED LOSSES

			\$100,000		\$100,000							\$100,000
		ACCIDENT	BASIC LIMIT		BASIC LIMIT	UNALLOCATED						BASIC LIMIT
	LOSS	YEAR	LOSSES		INDEMNITY	LOSS						DEVELOPED &
REPORT TYPE	DESCRIPTION	ENDING	AND ALAE *	X	DEVELOPMENT	ADJUSTMENT	X	SEVERITY	X	FREQUENCY	=	TRENDED LOSSES
					FACTOR #	FACTOR		TREND		TREND		AND ALAE
BI	B/L INDEMNITY	09/30/2019	\$8,570,283		0.976	1.075		1.475		0.970		\$12,865,219
		09/30/2020	\$5,971,337		1.073	1.075		1.385		0.974		\$9,291,557
		09/30/2021	\$3,811,604		1.542	1.075		1.300		0.979		\$8,041,307
		09/30/2022	\$2,318,989		2.490	1.075		1.221		0.984		\$7,457,912
BI	ALAE	09/30/2019	\$8,814,422			1.075		1.475		0.970		\$13,557,076
		09/30/2020	\$7,422,489			1.075		1.385		0.974		\$10,763,828
		09/30/2021	\$5,808,406			1.075		1.300		0.979		\$7,946,785
		09/30/2022	\$5,669,917			1.075		1.221		0.984		\$7,323,116
PD	B/L INDEMNITY	09/30/2019	\$4,430,690		1.030	1.075		1.312		0.970		\$6,243,421
		09/30/2020	\$4,304,440		1.043	1.075		1.255		0.974		\$5,899,458
		09/30/2021	\$4,816,830		1.107	1.075		1.201		0.979		\$6,739,739
		09/30/2022	\$4,375,547		1.186	1.075		1.150		0.984		\$6,312,748
PD	ALAE	09/30/2019	\$1,434,390			1.075		1.312		0.970		\$1,962,372
		09/30/2020	\$1,566,909			1.075		1.255		0.974		\$2,058,993
		09/30/2021	\$1,543,542			1.075		1.201		0.979		\$1,950,979
		09/30/2022	\$1,880,672			1.075		1.150		0.984		\$2,287,781
MED PAY #	B/L INDEMNITY	09/30/2019	\$137,279			1.075		1.475		0.970		\$211,143
		09/30/2020	\$77,022			1.075		1.385		0.974		\$111,695
		09/30/2021	\$51,551			1.075		1.300		0.979		\$70,530
		09/30/2022	\$93,992			1.075		1.221		0.984		\$121,398
FRINGE	B/L INDEMNITY	09/30/2019	\$385,318		1.038	1.075		1.000		0.970		\$417,058
		09/30/2020	\$336,783		1.110	1.075		1.000		0.974		\$391,418
		09/30/2021	\$225,107		1.262	1.075		1.000		0.979		\$298,978
		09/30/2022	\$108,559		1.541	1.075		1.000		0.984		\$176,959
FRINGE	ALAE	09/30/2019	\$221,719			1.075		1.000		0.970		\$231,197
		09/30/2020	\$282,331			1.075		1.000		0.974		\$295,614
		09/30/2021	\$271,747			1.075		1.000		0.979		\$285,994
		09/30/2022	\$139,704			1.075		1.000		0.984		\$147,779
TOTAL												
FULL COVERAGE		09/30/2019										\$35,487,486
		09/30/2020										\$28,812,563
		09/30/2021										\$25,334,312
		09/30/2022										\$23,827,693

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

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

ILLINOIS  
MANUFACTURERS AND CONTRACTORS  
OCCURRENCE  
DED COVERAGE  
CALCULATION OF INCURRED LOSSES

			\$100,000		\$100,000							\$100,000
		ACCIDENT	BASIC LIMIT		BASIC LIMIT	UNALLOCATED						BASIC LIMIT
	LOSS	YEAR	LOSSES		INDEMNITY	LOSS						DEVELOPED &
REPORT TYPE	DESCRIPTION	ENDING	AND ALAE *	X	DEVELOPMENT	ADJUSTMENT	X	SEVERITY	X	FREQUENCY	=	TRENDED LOSSES
					FACTOR #	FACTOR		TREND		TREND		AND ALAE
BI	B/L INDEMNITY	09/30/2019	\$1,698,215		1.011	1.075		1.475		0.970		\$2,640,682
		09/30/2020	\$483,392		1.132	1.075		1.385		0.974		\$793,530
		09/30/2021	\$774,212		1.522	1.075		1.300		0.979		\$1,612,163
		09/30/2022	\$63,182		2.487	1.075		1.221		0.984		\$202,950
BI	ALAE	09/30/2019	\$1,621,763			1.075		1.475		0.970		\$2,494,363
		09/30/2020	\$574,791			1.075		1.385		0.974		\$833,541
		09/30/2021	\$1,211,565			1.075		1.300		0.979		\$1,657,606
		09/30/2022	\$170,010			1.075		1.221		0.984		\$219,580
PD	B/L INDEMNITY	09/30/2019	\$1,193,396		1.041	1.075		1.312		0.970		\$1,699,610
		09/30/2020	\$1,116,161		1.065	1.075		1.255		0.974		\$1,562,024
		09/30/2021	\$1,135,814		1.139	1.075		1.201		0.979		\$1,635,178
		09/30/2022	\$878,361		1.284	1.075		1.150		0.984		\$1,371,954
PD	ALAE	09/30/2019	\$287,397			1.075		1.312		0.970		\$393,185
		09/30/2020	\$367,602			1.075		1.255		0.974		\$483,046
		09/30/2021	\$342,818			1.075		1.201		0.979		\$433,309
		09/30/2022	\$208,914			1.075		1.150		0.984		\$254,138
MED PAY #	B/L INDEMNITY	09/30/2019	\$394			1.075		1.475		0.970		\$606
		09/30/2020	\$7,204			1.075		1.385		0.974		\$10,447
		09/30/2021	\$5,394			1.075		1.300		0.979		\$7,380
		09/30/2022	\$14,901			1.075		1.221		0.984		\$19,246
TOTAL												
DED COVERAGE		09/30/2019										\$7,228,446
		09/30/2020										\$3,682,588
		09/30/2021										\$5,345,636
		09/30/2022										\$2,067,868
TOTAL												
OCCURRENCE		09/30/2019										\$42,715,933
		09/30/2020										\$32,495,151
		09/30/2021										\$30,679,949
		09/30/2022										\$25,895,559

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

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

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000	X	EXPOSURE	X	EXPOSURE	X	AVERAGE	=	TRENDED \$100,000
		BASIC LIMIT		DEVELOPMENT		TREND #		IPMF *		BASIC LIMIT
		AGGREGATE LOSS COSTS AT CURRENT LEVEL		FACTOR +						AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	09/30/2019	\$11,889,558		1.000		1.086				\$12,912,060
	09/30/2020	\$9,815,504		1.000		1.064				\$10,443,696
	09/30/2021	\$9,000,003		0.999		1.051				\$9,449,544
	09/30/2022	\$9,724,151		0.999		1.032				\$10,025,289
MULTILINE	09/30/2019	\$30,192,801		1.000		1.073		0.976		\$31,619,350
	09/30/2020	\$29,173,386		1.000		1.057		0.974		\$30,034,526
	09/30/2021	\$31,452,239		0.999		1.046		0.977		\$32,110,222
	09/30/2022	\$32,433,625		0.999		1.036		0.980		\$32,896,282
TOTAL	09/30/2019									\$44,531,410
	09/30/2020									\$40,478,222
	09/30/2021									\$41,559,766
	09/30/2022									\$42,921,571

+ 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.



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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE *	X	\$100,000	X	UNALLOCATED	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000
					BASIC LIMIT		BASIC LIMIT						
					INDEMNITY DEVELOPMENT FACTOR #		LOSS ADJUSTMENT FACTOR						INDEMNITY DEVELOPED & TRENDED LOSSES AND ALAE
BI	B/L INDEMNITY	09/30/2019	\$21,845,655		0.985		1.075		1.607		0.970		\$36,057,646
		09/30/2020	\$11,309,759		1.012		1.075		1.488		0.974		\$17,832,171
		09/30/2021	\$11,457,532		1.233		1.075		1.378		0.979		\$20,487,762
		09/30/2022	\$12,662,009		1.676		1.075		1.276		0.984		\$28,643,816
BI	ALAE	09/30/2019	\$9,118,866				1.075		1.607		0.970		\$15,280,478
		09/30/2020	\$4,932,456				1.075		1.488		0.974		\$7,684,818
		09/30/2021	\$6,571,382				1.075		1.378		0.979		\$9,530,092
		09/30/2022	\$10,525,858				1.075		1.276		0.984		\$14,207,306
PD	B/L INDEMNITY	09/30/2019	\$2,120,461		1.028		1.075		1.607		0.970		\$3,652,746
		09/30/2020	\$1,169,537		1.036		1.075		1.488		0.974		\$1,887,748
		09/30/2021	\$1,362,475		1.046		1.075		1.378		0.979		\$2,066,810
		09/30/2022	\$1,488,729		1.305		1.075		1.276		0.984		\$2,622,288
PD	ALAE	09/30/2019	\$614,470				1.075		1.607		0.970		\$1,029,666
		09/30/2020	\$529,393				1.075		1.488		0.974		\$824,799
		09/30/2021	\$848,085				1.075		1.378		0.979		\$1,229,928
		09/30/2022	\$821,896				1.075		1.276		0.984		\$1,109,357
MED PAY #	B/L INDEMNITY	09/30/2019	\$1,575,293				1.075		1.607		0.970		\$2,639,717
		09/30/2020	\$788,755				1.075		1.488		0.974		\$1,228,888
		09/30/2021	\$619,895				1.075		1.378		0.979		\$898,998
		09/30/2022	\$733,093				1.075		1.276		0.984		\$989,494
FRINGE	B/L INDEMNITY	09/30/2019	\$652,603		1.123		1.075		1.164		0.970		\$889,533
		09/30/2020	\$497,608		1.221		1.075		1.136		0.974		\$722,685
		09/30/2021	\$552,844		1.453		1.075		1.108		0.979		\$936,697
		09/30/2022	\$319,631		1.962		1.075		1.081		0.984		\$717,096
FRINGE	ALAE	09/30/2019	\$802,129				1.075		1.164		0.970		\$973,593
		09/30/2020	\$597,008				1.075		1.136		0.974		\$710,111
		09/30/2021	\$743,108				1.075		1.108		0.979		\$866,529
		09/30/2022	\$803,442				1.075		1.081		0.984		\$918,721
TOTAL													
FULL COVERAGE		09/30/2019											\$60,523,379
		09/30/2020											\$30,891,220
		09/30/2021											\$36,016,816
		09/30/2022											\$49,208,078

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

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

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE *	X	\$100,000	X	UNALLOCATED LOSS ADJUSTMENT FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000
					BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR #								BASIC LIMIT DEVELOPED & TRENDED LOSSES AND ALAE
BI	B/L INDEMNITY	09/30/2019	\$1,142,962		0.997		1.075		1.607		0.970		\$1,909,515
		09/30/2020	\$547,207		1.051		1.075		1.488		0.974		\$896,034
		09/30/2021	\$393,985		1.269		1.075		1.378		0.979		\$725,073
		09/30/2022	\$379,500		1.758		1.075		1.276		0.984		\$900,502
BI	ALAE	09/30/2019	\$602,057				1.075		1.607		0.970		\$1,008,867
		09/30/2020	\$365,120				1.075		1.488		0.974		\$568,860
		09/30/2021	\$483,832				1.075		1.378		0.979		\$701,673
		09/30/2022	\$269,482				1.075		1.276		0.984		\$363,734
PD	B/L INDEMNITY	09/30/2019	\$35,188		0.973		1.075		1.607		0.970		\$57,372
		09/30/2020	\$42,018		1.051		1.075		1.488		0.974		\$68,803
		09/30/2021	\$7,946		1.192		1.075		1.378		0.979		\$13,736
		09/30/2022	\$38,776		1.363		1.075		1.276		0.984		\$71,337
PD	ALAE	09/30/2019	\$57,684				1.075		1.607		0.970		\$96,660
		09/30/2020	\$65,928				1.075		1.488		0.974		\$102,717
		09/30/2021	\$1,986				1.075		1.378		0.979		\$2,881
		09/30/2022	\$16,663				1.075		1.276		0.984		\$22,490
MED PAY #	B/L INDEMNITY	09/30/2019	\$32,239				1.075		1.607		0.970		\$54,023
		09/30/2020	\$16,596				1.075		1.488		0.974		\$25,857
		09/30/2021	\$8,928				1.075		1.378		0.979		\$12,948
		09/30/2022	\$18,638				1.075		1.276		0.984		\$25,157
	TOTAL												
	DED COVERAGE	09/30/2019											\$3,126,437
		09/30/2020											\$1,662,271
		09/30/2021											\$1,456,311
		09/30/2022											\$1,383,220
	TOTAL												
	OCCURRENCE	09/30/2019											\$63,649,818
		09/30/2020											\$32,553,491
		09/30/2021											\$37,473,126
		09/30/2022											\$50,591,298

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

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

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

Implicit Package Modification Factors (A) by Type of Policy

<u>Type of Policy (B)</u>	<u>Description</u>	<u>Implicit Package Modification Factors</u>
31	Not Applicable	--
32	Not Applicable	--
33	Office Policy	1.013
34	Mercantile Policy	0.961
35	Institutional Policy	0.504
36	Service Policy	0.896
37	Industrial / Processing Policy	0.758
38	Contractors Policy	0.999

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

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

Implicit Package Modification Factors (A) by Type of Policy

<u>Type of Policy (B)</u>	<u>Description</u>	<u>Implicit Package Modification Factors</u>
31	Motel / Hotel Policy	1.000
32	Apartment House Policy	1.000
33	Office Policy	0.918
34	Mercantile Policy	0.984
35	Institutional Policy	0.918
36	Service Policy	1.087
37	Not Applicable	--
38	Not Applicable	--

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

## ILLINOIS

PREMISES/OPERATIONS  
MANUFACTURERS AND CONTRACTORSFULL & DEDUCTIBLE COMBINED  
TOTAL LIMITS PREMIUM

## CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant (Ki)
15 to 27 Months	1.018	1.010	0.9434	1.010	12,000,000
27 to 39 Months	0.999	1.000	0.7394	1.000	70,000,000
Accident Year Ending	Exposure Development From				Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
6/30/2020			1.000		1.000
6/30/2021		1.000	1.000		1.000
6/30/2022	1.010	1.000	1.000		1.010

(a) See Section C - Multistate Premium Development.

(b) See Section C - Statewide Premium Development.

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

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

## ILLINOIS

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

## CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant (Ki)
15 to 27 Months	1.001	1.000	0.7578	1.000	70,000,000
27 to 39 Months	0.999	0.999	0.5903	0.999	150,000,000

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

(a) See Section C - Multistate Premium Development.

(b) See Section C - Statewide Premium Development.

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

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

ILLINOIS  
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
6/30/2015	65,264,373	67,315,871	67,233,298	67,234,091	67,348,844	67,348,844	67,349,844	67,349,844
6/30/2016	66,361,802	67,641,957	67,670,997	67,657,028	67,657,595	67,657,637	67,657,637	
6/30/2017	65,235,187	66,499,393	66,462,696	66,465,153	66,465,308	66,465,308		
6/30/2018	66,443,010	66,869,382	66,834,155	66,833,534	66,836,646			
6/30/2019	66,372,861	66,606,895	66,675,355	66,678,423				
6/30/2020	65,132,799	65,107,650	65,095,659					
6/30/2021	68,653,777	70,194,981						
6/30/2022	77,934,312							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2015	1.031	0.999	1.000	1.002	1.000	1.000	1.000
6/30/2016	1.019	1.000	1.000	1.000	1.000	1.000	
6/30/2017	1.019	0.999	1.000	1.000	1.000		
6/30/2018	1.006	0.999	1.000	1.000			
6/30/2019	1.004	1.001	1.000				
6/30/2020	1.000	1.000					
6/30/2021	1.022						

Average Best 3 of 5  
27:15      39:27  
 1.010      1.000

ILLINOIS  
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
6/30/2015	73,712,323	73,814,804	73,799,357	73,808,635	73,806,814	73,807,286	73,807,286	73,807,286
6/30/2016	73,783,597	74,035,981	74,067,220	74,062,717	74,063,639	74,063,639	74,063,639	
6/30/2017	72,398,281	72,675,143	72,631,069	72,618,854	72,618,608	72,618,674		
6/30/2018	70,102,953	70,139,010	70,046,354	70,047,562	70,043,711			
6/30/2019	72,076,684	71,935,691	71,874,945	71,883,162				
6/30/2020	74,567,457	74,084,358	73,960,256					
6/30/2021	72,370,068	72,481,396						
6/30/2022	80,278,584							

## LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2015	1.001	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2016	1.003	1.000	1.000	1.000	1.000	1.000	
6/30/2017	1.004	0.999	1.000	1.000	1.000		
6/30/2018	1.001	0.999	1.000	1.000			
6/30/2019	0.998	0.999	1.000				
6/30/2020	0.994	0.998					
6/30/2021	1.002						

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



MULTISTATE  
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	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	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
6/30/2015	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

## ILLINOIS

## Premises/Operations

## Manufacturers &amp; 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	1.625	0.8873	1.616	800,000
27 to 39 Months	1.296	1.448	0.9237	1.436	1,000,000
39 to 51 Months	1.093	1.100	0.9345	1.100	1,300,000
51 to 63 Months	1.017	1.009	0.9165	1.010	1,700,000
63 to 75 Months	1.001	0.990	0.8957	0.991	2,100,000
75 to 87 Months	0.998	0.986	0.8679	0.988	2,700,000
87 to 99 Months	0.998	0.995	0.8319	0.996	3,500,000
99 to 111 Months	1.000	0.992	0.7932	0.994	4,600,000
111 to 123 Months	0.998	0.997	0.7452	0.997	5,900,000
123 to 135 Months	1.001	1.000	0.6951	1.000	7,700,000
135 to 147 Months	1.000	1.000	0.6300	1.000	10,000,000
147 to 159 Months	1.002	1.000	0.5981	1.001	13,000,000
159 to 171 Months	1.000	1.000	0.5285	1.000	17,000,000
171 to 183 Months	1.000	1.000	0.4765	1.000	22,100,000
183 to 195 Months	1.000	1.000	0.3631	1.000	28,900,000
195 to 207 Months	1.000	1.000	0.3034	1.000	37,800,000
207 to 219 Months	1.000	1.000	0.2553	1.000	49,500,000
219 to 231 Months	1.000	1.000	0.1639	1.000	65,000,000
231 to 243 Months	1.000	1.000	0.0780	1.000	85,300,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year		Loss Development From									
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2020			1.100	1.010	0.991	0.988	0.996	0.994	0.997	1.000	1.000
6/30/2021		1.436	1.100	1.010	0.991	0.988	0.996	0.994	0.997	1.000	1.000
6/30/2022	1.616	1.436	1.100	1.010	0.991	0.988	0.996	0.994	0.997	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	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.073
6/30/2021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.542
6/30/2022	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		2.490

(A) See Exhibit C4 - Multistate Loss Development.

(B) See Exhibit C4 - Statewide Loss Development.

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

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

## ILLINOIS

## Premises/Operations

Manufacturers & Contractors  
 Bodily Injury  
 Full and Deductible Coverage  
 ALAE

## Calculation of Cumulative Incremental Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	0.0606	0.0627	0.8873	0.0625	800,000
27 to 39 Months	0.0924	0.0982	0.9237	0.0978	1,000,000
39 to 51 Months	0.0812	0.0855	0.9345	0.0852	1,300,000
51 to 63 Months	0.0535	0.0832	0.9165	0.0807	1,700,000
63 to 75 Months	0.0295	0.0646	0.8957	0.0609	2,100,000
75 to 87 Months	0.0158	0.0195	0.8679	0.0190	2,700,000
87 to 99 Months	0.0044	0.0118	0.8319	0.0106	3,500,000
99 to 111 Months	0.0026	0.0052	0.7932	0.0047	4,600,000
111 to 123 Months	0.0021	-0.0008	0.7452	-0.0001	5,900,000
123 to 135 Months	0.0022	0.0003	0.6951	0.0009	7,700,000
135 to 147 Months	0.0003	0.0003	0.6300	0.0003	10,000,000
147 to 159 Months	0.0010	0.0016	0.5981	0.0014	13,000,000
159 to 171 Months	0.0009	0.0012	0.5285	0.0011	17,000,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.425	0.363	0.265	0.180	0.099	0.038	0.019
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.008	0.004	0.004	0.003	0.003	0.001	0.000

Full coverage

A.Y.E	Reported ALAE as of 12/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2020	3,677,820	14,146,842	0.265	3,744,669	7,422,489
9/30/2021	1,160,011	12,823,158	0.363	4,648,395	5,808,406
9/30/2022	466,431	12,243,496	0.425	5,203,486	5,669,917

Deductible Coverage

A.Y.E	Reported ALAE as of 12/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2020	246,692	1,239,512	0.265	328,099	574,791
9/30/2021	152,277	2,922,175	0.363	1,059,288	1,211,565
9/30/2022	75,999	221,202	0.425	94,011	170,010

(A) See Exhibit C4 - Multistate Loss Development.

(B) See Exhibit C4 - Statewide Loss Development.

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

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

## ILLINOIS

## Premises/Operations

## Manufacturers &amp; 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	1.058	0.7965	1.071	2,800,000
27 to 39 Months	1.043	1.067	0.7973	1.062	2,900,000
39 to 51 Months	1.021	1.010	0.8042	1.012	3,100,000
51 to 63 Months	1.015	1.005	0.7873	1.007	3,300,000
63 to 75 Months	1.014	1.003	0.7695	1.006	3,500,000
75 to 87 Months	1.006	1.001	0.7484	1.002	3,700,000
87 to 99 Months	1.005	0.996	0.7386	0.998	3,900,000
99 to 111 Months	1.003	0.997	0.7222	0.999	4,200,000
111 to 123 Months	1.003	1.017	0.6913	1.013	4,500,000
123 to 135 Months	1.003	0.999	0.6734	1.000	4,800,000
135 to 147 Months	1.002	1.002	0.6572	1.002	5,000,000
147 to 159 Months	1.000	1.000	0.6586	1.000	5,400,000
159 to 171 Months	1.000	1.000	0.6539	1.000	5,800,000
171 to 183 Months	1.000	1.000	0.6222	1.000	6,200,000
183 to 195 Months	1.001	1.001	0.5913	1.001	6,600,000
195 to 207 Months	1.001	1.000	0.5694	1.000	7,200,000
207 to 219 Months	1.001	1.000	0.5611	1.000	7,700,000
219 to 231 Months	1.000	1.000	0.4485	1.000	8,300,000
231 to 243 Months	1.000	1.000	0.2738	1.000	8,900,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2020			1.012	1.007	1.006	1.002	0.998	0.999	1.013	1.000	1.002
6/30/2021		1.062	1.012	1.007	1.006	1.002	0.998	0.999	1.013	1.000	1.002
6/30/2022	1.071	1.062	1.012	1.007	1.006	1.002	0.998	0.999	1.013	1.000	1.002
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
6/30/2020	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.001		1.043
6/30/2021	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.001		1.107
6/30/2022	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.001		1.186

(A) See Exhibit C4 - Multistate Loss Development.

(B) See Exhibit C4 - Statewide Loss Development.

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

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

## ILLINOIS

## Premises/Operations

Manufacturers & Contractors  
Property Damage  
Full and Deductible Coverage  
ALAE

## Calculation of Cumulative Incremental Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	0.0432	0.0095	0.7965	0.0164	2,800,000
27 to 39 Months	0.0427	0.0387	0.7973	0.0395	2,900,000
39 to 51 Months	0.0398	0.0188	0.8042	0.0229	3,100,000
51 to 63 Months	0.0355	0.0315	0.7873	0.0324	3,300,000
63 to 75 Months	0.0198	0.0097	0.7695	0.0120	3,500,000
75 to 87 Months	0.0125	0.0128	0.7484	0.0127	3,700,000
87 to 99 Months	0.0085	0.0154	0.7386	0.0136	3,900,000
99 to 111 Months	0.0090	-0.0021	0.7222	0.0010	4,200,000
111 to 123 Months	0.0039	0.0137	0.6913	0.0107	4,500,000
123 to 135 Months	0.0033	0.0018	0.6734	0.0023	4,800,000
135 to 147 Months	0.0038	0.0004	0.6572	0.0016	5,000,000
147 to 159 Months	0.0022	0.0006	0.6586	0.0011	5,400,000
159 to 171 Months	0.0014	0.0030	0.6539	0.0024	5,800,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.169	0.152	0.113	0.090	0.057	0.045	0.033
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.019	0.018	0.007	0.005	0.004	0.002	0.000

Full coverage

A.Y.E	Reported ALAE as of 12/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2020	960,718	5,378,801	0.113	606,191	1,566,909
9/30/2021	281,989	8,288,785	0.152	1,261,553	1,543,542
9/30/2022	493,628	8,226,832	0.169	1,387,044	1,880,672

Deductible Coverage

A.Y.E	Reported ALAE as of 12/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2020	120,655	2,191,187	0.113	246,947	367,602
9/30/2021	101,293	1,586,891	0.152	241,525	342,818
9/30/2022	4,844	1,210,380	0.169	204,070	208,914

(A) See Exhibit C4 - Multistate Loss Development.

(B) See Exhibit C4 - Statewide Loss Development.

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

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

## ILLINOIS

## Premises/Operations

## Manufacturers &amp; 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							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.572	0.472	0.376	0.234	0.134	0.104	0.060
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.034	0.013	0.005	0.003	0.002	0.001	0.000

Full coverage

<u>A.Y.E</u>	<u>Reported ALAE as of 12/31/2022</u>	<u>\$500,000 Ultimate Indemnity</u>	<u>ALAE Factor</u>	<u>Additional ALAE</u>	<u>Ultimate ALAE</u>
9/30/2020	80,497	536,792	0.376	201,834	282,331
9/30/2021	104,920	353,448	0.472	166,827	271,747
9/30/2022	12,572	222,220	0.572	127,132	139,704

(A) See Exhibit C4 - Multistate Loss Development.

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

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	3,325,126	4,865,169	6,910,467	8,373,447	8,266,873	7,587,002	7,229,694	7,178,977	7,121,227	7,130,224	7,220,182
6/30/2004	3,237,421	5,419,154	6,955,829	6,693,999	6,515,748	6,347,496	6,245,335	5,968,585	5,686,710	5,524,956	5,524,956
6/30/2005	1,756,512	3,328,543	4,885,153	5,491,004	5,107,057	4,605,105	4,296,119	4,272,089	4,113,623	4,229,905	4,221,021
6/30/2006	2,977,168	5,184,850	7,108,953	6,726,412	6,920,971	6,900,406	7,101,463	7,084,421	6,959,421	6,858,421	6,683,421
6/30/2007	2,509,937	4,682,922	6,189,930	6,319,253	6,041,589	5,826,768	5,671,042	5,530,068	5,545,571	5,538,023	5,511,068
6/30/2008	3,391,465	4,963,726	7,488,609	7,804,046	8,266,285	8,025,425	8,025,728	7,828,617	7,823,375	7,894,283	7,894,283
6/30/2009	2,887,392	4,513,471	5,997,052	5,930,035	5,380,562	5,189,940	5,393,003	5,248,010	5,248,010	5,248,010	5,255,728
6/30/2010	3,197,097	4,822,906	6,233,999	6,656,475	6,719,169	6,545,032	6,448,329	6,365,829	6,167,816	6,167,816	6,167,816
6/30/2011	2,202,633	4,646,338	5,656,709	6,898,703	6,392,031	6,139,093	5,982,318	5,782,318	5,677,556	5,602,656	5,602,656
6/30/2012	2,706,591	3,969,334	6,141,531	6,410,241	6,049,149	6,031,653	5,782,489	5,787,689	5,837,689	5,780,609	5,667,689
6/30/2013	1,912,953	3,919,881	4,979,776	5,241,636	5,834,791	5,577,555	5,566,555	5,756,556	5,736,555	5,736,555	
6/30/2014	2,156,894	3,645,604	5,616,838	6,458,509	6,153,780	6,036,655	6,085,613	6,103,781	6,090,799		
6/30/2015	1,620,251	3,259,435	4,870,101	5,504,186	5,519,806	5,690,673	5,670,709	5,562,575			
6/30/2016	2,698,661	3,921,696	5,867,021	6,036,662	5,933,008	6,009,614	5,795,202				
6/30/2017	3,016,403	4,337,544	5,989,144	6,334,397	6,588,824	6,430,324					
6/30/2018	2,445,131	4,183,256	5,649,702	6,297,860	6,918,946						
6/30/2019	3,095,472	4,624,592	6,897,358	7,771,877							
6/30/2020	1,979,898	3,305,456	4,867,810								
6/30/2021	1,223,642	3,025,000									
6/30/2022	1,706,083										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	7,221,182	7,220,182	7,220,182	7,220,182	7,220,182	7,220,182	7,220,182	7,220,182	7,220,182
6/30/2004	5,524,956	5,524,956	5,524,956	5,524,956	5,524,956	5,524,956	5,524,956	5,524,956	
6/30/2005	4,221,021	4,221,021	4,226,021	4,259,021	4,259,021	4,221,021	4,221,021		
6/30/2006	6,683,421	6,683,421	6,683,421	6,683,421	6,683,421	6,703,427			
6/30/2007	5,506,068	5,506,068	5,531,068	5,531,068	5,531,068				
6/30/2008	7,897,283	7,897,283	7,900,691	7,901,691					
6/30/2009	5,279,432	5,654,493	5,278,550						
6/30/2010	6,167,816	6,167,816							
6/30/2011	5,602,555								



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

	Link Ratios										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2003	1.463	1.420	1.212	0.987	0.918	0.953	0.993	0.992	1.001	1.013	1.000
6/30/2004	1.674	1.284	0.962	0.973	0.974	0.984	0.956	0.953	0.972	1.000	1.000
6/30/2005	1.895	1.468	1.124	0.930	0.902	0.933	0.994	0.963	1.028	0.998	1.000
6/30/2006	1.742	1.371	0.946	1.029	0.997	1.029	0.998	0.982	0.985	0.974	1.000
6/30/2007	1.866	1.322	1.021	0.956	0.964	0.973	0.975	1.003	0.999	0.995	0.999
6/30/2008	1.464	1.509	1.042	1.059	0.971	1.000	0.975	0.999	1.009	1.000	1.000
6/30/2009	1.563	1.329	0.989	0.907	0.965	1.039	0.973	1.000	1.000	1.001	1.005
6/30/2010	1.509	1.293	1.068	1.009	0.974	0.985	0.987	0.969	1.000	1.000	1.000
6/30/2011	2.109	1.217	1.220	0.927	0.960	0.974	0.967	0.982	0.987	1.000	1.000
6/30/2012	1.467	1.547	1.044	0.944	0.997	0.959	1.001	1.009	0.990	0.980	
6/30/2013	2.049	1.270	1.053	1.113	0.956	0.998	1.034	0.997	1.000		
6/30/2014	1.690	1.541	1.150	0.953	0.981	1.008	1.003	0.998			
6/30/2015	2.012	1.494	1.130	1.003	1.031	0.996	0.981				
6/30/2016	1.453	1.496	1.029	0.983	1.013	0.964					
6/30/2017	1.438	1.381	1.058	1.040	0.976						
6/30/2018	1.711	1.351	1.115	1.099							
6/30/2019	1.494	1.491	1.127								
6/30/2020	1.670	1.473									
6/30/2021	2.472										

3 Yr Mean	1.879	1.438	1.100	1.041	1.007	0.989	1.006	1.001	0.992	0.993	1.002
Best 3/5	1.625	1.448	1.100	1.009	0.990	0.986	0.995	0.992	0.997	1.000	1.000

<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
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	<b>1.000</b>			
6/30/2005	1.000	1.001	1.008	1.000	0.991	1.000	<b>1.000</b>	<b>1.000</b>			
6/30/2006	1.000	1.000	1.000	1.000	1.003	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
6/30/2007	1.000	1.005	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
6/30/2008	1.000	1.000	1.000								
6/30/2009	1.071	0.934									
6/30/2010	1.000										
3 Yr Mean	1.024	0.980	1.000	1.000	0.998	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			

	Development From										
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
6/30/2018					0.990	0.986	0.995	0.992	0.997	1.000	1.000
6/30/2019				1.009	0.990	0.986	0.995	0.992	0.997	1.000	1.000
6/30/2020			1.100	1.009	0.990	0.986	0.995	0.992	0.997	1.000	1.000
6/30/2021		1.448	1.100	1.009	0.990	0.986	0.995	0.992	0.997	1.000	1.000
6/30/2022	1.625	1.448	1.100	1.009	0.990	0.986	0.995	0.992	0.997	1.000	1.000

<u>A.Y.E.</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	0.961
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	0.969
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	1.066
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	1.544
6/30/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	2.509

**Bold - Calculated Using Modified Bondy Method**

*Italics - Three year mean Excludes Modified Bondy ratios*

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	745,942	1,382,386	2,571,340	4,668,413	5,613,478	6,203,401	6,323,333	6,369,453	6,465,389	6,469,038	6,466,339
6/30/2004	686,456	1,271,351	2,706,655	3,882,973	4,857,313	5,356,896	5,817,421	6,183,881	6,288,727	6,392,264	6,396,856
6/30/2005	216,391	720,284	1,601,902	2,685,192	3,566,863	3,927,461	4,242,487	4,323,318	4,336,740	4,392,411	4,403,754
6/30/2006	465,443	1,613,271	3,338,349	3,671,897	5,868,541	6,645,876	7,394,436	7,779,881	7,854,062	7,913,668	7,815,996
6/30/2007	202,486	1,320,587	2,978,297	3,797,177	4,839,819	5,411,400	5,956,711	6,164,154	6,201,495	6,217,937	6,221,729
6/30/2008	390,189	1,390,832	3,304,655	4,709,007	6,433,099	7,587,195	7,976,992	8,680,704	8,808,217	8,855,958	8,868,965
6/30/2009	359,838	1,617,959	3,061,255	4,388,576	5,268,138	5,704,345	6,454,352	6,954,974	6,971,572	6,973,238	6,976,545
6/30/2010	379,129	1,199,613	2,387,966	4,029,967	4,737,670	5,297,745	5,918,229	6,222,995	6,324,371	6,131,189	6,131,090
6/30/2011	276,921	1,378,923	2,985,821	4,394,106	5,476,275	5,826,653	5,831,159	5,988,986	6,022,360	6,209,399	6,289,917
6/30/2012	273,559	962,169	2,538,366	3,771,315	5,675,336	5,353,552	5,660,608	5,649,516	5,649,180	5,624,180	5,588,960
6/30/2013	288,127	1,058,778	2,580,672	3,966,931	4,589,379	5,652,510	5,731,349	5,897,776	5,949,083	5,949,083	
6/30/2014	530,824	1,690,894	3,419,857	5,212,641	6,462,984	7,700,006	8,111,164	8,341,550	8,602,641		
6/30/2015	474,239	1,334,183	2,461,885	3,609,103	4,200,290	4,660,530	4,694,496	4,784,326			
6/30/2016	713,843	2,345,846	3,604,883	4,671,104	5,976,999	6,865,782	7,173,145				
6/30/2017	457,473	1,203,790	2,974,268	4,412,438	5,345,605	5,764,577					
6/30/2018	751,869	1,369,161	2,634,435	3,647,598	5,162,595						
6/30/2019	692,048	1,767,856	3,318,787	4,806,469							
6/30/2020	375,236	1,390,862	3,234,344								
6/30/2021	265,844	1,054,343									
6/30/2022	308,177										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	6,466,339	6,466,339	6,473,840	6,473,839	6,473,839	6,473,839	6,473,839	6,473,839	6,473,839
6/30/2004	6,399,425	6,399,425	6,399,425	6,399,425	6,399,425	6,399,425	6,399,425	6,399,425	
6/30/2005	4,479,517	4,479,926	4,497,465	4,540,635	4,561,993	4,567,842	4,575,191		
6/30/2006	7,815,997	8,000,998	7,959,365	7,959,365	7,959,365	7,962,101			
6/30/2007	6,225,132	6,227,629	6,232,519	6,234,898	6,244,636				
6/30/2008	8,897,903	8,954,623	9,066,312	9,148,621					
6/30/2009	6,982,737	7,005,371	7,016,960						
6/30/2010	5,862,474	5,862,474							
6/30/2011	6,289,817								

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

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	636,444	1,188,954	2,097,073	945,065	589,923	119,932	46,120	95,936	3,649	-2,699	0	0	7,501
6/30/2004	584,895	1,435,304	1,176,318	974,340	499,583	460,525	366,460	104,846	103,537	4,592	2,569	0	0
6/30/2005	503,893	881,618	1,083,290	881,671	360,598	315,026	80,831	13,422	55,671	11,343	75,763	409	17,539
6/30/2006	1,147,828	1,725,078	333,548	2,196,644	777,335	748,560	385,445	74,181	59,606	-97,672	1	185,001	-41,633
6/30/2007	1,118,101	1,657,710	818,880	1,042,642	571,581	545,311	207,443	37,341	16,442	3,792	3,403	2,497	4,890
6/30/2008	1,000,643	1,913,823	1,404,352	1,724,092	1,154,096	389,797	703,712	127,513	47,741	13,007	28,938	56,720	111,689
6/30/2009	1,258,121	1,443,296	1,327,321	879,562	436,207	750,007	500,622	16,598	1,666	3,307	6,192	22,634	11,589
6/30/2010	820,484	1,188,353	1,642,001	707,703	560,075	620,484	304,766	101,376	-193,182	-99	-268,616	0	
6/30/2011	1,102,002	1,606,898	1,408,285	1,082,169	350,378	4,506	157,827	33,374	187,039	80,518	-100		
6/30/2012	688,610	1,576,197	1,232,949	1,904,021	-321,784	307,056	-11,092	-336	-25,000	-35,220			
6/30/2013	770,651	1,521,894	1,386,259	622,448	1,063,131	78,839	166,427	51,307	0				
6/30/2014	1,160,070	1,728,963	1,792,784	1,250,343	1,237,022	411,158	230,386	261,091					
6/30/2015	859,944	1,127,702	1,147,218	591,187	460,240	33,966	89,830						
6/30/2016	1,632,003	1,259,037	1,066,221	1,305,895	888,783	307,363							
6/30/2017	746,317	1,770,478	1,438,170	933,167	418,972								
6/30/2018	617,292	1,265,274	1,013,163	1,514,997									
6/30/2019	1,075,808	1,550,931	1,487,682										
6/30/2020	1,015,626	1,843,482											
6/30/2021	788,499												

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	0.0413	0.0771	0.1360	0.0613	0.0383	0.0078	0.0030	0.0062	0.0002	-0.0002	0.0000	0.0000	0.0005
6/30/2004	0.0485	0.1190	0.0975	0.0808	0.0414	0.0382	0.0304	0.0087	0.0086	0.0004	0.0002	0.0000	0.0000
6/30/2005	0.0601	0.1052	0.1292	0.1052	0.0430	0.0376	0.0096	0.0016	0.0066	0.0014	0.0090	0.0000	0.0021
6/30/2006	0.0872	0.1310	0.0253	0.1668	0.0590	0.0569	0.0293	0.0056	0.0045	-0.0074	0.0000	0.0141	-0.0032
6/30/2007	0.1065	0.1578	0.0780	0.0993	0.0544	0.0519	0.0198	0.0036	0.0016	0.0004	0.0003	0.0002	0.0005
6/30/2008	0.0506	0.0968	0.0711	0.0872	0.0584	0.0197	0.0356	0.0065	0.0024	0.0007	0.0015	0.0029	0.0057
6/30/2009	0.1020	0.1170	0.1076	0.0713	0.0354	0.0608	0.0406	0.0013	0.0001	0.0003	0.0005	0.0018	0.0009
6/30/2010	0.0670	0.0971	0.1341	0.0578	0.0457	0.0507	0.0249	0.0083	-0.0158	0.0000	-0.0219	0.0000	
6/30/2011	0.0981	0.1430	0.1254	0.0963	0.0312	0.0004	0.0140	0.0030	0.0167	0.0072	0.0000		
6/30/2012	0.0652	0.1493	0.1168	0.1803	-0.0305	0.0291	-0.0011	0.0000	-0.0024	-0.0033			
6/30/2013	0.0635	0.1254	0.1143	0.0513	0.0876	0.0065	0.0137	0.0042	0.0000				
6/30/2014	0.0932	0.1390	0.1441	0.1005	0.0994	0.0330	0.0185	0.0210					
6/30/2015	0.0747	0.0980	0.0997	0.0514	0.0400	0.0030	0.0078						
6/30/2016	0.1218	0.0939	0.0796	0.0974	0.0663	0.0229							
6/30/2017	0.0444	0.1054	0.0856	0.0556	0.0249								
6/30/2018	0.0394	0.0807	0.0646	0.0966									
6/30/2019	0.0660	0.0952	0.0913										
6/30/2020	0.0884	0.1604											
6/30/2021	0.0778												

Best 3/5	0.0627	0.0982	0.0855	0.0832	0.0646	0.0195	0.0118	0.0052	-0.0008	0.0003	0.0003	0.0016	0.0012
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Premises / Operations (Subline Code 334)  
Manufacturers and Contractors  
Full Coverage  
ILLINOIS  
Property Damage - Occurrence  
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	3,360,476	3,256,430	3,466,667	3,627,482	3,422,177	3,326,212	3,322,136	3,387,368	3,353,812	3,350,530	3,353,113
6/30/2004	3,277,862	3,624,471	3,350,549	3,366,047	3,310,203	3,369,941	3,251,952	3,250,953	3,250,325	3,296,465	3,396,214
6/30/2005	3,615,178	3,444,608	3,413,767	3,151,421	3,177,503	3,176,692	3,142,344	3,121,984	3,221,845	3,184,595	3,193,033
6/30/2006	3,236,308	3,527,355	3,385,078	3,255,424	3,441,822	3,013,407	3,015,039	3,035,171	3,013,775	3,041,539	3,041,539
6/30/2007	3,454,226	3,480,690	3,326,132	3,279,144	3,276,504	3,297,068	3,346,577	3,394,277	3,451,977	3,437,679	3,437,679
6/30/2008	3,795,075	3,726,955	3,915,727	3,863,349	3,767,967	3,716,478	3,705,633	3,705,635	3,705,635	3,732,235	3,732,233
6/30/2009	3,091,878	3,426,242	3,509,817	3,691,447	3,585,957	3,758,624	3,662,337	3,623,444	3,592,395	3,659,088	3,659,088
6/30/2010	2,775,323	3,075,394	3,100,835	3,049,482	3,029,051	3,005,890	3,036,754	3,011,754	2,956,793	2,982,293	2,971,793
6/30/2011	3,261,011	2,953,300	2,942,270	2,964,554	2,917,707	2,972,147	2,963,287	2,979,451	2,987,222	3,054,330	2,954,330
6/30/2012	2,899,476	3,374,283	3,734,467	3,811,956	3,805,657	3,758,665	3,758,665	3,788,665	3,758,665	3,858,665	3,903,665
6/30/2013	2,667,085	3,382,870	3,490,593	3,355,689	3,341,014	3,341,044	3,351,144	3,336,044	3,333,533	3,333,533	
6/30/2014	2,900,508	3,387,092	3,725,549	3,622,780	3,816,804	3,765,556	3,842,717	3,795,559	3,793,314		
6/30/2015	3,151,910	3,295,153	3,604,614	3,870,042	3,930,992	3,857,465	3,827,664	3,744,664			
6/30/2016	2,940,066	3,259,152	3,403,556	3,430,244	3,310,395	3,383,637	3,387,284				
6/30/2017	3,979,889	4,085,654	4,496,113	4,389,891	4,444,336	4,596,862					
6/30/2018	3,695,310	3,970,581	4,202,747	4,391,194	4,333,836						
6/30/2019	3,714,564	3,982,479	4,036,573	3,585,496							
6/30/2020	3,997,244	3,453,532	3,954,029								
6/30/2021	3,249,557	4,080,895									
6/30/2022	3,837,579										

  

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	3,383,118	3,355,618	3,355,618	3,355,618	3,355,613	3,355,613	3,355,613	3,355,613	3,355,613
6/30/2004	3,395,214	3,395,214	3,395,214	3,395,217	3,395,217	3,395,217	3,395,214	3,395,214	
6/30/2005	3,097,178	3,097,178	3,093,033	3,093,033	3,093,033	3,093,033	3,093,033		
6/30/2006	3,017,201	3,007,201	3,017,201	3,017,201	3,032,201	3,032,201			
6/30/2007	3,437,679	3,437,679	3,437,679	3,437,679	3,447,679				
6/30/2008	3,757,233	3,757,233	3,757,233	3,757,807					
6/30/2009	3,659,088	3,764,329	3,703,326						
6/30/2010	3,001,464	3,001,464							
6/30/2011	2,954,330								

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

	Link Ratios										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2003	0.969	1.065	1.046	0.943	0.972	0.999	1.020	0.990	0.999	1.001	1.009
6/30/2004	1.106	0.924	1.005	0.983	1.018	0.965	1.000	1.000	1.014	1.030	1.000
6/30/2005	0.953	0.991	0.923	1.008	1.000	0.989	0.994	1.032	0.988	1.003	0.970
6/30/2006	1.090	0.960	0.962	1.057	0.876	1.001	1.007	0.993	1.009	1.000	0.992
6/30/2007	1.008	0.956	0.986	0.999	1.006	1.015	1.014	1.017	0.996	1.000	1.000
6/30/2008	0.982	1.051	0.987	0.975	0.986	0.997	1.000	1.000	1.007	1.000	1.007
6/30/2009	1.108	1.024	1.052	0.971	1.048	0.974	0.989	0.991	1.019	1.000	1.000
6/30/2010	1.108	1.008	0.983	0.993	0.992	1.010	0.992	0.982	1.009	0.996	1.010
6/30/2011	0.906	0.996	1.008	0.984	1.019	0.997	1.005	1.003	1.022	0.967	1.000
6/30/2012	1.164	1.107	1.021	0.998	0.988	1.000	1.008	0.992	1.027	1.012	
6/30/2013	1.268	1.032	0.961	0.996	1.000	1.003	0.995	0.999	1.000		
6/30/2014	1.168	1.100	0.972	1.054	0.987	1.020	0.988	0.999			
6/30/2015	1.045	1.094	1.074	1.016	0.981	0.992	0.978				
6/30/2016	1.109	1.044	1.008	0.965	1.022	1.001					
6/30/2017	1.027	1.100	0.976	1.012	1.034						
6/30/2018	1.074	1.058	1.045	0.987							
6/30/2019	1.072	1.014	0.888								
6/30/2020	0.864	1.145									
6/30/2021	1.256										
3 Yr Mean	1.064	1.072	0.970	0.988	1.012	1.004	0.987	0.997	1.016	0.992	1.003
Best 3/5	1.058	1.067	1.010	1.005	1.003	1.001	0.996	0.997	1.017	0.999	1.002
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2003	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>			
6/30/2005	1.000	0.999	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>			
6/30/2006	0.997	1.003	1.000	1.005	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
6/30/2007	1.000	1.000	1.000	1.003	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
6/30/2008	1.000	1.000	1.000								
6/30/2009	1.029	0.984									
6/30/2010	1.000										
3 Yr Mean	1.010	0.995	1.000	1.003	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.001	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
	Development From										
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
6/30/2018					1.003	1.001	0.996	0.997	1.017	0.999	1.002
6/30/2019				1.005	1.003	1.001	0.996	0.997	1.017	0.999	1.002
6/30/2020			1.010	1.005	1.003	1.001	0.996	0.997	1.017	0.999	1.002
6/30/2021		1.067	1.010	1.005	1.003	1.001	0.996	0.997	1.017	0.999	1.002
6/30/2022	1.058	1.067	1.010	1.005	1.003	1.001	0.996	0.997	1.017	0.999	1.002
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<b>FACTORS</b>	
6/30/2018	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	<b>1.000</b>		1.016
6/30/2019	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	<b>1.000</b>		1.021
6/30/2020	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	<b>1.000</b>		1.031
6/30/2021	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	<b>1.000</b>		1.100
6/30/2022	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	<b>1.000</b>		1.164

**Bold - Calculated Using Modified Bondy Method**

*Italics - Three year mean Excludes Modified Bondy ratios*

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	236,580	466,180	834,445	1,162,217	1,541,650	1,815,014	2,029,298	2,159,736	2,371,598	2,592,646	2,615,876
6/30/2004	269,411	415,921	920,862	1,346,538	1,537,877	1,582,511	1,645,269	1,705,244	1,745,214	1,784,016	1,799,766
6/30/2005	161,677	324,527	505,108	543,170	640,993	680,644	728,282	744,348	812,732	801,197	846,778
6/30/2006	163,192	311,038	455,100	659,129	1,445,519	1,494,397	1,498,330	1,503,150	1,503,150	1,553,276	1,553,276
6/30/2007	113,418	216,750	343,156	488,475	572,153	631,656	688,386	764,297	872,073	832,567	832,567
6/30/2008	146,661	222,700	364,328	477,019	561,033	588,232	600,817	601,150	601,120	608,468	611,059
6/30/2009	182,173	442,723	752,146	1,045,182	1,258,783	1,757,009	1,681,327	1,730,875	1,761,209	1,834,428	1,833,328
6/30/2010	172,876	252,543	409,439	551,510	604,443	686,851	775,960	821,353	779,945	782,941	797,602
6/30/2011	250,197	356,976	618,307	708,094	693,830	726,216	762,045	894,385	1,035,290	1,516,306	1,532,647
6/30/2012	141,411	255,639	589,069	701,601	737,973	712,298	714,889	746,154	726,552	852,907	858,007
6/30/2013	141,756	310,117	466,815	558,166	560,962	568,723	623,723	583,249	573,195	573,195	
6/30/2014	196,617	803,398	1,815,607	2,501,154	2,764,340	2,501,544	2,510,632	2,506,566	2,505,566		
6/30/2015	176,018	217,754	413,887	588,735	776,262	953,074	1,077,628	1,691,811			
6/30/2016	293,718	348,865	576,031	690,432	915,096	987,169	1,137,332				
6/30/2017	349,696	402,052	545,798	590,555	592,667	669,421					
6/30/2018	133,791	206,673	461,248	560,231	701,777						
6/30/2019	278,581	327,771	346,439	433,414							
6/30/2020	711,293	612,393	1,065,079								
6/30/2021	107,287	284,929									
6/30/2022	412,959										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	2,658,658	2,684,152	2,684,422	2,684,422	2,684,422	2,684,422	2,684,422	2,684,422	2684422
6/30/2004	1,867,682	1,857,802	1,857,802	1,858,986	1,860,808	1,860,808	1,860,808	1860808	
6/30/2005	910,578	910,578	910,578	910,578	910,578	910,578	910578		
6/30/2006	1,520,322	1,516,323	1,547,236	1,551,341	1,552,877	1553910			
6/30/2007	832,567	832,567	832,567	832,567	835067				
6/30/2008	629,522	637,535	646,350	646626					
6/30/2009	1,833,328	1,884,236	1918792						
6/30/2010	802,036	802036							
6/30/2011	1,532,647								

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

	Increments												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2003	229,600	368,265	327,772	379,433	273,364	214,284	130,438	211,862	221,048	23,230	42,782	25,494	270
6/30/2004	146,510	504,941	425,676	191,339	44,634	62,758	59,975	39,970	38,802	15,750	67,916	-9,880	0
6/30/2005	162,850	180,581	38,062	97,823	39,651	47,638	16,066	68,384	-11,535	45,581	63,800	0	0
6/30/2006	147,846	144,062	204,029	786,390	48,878	3,933	4,820	0	50,126	0	-32,954	-3,999	30,913
6/30/2007	103,332	126,406	145,319	83,678	59,503	56,730	75,911	107,776	-39,506	0	0	0	0
6/30/2008	76,039	141,628	112,691	84,014	27,199	12,585	333	-30	7,348	2,591	18,463	8,013	8,815
6/30/2009	260,550	309,423	293,036	213,601	498,226	-75,682	49,548	30,334	73,219	-1,100	0	50,908	34,556
6/30/2010	79,667	156,896	142,071	52,933	82,408	89,109	45,393	-41,408	2,996	14,661	4,434	0	
6/30/2011	106,779	261,331	89,787	-14,264	32,386	35,829	132,340	140,905	481,016	16,341	0		
6/30/2012	114,228	333,430	112,532	36,372	-25,675	2,591	31,265	-19,602	126,355	5,100			
6/30/2013	168,361	156,698	91,351	2,796	7,761	55,000	-40,474	-10,054	0				
6/30/2014	606,781	1,012,209	685,547	263,186	-262,796	9,088	-4,066	-1,000					
6/30/2015	41,736	196,133	174,848	187,527	176,812	124,554	614,183						
6/30/2016	55,147	227,166	114,401	224,664	72,073	150,163							
6/30/2017	52,356	143,746	44,757	2,112	76,754								
6/30/2018	72,882	254,575	98,983	141,546									
6/30/2019	49,190	18,668	86,975										
6/30/2020	-98,900	452,686											
6/30/2021	177,642												

	Incremental Percentages												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2003	0.0536	0.0860	0.0765	0.0886	0.0638	0.0500	0.0304	0.0495	0.0516	0.0054	0.0100	0.0060	0.0001
6/30/2004	0.0331	0.1142	0.0962	0.0433	0.0101	0.0142	0.0136	0.0090	0.0088	0.0036	0.0154	-0.0022	0.0000
6/30/2005	0.0422	0.0468	0.0099	0.0254	0.0103	0.0124	0.0042	0.0177	-0.0030	0.0118	0.0165	0.0000	0.0000
6/30/2006	0.0368	0.0359	0.0508	0.1960	0.0122	0.0010	0.0012	0.0000	0.0125	0.0000	-0.0082	-0.0010	0.0077
6/30/2007	0.0264	0.0323	0.0372	0.0214	0.0152	0.0145	0.0194	0.0276	-0.0101	0.0000	0.0000	0.0000	0.0000
6/30/2008	0.0168	0.0313	0.0249	0.0186	0.0060	0.0028	0.0001	0.0000	0.0016	0.0006	0.0041	0.0018	0.0019
6/30/2009	0.0526	0.0625	0.0591	0.0431	0.1006	-0.0153	0.0100	0.0061	0.0148	-0.0002	0.0000	0.0103	0.0070
6/30/2010	0.0204	0.0401	0.0363	0.0135	0.0211	0.0228	0.0116	-0.0106	0.0008	0.0038	0.0011	0.0000	
6/30/2011	0.0326	0.0797	0.0274	-0.0044	0.0099	0.0109	0.0404	0.0430	0.1467	0.0050	0.0000		
6/30/2012	0.0231	0.0675	0.0228	0.0074	-0.0052	0.0005	0.0063	-0.0040	0.0256	0.0010			
6/30/2013	0.0373	0.0347	0.0202	0.0006	0.0017	0.0122	-0.0090	-0.0022	0.0000				
6/30/2014	0.0738	0.1230	0.0833	0.0320	-0.0319	0.0011	-0.0005	-0.0001					
6/30/2015	0.0084	0.0395	0.0352	0.0377	0.0356	0.0251	0.1236						
6/30/2016	0.0122	0.0504	0.0254	0.0499	0.0160	0.0333							
6/30/2017	0.0078	0.0213	0.0066	0.0003	0.0114								
6/30/2018	0.0127	0.0443	0.0172	0.0247									
6/30/2019	0.0079	0.0030	0.0139										
6/30/2020	-0.0161	0.0737											
6/30/2021	0.0259												

Best 3/5	0.0095	0.0387	0.0188	0.0315	0.0097	0.0128	0.0154	-0.0021	0.0137	0.0018	0.0004	0.0006	0.0030
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Premises / Operations (Subline Code 334)  
Manufacturers and Contractors  
Full Coverage  
Multistate  
Bodily Injury - Occurrence  
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	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*

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	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*

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										
	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
6/30/2003	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.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2003	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	5,937,049	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
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Premises / Operations (Subline Code 334)  
Manufacturers and Contractors  
Full Coverage  
Multistate  
Property Damage - Occurrence  
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	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											
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
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
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2003	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	<b>1.000</b>			
6/30/2005	1.004	1.000	1.000	1.000	0.999	1.001	<b>1.000</b>	<b>1.000</b>			
6/30/2006	1.007	1.000	0.999	1.001	1.001	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>			
6/30/2007	1.000	0.999	1.001	1.001	<b>1.001</b>	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>			
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	<b>1.001</b>	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>			
	Development From										
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
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
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
6/30/2018	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	<b>1.001</b>		1.041
6/30/2019	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	<b>1.001</b>		1.056
6/30/2020	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	<b>1.001</b>		1.078
6/30/2021	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	<b>1.001</b>		1.125
6/30/2022	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	<b>1.001</b>		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 :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										
	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
6/30/2003	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

A.Y.E.	Increments												
	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
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.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2003	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	0.0460	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
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Premises / Operations (Subline Code 334)  
Manufacturers and Contractors  
Full Coverage  
Multistate  
Fringe Coverage - Occurrence  
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	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.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2003	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
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2003	0.996	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	<b>1.001</b>			
6/30/2005	1.001	1.000	1.000	1.001	1.004	1.000	<b>1.002</b>	<b>1.001</b>			
6/30/2006	0.996	1.004	1.007	0.996	1.000	<b>1.002</b>	<b>1.002</b>	<b>1.001</b>			
6/30/2007	1.001	1.006	1.000	1.000	<b>1.000</b>	<b>1.002</b>	<b>1.002</b>	<b>1.001</b>			
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	<b>1.002</b>	<b>1.002</b>	<b>1.001</b>	<b>1.001</b>			
	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
6/30/2018					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
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>		<u>FACTORS</u>
6/30/2018	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	<b>1.001</b>		1.017
6/30/2019	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	<b>1.001</b>		1.038
6/30/2020	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	<b>1.001</b>		1.110
6/30/2021	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	<b>1.001</b>		1.262
6/30/2022	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	<b>1.001</b>		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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										
	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
6/30/2003	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

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												

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
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## ILLINOIS

## Premises/Operations

Owners, Landlords and Tenants  
 Bodily Injury  
 Full Coverage  
 Incurred Losses Excluding ALAE

## Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.389	1.356	0.9171	1.359	1,900,000
27 to 39 Months	1.181	1.221	0.9397	1.219	2,200,000
39 to 51 Months	1.060	1.025	0.9407	1.027	2,700,000
51 to 63 Months	1.008	1.006	0.9280	1.006	3,300,000
63 to 75 Months	1.000	0.986	0.9112	0.987	4,000,000
75 to 87 Months	0.997	0.985	0.8943	0.986	4,800,000
87 to 99 Months	0.999	0.998	0.8630	0.998	5,800,000
99 to 111 Months	0.999	0.999	0.8331	0.999	7,000,000
111 to 123 Months	0.999	1.000	0.8010	1.000	8,500,000
123 to 135 Months	1.000	1.002	0.7844	1.002	10,300,000
135 to 147 Months	1.000	0.999	0.7544	0.999	12,500,000
147 to 159 Months	1.000	0.999	0.7066	0.999	15,100,000
159 to 171 Months	1.001	1.002	0.6578	1.002	18,200,000
171 to 183 Months	1.001	1.000	0.5930	1.000	22,100,000
183 to 195 Months	1.000	1.000	0.5269	1.000	26,700,000
195 to 207 Months	1.001	1.000	0.4581	1.001	32,400,000
207 to 219 Months	1.001	1.000	0.4143	1.001	39,300,000
219 to 231 Months	1.001	1.000	0.2881	1.001	47,600,000
231 to 243 Months	1.001	1.000	0.1470	1.001	57,700,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2020			1.027	1.006	0.987	0.986	0.998	0.999	1.000	1.002	0.999
6/30/2021		1.219	1.027	1.006	0.987	0.986	0.998	0.999	1.000	1.002	0.999
6/30/2022	1.359	1.219	1.027	1.006	0.987	0.986	0.998	0.999	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
6/30/2020	0.999	1.002	1.000	1.000	1.001	1.001	1.001	1.001	1.004		1.012
6/30/2021	0.999	1.002	1.000	1.000	1.001	1.001	1.001	1.001	1.004		1.233
6/30/2022	0.999	1.002	1.000	1.000	1.001	1.001	1.001	1.001	1.004		1.676

(A) See Exhibit C5 - Multistate Loss Development.

(B) See Exhibit C5 - Statewide Loss Development.

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

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



## ILLINOIS

## Premises/Operations

Owners, Landlords and Tenants

Bodily Injury

Full and Deductible Coverage

ALAE

## Calculation of Cumulative Incremental Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	0.0544	0.0488	0.9171	0.0493	1,900,000
27 to 39 Months	0.0658	0.0803	0.9397	0.0794	2,200,000
39 to 51 Months	0.0501	0.0485	0.9407	0.0486	2,700,000
51 to 63 Months	0.0271	0.0175	0.9280	0.0182	3,300,000
63 to 75 Months	0.0133	0.0045	0.9112	0.0053	4,000,000
75 to 87 Months	0.0071	0.0103	0.8943	0.0100	4,800,000
87 to 99 Months	0.0038	0.0079	0.8630	0.0073	5,800,000
99 to 111 Months	0.0029	0.0046	0.8331	0.0043	7,000,000
111 to 123 Months	0.0021	0.0010	0.8010	0.0012	8,500,000
123 to 135 Months	0.0010	0.0007	0.7844	0.0008	10,300,000
135 to 147 Months	0.0008	0.0012	0.7544	0.0011	12,500,000
147 to 159 Months	0.0007	0.0001	0.7066	0.0003	15,100,000
159 to 171 Months	0.0012	0.0001	0.6578	0.0005	18,200,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.226	0.177	0.098	0.049	0.031	0.026	0.016
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.008	0.004	0.003	0.002	0.001	0.001	0.000

Full coverage

A.Y.E	Reported ALAE as of 12/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2020	2,958,563	20,224,312	0.098	1,973,893	4,932,456
9/30/2021	1,903,336	26,373,142	0.177	4,668,046	6,571,382
9/30/2022	1,721,602	38,905,239	0.226	8,804,256	10,525,858

Deductible Coverage

A.Y.E	Reported ALAE as of 12/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2020	242,982	1,251,411	0.098	122,138	365,120
9/30/2021	146,963	1,903,213	0.177	336,869	483,832
9/30/2022	41,354	1,008,079	0.226	228,128	269,482

(A) See Exhibit C5 - Multistate Loss Development.

(B) See Exhibit C5 - Statewide Loss Development.

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

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

## ILLINOIS

## Premises/Operations

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

## Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.132	1.293	0.7146	1.247	1,100,000
27 to 39 Months	1.077	0.991	0.7720	1.011	1,200,000
39 to 51 Months	1.042	0.995	0.7281	1.008	1,400,000
51 to 63 Months	1.015	0.994	0.6939	1.000	1,500,000
63 to 75 Months	1.004	1.006	0.6635	1.005	1,700,000
75 to 87 Months	1.010	1.005	0.6404	1.007	2,000,000
87 to 99 Months	1.004	1.000	0.5675	1.002	2,300,000
99 to 111 Months	1.004	1.000	0.5158	1.002	2,600,000
111 to 123 Months	1.000	1.000	0.4886	1.000	2,900,000
123 to 135 Months	1.002	1.000	0.4913	1.001	3,300,000
135 to 147 Months	1.002	1.000	0.4994	1.001	3,800,000
147 to 159 Months	0.999	1.000	0.4744	0.999	4,400,000
159 to 171 Months	1.000	1.000	0.4661	1.000	5,000,000
171 to 183 Months	1.001	1.000	0.3869	1.001	5,600,000
183 to 195 Months	1.001	1.000	0.3260	1.001	6,400,000
195 to 207 Months	1.001	1.000	0.2578	1.001	7,300,000
207 to 219 Months	1.001	1.000	0.2629	1.001	8,300,000
219 to 231 Months	1.001	1.000	0.1812	1.001	9,500,000
231 to 243 Months	1.001	1.000	0.0993	1.001	10,900,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year		Loss Development From									
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2020			1.008	1.000	1.005	1.007	1.002	1.002	1.000	1.001	1.001
6/30/2021		1.011	1.008	1.000	1.005	1.007	1.002	1.002	1.000	1.001	1.001
6/30/2022	1.247	1.011	1.008	1.000	1.005	1.007	1.002	1.002	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		1.036
6/30/2021	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.005		1.046
6/30/2022	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.005		1.305

(A) See Exhibit C5 - Multistate Loss Development.

(B) See Exhibit C5 - Statewide Loss Development.

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

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

## ILLINOIS

## Premises/Operations

## Owners, Landlords and Tenants

## Property Damage

## Full and Deductible Coverage

## ALAE

## Calculation of Cumulative Incremental Factors

	(1)	(2)	(3)	(4)	(5)	
	Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
	15 to 27 Months	0.0751	0.0517	0.7146	0.0584	1,100,000
	27 to 39 Months	0.0814	0.0457	0.7720	0.0538	1,200,000
	39 to 51 Months	0.0686	0.0175	0.7281	0.0314	1,400,000
	51 to 63 Months	0.0421	0.0507	0.6939	0.0481	1,500,000
	63 to 75 Months	0.0327	0.0279	0.6635	0.0295	1,700,000
	75 to 87 Months	0.0099	-0.0089	0.6404	-0.0021	2,000,000
	87 to 99 Months	0.0190	0.0001	0.5675	0.0083	2,300,000
	99 to 111 Months	0.0115	0.0002	0.5158	0.0057	2,600,000
	111 to 123 Months	0.0106	0.0000	0.4886	0.0054	2,900,000
	123 to 135 Months	0.0104	0.0000	0.4913	0.0053	3,300,000
	135 to 147 Months	0.0051	0.0000	0.4994	0.0026	3,800,000
	147 to 159 Months	0.0038	0.0000	0.4744	0.0020	4,400,000
	159 to 171 Months	0.0042	0.0001	0.4661	0.0023	5,000,000
	171 to Ultimate	A multistate ratio of 0.0000 has been used.				
Cumulative Incremental Factors						
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
	0.251	0.192	0.139	0.107	0.059	0.030
						<u>87</u>
						0.032
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>
	0.023	0.018	0.012	0.007	0.004	0.002
						<u>171</u>
						0.000
<u>verage</u>						
	Reported ALAE	\$500,000		ALAE	Additional	Ultimat
A.Y.E	as of 12/31/2022	Ultimate Indemnity		Factor	ALAE	ALAE
9/30/2020	352,301	1,278,639		0.139	177,092	529,393
9/30/2021	446,611	2,087,746		0.192	401,474	848,085
9/30/2022	220,154	2,400,249		0.251	601,742	821,896
<u>ble Coverage</u>						
	Reported ALAE	\$500,000		ALAE	Additional	Ultimat
A.Y.E	as of 12/31/2022	Ultimate Indemnity		Factor	ALAE	ALAE
9/30/2020	59,591	45,758		0.139	6,337	65,928
9/30/2021	0	10,330		0.192	1,986	1,986
9/30/2022	720	63,592		0.251	15,943	16,663

(A) See Exhibit C5 - Multistate Loss Development.

(B) See Exhibit C5 - Statewide Loss Development.

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

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

## ILLINOIS

## Premises/Operations

## Owners, Landlords and Tenants

## Fringe

## Full Coverage

## ALAE

## Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.1864
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							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.737	0.550	0.421	0.314	0.223	0.162	0.114
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.072	0.049	0.034	0.007	0.005	0.002	0.000

Full coverage

A.Y.E	Reported ALAE as of 12/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2020	192,596	961,513	0.421	404,412	597,008
9/30/2021	181,703	1,020,551	0.550	561,405	743,108
9/30/2022	129,232	915,424	0.737	674,210	803,442

(A) See Exhibit C5 - Multistate Loss Development.

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

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	8,055,594	8,309,426	10,327,029	10,116,948	10,435,533	9,959,499	9,838,783	9,691,182	9,721,182	9,818,682	9,818,682
6/30/2004	7,002,201	9,994,221	10,034,716	9,821,001	9,352,113	9,103,175	9,323,636	9,342,258	9,290,588	9,235,800	9,235,588
6/30/2005	5,678,952	7,705,493	8,690,551	8,691,365	8,442,055	8,250,138	8,341,042	8,371,554	8,169,023	8,189,023	8,472,758
6/30/2006	7,744,718	9,863,496	11,266,399	10,616,625	10,413,348	9,672,777	9,716,313	9,671,233	9,712,683	9,807,340	9,802,340
6/30/2007	10,156,290	11,616,251	11,666,149	12,189,321	11,796,471	11,479,024	11,420,658	11,314,101	11,663,101	11,561,401	11,616,563
6/30/2008	10,175,625	11,269,068	12,080,607	11,717,061	11,298,798	11,084,917	10,721,388	10,830,730	10,878,830	10,864,666	10,945,510
6/30/2009	10,333,824	12,598,059	13,302,216	13,150,909	12,695,052	12,739,817	12,408,526	12,455,733	12,407,462	12,373,441	12,371,497
6/30/2010	11,787,555	14,146,457	15,131,319	14,286,561	13,470,548	13,253,823	13,178,446	13,138,999	13,102,011	13,076,911	13,022,827
6/30/2011	12,053,704	12,676,108	13,769,338	13,661,347	13,396,593	13,116,577	13,006,200	12,848,702	12,844,335	12,860,197	13,009,975
6/30/2012	9,820,698	11,997,365	12,729,260	12,647,979	12,014,721	11,673,751	11,376,646	11,499,154	11,490,304	11,530,304	11,530,304
6/30/2013	7,600,618	10,044,518	11,098,526	10,457,354	10,135,301	9,872,235	9,815,024	9,870,652	9,878,025	9,880,281	
6/30/2014	9,487,969	12,104,013	13,681,418	13,426,515	13,475,604	13,528,609	13,599,126	13,567,622	13,391,281		
6/30/2015	8,205,895	11,158,419	13,155,386	13,534,386	13,661,087	13,298,510	13,131,400	13,007,608			
6/30/2016	6,640,208	10,343,596	13,014,044	13,979,912	14,047,651	13,764,891	13,326,815				
6/30/2017	7,607,404	10,063,695	13,006,707	13,220,014	13,342,848	13,514,128					
6/30/2018	9,003,653	12,194,889	15,266,147	15,343,168	15,135,668						
6/30/2019	8,765,956	12,601,007	14,532,775	14,956,767							
6/30/2020	6,828,740	9,507,901	9,918,492								
6/30/2021	5,411,056	6,430,107									
6/30/2022	6,690,520										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	9,867,862	9,867,863	9,936,612	9,941,812	9,941,812	9,946,812	9,946,812	9,946,812	9,946,812
6/30/2004	9,335,588	9,304,338	9,309,538	9,309,538	9,314,538	9,314,538	9,314,858	9,314,858	
6/30/2005	8,462,758	8,452,758	8,542,758	8,542,758	8,542,758	8,542,759	8,563,758		
6/30/2006	9,802,440	9,602,340	9,602,340	9,527,485	9,527,385	9,527,385			
6/30/2007	11,596,945	11,670,220	11,665,220	11,665,220	11,690,220				
6/30/2008	10,930,821	10,930,821	10,930,821	10,930,821					
6/30/2009	12,419,195	12,378,569	12,448,569						
6/30/2010	13,022,827	13,032,827							
6/30/2011	12,878,917								

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

	Link Ratios										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2003	1.032	1.243	0.980	1.031	0.954	0.988	0.985	1.003	1.010	1.000	1.005
6/30/2004	1.427	1.004	0.979	0.952	0.973	1.024	1.002	0.994	0.994	1.000	1.011
6/30/2005	1.357	1.128	1.000	0.971	0.977	1.011	1.004	0.976	1.002	1.035	0.999
6/30/2006	1.274	1.142	0.942	0.981	0.929	1.005	0.995	1.004	1.010	0.999	1.000
6/30/2007	1.144	1.004	1.045	0.968	0.973	0.995	0.991	1.031	0.991	1.005	0.998
6/30/2008	1.107	1.072	0.970	0.964	0.981	0.967	1.010	1.004	0.999	1.007	0.999
6/30/2009	1.219	1.056	0.989	0.965	1.004	0.974	1.004	0.996	0.997	1.000	1.004
6/30/2010	1.200	1.070	0.944	0.943	0.984	0.994	0.997	0.997	0.998	0.996	1.000
6/30/2011	1.052	1.086	0.992	0.981	0.979	0.992	0.988	1.000	1.001	1.012	0.990
6/30/2012	1.222	1.061	0.994	0.950	0.972	0.975	1.011	0.999	1.003	1.000	
6/30/2013	1.322	1.105	0.942	0.969	0.974	0.994	1.006	1.001	1.000		
6/30/2014	1.276	1.130	0.981	1.004	1.004	1.005	0.998	0.987			
6/30/2015	1.360	1.179	1.029	1.009	0.973	0.987	0.991				
6/30/2016	1.558	1.258	1.074	1.005	0.980	0.968					
6/30/2017	1.323	1.292	1.016	1.009	1.013						
6/30/2018	1.354	1.252	1.005	0.986							
6/30/2019	1.437	1.153	1.029								
6/30/2020	1.392	1.043									
6/30/2021	1.188										
3 Yr Mean	1.339	1.149	1.017	1.000	0.989	0.987	0.998	0.996	1.001	1.003	0.998
Best 3/5	1.356	1.221	1.025	1.006	0.986	0.985	0.998	0.999	1.000	1.002	0.999
<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2003	1.000	1.007	1.001	1.000	1.001	1.000	1.000	1.000			
6/30/2004	0.997	1.001	1.000	1.001	1.000	1.000	1.000	<b>1.000</b>			
6/30/2005	0.999	1.011	1.000	1.000	1.000	1.002	<b>1.000</b>	<b>1.000</b>			
6/30/2006	0.980	1.000	0.992	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
6/30/2007	1.006	1.000	1.000	1.002	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
6/30/2008	1.000	1.000	1.000								
6/30/2009	0.997	1.006									
6/30/2010	1.001										
3 Yr Mean	0.999	1.002	0.997	1.001	1.000	1.001	1.000	1.000			
Best 3/5	0.999	1.002	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	Development From						
6/30/2018					<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
6/30/2019				1.006	0.986	0.985	0.998	0.999	1.000	1.002	0.999
6/30/2020			1.025	1.006	0.986	0.985	0.998	0.999	1.000	1.002	0.999
6/30/2021		1.221	1.025	1.006	0.986	0.985	0.998	0.999	1.000	1.002	0.999
6/30/2022	1.356	1.221	1.025	1.006	0.986	0.985	0.998	0.999	1.000	1.002	0.999
<u>A.Y.E.</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>	
6/30/2018	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		0.970
6/30/2019	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		0.976
6/30/2020	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.000
6/30/2021	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.222
6/30/2022	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.656

**Bold - Calculated Using Modified Bondy Method**

*Italics - Three year mean Excludes Modified Bondy ratios*

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	767,814	1,278,454	2,953,078	3,753,925	4,403,187	4,686,125	4,830,334	4,936,739	4,967,535	5,191,588	5,204,271
6/30/2004	870,630	1,793,337	2,919,765	3,844,668	4,351,647	5,014,066	5,501,822	5,660,979	5,536,168	5,521,756	5,521,756
6/30/2005	311,256	1,016,098	2,538,998	3,470,401	4,035,598	4,620,275	5,153,984	5,316,887	5,645,454	5,901,083	6,050,227
6/30/2006	608,376	1,769,632	3,094,066	4,378,462	4,707,224	4,816,631	4,936,293	4,905,456	4,917,414	4,917,359	4,919,173
6/30/2007	694,585	1,615,006	3,045,570	4,145,533	4,859,149	5,490,223	5,529,354	5,974,040	5,993,501	5,811,657	5,934,070
6/30/2008	744,616	2,072,399	4,066,186	5,552,965	6,732,539	7,580,006	8,372,278	8,876,655	8,894,027	8,892,129	8,908,317
6/30/2009	989,459	2,056,036	4,530,830	6,217,771	7,856,764	8,349,378	8,648,243	9,267,214	9,551,693	9,536,646	9,613,830
6/30/2010	1,810,266	2,534,176	4,342,284	5,792,474	6,284,385	6,718,300	6,735,070	6,743,612	6,839,912	6,854,557	6,869,141
6/30/2011	2,093,294	3,395,528	5,589,607	6,958,467	7,975,717	8,182,810	8,332,539	8,534,064	8,653,420	8,691,102	8,701,596
6/30/2012	965,665	2,767,891	4,553,078	6,044,637	6,796,885	7,254,567	8,097,637	8,188,556	8,260,350	8,304,925	8,159,977
6/30/2013	1,054,798	2,407,034	3,874,985	4,656,602	5,233,951	5,184,353	5,261,245	5,498,912	5,479,478	5,485,609	
6/30/2014	1,480,749	3,265,516	5,211,527	6,494,889	7,276,872	7,706,125	7,904,615	8,054,563	8,393,503		
6/30/2015	1,302,563	2,826,578	5,421,305	6,653,695	7,377,340	6,975,264	7,031,495	7,205,059			
6/30/2016	893,528	2,994,017	5,413,056	6,512,453	6,617,953	6,874,232	7,279,942				
6/30/2017	1,074,661	2,081,910	4,283,577	5,100,492	5,202,778	5,340,709					
6/30/2018	1,473,463	2,727,286	4,690,067	5,712,321	6,082,019						
6/30/2019	1,281,355	2,230,783	3,542,468	5,248,588							
6/30/2020	683,424	1,636,098	2,702,604								
6/30/2021	515,223	1,194,984									
6/30/2022	978,759										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	5,225,657	5,245,654	5,249,766	5,247,055	5,277,377	5,277,377	5,277,377	5,277,377	5,277,377
6/30/2004	5,572,175	5,546,634	5,546,634	5,546,634	5,546,634	5,546,634	5,546,634	5,546,634	
6/30/2005	5,846,306	5,889,239	5,912,009	5,943,296	5,943,673	5,954,303	6,416,958		
6/30/2006	4,919,174	4,919,174	4,919,174	4,919,174	4,919,174	4,919,174			
6/30/2007	5,956,542	5,975,242	5,979,216	5,979,216	5,979,216				
6/30/2008	8,948,677	8,948,677	8,950,500	8,950,500					
6/30/2009	9,569,426	9,574,125	9,575,596						
6/30/2010	6,873,521	6,875,414							
6/30/2011	8,746,191								

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

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	510,640	1,674,624	800,847	649,262	282,938	144,209	106,405	30,796	224,053	12,683	21,386	19,997	4,112
6/30/2004	922,707	1,126,428	924,903	506,979	662,419	487,756	159,157	-124,811	-14,412	0	50,419	-25,541	0
6/30/2005	704,842	1,522,900	931,403	565,197	584,677	533,709	162,903	328,567	255,629	149,144	-203,921	42,933	22,770
6/30/2006	1,161,256	1,324,434	1,284,396	328,762	109,407	119,662	-30,837	11,958	-55	1,814	1	0	0
6/30/2007	920,421	1,430,564	1,099,963	713,616	631,074	39,131	444,686	19,461	-181,844	122,413	22,472	18,700	3,974
6/30/2008	1,327,783	1,993,787	1,486,779	1,179,574	847,467	792,272	504,377	17,372	-1,898	16,188	40,360	0	1,823
6/30/2009	1,066,577	2,474,794	1,686,941	1,638,993	492,614	298,865	618,971	284,479	-15,047	77,184	-44,404	4,699	1,471
6/30/2010	723,910	1,808,108	1,450,190	491,911	433,915	16,770	8,542	96,300	14,645	14,584	4,380	1,893	
6/30/2011	1,302,234	2,194,079	1,368,860	1,017,250	207,093	149,729	201,525	119,356	37,682	10,494	44,595		
6/30/2012	1,802,226	1,785,187	1,491,559	752,248	457,682	843,070	90,919	71,794	44,575	-144,948			
6/30/2013	1,352,236	1,467,951	781,617	577,349	-49,598	76,892	237,667	-19,434	6,131				
6/30/2014	1,784,767	1,946,011	1,283,362	781,983	429,253	198,490	149,948	338,940					
6/30/2015	1,524,015	2,594,727	1,232,390	723,645	-402,076	56,231	173,564						
6/30/2016	2,100,489	2,419,039	1,099,397	105,500	256,279	405,710							
6/30/2017	1,007,249	2,201,667	816,915	102,286	137,931								
6/30/2018	1,253,823	1,962,781	1,022,254	369,698									
6/30/2019	949,428	1,311,685	1,706,120										
6/30/2020	952,674	1,066,506											
6/30/2021	679,761												

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	0.0375	0.1231	0.0588	0.0477	0.0208	0.0106	0.0078	0.0023	0.0165	0.0009	0.0016	0.0015	0.0003
6/30/2004	0.0667	0.0814	0.0669	0.0367	0.0479	0.0353	0.0115	-0.0090	-0.0010	0.0000	0.0036	-0.0018	0.0000
6/30/2005	0.0516	0.1115	0.0682	0.0414	0.0428	0.0391	0.0119	0.0241	0.0187	0.0109	-0.0149	0.0031	0.0017
6/30/2006	0.0883	0.1008	0.0977	0.0250	0.0083	0.0091	-0.0023	0.0009	0.0000	0.0001	0.0000	0.0000	0.0000
6/30/2007	0.0511	0.0794	0.0610	0.0396	0.0350	0.0022	0.0247	0.0011	-0.0101	0.0068	0.0012	0.0010	0.0002
6/30/2008	0.0801	0.1202	0.0897	0.0711	0.0511	0.0478	0.0304	0.0010	-0.0001	0.0010	0.0024	0.0000	0.0001
6/30/2009	0.0549	0.1273	0.0868	0.0843	0.0253	0.0154	0.0318	0.0146	-0.0008	0.0040	-0.0023	0.0002	0.0001
6/30/2010	0.0333	0.0831	0.0666	0.0226	0.0199	0.0008	0.0004	0.0044	0.0007	0.0007	0.0002	0.0001	
6/30/2011	0.0628	0.1058	0.0660	0.0491	0.0100	0.0072	0.0097	0.0058	0.0018	0.0005	0.0022		
6/30/2012	0.0897	0.0889	0.0742	0.0374	0.0228	0.0420	0.0045	0.0036	0.0022	-0.0072			
6/30/2013	0.0861	0.0935	0.0498	0.0368	-0.0032	0.0049	0.0151	-0.0012	0.0004				
6/30/2014	0.0765	0.0834	0.0550	0.0335	0.0184	0.0085	0.0064	0.0145					
6/30/2015	0.0680	0.1158	0.0550	0.0323	-0.0179	0.0025	0.0077						
6/30/2016	0.0902	0.1038	0.0472	0.0045	0.0110	0.0174							
6/30/2017	0.0423	0.0924	0.0343	0.0043	0.0058								
6/30/2018	0.0530	0.0830	0.0432	0.0156									
6/30/2019	0.0352	0.0487	0.0633										
6/30/2020	0.0585	0.0655											
6/30/2021	0.0510												

Best 3/5	0.0488	0.0803	0.0485	0.0175	0.0045	0.0103	0.0079	0.0046	0.0010	0.0007	0.0012	0.0001	0.0001
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Premises / Operations (Subline Code 334)  
 Owners, Landlords and Tenants  
 Full Coverage  
 ILLINOIS  
 Property Damage - Occurrence  
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	1,116,218	1,257,897	1,297,203	1,153,591	1,211,064	1,232,039	1,195,869	1,195,869	1,195,869	1,193,975	1,193,896
6/30/2004	874,383	993,562	902,698	972,638	901,352	901,352	901,352	901,352	901,352	901,352	901,352
6/30/2005	725,564	923,763	969,951	886,252	931,352	981,112	1,080,783	1,038,928	1,067,296	1,083,805	1,084,594
6/30/2006	599,229	684,984	808,171	823,056	768,408	775,699	775,699	774,699	774,798	774,898	774,699
6/30/2007	1,140,374	1,063,604	1,078,554	1,098,659	1,341,728	1,312,721	1,405,074	1,369,729	1,457,229	1,467,229	1,467,229
6/30/2008	1,220,437	1,307,785	1,550,510	1,314,931	1,286,686	1,226,743	1,232,576	1,227,496	1,226,740	1,301,742	1,296,042
6/30/2009	1,466,219	1,332,925	1,574,612	1,449,705	1,484,708	1,528,485	1,485,005	1,535,007	1,585,032	1,585,005	1,585,005
6/30/2010	966,923	1,067,028	1,098,676	1,126,750	988,771	1,086,926	1,082,469	1,080,671	1,066,041	1,066,151	1,066,151
6/30/2011	1,245,247	1,139,189	1,166,983	1,100,688	1,217,830	1,110,646	1,093,210	1,115,182	1,140,048	1,140,148	1,140,148
6/30/2012	669,506	998,542	1,087,877	1,022,473	1,017,759	992,293	1,014,321	979,387	980,418	980,418	980,418
6/30/2013	595,988	535,424	504,960	576,729	607,803	652,096	650,567	650,567	650,667	650,567	
6/30/2014	1,091,015	1,302,297	1,338,317	1,216,648	1,167,304	1,128,879	1,138,879	1,139,178	1,139,078		
6/30/2015	1,092,049	1,345,311	1,189,325	1,173,665	1,228,690	1,258,690	1,228,765	1,228,665			
6/30/2016	939,429	1,059,320	1,191,852	1,054,880	1,185,196	1,174,816	1,183,478				
6/30/2017	750,834	918,728	958,042	961,565	938,748	942,891					
6/30/2018	1,046,713	1,399,280	1,394,273	1,384,205	1,308,690						
6/30/2019	1,135,541	1,495,244	1,395,801	1,492,299							
6/30/2020	765,136	1,169,259	984,750								
6/30/2021	852,980	890,500									
6/30/2022	1,216,776										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	1,193,896	1,238,896	1,201,297	1,201,197	1,201,197	1,201,200	1,201,200	1,201,200	1,201,200
6/30/2004	901,352	901,352	901,352	901,352	901,352	901,352	901,352	901,352	
6/30/2005	958,271	858,271	858,271	858,271	858,271	858,271	858,271		
6/30/2006	774,699	776,075	776,075	776,075	776,075	776,075			
6/30/2007	1,467,229	1,461,829	1,461,829	1,461,829	1,461,829				
6/30/2008	1,320,041	1,318,650	1,296,042	1,296,042					
6/30/2009	1,585,005	1,585,005	1,585,005						
6/30/2010	1,066,151	1,066,151							
6/30/2011	1,140,148								

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

Link Ratios											
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2003	1.127	1.031	0.889	1.050	1.017	0.971	1.000	1.000	0.998	1.000	1.000
6/30/2004	1.136	0.909	1.077	0.927	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2005	1.273	1.050	0.914	1.051	1.053	1.102	0.961	1.027	1.015	1.001	0.884
6/30/2006	1.143	1.180	1.018	0.934	1.009	1.000	0.999	1.000	1.000	1.000	1.000
6/30/2007	0.933	1.014	1.019	1.221	0.978	1.070	0.975	1.064	1.007	1.000	1.000
6/30/2008	1.072	1.186	0.848	0.979	0.953	1.005	0.996	0.999	1.061	0.996	1.019
6/30/2009	0.909	1.181	0.921	1.024	1.029	0.972	1.034	1.033	1.000	1.000	1.000
6/30/2010	1.104	1.030	1.026	0.878	1.099	0.996	0.998	0.986	1.000	1.000	1.000
6/30/2011	0.915	1.024	0.943	1.106	0.912	0.984	1.020	1.022	1.000	1.000	1.000
6/30/2012	1.491	1.089	0.940	0.995	0.975	1.022	0.966	1.001	1.000	1.000	
6/30/2013	0.898	0.943	1.142	1.054	1.073	0.998	1.000	1.000	1.000		
6/30/2014	1.194	1.028	0.909	0.959	0.967	1.009	1.000	1.000			
6/30/2015	1.232	0.884	0.987	1.047	1.024	0.976	1.000				
6/30/2016	1.128	1.125	0.885	1.124	0.991	1.007					
6/30/2017	1.224	1.043	1.004	0.976	1.004						
6/30/2018	1.337	0.996	0.993	0.945							
6/30/2019	1.317	0.933	1.069								
6/30/2020	1.528	0.842									
6/30/2021	1.044										
3 Yr Mean	1.296	0.924	1.022	1.015	1.006	0.997	1.000	1.000	1.000	1.000	1.000
Best 3/5	1.293	0.991	0.995	0.994	1.006	1.005	1.000	1.000	1.000	1.000	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2003	1.038	0.970	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	<b>1.000</b>			
6/30/2005	0.896	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>			
6/30/2006	1.002	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
6/30/2007	0.996	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
6/30/2008	0.999	0.983	1.000								
6/30/2009	1.000	1.000									
6/30/2010	1.000										
3 Yr Mean	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
6/30/2018					1.006	1.005	1.000	1.000	1.000	1.000	1.000
6/30/2019				0.994	1.006	1.005	1.000	1.000	1.000	1.000	1.000
6/30/2020			0.995	0.994	1.006	1.005	1.000	1.000	1.000	1.000	1.000
6/30/2021		0.991	0.995	0.994	1.006	1.005	1.000	1.000	1.000	1.000	1.000
6/30/2022	1.293	0.991	0.995	0.994	1.006	1.005	1.000	1.000	1.000	1.000	1.000
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.011
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.005
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.000
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		0.991
6/30/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.281

**Bold - Calculated Using Modified Bondy Method**

*Italics - Three year mean Excludes Modified Bondy ratios*

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

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	29,003	454,046	200,330	306,372	430,230	475,184	569,230	573,505	576,002	575,579	576,641
6/30/2004	48,620	65,075	118,687	207,821	210,244	211,475	211,475	211,475	211,475	211,475	211,475
6/30/2005	21,309	269,892	961,902	975,082	1,241,105	1,512,689	1,991,711	2,204,464	2,741,511	3,694,702	3,707,121
6/30/2006	63,743	293,339	336,971	355,704	239,668	265,715	284,599	311,930	311,930	311,930	336,930
6/30/2007	144,313	233,392	383,832	556,726	708,598	990,686	1,339,904	1,422,464	1,472,641	1,493,054	1,493,054
6/30/2008	137,057	277,589	384,727	533,947	611,863	641,136	657,893	664,798	665,182	665,398	665,398
6/30/2009	175,730	256,554	445,646	524,026	551,266	582,057	585,471	649,608	857,143	805,426	805,426
6/30/2010	141,663	259,423	591,734	660,952	427,318	444,797	449,871	452,973	452,870	452,870	452,870
6/30/2011	67,335	212,965	370,409	534,295	709,992	794,483	804,440	809,417	809,417	809,417	809,417
6/30/2012	77,362	353,910	527,507	597,177	691,325	752,532	726,197	717,819	717,826	717,826	717,826
6/30/2013	39,016	48,904	83,143	246,095	649,644	656,228	667,427	667,427	667,727	682,427	
6/30/2014	133,162	429,228	540,015	380,883	425,796	403,089	497,273	498,146	525,034		
6/30/2015	34,872	337,798	506,255	534,509	643,457	918,725	752,975	752,675			
6/30/2016	80,523	160,238	201,838	173,273	264,118	333,985	297,429				
6/30/2017	46,068	112,146	171,929	186,355	186,655	209,540					
6/30/2018	141,395	194,493	318,019	446,795	572,270						
6/30/2019	57,269	164,250	190,023	221,184							
6/30/2020	60,451	190,987	249,029								
6/30/2021	29,265	56,466									
6/30/2022	211,641										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	582,001	587,051	595,840	598,515	598,515	605,248	620,080	623,688	624649
6/30/2004	211,475	211,475	211,475	211,475	211,475	211,475	211,475	211475	
6/30/2005	3,566,527	3,570,661	3,571,056	3,571,056	3,571,056	3,571,056	3571056		
6/30/2006	336,930	336,930	336,930	336,930	336,930	336930			
6/30/2007	1,493,054	1,493,054	1,493,054	1,493,054	1493054				
6/30/2008	667,074	668,466	669,088	668769					
6/30/2009	805,426	805,426	805426						
6/30/2010	452,870	452870							
6/30/2011	809,417								

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

	Increments												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2003	425,043	-253,716	106,042	123,858	44,954	94,046	4,275	2,497	-423	1,062	5,360	5,050	8,789
6/30/2004	16,455	53,612	89,134	2,423	1,231	0	0	0	0	0	0	0	0
6/30/2005	248,583	692,010	13,180	266,023	271,584	479,022	212,753	537,047	953,191	12,419	-140,594	4,134	395
6/30/2006	229,596	43,632	18,733	-116,036	26,047	18,884	27,331	0	0	25,000	0	0	0
6/30/2007	89,079	150,440	172,894	151,872	282,088	349,218	82,560	50,177	20,413	0	0	0	0
6/30/2008	140,532	107,138	149,220	77,916	29,273	16,757	6,905	384	216	0	1,676	1,392	622
6/30/2009	80,824	189,092	78,380	27,240	30,791	3,414	64,137	207,535	-51,717	0	0	0	0
6/30/2010	117,760	332,311	69,218	-233,634	17,479	5,074	3,102	-103	0	0	0	0	0
6/30/2011	145,630	157,444	163,886	175,697	84,491	9,957	4,977	0	0	0	0	0	0
6/30/2012	276,548	173,597	69,670	94,148	61,207	-26,335	-8,378	7	0	0	0	0	0
6/30/2013	9,888	34,239	162,952	403,549	6,584	11,199	0	300	14,700	0	0	0	0
6/30/2014	296,066	110,787	-159,132	44,913	-22,707	94,184	873	26,888	0	0	0	0	0
6/30/2015	302,926	168,457	28,254	108,948	275,268	-165,750	-300	0	0	0	0	0	0
6/30/2016	79,715	41,600	-28,565	90,845	69,867	-36,556	0	0	0	0	0	0	0
6/30/2017	66,078	59,783	14,426	300	22,885	0	0	0	0	0	0	0	0
6/30/2018	53,098	123,526	128,776	125,475	0	0	0	0	0	0	0	0	0
6/30/2019	106,981	25,773	31,161	0	0	0	0	0	0	0	0	0	0
6/30/2020	130,536	58,042	0	0	0	0	0	0	0	0	0	0	0
6/30/2021	27,201	0	0	0	0	0	0	0	0	0	0	0	0

	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	0.3095	-0.1847	0.0772	0.0902	0.0327	0.0685	0.0031	0.0018	-0.0003	0.0008	0.0039	0.0037	0.0064
6/30/2004	0.0148	0.0483	0.0803	0.0022	0.0011	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2005	0.2365	0.6584	0.0125	0.2531	0.2584	0.4558	0.2024	0.5110	0.9069	0.0118	-0.1338	0.0039	0.0004
6/30/2006	0.2450	0.0466	0.0200	-0.1238	0.0278	0.0201	0.0292	0.0000	0.0000	0.0267	0.0000	0.0000	0.0000
6/30/2007	0.0480	0.0810	0.0931	0.0818	0.1519	0.1881	0.0445	0.0270	0.0110	0.0000	0.0000	0.0000	0.0000
6/30/2008	0.0914	0.0697	0.0971	0.0507	0.0190	0.0109	0.0045	0.0002	0.0001	0.0000	0.0011	0.0009	0.0004
6/30/2009	0.0294	0.0688	0.0285	0.0099	0.0112	0.0012	0.0233	0.0755	-0.0188	0.0000	0.0000	0.0000	0.0000
6/30/2010	0.0961	0.2713	0.0565	-0.1907	0.0143	0.0041	0.0025	-0.0001	0.0000	0.0000	0.0000	0.0000	
6/30/2011	0.1061	0.1147	0.1194	0.1280	0.0616	0.0073	0.0036	0.0000	0.0000	0.0000	0.0000		
6/30/2012	0.1809	0.1135	0.0456	0.0616	0.0400	-0.0172	-0.0055	0.0000	0.0000	0.0000			
6/30/2013	0.0150	0.0520	0.2473	0.6123	0.0100	0.0170	0.0000	0.0005	0.0223				
6/30/2014	0.1810	0.0677	-0.0973	0.0275	-0.0139	0.0576	0.0005	0.0164					
6/30/2015	0.2089	0.1162	0.0195	0.0751	0.1899	-0.1143	-0.0002						
6/30/2016	0.0576	0.0301	-0.0207	0.0657	0.0505	-0.0264							
6/30/2017	0.0672	0.0608	0.0147	0.0003	0.0233								
6/30/2018	0.0249	0.0578	0.0603	0.0588									
6/30/2019	0.0631	0.0152	0.0184										
6/30/2020	0.1106	0.0492											
6/30/2021	0.0175												

Best 3/5	0.0517	0.0457	0.0175	0.0507	0.0279	-0.0089	0.0001	0.0002	0.0000	0.0000	0.0000	0.0000	0.0001
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Premises / Operations (Subline Code 334)  
 Owners, Landlords and Tenants  
 Full Coverage  
 Multistate  
 Bodily Injury - Occurrence  
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :												
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>	
6/30/2003	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											

  

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	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 :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	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	17,810,006	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										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
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
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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
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<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>
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	<b>1.000</b>
6/30/2005	1.000	1.000	1.003	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>
6/30/2006	0.994	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
6/30/2007	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
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
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Best 3/5	0.998	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
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	Development From										
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										
	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
6/30/2003	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

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												

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	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											
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
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
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2003	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	<b>1.001</b>			
6/30/2005	1.000	0.994	1.000	1.002	1.001	1.002	<b>1.000</b>	<b>1.001</b>			
6/30/2006	0.996	1.002	1.003	1.000	1.001	<b>1.001</b>	<b>1.000</b>	<b>1.001</b>			
6/30/2007	0.999	1.006	1.000	1.000	<b>1.001</b>	<b>1.001</b>	<b>1.000</b>	<b>1.001</b>			
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	<i>1.002</i>	<i>1.000</i>	<i>1.003</i>	<i>1.002</i>			
Best 3/5	0.999	1.000	1.001	1.001	<b>1.001</b>	<b>1.001</b>	<b>1.001</b>	<b>1.001</b>			
	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
6/30/2018					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
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
6/30/2018	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	<b>1.005</b>		1.037
6/30/2019	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	<b>1.005</b>		1.052
6/30/2020	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	<b>1.005</b>		1.096
6/30/2021	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	<b>1.005</b>		1.181
6/30/2022	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	<b>1.005</b>		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 :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	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										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
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
<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
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	<b>1.000</b>			
6/30/2005	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>			
6/30/2006	0.997	1.002	0.996	0.999	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
6/30/2007	1.003	0.999	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
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	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
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
<u>A.Y.E</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
6/30/2018	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.005
6/30/2019	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		0.973
6/30/2020	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.051
6/30/2021	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.192
6/30/2022	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										
<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
6/30/2003	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

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												

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	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*

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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										
<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
6/30/2003	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

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												

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

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

Notes: All dollar amounts are displayed in thousands.

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

PREMISES / OPERATIONS  
TREND SUMMARY  
AVERAGE ANNUAL PERCENT CHANGES

(1)	<u>EXPOSURE TREND</u>	<u>MANUFACTURERS</u>	<u>CONTRACTORS</u>	<u>OL&amp;T CLASS GROUPS 1-13 *</u>	<u>OL&amp;T CLASS GROUP 16</u>	<u>PREMISES/ OPERATIONS</u>
	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)	<u>OCCURRENCE SEVERITY</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Fringe</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Fringe</u>
	a) Fitted						
	All Years (20 Points)	+ 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)	<u>FREQUENCY TREND</u>	<u>M&amp;C</u>	<u>OL&amp;T</u>
	Selected	- 0.5%	- 0.5%

(4)	<u>TOTAL ANNUAL NET TREND</u>	+ 0.7%	+ 6.3%
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Net trend = (frequency trend x severity trend) / exposure trend

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

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

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

(1)		(2)		(3)		(1)		(2)		(3)		
YEAR ENDING		MANUFACTURERS		CONTRACTORS		YEAR ENDING		MANUFACTURERS		CONTRACTORS		
QUARTER *		CLASS GROUP		CLASS GROUP		QUARTER *		CLASS GROUP		CLASS GROUP		
		SALES EXPOSURE		PAYROLL EXPOSURE				SALES EXPOSURE		PAYROLL EXPOSURE		
		INDICES		INDICES				INDICES		INDICES		
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		
<u>CHANGE IN EXPOSURES</u>					<u>MANUFACTURERS</u>				<u>CONTRACTORS</u>			
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			
<u>AVERAGE ANNUAL TREND FACTOR</u>												
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 <sup>1</sup>

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

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

(2025:2/2019:2)

1.182

1.026

1.041

1.296

1.159

1.220

1/1/2019 to 1/1/2025

(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  
Bodily Injury

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2) / (3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2012	\$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) 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	\$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) 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	\$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
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).



PREMISES/OPERATIONS  
MANUFACTURERS AND CONTRACTORS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES<sup>1</sup>  
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 <sup>1</sup>	(4) Occurrence Frequency (3) / (2) <sup>2</sup>
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%

<sup>1</sup> Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

PREMISES/OPERATIONS  
OWNERS, LANDLORDS AND TENANTS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES<sup>1</sup>  
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 <sup>1</sup>	(4) Occurrence Frequency <u>(3) / (2) <sup>2</sup></u>
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%

<sup>1</sup> Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

## PREMISES/OPERATIONS (SUBLINE CODE 334)

## CLASS GROUPS AND DIFFERENTIALS

\*Base Class

<u>CLASS GROUP 01</u>		<u>CLASS GROUP 03</u>					
10100	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
<u>CLASS GROUP 02</u>		10204	0.43	14734	0.51	48808	3.10
16900	1.95	10205	0.48	14913	0.64	49111	4.74
16901	1.25	10210	0.77	15314	0.41		
16902	1.06	10211	0.77	15538	0.73	<u>CLASS GROUP 04</u>	
16905	2.05	10220	9.04	15600	1.84	10133	12.18
16906	1.31	10309	0.31	15608	0.41	11052	12.67
16910	1.17	10315	0.73	15656	12.11	11167	2.92
16911	1.06	11020	0.58	15839	0.55	11168	15.14
16915	1.20	11126	0.12	15991	0.45	14731	12.57
16916	1.00 *	11155	0.41	15993	0.38	14732	0.93
16920	2.66	11204	0.60	16402	2.72	15123	12.15
16921	2.43	11234	0.54	16403	1.72	15124	4.25
16930	1.53	11273	26.77	16404	2.17	19007	4.75
16931	1.65	11274	25.69	16676	0.57	19051	10.53
16940	3.32	12356	2.27	16750	0.20	44009	14.81
16941	1.33	12374	1.18	16751	0.20	49617	1.00 *
		12375	0.58	16881	3.13	49618	0.84
		12393	0.77	18109	0.75	49619	1.58
				18110	0.60	49763	10.26
				18206	0.97		

## PREMISES/OPERATIONS (SUBLINE CODE 334)

## CLASS GROUPS AND DIFFERENTIALS

\*Base Class

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

## PREMISES/OPERATIONS (SUBLINE CODE 334)

## CLASS GROUPS AND DIFFERENTIALS

\*Base Class

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

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

## PREMISES/OPERATIONS (SUBLINE CODE 334)

## CLASS GROUPS AND DIFFERENTIALS

\*Base Class

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

## PREMISES/OPERATIONS (SUBLINE CODE 334)

## CLASS GROUPS AND DIFFERENTIALS

\*Base Class

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

## PREMISES/OPERATIONS (SUBLINE CODE 334)

## CLASS GROUPS AND DIFFERENTIALS

\*Base Class

CLASS GROUP 32 (cont'd)						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	CLASS GROUP 33		98159	0.51	12683	1.88
98677	10.90	91130	0.28	98160	1.08	13201	3.63
98678	9.68	91135	0.08	98161	1.21	13204	4.11
98699	3.15	91200	0.16	98163	1.27	13205	1.58
98710	2.19	91265	3.42	98303	2.39	13410	5.75
98805	2.86	91266	1.81	98309	1.20	13412	1.94
98820	5.46	91266	1.81	98429	0.25	13453	2.24
98884	1.42	91560	1.00 *	98658	1.23	13454	2.62
98967	2.23	91580	1.32	98659	0.22	13455	2.66
99003	1.06	91606	2.74	98705	1.74	13590	1.98
99080	0.75	91629	0.56	98751	0.93	13621	0.50
99111	1.09	91636	0.96	98914	0.15	14279	1.91
99163	2.60	91641	0.26	98949	0.21	14855	0.88
99165	0.57	91722	0.84	99220	0.33	15062	0.79
99223	0.16	92445	0.55	99222	0.62	15063	0.92
99303	8.72	92663	0.13	99471	0.15	15188	1.39
99310	2.18	95306	1.10	99969	0.60	15404	0.36
99315	6.41	95357	0.28	99988	0.53	15405	0.53
		95455	1.16				
		95505	0.54				



## PREMISES/OPERATIONS (SUBLINE CODE 334)

## CLASS GROUPS AND DIFFERENTIALS

\*Base Class

CLASS GROUP 34

(cont'd)

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

CLASS GROUP 35

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

59773	0.17
59774	0.14
59775	0.18
59889	0.56

CLASS GROUP 36

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

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

## PREMISES/OPERATIONS (SUBLINE CODE 334)

## CLASS GROUPS AND DIFFERENTIALS

\*Base Class

CLASS GROUP 36	56041	1.78	58058	2.38	59725	1.87
(cont'd)	56042	2.24	58095	3.35	59726	1.36
52469	56202	1.78	58096	4.45	59738	4.34
52505	56390	3.11	58302	1.20	59790	3.35
52581	56391	2.67	58397	6.97	59867	3.77
52619	56427	4.30	58503	1.86	59886	0.51
52911	56699	1.98	58532	2.40	59905	2.36
52967	56758	1.68	58559	0.49	59914	13.86
53001	56759	1.72	58560	1.18	59923	0.34
53077	56760	2.47	58575	1.52	59931	6.23
53095	56805	3.25	58627	4.88	59932	6.71
53096	56806	2.30	58682	4.34	59941	2.09
53121	56807	2.28	58737	3.15	59955	0.80
53271	56808	2.98	58757	10.62	59963	5.95
53631	56900	2.86	58759	1.31	59964	13.94
53632	56910	1.43	58802	1.49	59973	3.84
53731	56980	2.48	58822	4.10	59984	1.05
53732	57001	0.85	58903	0.94	59985	4.11
53733	57002	0.55	58904	0.72	59986	3.14
53907	57202	2.20	59005	1.78	59989	0.55
54077	57257	2.73	59057	13.18		
55010	57401	1.55	59058	8.53		
55011	57410	0.75	59257	0.48		
55012	57572	0.44	59306	3.01		
55214	57600	1.31	59481	8.09		
55597	57625	11.52	59601	3.05		
55647	57651	1.40	59660	5.61		
55648	57798	0.71	59661	2.75		
55649	57800	2.65	59693	0.46		
55715	57913	3.43	59701	0.22		
55716	57998	1.52	59713	5.02		
55918	58010	3.53	59722	2.60		
55919	58056	4.21	59723	0.98		
56040	58057	2.65	59724	1.50		

## PREMISES/OPERATIONS (SUBLINE CODE 334)

## CLASS GROUPS AND DIFFERENTIALS

\*Base Class

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		



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

		\$100,000						TRENDED \$100,000	
TYPE OF	ACCIDENT	BASIC LIMIT		EXPOSURE				BASIC LIMIT	
POLICY	YEAR	AGGREGATE LOSS COSTS		DEVELOPMENT		EXPOSURE	AVERAGE	AGGREGATE LOSS COSTS	
	ENDING	AT CURRENT LEVEL	X	FACTOR +	X	TREND #	IPMF *	=	AT CURRENT LEVEL
MONOLINE	12/31/2018	\$25,966,172		1.000		1.224			\$31,782,595
	12/31/2019	\$27,008,011		1.000		1.209			\$32,652,685
	12/31/2020	\$25,834,314		1.000		1.219			\$31,492,029
	12/31/2021	\$26,608,219		1.001		1.155			\$30,763,225
MULTILINE	12/31/2018	\$76,896,044		1.000		1.236	0.885		\$84,113,507
	12/31/2019	\$78,679,564		1.000		1.220	0.885		\$84,950,325
	12/31/2020	\$79,894,709		1.000		1.231	0.885		\$87,040,092
	12/31/2021	\$80,967,227		1.001		1.162	0.885		\$83,347,532
TOTAL	12/31/2018								\$115,896,102
	12/31/2019								\$117,603,010
	12/31/2020								\$118,532,121
	12/31/2021								\$114,110,757

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

# AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 10/01/2023 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION C, EXHIBIT C14 - AVERAGE ANNUAL EXPOSURE TRENDS.

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

MULTISTATE  
PRODUCTS  
OCCURRENCE  
FULL COVERAGE  
CALCULATION OF INCURRED LOSSES

			\$100,000		\$100,000						\$100,000	
		ACCIDENT	BASIC LIMIT		BASIC LIMIT	UNALLOCATED					BASIC LIMIT	
	LOSS	YEAR	LOSSES		INDEMNITY	LOSS					DEVELOPED &	
REPORT TYPE	DESCRIPTION	ENDING	AND ALAE *	X	DEVELOPMENT	ADJUSTMENT	X	SEVERITY	X	FREQUENCY	TRENDED LOSSES	
					FACTOR	FACTOR	X	TREND	X	TREND	=	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	\$100,000	X	UNALLOCATED LOSS	X	SEVERITY	X	FREQUENCY	=	\$100,000
			BASIC LIMIT LOSSES AND ALAE *	BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR								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

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

- (A) Implicit Package Modification Factors shown above reflect the package modifications currently in the ISO manual for Products for each type of package policy. More specifically, the G.L. and Property Implicit Package Modification Factors are calculated so that they average to the current manual CPP modification factors that apply to both property and liability.
- (B) Combined data for risks written under the ISO CPP Program and individual insurer CMP programs have been used. These Implicit Package Modification Factors were applied to the aggregate loss costs at current level in each accident year. The average implicit package modification factor for each accident year is shown in Section C, Exhibit C9, page 1 - Calculation of Aggregate Loss Costs at Current Level. The difference in average implicit package modification factor results from varying aggregate loss-costs-at-current-level distributions by Type of Policy in each year.



MULTISTATE  
PRODUCTS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2014	298,608,423	305,088,881	304,925,005	304,869,240	304,790,479	304,784,361	304,784,361	304,789,633
12/31/2015	300,938,501	301,441,671	301,283,605	301,168,834	301,039,625	301,039,544	301,051,907	
12/31/2016	288,974,297	288,835,427	288,742,154	288,801,232	288,808,066	288,807,509		
12/31/2017	284,814,975	285,813,163	285,680,911	285,663,823	285,659,616			
12/31/2018	282,137,338	282,148,950	282,142,514	282,118,366				
12/31/2019	281,322,214	278,908,006	278,625,805					
12/31/2020	263,834,142	267,765,823						
12/31/2021	265,337,153							

LINK RATIOS

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

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

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

Products (Subline Code 336)  
Full Coverage  
Multistate

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

\$100,000 Basic Limit Losses as of :											
A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	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.	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	13,932,648	13,672,549	13,687,272	13,352,444	13,605,066	13,593,207	13,592,290	13,623,357	13,611,172
12/31/2003	13,908,038	13,992,050	13,776,057	13,813,926	13,946,799	13,919,993	13,989,604	13,979,706	
12/31/2004	13,794,956	13,679,100	13,851,260	13,904,419	13,795,746	13,767,694	13,774,837		
12/31/2005	12,359,041	12,377,203	12,380,422	12,327,589	12,365,536	12,394,952			
12/31/2006	15,557,363	15,767,110	15,661,546	15,661,649	15,675,427				
12/31/2007	16,559,578	17,026,067	17,288,024	17,424,849					
12/31/2008	16,938,015	16,936,365	16,960,060						
12/31/2009	17,946,025	17,873,884							
12/31/2010	15,453,111								

Products (Subline Code 336)  
Full Coverage  
Multistate

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

Link Ratios											
A.Y.E.	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 :											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	465,959	1,076,039	1,424,613	1,360,201	1,521,919	1,518,152	1,587,827	1,415,878	1,388,951	1,391,346	1,389,001
12/31/2003	620,302	894,883	929,391	1,305,077	1,044,436	1,025,899	1,145,348	1,137,016	1,139,491	1,145,240	1,147,351
12/31/2004	1,181,639	1,400,348	1,754,772	1,809,306	1,753,184	1,716,724	1,679,745	1,665,412	1,664,795	1,666,259	1,666,463
12/31/2005	697,007	942,190	1,630,077	1,653,828	1,034,807	1,039,841	1,079,591	1,010,750	909,614	905,848	910,348
12/31/2006	988,492	1,576,135	1,795,300	1,683,440	1,393,816	1,325,572	1,255,321	1,302,769	1,206,795	1,211,295	1,239,196
12/31/2007	1,677,933	2,209,357	2,040,519	2,210,984	2,276,204	1,906,657	1,913,756	2,024,133	2,028,533	2,053,533	2,063,808
12/31/2008	1,027,737	1,428,206	1,739,211	1,786,623	1,890,342	1,940,969	2,056,483	2,024,750	1,947,251	1,934,901	1,932,675
12/31/2009	883,134	952,454	1,123,768	1,157,574	1,383,088	1,529,629	1,474,390	1,469,391	1,561,617	1,559,390	1,559,790
12/31/2010	931,000	1,647,016	1,545,739	1,721,861	1,805,798	1,903,705	1,857,036	1,759,260	2,248,179	1,894,127	1,859,127
12/31/2011	1,175,263	1,626,051	1,890,388	1,607,420	1,583,449	1,588,198	1,686,199	1,693,297	1,663,197	1,664,197	1,664,197
12/31/2012	949,103	1,244,396	1,616,416	1,385,158	1,259,306	1,481,241	1,401,815	1,338,520	1,328,520	1,328,522	
12/31/2013	643,063	974,206	1,043,636	1,227,478	1,309,491	1,369,740	1,411,189	1,333,189	1,348,689		
12/31/2014	589,517	1,205,729	1,473,213	1,667,581	1,731,356	1,654,278	1,650,278	1,623,928			
12/31/2015	874,996	1,192,265	1,195,836	1,374,347	1,620,466	1,600,268	1,614,268				
12/31/2016	962,177	1,034,064	1,285,332	1,372,036	1,244,743	1,193,070					
12/31/2017	442,615	1,364,122	1,739,724	2,000,799	1,824,994						
12/31/2018	842,713	840,494	1,622,182	1,608,390							
12/31/2019	1,197,487	1,347,924	1,617,732								
12/31/2020	562,074	1,343,068									
12/31/2021	246,766										

  

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	1,389,001	1,389,631	1,389,730	1,392,431	1,392,430	1,417,430	1,417,475	1,417,475	1,415,991
12/31/2003	1,147,367	1,147,466	1,150,167	1,150,166	1,150,166	1,150,211	1,150,211	1,153,311	
12/31/2004	1,665,566	1,668,267	1,668,266	1,668,266	1,669,211	1,672,952	1,671,952		
12/31/2005	913,057	913,149	913,048	913,093	913,193	913,193			
12/31/2006	1,213,995	1,213,995	1,214,040	1,214,040	1,214,040				
12/31/2007	2,081,033	2,091,078	2,046,078	2,046,078					
12/31/2008	1,932,975	1,933,975	1,933,975						
12/31/2009	1,562,290	1,547,290							
12/31/2010	1,859,127								

Products (Subline Code 336)  
Deductible  
Multistate

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	2.309	1.324	0.955	1.119	0.998	1.046	0.892	0.981	1.002	0.998	1.000
12/31/2003	1.443	1.039	1.404	0.800	0.982	1.046	0.993	1.002	1.005	1.002	1.000
12/31/2004	1.185	1.253	1.031	0.969	0.979	0.978	0.991	1.000	1.001	1.000	0.999
12/31/2005	1.352	1.730	1.015	0.626	1.005	1.046	0.936	0.900	0.996	1.005	1.003
12/31/2006	1.594	1.139	0.938	0.828	0.951	0.947	1.038	0.926	1.004	1.023	0.980
12/31/2007	1.317	0.924	1.084	1.029	0.838	1.004	1.058	1.002	1.012	1.005	1.008
12/31/2008	1.390	1.218	1.027	1.058	1.027	1.060	0.985	0.962	0.994	0.999	1.000
12/31/2009	1.078	1.180	1.030	1.195	1.106	0.964	0.997	1.063	0.999	1.000	1.002
12/31/2010	1.769	0.939	1.114	1.049	1.054	0.975	0.947	1.278	0.843	0.982	1.000
12/31/2011	1.384	1.163	0.850	0.985	1.003	1.062	1.004	0.982	1.001	1.000	
12/31/2012	1.311	1.299	0.857	0.909	1.176	0.946	0.955	0.993	1.000		
12/31/2013	1.515	1.071	1.176	1.067	1.046	1.030	0.945	1.012			
12/31/2014	2.045	1.222	1.132	1.038	0.955	0.998	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.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.000	1.000	1.002	1.000	1.018	1.000	1.000	0.999			
12/31/2003	1.000	1.002	1.000	1.000	1.000	1.000	1.003	<b>1.000</b>			
12/31/2004	1.002	1.000	1.000	1.001	1.002	0.999	<b>1.000</b>	<b>1.000</b>			
12/31/2005	1.000	1.000	1.000	1.000	1.000	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2006	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>			
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	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
Development From											
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					0.997	1.012	0.962	1.023	0.998	1.000	1.001
12/31/2018				1.006	0.997	1.012	0.962	1.023	0.998	1.000	1.001
12/31/2019			1.116	1.006	0.997	1.012	0.962	1.023	0.998	1.000	1.001
12/31/2020		1.239	1.116	1.006	0.997	1.012	0.962	1.023	0.998	1.000	1.001
12/31/2021	1.530	1.239	1.116	1.006	0.997	1.012	0.962	1.023	0.998	1.000	1.001
A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2017	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	<b>1.000</b>	0.993	
12/31/2018	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	<b>1.000</b>	0.999	
12/31/2019	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	<b>1.000</b>	1.115	
12/31/2020	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	<b>1.000</b>	1.381	
12/31/2021	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	<b>1.000</b>	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

A.Y.E.	Increments												
	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2002	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												

A.Y.E.	Incremental Percentages												
	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2002	0.0768	0.1562	0.1513	0.1257	0.1125	0.0009	0.0257	0.0152	0.0142	0.0038	0.0781	0.0052	-0.0032
12/31/2003	0.0989	0.1537	0.2022	0.1608	0.0698	0.0241	0.0520	-0.0098	0.0386	0.0387	0.0000	0.0110	-0.0352
12/31/2004	0.0758	0.1381	0.1556	0.1174	-0.0023	0.0537	0.0346	0.0366	0.0059	0.0217	0.0093	0.0265	0.0051
12/31/2005	0.0547	0.0879	0.0721	0.0810	0.0407	0.0023	0.0122	0.0074	0.0128	-0.0024	0.0045	0.0031	0.0019
12/31/2006	0.1399	0.0593	0.0857	0.0591	0.0482	0.0629	0.0399	-0.0272	0.0018	-0.0002	-0.0017	0.0057	0.0024
12/31/2007	0.1058	0.0857	0.0907	0.0793	0.0464	0.0312	0.0057	0.0035	0.1203	0.0002	0.0028	0.0116	0.0148
12/31/2008	0.0803	0.1241	0.1602	0.1267	0.0666	0.0023	0.0100	0.0095	0.0048	0.0037	0.0071	0.0103	0.0112
12/31/2009	0.0627	0.1178	0.0732	0.0645	0.0290	0.0016	0.0069	0.0004	0.0034	0.0056	0.0061	0.0010	
12/31/2010	0.1069	0.1250	0.1600	0.0751	0.0221	0.0067	0.0052	0.0038	0.0087	-0.0013	0.0031		
12/31/2011	0.1084	0.1562	0.1282	0.0626	0.0555	0.0407	0.0003	0.0196	0.0058	0.0118			
12/31/2012	0.1343	0.2549	0.1506	0.1069	0.0850	0.0126	0.0280	-0.0108	0.0022				
12/31/2013	0.1196	0.1284	0.0909	0.0799	0.0371	0.0244	0.0270	0.0003					
12/31/2014	0.0807	0.1134	0.1205	0.0897	0.0385	0.0368	0.0058						
12/31/2015	0.0826	0.1345	0.1688	0.1193	0.1219	0.0295							
12/31/2016	0.0739	0.1628	0.1208	0.0596	0.0417								
12/31/2017	0.0686	0.1589	0.1087	0.0790									
12/31/2018	0.1034	0.1282	0.1057										
12/31/2019	0.0796	0.1044											
12/31/2020	0.0953												

Best 3/5	0.0829	0.1405	0.1167	0.0829	0.0551	0.0302	0.0127	0.0015	0.0047	0.0032	0.0040	0.0064	0.0062
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## Products (Subline Code 336)

Full Coverage

Multistate

Bodily Injury - Occurrence  
Incurred Accident Year ALAE Development

## Link Ratios

<u>A.Y.E.</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/2002	0.968	1.002	1.020	1.012	1.000	0.999	<b>1.001</b>
12/31/2003	1.007	1.001	1.003	1.002	1.000	<b>1.001</b>	<b>1.001</b>
12/31/2004	1.015	0.994	1.009	1.002	<b>1.003</b>	<b>1.001</b>	<b>1.001</b>
12/31/2005	1.005	1.005	1.003	<b>1.005</b>	<b>1.003</b>	<b>1.001</b>	<b>1.001</b>
12/31/2006	1.005	1.004	<b>1.001</b>	<b>1.005</b>	<b>1.003</b>	<b>1.001</b>	<b>1.001</b>
12/31/2007	0.996						
Best 3/5	1.006	1.002	<b>1.005</b>	<b>1.004</b>	<b>1.002</b>	<b>1.001</b>	<b>1.001</b>
171 to Ultimate Factors :		1.021					

## Cumulative Incremental Factors

<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.547	0.464	0.324	0.207	0.124	0.069	0.039
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.026	0.025	0.020	0.017	0.013	0.006	0.000

<u>A.Y.E.</u>	Reported ALAE as of <u>3/31/2022</u>	\$500,000 <u>Ultimate Indemnity</u>	ALAE <u>Factor</u>	Additional <u>ALAE</u>	ALAE at <u>171 Months</u>	171-Ultimate <u>Factor</u>	Ultimate <u>ALAE</u>
12/31/2019	6,601,495	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

A.Y.E.	Link Ratios										
	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	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.	Development From										
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	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	<b>1.001</b>			
12/31/2004	0.994	1.010	0.985	0.997	1.000	0.999	<b>1.001</b>	<b>1.001</b>			
12/31/2005	0.994	1.018	0.988	1.001	1.004	<b>0.999</b>	<b>1.001</b>	<b>1.001</b>			
12/31/2006	1.019	0.998	0.998	1.003	<b>1.000</b>	<b>1.001</b>	<b>1.001</b>	<b>1.001</b>			
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	<b>1.001</b>	<b>1.001</b>	<b>1.001</b>	<b>1.001</b>			
A.Y.E.	Development From										
	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					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	Development From										
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2017	1.001	1.003	0.995	1.000	1.001	1.001	1.001	1.001	<b>1.003</b>	1.076	
12/31/2018	1.001	1.003	0.995	1.000	1.001	1.001	1.001	1.001	<b>1.003</b>	1.097	
12/31/2019	1.001	1.003	0.995	1.000	1.001	1.001	1.001	1.001	<b>1.003</b>	1.152	
12/31/2020	1.001	1.003	0.995	1.000	1.001	1.001	1.001	1.001	<b>1.003</b>	1.220	
12/31/2021	1.001	1.003	0.995	1.000	1.001	1.001	1.001	1.001	<b>1.003</b>	1.417	

**Bold - Calculated Using Modified Bondy Method**

*Italics - Three year mean Excludes Modified Bondy ratios*

## Products (Subline Code 336)

Deductible  
Multistate

## Property Damage - Occurrence

Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :											
A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	779,522	1,297,829	1,509,515	1,797,321	2,284,574	2,427,744	2,520,769	2,557,851	3,068,634	3,063,925	3,102,903
12/31/2003	884,822	893,503	858,478	1,070,723	1,116,224	1,261,991	1,612,523	1,623,598	1,653,160	1,815,518	2,028,837
12/31/2004	636,464	1,018,050	1,355,037	1,117,719	936,650	988,398	973,949	949,478	1,027,127	1,124,465	1,149,658
12/31/2005	1,043,004	2,056,424	2,102,754	2,280,856	2,205,516	2,096,792	2,458,711	2,469,401	2,544,276	2,469,593	2,424,785
12/31/2006	2,157,680	3,325,586	3,846,705	3,586,332	3,510,469	3,624,915	4,062,769	4,134,052	4,260,751	4,365,700	4,399,784
12/31/2007	2,861,906	2,755,158	2,663,045	2,752,183	2,969,282	3,005,633	2,999,864	3,251,040	3,367,015	3,382,925	3,503,461
12/31/2008	2,281,840	2,319,125	2,872,871	2,889,883	2,683,559	2,741,865	2,918,757	3,006,896	3,017,092	2,937,305	3,044,304
12/31/2009	3,155,722	3,137,127	2,782,174	2,841,749	3,034,094	3,254,704	3,163,657	3,317,265	3,338,514	3,525,894	3,589,263
12/31/2010	1,791,607	2,605,459	2,630,270	2,423,140	2,368,407	2,406,937	2,423,036	2,359,720	2,409,733	2,644,633	2,524,471
12/31/2011	2,967,922	3,011,397	2,842,381	2,848,078	3,075,949	2,945,205	2,906,868	2,906,391	2,911,367	2,926,366	2,995,366
12/31/2012	2,311,873	2,456,093	2,598,834	2,506,719	2,644,251	2,422,017	2,460,372	2,493,028	2,472,403	2,471,978	
12/31/2013	2,999,053	3,079,991	2,922,280	3,058,599	3,038,017	3,112,218	3,124,041	3,174,041	3,286,041		
12/31/2014	2,507,323	2,878,861	2,951,993	3,112,061	3,214,167	3,217,500	3,391,584	3,191,833			
12/31/2015	2,282,600	2,138,292	2,623,972	2,670,733	2,758,798	2,802,792	2,690,775				
12/31/2016	2,080,627	2,386,885	2,185,247	2,342,053	2,467,750	2,370,399					
12/31/2017	1,989,313	2,496,439	3,224,873	3,456,151	3,741,171						
12/31/2018	2,525,693	3,559,839	3,648,711	3,703,822							
12/31/2019	2,217,180	2,255,583	2,442,130								
12/31/2020	1,981,009	2,212,979									
12/31/2021	2,340,027										
A.Y.E.	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
12/31/2002	2,833,076	2,798,285	2,747,185	2,737,185	2,739,519	2,737,683	2,737,583	2,722,583	2,722,583		
12/31/2003	2,111,966	2,140,203	2,082,656	2,080,780	2,079,278	2,079,278	2,079,278	2,079,278			
12/31/2004	1,119,857	1,171,858	1,166,857	1,166,757	1,174,757	1,181,425	1,180,591				
12/31/2005	2,434,785	2,473,149	2,488,649	2,449,649	2,449,649	2,449,649					
12/31/2006	4,438,499	4,421,096	4,313,712	4,315,211	4,313,802						
12/31/2007	3,382,422	3,357,701	3,357,673	3,357,673							
12/31/2008	3,010,204	3,001,204	3,001,204								
12/31/2009	3,608,683	3,637,984									
12/31/2010	2,521,223										

Products (Subline Code 336)  
Deductible  
Multistate

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

	Link Ratios										
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.665	1.163	1.191	1.271	1.063	1.038	1.015	1.200	0.998	1.013	0.913
12/31/2003	1.010	0.961	1.247	1.042	1.131	0.961	1.007	1.018	1.098	1.117	1.041
12/31/2004	1.600	1.331	0.825	0.838	1.055	0.985	0.975	1.082	1.095	1.022	0.974
12/31/2005	1.972	1.023	1.085	0.967	0.951	0.961	1.004	1.030	0.971	0.982	1.004
12/31/2006	1.541	1.157	0.932	0.979	1.033	1.121	1.018	1.031	1.025	1.008	1.009
12/31/2007	0.963	0.967	1.033	1.079	1.012	0.998	1.084	1.036	1.005	1.036	0.965
12/31/2008	1.016	1.239	1.006	0.929	1.022	1.065	1.030	1.003	0.974	1.036	0.989
12/31/2009	0.994	0.887	1.021	1.068	1.073	0.972	1.049	1.006	1.056	1.018	1.005
12/31/2010	1.454	1.010	0.921	0.977	1.016	1.007	0.974	1.021	1.097	0.955	0.999
12/31/2011	1.015	0.944	1.002	1.080	0.957	0.987	1.000	1.002	1.005	1.024	
12/31/2012	1.062	1.058	0.965	0.965	0.916	1.016	1.013	0.992	1.000		
12/31/2013	1.027	0.949	1.047	0.993	1.024	1.004	1.016	1.035			
12/31/2014	1.148	1.025	1.054	1.033	1.001	1.054	0.941				
12/31/2015	0.937	1.227	1.018	1.033	1.016	0.960					
12/31/2016	1.147	0.916	1.072	1.054	0.961						
12/31/2017	1.255	1.292	1.072	1.082							
12/31/2018	1.409	1.025	1.015								
12/31/2019	1.017	1.083									
12/31/2020	1.117										
3 Yr Mean	1.181	1.133	1.053	1.056	0.993	1.006	0.990	1.010	1.034	0.999	0.998
Best 3/5	1.173	1.112	1.048	1.040	0.993	1.002	0.996	1.010	1.020	1.026	0.998
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	0.988	0.982	0.996	1.001	0.999	1.000	0.995	1.000			
12/31/2003	1.013	0.973	0.999	0.999	1.000	1.000	1.000	<b>1.000</b>			
12/31/2004	1.046	0.996	1.000	1.007	1.006	0.999	<b>1.000</b>	<b>1.000</b>			
12/31/2005	1.016	1.006	0.984	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2006	0.996	0.976	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
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	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					0.993	1.002	0.996	1.010	1.020	1.026	0.998
12/31/2018				1.040	0.993	1.002	0.996	1.010	1.020	1.026	0.998
12/31/2019			1.048	1.040	0.993	1.002	0.996	1.010	1.020	1.026	0.998
12/31/2020		1.112	1.048	1.040	0.993	1.002	0.996	1.010	1.020	1.026	0.998
12/31/2021	1.173	1.112	1.048	1.040	0.993	1.002	0.996	1.010	1.020	1.026	0.998
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
12/31/2017	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.044
12/31/2018	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.086
12/31/2019	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.138
12/31/2020	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.266
12/31/2021	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.485

**Bold - Calculated Using Modified Bondy Method**

*Italics - Three year mean Excludes Modified Bondy ratios*

Products (Subline code 336)  
Full Coverage  
Multistate

Property Damage - Occurrence  
Incurred Accident Year ALAE Development

Allocated Expenses as of:												
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>	
12/31/2002	1,027,253	2,809,279	5,639,560	7,294,475	9,280,653	10,489,654	11,058,497	12,988,080	12,333,508	12,585,603	13,081,851	
12/31/2003	1,542,944	3,723,107	6,301,944	10,211,214	12,118,151	14,234,208	16,047,812	17,111,892	19,690,551	21,033,071	21,895,447	
12/31/2004	1,199,092	2,733,768	5,544,855	7,863,831	9,971,581	12,257,536	13,998,874	14,613,793	16,002,150	17,096,214	17,766,593	
12/31/2005	1,984,048	4,342,177	7,235,169	7,600,486	9,120,131	10,613,411	13,083,723	14,703,093	15,791,873	16,980,830	18,113,387	
12/31/2006	1,504,980	3,500,278	6,735,893	9,591,045	11,707,784	13,763,000	14,517,783	16,847,769	19,657,420	20,265,103	21,090,009	
12/31/2007	1,715,633	3,741,049	5,887,654	9,282,851	11,601,538	13,563,293	14,914,508	17,094,266	18,120,938	19,549,674	20,864,328	
12/31/2008	1,634,264	4,501,092	8,277,280	11,512,994	14,492,533	16,926,433	18,058,843	19,018,208	19,583,627	20,529,576	21,199,532	
12/31/2009	3,964,543	9,172,208	15,265,370	18,411,575	21,522,389	25,550,332	26,860,563	28,380,871	29,944,813	30,632,386	30,939,871	
12/31/2010	2,343,168	5,346,406	10,122,645	14,461,304	17,848,686	19,582,851	21,159,232	21,756,926	22,143,924	22,521,029	22,870,979	
12/31/2011	2,417,815	4,582,835	8,151,323	11,374,616	13,922,674	15,940,441	17,234,774	18,792,583	19,294,118	19,623,787	19,682,359	
12/31/2012	2,964,959	7,123,272	11,711,052	18,257,581	20,435,686	22,840,175	26,931,271	32,693,509	37,570,940	40,991,292		
12/31/2013	2,864,649	5,929,919	9,020,512	12,480,798	14,858,341	16,764,562	20,068,960	20,501,312	21,081,866			
12/31/2014	3,110,722	5,706,313	8,689,728	11,021,514	12,795,329	13,837,654	15,048,024	15,218,101				
12/31/2015	2,330,313	5,475,412	8,324,665	11,205,758	13,035,732	13,792,944	15,715,341					
12/31/2016	4,181,652	9,904,621	16,337,365	19,224,650	22,917,607	26,559,963						
12/31/2017	2,939,055	5,230,320	8,721,965	11,714,805	14,356,376							
12/31/2018	2,463,025	4,226,205	6,316,175	8,667,351								
12/31/2019	2,730,690	5,649,265	8,518,267									
12/31/2020	2,054,697	3,947,392										
12/31/2021	2,735,238											

  

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>	
12/31/2002	13,400,438	13,670,088	13,883,818	13,971,516	14,004,321	14,004,170	14,052,359	14,092,561	14,127,561	
12/31/2003	23,132,023	23,314,238	23,963,828	24,011,071	23,917,491	23,952,425	23,974,396	24,007,904		
12/31/2004	18,642,888	18,850,631	18,992,823	19,110,889	19,142,076	19,142,076	19,137,536			
12/31/2005	19,115,121	20,269,901	20,587,471	20,448,062	20,445,000	20,468,581				
12/31/2006	21,297,290	21,850,555	22,017,939	22,155,404	22,239,112					
12/31/2007	21,526,340	22,365,659	22,284,877	22,512,566						
12/31/2008	21,861,553	21,649,953	22,059,489							
12/31/2009	31,448,166	32,014,238								
12/31/2010	23,641,971									

## Products (Subline code 336)

## Full Coverage

## Multistate

## Property Damage - Occurrence

## Incurred Accident Year Incremental ALAE Development

A.Y.E.	Increments												
	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2002	1,782,026	2,830,281	1,654,915	1,986,178	1,209,001	568,843	1,929,583	-654,572	252,095	496,248	318,587	269,650	213,730
12/31/2003	2,180,163	2,578,837	3,909,270	1,906,937	2,116,057	1,813,604	1,064,080	2,578,659	1,342,520	862,376	1,236,576	182,215	649,590
12/31/2004	1,534,676	2,811,087	2,318,976	2,107,750	2,285,955	1,741,338	614,919	1,388,357	1,094,064	670,379	876,295	207,743	142,192
12/31/2005	2,358,129	2,892,992	365,317	1,519,645	1,493,280	2,470,312	1,619,370	1,088,780	1,188,957	1,132,557	1,001,734	1,154,780	317,570
12/31/2006	1,995,298	3,235,615	2,855,152	2,116,739	2,055,216	754,783	2,329,986	2,809,651	607,683	824,906	207,281	553,265	167,384
12/31/2007	2,025,416	2,146,605	3,395,197	2,318,687	1,961,755	1,351,215	2,179,758	501,535	1,428,736	1,314,654	662,012	839,319	-80,782
12/31/2008	2,866,828	3,776,188	3,235,714	2,979,539	2,433,900	1,132,410	959,365	565,419	945,949	669,956	662,021	-211,600	409,536
12/31/2009	5,207,665	6,093,162	3,146,205	3,110,814	4,027,943	1,310,231	1,520,308	501,535	687,573	307,485	508,295	566,072	
12/31/2010	3,003,238	4,776,239	4,338,659	3,387,382	1,734,165	1,576,381	597,694	386,998	377,105	349,950	770,992		
12/31/2011	2,165,020	3,568,488	3,223,293	2,548,058	2,017,767	1,294,333	1,557,809	501,535	329,669	58,572			
12/31/2012	4,158,313	4,587,780	6,546,529	2,178,105	2,404,489	4,091,096	5,762,238	4,877,431	3,420,352				
12/31/2013	3,065,270	3,090,593	3,460,286	2,377,543	1,906,221	3,304,398	432,352	580,554					
12/31/2014	2,595,591	2,983,415	2,331,786	1,773,815	1,042,325	1,210,370	170,077						
12/31/2015	3,145,099	2,849,253	2,881,093	1,829,974	757,212	1,922,397							
12/31/2016	5,722,969	6,432,744	2,887,285	3,692,957	3,642,356								
12/31/2017	2,291,265	3,491,645	2,992,840	2,641,571									
12/31/2018	1,763,180	2,089,970	2,351,176										
12/31/2019	2,918,575	2,869,002											
12/31/2020	1,892,695												

A.Y.E.	Incremental Percentages												
	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2002	0.0681	0.1081	0.0632	0.0759	0.0462	0.0217	0.0737	-0.0250	0.0096	0.0190	0.0122	0.0103	0.0082
12/31/2003	0.0765	0.0904	0.1371	0.0669	0.0742	0.0636	0.0373	0.0904	0.0471	0.0302	0.0434	0.0064	0.0228
12/31/2004	0.0703	0.1288	0.1062	0.0965	0.1047	0.0798	0.0282	0.0636	0.0501	0.0307	0.0401	0.0095	0.0065
12/31/2005	0.0993	0.1218	0.0154	0.0640	0.0629	0.1040	0.0682	0.0458	0.0500	0.0477	0.0422	0.0486	0.0134
12/31/2006	0.0678	0.1100	0.0971	0.0720	0.0699	0.0257	0.0792	0.0955	0.0207	0.0280	0.0070	0.0188	0.0057
12/31/2007	0.0607	0.0643	0.1017	0.0695	0.0588	0.0405	0.0653	0.0308	0.0428	0.0394	0.0198	0.0251	-0.0024
12/31/2008	0.0743	0.0979	0.0839	0.0772	0.0631	0.0293	0.0249	0.0147	0.0245	0.0174	0.0172	-0.0055	0.0106
12/31/2009	0.1300	0.1521	0.0786	0.0777	0.1006	0.0327	0.0380	0.0390	0.0172	0.0077	0.0127	0.0141	
12/31/2010	0.0819	0.1302	0.1183	0.0923	0.0473	0.0430	0.0163	0.0105	0.0103	0.0095	0.0210		
12/31/2011	0.0625	0.1030	0.0931	0.0736	0.0583	0.0374	0.0450	0.0145	0.0095	0.0017			
12/31/2012	0.1119	0.1234	0.1761	0.0586	0.0647	0.1101	0.1550	0.1312	0.0920				
12/31/2013	0.0970	0.0978	0.1094	0.0752	0.0603	0.1045	0.0137	0.0184					
12/31/2014	0.0779	0.0895	0.0700	0.0532	0.0313	0.0363	0.0051						
12/31/2015	0.1076	0.0975	0.0986	0.0626	0.0259	0.0658							
12/31/2016	0.1597	0.1796	0.0806	0.1031	0.1017								
12/31/2017	0.0565	0.0861	0.0738	0.0652									
12/31/2018	0.0574	0.0680	0.0766										
12/31/2019	0.0847	0.0833											
12/31/2020	0.0815												

Best 3/5	0.0745	0.0890	0.0770	0.0677	0.0521	0.0692	0.0250	0.0240	0.0173	0.0115	0.0166	0.0193	0.0076
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## Products (Subline code 336)

Full Coverage

Multistate

Property Damage - Occurrence  
Incurred Accident Year ALAE Development

## Link Ratios

<u>A.Y.E.</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/2002	1.006	1.002	1.000	1.003	1.003	1.002	<b>1.000</b>
12/31/2003	1.002	0.996	1.001	1.001	1.001	<b>1.000</b>	<b>1.000</b>
12/31/2004	1.006	1.002	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
12/31/2005	0.993	1.000	1.001	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
12/31/2006	1.006	1.004	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
12/31/2007	1.010						
Best 3/5	1.005	1.001	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
171 to Ultimate Factors :		1.006					

## Cumulative Incremental Factors

<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.551	0.476	0.387	0.310	0.243	0.191	0.121
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>125</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.096	0.072	0.055	0.044	0.027	0.008	0.000

<u>A.Y.E.</u>	<u>Reported ALAE as of 3/31/2022</u>	<u>\$500,000 Ultimate Indemnity</u>	<u>ALAE Factor</u>	<u>Additional ALAE</u>	<u>ALAE at 171 Months</u>	<u>171-Ultimate Factor</u>	<u>Ultimate ALAE</u>
12/31/2019	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**

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



## PRODUCTS TREND SUMMARY

(1) <u>EXPOSURE TREND</u>		<u>PRODUCTS</u>	
Average Annual Percent Change			
a)	7/1/2019 to 7/1/2024 AYE 12/31/2019	+ 4.2%	
b)	7/1/2020 to 7/1/2024 AYE 12/31/2020	+ 5.5%	
c)	7/1/2021 to 7/1/2024 AYE 12/31/2021	+ 5.3%	
(2) <u>OCCURRENCE SEVERITY</u>		<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
a)	Fitted		
	All Years	+ 0.7%	+ 1.2%
	Eight Years	- 1.5%	+ 2.7%
	Six Years	- 4.3%	- 0.7%
b)	Selected	+ 3.0%	+ 4.5%
(3) <u>FREQUENCY TREND</u>			
	Selected	- 1.5%	

NOTE: The BI deductible trend is equal to the bodily injury trend. The PD deductible trend is equal to the property damage trend.

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

(1)			(2)			(1)			(2)		
YEAR ENDING			PRODUCTS			YEAR ENDING			PRODUCTS		
<u>QUARTER *</u>			CLASS GROUP			<u>QUARTER *</u>			CLASS GROUP		
			SALES EXPOSURE						SALES EXPOSURE		
			<u>INDICES</u>						<u>INDICES</u>		
2011	1		0.969			2018	1		1.042		
	2		0.974				2		1.046		
	3		0.979				3		1.050		
	4		0.982				4		1.054		
2012	1		0.987			2019	1		1.058		
	2		0.990				2		1.061		
	3		0.995				3		1.063		
	4		1.000				4		1.065		
2013	1		1.004			2020	1		1.066		
	2		1.007				2		1.060		
	3		1.008				3		1.059		
	4		1.010				4		1.059		
2014	1		1.012			2021	1		1.063		
	2		1.016				2		1.079		
	3		1.019				3		1.098		
	4		1.022				4		1.122		
2015	1		1.023			2022	1		1.154		
	2		1.026				2		1.190		
	3		1.027				3P		1.223		
	4		1.029				4P		1.249		
2016	1		1.030			2023	1P		1.267		
	2		1.030				2P		1.276		
	3		1.029				3P		1.283		
	4		1.030				4P		1.289		
2017	1		1.032			2024	1P		1.295		
	2		1.034				2P		1.300		
	3		1.037				3P		1.305		
	4		1.040				4P		1.310		
CHANGE IN EXPOSURES						PRODUCTS					
7/1/2019 to 7/1/2024			(2024:4/2019:4)			1.230					
7/1/2020 to 7/1/2024			(2024:4/2020:4)			1.238					
7/1/2021 to 7/1/2024			(2024:4/2021:4)			1.168					
AVERAGE ANNUAL TREND FACTOR											
7/1/2019 to 7/1/2024			(5.0 YEARS)			1.042					
7/1/2020 to 7/1/2024			(4.0 YEARS)			1.055					
7/1/2021 to 7/1/2024			(3.0 YEARS)			1.053					

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

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

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2012	\$29,348,024	901	\$32,573	\$32,921		
12/31/2013	\$20,972,552	773	\$27,127	\$33,168		
12/31/2014	\$19,569,836	575	\$34,059	\$33,417	\$37,181	
12/31/2015	\$17,815,071	501	\$35,594	\$33,667	\$36,611	
12/31/2016	\$20,854,100	540	\$38,588	\$33,920	\$36,049	\$39,435
12/31/2017	\$18,775,368	509	\$36,907	\$34,174	\$35,495	\$37,750
12/31/2018	\$15,233,675	431	\$35,331	\$34,430	\$34,951	\$36,138
12/31/2019	\$19,937,945	471	\$42,373	\$34,689	\$34,414	\$34,594
12/31/2020	\$11,035,685	383	\$28,820	\$34,949	\$33,886	\$33,117
12/31/2021	\$12,862,416	405	\$31,798	\$35,211	\$33,366	\$31,702
Goodness of Fit Statistic, R-Squared:				0.029	0.104	0.350
Average Annual Severity Trend (10 yr)				+ 0.7%		
Average Annual Severity Trend ( 8 yr)				- 1.5%		
Average Annual Severity Trend ( 6 yr)				- 4.3%		
Selected Annual Severity Trend				+ 3.0%		

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

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

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

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2012	\$59,030,430	1,126	\$52,425	\$45,641		
12/31/2013	\$43,939,912	977	\$44,957	\$46,185		
12/31/2014	\$37,482,150	915	\$40,980	\$46,736	\$43,691	
12/31/2015	\$35,418,952	861	\$41,160	\$47,293	\$44,892	
12/31/2016	\$49,082,789	894	\$54,902	\$47,857	\$46,126	\$51,475
12/31/2017	\$45,806,483	860	\$53,278	\$48,428	\$47,394	\$51,130
12/31/2018	\$36,932,223	865	\$42,721	\$49,005	\$48,696	\$50,788
12/31/2019	\$42,962,590	842	\$51,046	\$49,589	\$50,034	\$50,448
12/31/2020	\$33,690,378	667	\$50,532	\$50,181	\$51,410	\$50,110
12/31/2021	\$34,662,113	664	\$52,179	\$50,779	\$52,823	\$49,775

Goodness of Fit Statistic, R-Squared:      0.099      0.295      0.020

Average Annual Severity Trend (10 yr)      + 1.2%

Average Annual Severity Trend ( 8 yr)      + 2.7%

Average Annual Severity Trend ( 6 yr)      - 0.7%

Selected Annual Severity Trend      + 4.5%

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

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

## PRODUCTS

FREQUENCY TREND  
MULTISTATE

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

Bodily Injury and Property Damage Combined

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

<sup>1</sup> Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

<sup>2</sup> 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

CLASS	AYE 2021	5 YEAR	5 YEAR	CRED.	ER	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-STATE	MULTI-STATE	WIDE %		
	ALCCL	ALCCL	RATIO				FACTOR	OCCUR	OCCUR	CHANGE	OCCUR	OCCUR
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
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
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
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
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

CLASS	5 YEAR						PRESENT	PROPOSED	STATE-	PRESENT STATEWIDE	PROPOSED STATEWIDE	
	AYE 2021	5 YEAR	MONO/MULTI	CRED.	ER	INDEX	MULTI-	MULTI-	WIDE			
	MONO/MULTI	MONO/MULTI	EXPERIENCE				STATE	STATE	%			
	ALCCL	ALCCL	RATIO	(4)	(5)	(6)	CHANGE FACTOR	OCCUR	OCCUR	CHANGE	OCCUR	OCCUR
	(1)	(2)	(3)				(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
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
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  
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## 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

CLASS	5 YEAR						PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED			
	AYE 2021	5 YEAR	MONO/MULTI	CRED.	FORMULA	INDEX	CHANGE	MULTI- STATE	MULTI- STATE			WIDE %	STATEWIDE	STATEWIDE
	MONO/MULTI	MONO/MULTI	EXPERIENCE											
	ALCCL	ALCCL	RATIO		ER		FACTOR	OCCUR	OCCUR	CHANGE	OCCUR	OCCUR		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
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  
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## 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

CLASS	AYE 2021	5 YEAR	5 YEAR	CRED.	FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED	
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-	MULTI-	WIDE		STATEWIDE	STATEWIDE
	ALCCL	ALCCL	RATIO					STATE	STATE	%		OCCUR	OCCUR
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
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  
 TAU SQUARE: 0.03

X-TILDE (MONOLINE): 0.95882  
 SIGMA SQUARED: 218049.291

PI-TILDE 0.0047984

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## LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS  
 CLASS GROUP : 05  
 NUMBER OF YEARS OF DATA USED: 5  
 CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.012 \* 0.854

CLASS	5 YEAR		MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT	PROPOSED	STATE-	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
	AYE 2021	5 YEAR						MULTI-	MULTI-	WIDE		
	MONO/MULTI ALCCL (1)	MONO/MULTI ALCCL (2)						STATE OCCUR (8)	STATE OCCUR (9)	% CHANGE (10)		
51380	1522	8822	0.00000	0.1509	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
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
59257	0	440	0.00000	0.1500	0.659	0.763	0.659	0.011	0.008	-27.3	0.011	0.008
59923	1299	5466	0.00000	0.1506	0.658	0.763	0.659	0.006	0.004	-33.3	0.006	0.004

X-TILDE: 0.970 X-TILDE (MONOLINE): 0.863 PI-TILDE: 0.0071632  
 TAU SQUARE: 0.03000 SIGMA SQUARED: 241544.847

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

CLASS	5 YEAR		MONO/MULTI EXPERIENCE	CRED. (4)	ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT	PROPOSED	STATE-	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
	AYE 2021	5 YEAR						MULTI-	MULTI-	WIDE		
	MONO/MULTI ALCCL (1)	MONO/MULTI ALCCL (2)						STATE OCCUR (8)	STATE OCCUR (9)	% CHANGE (10)		
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

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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

CLASS	AYE 2021		5 YEAR		MONO/MULTI		FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	EXPERIENCE											
	ALCCL	ALCCL	RATIO	CRED.	ER									
	(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  
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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

CLASS	5 YEAR		MONO/MULTI EXPERIENCE	CRED. (4)	ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT	PROPOSED	STATE-	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
	AYE 2021	5 YEAR						MULTI-	MULTI-	WIDE		
	MONO/MULTI ALCCL (1)	MONO/MULTI ALCCL (2)						STATE OCCUR (8)	STATE OCCUR (9)	% CHANGE (10)		
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  
TAU SQUARE: 0.03000

X-TILDE (MONOLINE): 0.864  
SIGMA SQUARED: 326430.920

PI-TILDE: 0.0016779

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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

CLASS	AYE 2021	5 YEAR	5 YEAR	CRED.	ER	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED	
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-	MULTI-	WIDE		STATEWIDE	STATEWIDE
	ALCCL	ALCCL	RATIO					STATE	STATE	%		OCCUR	OCCUR
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
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

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 E - SUBJECT TO CAPPING EXCEPTION

## LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP : 07

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 0.983 \* 0.854

CLASS	5 YEAR						PRESENT	PROPOSED	STATE-	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)	
	AYE 2021	5 YEAR	MONO/MULTI	FORMULA	CHANGE FACTOR (7)	MULTI-STATE	MULTI-STATE	WIDE				
	MONO/MULTI	MONO/MULTI	EXPERIENCE			STATE OCCUR (8)	STATE OCCUR (9)	% CHANGE (10)				
	ALCCL (1)	ALCCL (2)	RATIO (3)	CRED. (4)	ER (5)	INDEX (6)						
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	0.030	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
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

L

X-TILDE: 0.750  
TAU SQUARE: 0.03000

X-TILDE (MONOLINE): 0.735  
SIGMA SQUARED: 162138.754

PI-TILDE: 0.0059713

L - CAPPED DOWN  
U - CAPPED UP  
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MULTISTATE  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
CALCULATION OF AGGREGATE LOSS COSTS  
AT CURRENT LEVEL  
COMBINED SINGLE LIMIT

		\$100,000						TRENDED \$100,000
TYPE OF	ACCIDENT	BASIC LIMIT		EXPOSURE				BASIC LIMIT
<u>POLICY</u>	<u>YEAR</u>	AGGREGATE LOSS COSTS		DEVELOPMENT		EXPOSURE	AVERAGE	AGGREGATE LOSS COSTS
	<u>ENDING</u>	<u>AT CURRENT LEVEL</u>	X	<u>FACTOR +</u>	X	<u>TREND #</u>	X	<u>IPMF *</u>
								=
		<u>AT CURRENT LEVEL</u>						<u>AT CURRENT LEVEL</u>
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	\$100,000					\$100,000				
			BASIC LIMIT	BASIC LIMIT	UNALLOCATED	BASIC LIMIT							
			LOSSES	INDEMNITY	LOSS	DEVELOPED &							
			AND ALAE *	X	FACTOR #	X	ADJUSTMENT	X	SEVERITY	X	FREQUENCY	=	TRENDED LOSSES
							FACTOR		TREND		TREND		AND ALAE
BI	B/L INDEMNITY	12/31/2018	\$25,665,221		0.989		1.075		1.571		1.000		\$42,868,614
		12/31/2019	\$26,007,149		1.091		1.075		1.462		1.000		\$44,603,098
		12/31/2020	\$16,575,626		1.528		1.075		1.360		1.000		\$37,032,121
		12/31/2021	\$13,460,079		2.565		1.075		1.265		1.000		\$46,952,326
BI	ALAE	12/31/2018	\$21,724,837				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	\$100,000	UNALLOCATED	SEVERITY	FREQUENCY	TREND	TREND	=	TREND	TREND
			BASIC LIMIT LOSSES AND ALAE *	BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR #								
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.

## Illinois

Local Products / Completed Operations

Subline Code 336

Combined Single Limit

## Implicit Package Modification Factors (A) by Type of Policy

<u>Type of Policy (B)</u>	<u>Description</u>	<u>Implicit Package Modification Factors</u>
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	0.868
35	Not Applicable	--
36	Service Policy	1.149
37	Industrial / Processing Policy	0.703
38	Contractors Policy	0.975

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

## ILLINOIS

## LOCAL PRODUCTS/COMPLETED OPERATIONS

FULL & DEDUCTIBLE COMBINED  
TOTAL LIMITS PREMIUM

## CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant (Ki)
15 to 27 Months	1.020	1.008	0.9662	1.008	2,600,000
27 to 39 Months	1.000	1.000	0.7285	1.000	29,000,000
Accident Year Ending	Exposure Development From 27:15	39:27	ULT:39		Factor
12/31/2019			1.000		1.000
12/31/2020		1.000	1.000		1.000
12/31/2021	1.008	1.000	1.000		1.008

(a) See Section C - Multistate Premium Development.

(b) See Section C - Statewide Premium Development.

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

ILLINOIS  
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	21,084,606	21,656,705	21,666,277	21,666,529	21,666,762	21,666,476	21,666,476	21,665,772
12/31/2015	23,325,779	23,620,954	23,626,975	23,624,767	23,624,882	23,624,882	23,625,590	
12/31/2016	24,857,632	25,338,459	25,355,007	25,354,590	25,355,205	25,355,235		
12/31/2017	26,183,165	26,557,198	26,546,916	26,551,218	26,553,211			
12/31/2018	26,091,125	26,130,454	26,111,585	26,112,690				
12/31/2019	24,950,784	25,136,483	25,088,859					
12/31/2020	23,323,206	23,188,538						
12/31/2021	22,786,724							

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	1.013	1.000	1.000	1.000	1.000	1.000	
12/31/2016	1.019	1.001	1.000	1.000	1.000		
12/31/2017	1.014	1.000	1.000	1.000			
12/31/2018	1.002	0.999	1.000				
12/31/2019	1.007	0.998					
12/31/2020	0.994						

Average Best 3 of 5  
27:15      39:27  
 1.008      1.000

MULTISTATE  
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2014	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

## ILLINOIS

## Completed Operations

Bodily Injury  
Full Coverage  
Incurred Losses Excluding ALAE

## Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (K <sub>i</sub> )
15 to 27 Months	2.010	2.322	0.5808	2.191	470,000
27 to 39 Months	1.491	1.892	0.6864	1.766	510,000
39 to 51 Months	1.127	1.089	0.7678	1.098	550,000
51 to 63 Months	1.008	1.092	0.7620	1.072	600,000
63 to 75 Months	0.996	0.950	0.7862	0.960	650,000
75 to 87 Months	1.004	0.975	0.7487	0.982	700,000
87 to 99 Months	0.991	1.000	0.6924	0.997	760,000
99 to 111 Months	0.995	0.973	0.6871	0.980	820,000
111 to 123 Months	0.994	1.000	0.6938	0.998	890,000
123 to 135 Months	0.999	1.000	0.6295	1.000	970,000
135 to 147 Months	1.001	1.000	0.5949	1.000	1,100,000
147 to 159 Months	0.997	1.000	0.5638	0.999	1,100,000
159 to 171 Months	0.998	1.000	0.5464	0.999	1,300,000
171 to 183 Months	1.001	1.000	0.5247	1.000	1,300,000
183 to 195 Months	1.000	1.000	0.4791	1.000	1,500,000
195 to 207 Months	1.000	1.000	0.4355	1.000	1,600,000
207 to 219 Months	1.000	1.000	0.4285	1.000	1,800,000
219 to 231 Months	1.000	1.000	0.3578	1.000	1,900,000
231 to 243 Months	1.000	1.000	0.2179	1.000	2,100,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2019			1.098	1.072	0.960	0.982	0.997	0.980	0.998	1.000	1.000
12/31/2020		1.766	1.098	1.072	0.960	0.982	0.997	0.980	0.998	1.000	1.000
12/31/2021	2.191	1.766	1.098	1.072	0.960	0.982	0.997	0.980	0.998	1.000	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2019	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.080
12/31/2020	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.908
12/31/2021	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		4.181

(A) See Exhibit C19 - Multistate Loss Development.

(B) See Exhibit C19 - Statewide Loss Development.

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

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

## ILLINOIS

Completed Operations  
 Bodily Injury  
 Full Coverage  
 ALAE

## Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.0549
27 to 39 Months	0.1102
39 to 51 Months	0.1081
51 to 63 Months	0.0692
63 to 75 Months	0.0410
75 to 87 Months	0.0278
87 to 99 Months	0.0043
99 to 111 Months	0.0023
111 to 123 Months	0.0096
123 to 135 Months	0.0011
135 to 147 Months	0.0026
147 to 159 Months	0.0011
159 to 171 Months	0.0014
171 to Ultimate	A multistate ratio of 1.008 has been used.

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.434	0.379	0.269	0.160	0.091	0.050	0.022
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.018	0.016	0.006	0.005	0.003	0.001	0.000

<u>Full coverage</u>	Reported	\$500,000					
	ALAE as of	Ultimate	ALAE	Additional	ALAE at	171-Ultimate	Ultimate
<u>A.Y.E</u>	<u>3/31/2022</u>	<u>Indemnity</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>
12/31/2019	316,793	1,963,533	0.269	527,209	844,002	1.008	850,754
12/31/2020	157,892	2,000,706	0.379	757,667	915,559	1.008	922,884
12/31/2021	1,637	1,641,981	0.434	711,963	713,600	1.008	719,309

(A) See Exhibit C19 - Multistate Loss Development.

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



## ILLINOIS

## Completed Operations

Property Damage  
Full Coverage  
Incurred Losses Excluding ALAE

## Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.247	1.187	0.7306	1.203	910,000
27 to 39 Months	1.113	1.053	0.7287	1.069	990,000
39 to 51 Months	1.087	0.937	0.7035	0.981	1,100,000
51 to 63 Months	1.041	0.968	0.6512	0.993	1,200,000
63 to 75 Months	1.047	0.964	0.6862	0.990	1,300,000
75 to 87 Months	1.042	1.001	0.6607	1.015	1,400,000
87 to 99 Months	1.025	1.001	0.6746	1.009	1,500,000
99 to 111 Months	1.026	1.006	0.6490	1.013	1,600,000
111 to 123 Months	1.010	0.997	0.6768	1.001	1,700,000
123 to 135 Months	1.004	1.001	0.7127	1.002	1,800,000
135 to 147 Months	1.003	0.999	0.7184	1.000	2,000,000
147 to 159 Months	1.003	0.998	0.7307	0.999	2,100,000
159 to 171 Months	1.005	1.000	0.6932	1.002	2,300,000
171 to 183 Months	1.004	1.000	0.6218	1.002	2,500,000
183 to 195 Months	1.005	1.000	0.5760	1.002	2,700,000
195 to 207 Months	1.001	1.001	0.5593	1.001	2,900,000
207 to 219 Months	1.000	1.000	0.5534	1.000	3,100,000
219 to 231 Months	1.000	1.000	0.4299	1.000	3,300,000
231 to 243 Months	1.000	1.000	0.2259	1.000	3,500,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2019			0.981	0.993	0.990	1.015	1.009	1.013	1.001	1.002	1.000
12/31/2020		1.069	0.981	0.993	0.990	1.015	1.009	1.013	1.001	1.002	1.000
12/31/2021	1.203	1.069	0.981	0.993	0.990	1.015	1.009	1.013	1.001	1.002	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2019	0.999	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000		1.010
12/31/2020	0.999	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000		1.080
12/31/2021	0.999	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000		1.299

(A) See Exhibit C19 - Multistate Loss Development.

(B) See Exhibit C19 - Statewide Loss Development.

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

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

## ILLINOIS

Completed Operations  
Property Damage  
Full Coverage  
ALAE

## Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.0619
27 to 39 Months	0.0793
39 to 51 Months	0.0741
51 to 63 Months	0.0599
63 to 75 Months	0.0460
75 to 87 Months	0.0300
87 to 99 Months	0.0250
99 to 111 Months	0.0248
111 to 123 Months	0.0221
123 to 135 Months	0.0170
135 to 147 Months	0.0169
147 to 159 Months	0.0136
159 to 171 Months	0.0060
171 to Ultimate	A multistate ratio of 1.029 has been used.

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.477	0.415	0.335	0.261	0.201	0.155	0.125
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.100	0.076	0.054	0.037	0.020	0.006	0.000

<u>Full coverage</u>	Reported	\$500,000					
	ALAE as of	Ultimate	ALAE	Additional	ALAE at	171-Ultimate	Ultimate
<u>A.Y.E</u>	<u>3/31/2022</u>	<u>Indemnity</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>
12/31/2019	272,874	1,010,571	0.335	338,946	611,820	1.029	629,562
12/31/2020	249,035	2,530,520	0.415	1,049,407	1,298,442	1.029	1,336,096
12/31/2021	191,437	2,559,898	0.477	1,220,047	1,411,484	1.029	1,452,417

(A) See Exhibit C19 - Multistate Loss Development.

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

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

\$100,000 Basic Limit Losses as of :											
A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	94,500	334,229	718,327	768,039	661,430	587,679	585,179	585,179	585,179	585,179	585,179
12/31/2003	259,750	304,269	656,037	603,537	486,037	473,537	478,537	473,537	473,537	473,537	473,537
12/31/2004	122,085	107,167	223,521	134,871	109,067	199,859	223,861	216,548	216,067	216,067	251,067
12/31/2005	179,820	394,571	482,125	561,082	516,554	469,980	469,880	494,880	494,880	469,880	469,880
12/31/2006	307,154	583,153	625,229	607,831	668,154	628,154	613,154	623,904	618,904	618,904	618,904
12/31/2007	32,608	139,810	359,411	384,911	591,411	421,512	321,512	346,512	346,512	346,512	346,512
12/31/2008	276,259	369,331	450,932	539,832	541,832	506,832	531,632	525,832	600,832	600,832	600,832
12/31/2009	108,326	247,784	373,250	433,801	311,801	592,671	514,276	474,276	474,276	474,276	474,276
12/31/2010	344,908	468,869	556,686	522,751	653,151	588,125	588,125	588,125	540,225	540,225	540,225
12/31/2011	119,635	413,512	725,093	893,252	764,275	644,275	633,275	633,250	633,250	633,250	633,350
12/31/2012	156,232	448,519	885,439	907,638	795,576	863,076	823,076	843,076	843,076	793,676	
12/31/2013	68,365	121,500	236,523	303,265	396,765	338,924	323,924	323,924	224,924		
12/31/2014	371,416	383,991	429,947	655,363	643,955	571,959	563,456	413,557			
12/31/2015	66,073	394,176	872,394	934,028	1,145,933	1,174,986	1,162,030				
12/31/2016	45,250	318,056	675,623	656,501	600,760	563,307					
12/31/2017	55,800	75,728	500,122	330,029	352,010						
12/31/2018	233,050	480,758	643,309	787,889							
12/31/2019	199,814	559,814	609,597								
12/31/2020	218,358	458,643									
12/31/2021	121,573										

  

A.Y.E.	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	585,179	585,179	585,179	585,179	585,179	585,179	585,179	585,179	585,179
12/31/2003	473,537	473,537	473,537	473,537	473,537	473,537	473,537	473,537	
12/31/2004	291,067	291,067	291,067	291,067	291,067	291,067	291,067		
12/31/2005	469,880	469,880	469,880	469,880	469,880	469,880			
12/31/2006	618,904	618,904	618,904	618,904	618,904				
12/31/2007	346,512	346,512	346,512	346,512					
12/31/2008	600,832	600,832	600,832						
12/31/2009	474,276	474,276							
12/31/2010	575,225								

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

	Link Ratios										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	3.537	2.149	1.069	0.861	0.888	0.996	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.171	2.156	0.920	0.805	0.974	1.011	0.990	1.000	1.000	1.000	1.000
12/31/2004	0.878	2.086	0.603	0.809	1.832	1.120	0.967	0.998	1.000	1.162	1.159
12/31/2005	2.194	1.222	1.164	0.921	0.910	1.000	1.053	1.000	0.949	1.000	1.000
12/31/2006	1.899	1.072	0.972	1.099	0.940	0.976	1.018	0.992	1.000	1.000	1.000
12/31/2007	4.288	2.571	1.071	1.536	0.713	0.763	1.078	1.000	1.000	1.000	1.000
12/31/2008	1.337	1.221	1.197	1.004	0.935	1.049	0.989	1.143	1.000	1.000	1.000
12/31/2009	2.287	1.506	1.162	0.719	1.901	0.868	0.922	1.000	1.000	1.000	1.000
12/31/2010	1.359	1.187	0.939	1.249	0.900	1.000	1.000	0.919	1.000	1.000	1.065
12/31/2011	3.456	1.753	1.232	0.856	0.843	0.983	1.000	1.000	1.000	1.000	
12/31/2012	2.871	1.974	1.025	0.877	1.085	0.954	1.024	1.000	0.941		
12/31/2013	1.777	1.947	1.282	1.308	0.854	0.956	1.000	0.694			
12/31/2014	1.034	1.120	1.524	0.983	0.888	0.985	0.734				
12/31/2015	5.966	2.213	1.071	1.227	1.025	0.989					
12/31/2016	7.029	2.124	0.972	0.915	0.938						
12/31/2017	1.357	6.604	0.660	1.067							
12/31/2018	2.063	1.338	1.225								
12/31/2019	2.802	1.089									
12/31/2020	2.100										

3 Yr Mean	2.322	3.010	0.952	1.070	0.950	0.977	0.919	0.898	0.980	1.000	1.022
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Best 3/5	2.322	1.892	1.089	1.092	0.950	0.975	1.000	0.973	1.000	1.000	1.000
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<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	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	<b>1.000</b>	<b>1.000</b>			
12/31/2005	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2006	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
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			
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Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
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	Development From										
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					0.950	0.975	1.000	0.973	1.000	1.000	1.000
12/31/2018				1.092	0.950	0.975	1.000	0.973	1.000	1.000	1.000
12/31/2019			1.089	1.092	0.950	0.975	1.000	0.973	1.000	1.000	1.000
12/31/2020		1.892	1.089	1.092	0.950	0.975	1.000	0.973	1.000	1.000	1.000
12/31/2021	2.322	1.892	1.089	1.092	0.950	0.975	1.000	0.973	1.000	1.000	1.000

<u>A.Y.E.</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>	
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		0.901
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		0.984
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.072
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		2.028
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		4.708

**Bold - Calculated Using Modified Bondy Method**

*Italics - Three year mean Excludes Modified Bondy ratios*

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

Allocated Expenses as of:											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	2,067	41,226	182,136	503,467	827,007	925,938	915,612	918,568	918,568	918,568	918,568
12/31/2003	92,593	181,532	365,652	1,127,901	742,634	741,891	772,467	772,766	772,766	772,766	772,766
12/31/2004	217	13,189	57,453	96,328	142,893	142,606	156,859	178,036	224,247	228,300	252,434
12/31/2005	10,203	64,746	110,982	158,523	203,698	210,501	211,593	222,123	239,490	241,509	241,509
12/31/2006	76,438	245,724	320,267	372,906	493,063	551,916	569,462	591,741	623,751	641,058	652,391
12/31/2007	6	43,053	164,231	239,782	408,707	535,833	568,102	667,179	687,085	726,111	735,830
12/31/2008	9,556	96,112	207,237	321,517	500,414	756,926	909,876	925,504	940,745	1,041,138	1,041,138
12/31/2009	6,827	72,245	205,608	277,284	366,902	487,713	535,221	554,386	578,999	583,673	593,559
12/31/2010	26,144	102,297	214,504	468,842	733,145	880,494	974,564	1,012,185	1,016,309	1,016,309	1,016,309
12/31/2011	15,874	110,728	420,034	838,516	1,118,824	1,146,734	1,154,739	1,152,922	1,152,922	1,152,922	1,152,922
12/31/2012	8,151	126,709	373,786	758,926	918,525	1,202,470	1,214,959	1,215,685	1,215,685	1,180,291	
12/31/2013	114,361	113,199	195,884	257,204	365,421	432,507	452,757	477,757	439,838		
12/31/2014	38,926	115,146	237,414	386,170	450,969	518,913	597,236	556,202			
12/31/2015	10,001	29,165	327,501	514,280	670,877	825,628	894,223				
12/31/2016	37,840	136,128	221,621	408,527	481,267	504,696					
12/31/2017	501	39,216	141,416	255,587	312,513						
12/31/2018	11,787	189,482	391,796	577,680							
12/31/2019	23,207	77,123	259,274								
12/31/2020	52,857	157,392									
12/31/2021	1,637										

  

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	918,568	918,568	918,568	918,568	918,568	918,568	918,568	918,568	918,568
12/31/2003	772,766	772,766	772,766	772,766	772,766	772,766	772,766	772,766	
12/31/2004	272,740	298,568	312,316	344,807	344,807	348,367	348,367		
12/31/2005	241,509	241,509	241,509	241,509	241,509	241,509			
12/31/2006	670,969	677,464	677,464	677,464	677,464				
12/31/2007	735,830	735,830	735,830	735,830					
12/31/2008	1,041,138	1,041,138	1,041,138						
12/31/2009	612,692	612,692							
12/31/2010	1,025,929								

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

\$100,000 Basic Limit Losses as of :											
A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	859,779	882,600	1,005,658	965,525	964,889	954,857	922,598	1,001,299	1,050,800	1,044,521	1,026,522
12/31/2003	1,357,995	1,247,174	1,562,238	1,480,293	1,415,295	1,509,773	1,476,481	1,477,460	1,499,496	1,464,060	1,463,688
12/31/2004	796,731	853,802	1,170,997	1,159,066	1,252,267	1,275,281	1,200,413	1,263,776	1,222,756	1,335,662	1,302,090
12/31/2005	824,080	844,053	911,995	947,342	977,193	983,023	917,631	901,551	904,878	862,510	872,768
12/31/2006	925,268	1,183,317	1,707,167	1,471,369	1,698,673	1,541,284	1,468,512	1,492,579	1,465,397	1,447,795	1,545,529
12/31/2007	1,391,418	1,371,153	1,713,649	1,754,303	1,661,714	1,647,493	1,716,376	1,684,489	1,781,562	1,725,074	1,878,596
12/31/2008	1,353,580	1,644,942	1,904,977	2,051,208	1,864,338	1,727,341	1,764,383	1,877,791	1,832,870	1,880,370	1,880,370
12/31/2009	1,582,912	1,874,809	2,106,910	2,124,223	2,105,705	1,835,148	1,921,333	1,936,915	1,956,915	1,956,915	1,956,915
12/31/2010	898,842	1,082,680	1,413,696	1,205,213	1,302,721	1,221,260	1,288,486	1,295,724	1,301,161	1,301,069	1,265,375
12/31/2011	887,169	948,978	1,272,907	1,049,617	1,037,044	1,218,512	1,214,836	1,211,828	1,217,828	1,207,828	1,210,328
12/31/2012	776,441	1,039,397	1,023,716	898,972	1,062,508	995,938	1,024,508	1,024,508	1,040,699	1,024,508	
12/31/2013	859,137	765,742	761,103	808,755	750,790	745,365	742,268	722,581	722,581		
12/31/2014	1,443,747	1,428,194	1,741,366	1,487,560	1,428,770	1,383,634	1,343,632	1,348,921			
12/31/2015	463,556	593,431	714,820	607,320	617,323	597,323	603,573				
12/31/2016	638,310	751,811	781,690	915,413	796,669	761,130					
12/31/2017	665,906	656,369	804,387	717,996	738,579						
12/31/2018	1,023,843	1,119,442	1,024,177	1,090,075							
12/31/2019	683,401	883,247	803,196								
12/31/2020	760,344	981,526									
12/31/2021	1,105,065										

  

A.Y.E.	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	1,104,962	1,026,521	1,026,522	1,018,188	1,018,188	1,021,518	1,021,518	1,021,518	1,021,518
12/31/2003	1,425,014	1,475,014	1,466,681	1,466,681	1,466,681	1,466,681	1,466,681	1,466,681	
12/31/2004	1,365,026	1,365,232	1,365,232	1,341,025	1,341,025	1,352,525	1,352,525		
12/31/2005	877,510	872,510	872,510	872,510	872,510	872,510			
12/31/2006	1,539,732	1,454,112	1,454,112	1,454,117	1,464,112				
12/31/2007	1,861,596	1,861,596	1,783,096	1,783,096					
12/31/2008	1,880,370	1,880,370	1,880,370						
12/31/2009	1,956,915	1,956,915							
12/31/2010	1,265,375								

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

	Link Ratios										
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.027	1.139	0.960	0.999	0.990	0.966	1.085	1.049	0.994	0.983	1.076
12/31/2003	0.918	1.253	0.948	0.956	1.067	0.978	1.001	1.015	0.976	1.000	0.974
12/31/2004	1.072	1.372	0.990	1.080	1.018	0.941	1.053	0.968	1.092	0.975	1.048
12/31/2005	1.024	1.080	1.039	1.032	1.006	0.933	0.982	1.004	0.953	1.012	1.005
12/31/2006	1.279	1.443	0.862	1.154	0.907	0.953	1.016	0.982	0.988	1.068	0.996
12/31/2007	0.985	1.250	1.024	0.947	0.991	1.042	0.981	1.058	0.968	1.089	0.991
12/31/2008	1.215	1.158	1.077	0.909	0.927	1.021	1.064	0.976	1.026	1.000	1.000
12/31/2009	1.184	1.124	1.008	0.991	0.872	1.047	1.008	1.010	1.000	1.000	1.000
12/31/2010	1.205	1.306	0.853	1.081	0.937	1.055	1.006	1.004	1.000	0.973	1.000
12/31/2011	1.070	1.341	0.825	0.988	1.175	0.997	0.998	1.005	0.992	1.002	
12/31/2012	1.339	0.985	0.878	1.182	0.937	1.029	1.000	1.016	0.984		
12/31/2013	0.891	0.994	1.063	0.928	0.993	0.996	0.973	1.000			
12/31/2014	0.989	1.219	0.854	0.960	0.968	0.971	1.004				
12/31/2015	1.280	1.205	0.850	1.016	0.968	1.010					
12/31/2016	1.178	1.040	1.171	0.870	0.955						
12/31/2017	0.986	1.226	0.893	1.029							
12/31/2018	1.093	0.915	1.064								
12/31/2019	1.292	0.909									
12/31/2020	1.291										
3 Yr Mean	1.225	1.017	1.043	0.972	0.964	0.992	0.992	1.007	0.992	0.992	1.000
Best 3/5	1.187	1.053	0.937	0.968	0.964	1.001	1.001	1.006	0.997	1.001	0.999
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	0.929	1.000	0.992	1.000	1.003	1.000	1.000	1.000			
12/31/2003	1.035	0.994	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>			
12/31/2004	1.000	1.000	0.982	1.000	1.009	1.000	<b>1.000</b>	<b>1.000</b>			
12/31/2005	0.994	1.000	1.000	1.000	1.000	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2006	0.944	1.000	1.000	1.007	<b>1.000</b>	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2007	1.000	0.958	1.000								
12/31/2008	1.000	1.000									
12/31/2009	1.000										
3 Yr Mean	1.000	0.986	1.000	1.002	1.003	1.000	1.000	1.000			
Best 3/5	0.998	1.000	1.000	1.000	1.001	1.000	1.000	1.000			
	Development From										
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					0.964	1.001	1.001	1.006	0.997	1.001	0.999
12/31/2018				0.968	0.964	1.001	1.001	1.006	0.997	1.001	0.999
12/31/2019			0.937	0.968	0.964	1.001	1.001	1.006	0.997	1.001	0.999
12/31/2020		1.053	0.937	0.968	0.964	1.001	1.001	1.006	0.997	1.001	0.999
12/31/2021	1.187	1.053	0.937	0.968	0.964	1.001	1.001	1.006	0.997	1.001	0.999
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>		<u>FACTORS</u>
12/31/2017	0.998	1.000	1.000	1.000	1.001	1.000	1.000	1.000	<b>1.000</b>		0.968
12/31/2018	0.998	1.000	1.000	1.000	1.001	1.000	1.000	1.000	<b>1.000</b>		0.937
12/31/2019	0.998	1.000	1.000	1.000	1.001	1.000	1.000	1.000	<b>1.000</b>		0.878
12/31/2020	0.998	1.000	1.000	1.000	1.001	1.000	1.000	1.000	<b>1.000</b>		0.924
12/31/2021	0.998	1.000	1.000	1.000	1.001	1.000	1.000	1.000	<b>1.000</b>		1.097

**Bold - Calculated Using Modified Bondy Method**

*Italics - Three year mean Excludes Modified Bondy ratios*

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

Allocated Expenses as of:											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	24,973	124,375	299,705	451,263	461,234	468,811	524,717	552,435	609,885	627,535	694,398
12/31/2003	101,190	145,391	351,021	801,641	1,119,733	1,324,408	1,355,324	1,400,258	1,494,674	1,629,333	1,583,381
12/31/2004	27,811	104,109	273,701	443,248	668,020	789,965	931,996	974,047	1,023,326	1,077,818	1,183,281
12/31/2005	45,037	141,114	366,631	493,095	521,528	562,076	589,824	604,161	607,676	607,676	607,676
12/31/2006	58,766	139,299	470,491	532,822	903,684	996,749	1,074,910	1,077,957	1,111,573	1,196,908	1,229,787
12/31/2007	164,655	182,540	325,966	520,709	669,836	858,686	953,850	967,058	972,531	986,134	1,009,907
12/31/2008	102,637	172,195	311,392	515,983	707,549	758,205	815,232	1,098,822	1,289,527	1,476,391	1,473,346
12/31/2009	284,780	463,353	635,604	838,074	997,567	1,044,926	1,128,133	1,218,299	1,222,413	1,222,413	1,222,413
12/31/2010	64,408	93,018	195,263	317,418	408,864	458,489	502,176	548,718	551,298	551,298	567,918
12/31/2011	131,954	246,069	331,937	320,103	359,702	496,677	496,099	504,663	514,086	514,086	517,947
12/31/2012	35,946	78,030	217,566	284,885	433,883	506,092	511,048	511,872	522,707	521,088	
12/31/2013	85,710	167,330	202,254	266,384	365,872	368,500	396,493	403,584	403,584		
12/31/2014	171,406	372,248	507,083	666,239	720,926	710,823	735,108				
12/31/2015	69,085	112,807	292,615	326,167	335,521	338,969	350,343				
12/31/2016	70,751	162,825	312,340	500,192	453,723	489,334					
12/31/2017	39,878	54,785	175,450	544,002	567,910						
12/31/2018	99,871	126,864	272,948	327,746							
12/31/2019	121,981	240,334	219,700								
12/31/2020	44,036	117,006									
12/31/2021	151,270										

  

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	700,637	707,773	712,007	737,060	737,061	737,061	737,061	737,061	737,061
12/31/2003	1,592,267	1,708,291	1,578,654	1,578,654	1,578,654	1,578,654	1,578,654	1,578,654	
12/31/2004	1,235,879	1,277,681	1,312,779	1,336,294	1,355,770	1,377,771	1,407,495		
12/31/2005	608,658	609,994	613,207	613,207	613,956	614,167			
12/31/2006	1,241,961	1,264,090	1,272,149	1,272,149	1,276,613				
12/31/2007	1,025,641	1,032,882	1,032,954	1,032,954					
12/31/2008	1,480,407	1,444,228	1,444,228						
12/31/2009	1,222,413	1,222,413							
12/31/2010	568,489								



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

\$100,000 Basic Limit Losses as of :

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

  

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	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	<b>1.000</b>			
12/31/2004	1.017	0.995	1.001	1.002	0.998	1.000	<b>1.000</b>	<b>1.000</b>			
12/31/2005	0.996	0.995	0.999	0.999	1.002	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2006	0.999	1.000	1.002	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
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	<b>1.000</b>	0.976	
12/31/2018	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	0.984	
12/31/2019	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	1.109	
12/31/2020	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	1.653	
12/31/2021	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	3.323	

**Bold - Calculated Using Modified Bondy Method**

*Italics - Three year mean Excludes Modified Bondy ratios*

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

\$100,000 Basic Limit Losses as of :												
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>	
12/31/2002	230,354	646,851	1,121,880	1,161,679	1,371,028	1,358,582	1,669,785	1,719,785	1,543,703	1,465,428	1,394,929	
12/31/2003	319,688	867,685	1,374,084	1,263,628	1,219,547	1,322,289	1,324,395	1,348,895	1,328,895	1,328,895	1,352,495	
12/31/2004	284,812	636,773	1,044,764	1,067,600	1,106,950	1,026,146	861,035	872,832	906,232	884,332	837,232	
12/31/2005	665,915	1,017,993	968,996	915,985	1,102,338	946,460	1,048,014	1,050,014	1,013,114	1,152,023	1,097,448	
12/31/2006	817,591	1,004,431	1,254,396	1,371,221	1,366,873	1,198,455	1,173,454	1,394,054	1,533,505	1,479,003	1,380,004	
12/31/2007	243,668	791,360	805,694	941,923	1,035,174	1,148,374	1,088,016	1,080,841	1,056,537	1,056,038	1,104,088	
12/31/2008	265,445	613,754	655,194	751,041	790,573	969,521	1,005,477	1,143,224	1,156,271	1,093,813	1,092,813	
12/31/2009	469,799	950,400	1,074,192	1,306,251	1,199,740	1,349,076	1,290,109	1,239,244	1,180,243	1,295,243	1,279,992	
12/31/2010	605,422	724,803	1,278,524	1,684,083	1,425,178	1,358,704	1,283,414	1,329,915	1,424,986	1,424,976	1,424,876	
12/31/2011	269,705	719,252	1,177,704	1,637,063	1,670,108	1,554,490	1,554,490	1,553,490	1,553,490	1,553,490	1,553,490	
12/31/2012	423,960	1,174,347	1,333,916	1,555,270	1,540,100	1,585,953	1,583,453	1,603,451	1,603,453	1,603,453		
12/31/2013	1,783,848	2,572,513	2,789,315	2,855,332	2,945,011	3,095,510	3,209,510	3,178,377	3,183,376			
12/31/2014	1,979,461	2,556,649	2,887,796	3,191,055	3,275,374	3,228,274	3,173,274	3,268,275				
12/31/2015	1,029,370	1,597,033	1,930,002	2,492,813	2,400,117	2,302,578	2,169,520					
12/31/2016	1,249,129	2,375,257	3,021,685	3,092,415	3,645,969	3,468,516						
12/31/2017	586,754	1,969,511	2,537,213	3,000,270	3,071,997							
12/31/2018	950,779	2,019,140	2,133,443	2,649,332								
12/31/2019	1,173,036	1,997,115	2,921,415									
12/31/2020	716,366	1,795,482										
12/31/2021	1,192,355											

  

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	1,354,028	1,358,930	1,357,862	1,357,861	1,357,861	1,457,860	1,457,860	1,457,860	1,457,860
12/31/2003	1,350,395	1,327,895	1,327,396	1,327,396	1,427,395	1,427,395	1,427,395	1,427,395	
12/31/2004	836,133	836,034	836,033	936,032	936,032	936,032	936,032		
12/31/2005	1,137,449	1,137,448	1,197,697	1,197,447	1,197,447	1,197,447			
12/31/2006	1,338,754	1,438,751	1,438,751	1,438,751	1,438,751				
12/31/2007	1,313,087	1,213,087	1,312,626	1,302,537					
12/31/2008	1,087,813	1,087,902	1,160,313						
12/31/2009	1,279,992	1,279,992							
12/31/2010	1,424,876								

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	2.808	1.734	1.035	1.180	0.991	1.229	1.030	0.898	0.949	0.952	0.971
12/31/2003	2.714	1.584	0.920	0.965	1.084	1.002	1.018	0.985	1.000	1.018	0.998
12/31/2004	2.236	1.641	1.022	1.037	0.927	0.839	1.014	1.038	0.976	0.947	0.999
12/31/2005	1.529	0.952	0.945	1.203	0.859	1.107	1.002	0.965	1.137	0.953	1.036
12/31/2006	1.229	1.249	1.093	0.997	0.877	0.979	1.188	1.100	0.964	0.933	0.970
12/31/2007	3.248	1.018	1.169	1.099	1.109	0.947	0.993	0.978	1.000	1.046	1.189
12/31/2008	2.312	1.068	1.146	1.053	1.226	1.037	1.137	1.011	0.946	0.999	0.995
12/31/2009	2.023	1.130	1.216	0.918	1.124	0.956	0.961	0.952	1.097	0.988	1.000
12/31/2010	1.197	1.764	1.317	0.846	0.953	0.945	1.036	1.071	1.000	1.000	1.000
12/31/2011	2.667	1.637	1.390	1.020	0.931	1.000	0.999	1.000	1.000	1.000	
12/31/2012	2.770	1.136	1.166	0.990	1.030	0.998	1.013	1.000	1.000		
12/31/2013	1.442	1.084	1.024	1.031	1.051	1.037	0.990	1.002			
12/31/2014	1.292	1.130	1.105	1.026	0.986	0.983	1.030				
12/31/2015	1.551	1.208	1.292	0.963	0.959	0.942					
12/31/2016	1.902	1.272	1.023	1.179	0.951						
12/31/2017	3.357	1.288	1.183	1.024							
12/31/2018	2.124	1.057	1.242								
12/31/2019	1.703	1.463									
12/31/2020	2.506										
3 Yr Mean	2.111	1.269	1.149	1.055	0.965	0.987	1.011	1.001	1.000	0.996	0.998
Best 3/5	2.177	1.256	1.177	1.027	0.992	0.994	1.014	1.001	1.000	1.000	0.998
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.004	0.999	1.000	1.000	1.074	1.000	1.000	1.000			
12/31/2003	0.983	1.000	1.000	1.075	1.000	1.000	1.000	<b>1.000</b>			
12/31/2004	1.000	1.000	1.120	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>			
12/31/2005	1.000	1.053	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2006	1.075	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2007	0.924	1.082	0.992								
12/31/2008	1.000	1.067									
12/31/2009	1.000										
3 Yr Mean	0.975	1.050	0.997	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					0.992	0.994	1.014	1.001	1.000	1.000	0.998
12/31/2018				1.027	0.992	0.994	1.014	1.001	1.000	1.000	0.998
12/31/2019			1.177	1.027	0.992	0.994	1.014	1.001	1.000	1.000	0.998
12/31/2020		1.256	1.177	1.027	0.992	0.994	1.014	1.001	1.000	1.000	0.998
12/31/2021	2.177	1.256	1.177	1.027	0.992	0.994	1.014	1.001	1.000	1.000	0.998
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2017	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	1.039	
12/31/2018	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	1.067	
12/31/2019	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	1.256	
12/31/2020	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	1.577	
12/31/2021	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	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
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Completed Operations (Subline Code 336)  
 Full Coverage  
 Multistate  
 Property Damage - Occurrence  
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	25,069,142	32,718,264	36,832,763	42,074,641	43,121,298	44,118,240	46,534,328	48,820,749	49,958,372	49,826,519	50,178,831
12/31/2003	27,546,161	33,479,564	37,924,560	39,184,963	43,633,473	45,282,185	46,407,439	47,848,479	49,141,305	49,743,438	50,340,701
12/31/2004	29,657,167	36,479,966	40,458,212	45,344,802	48,142,320	51,619,154	53,986,011	55,884,787	57,801,400	58,550,953	60,236,646
12/31/2005	27,744,533	33,905,704	39,005,782	43,552,373	46,378,961	49,518,377	53,047,424	54,401,141	56,382,667	56,325,117	57,995,204
12/31/2006	34,893,830	41,783,130	48,983,636	54,235,721	60,121,775	62,111,032	63,808,735	63,789,767	64,741,249	65,696,169	67,589,404
12/31/2007	39,048,846	47,190,237	56,119,015	59,176,016	62,285,283	64,871,417	66,161,751	68,716,471	70,630,487	72,730,607	75,302,589
12/31/2008	49,773,833	57,595,226	64,240,841	67,444,697	69,042,788	70,943,241	72,694,669	74,127,579	82,559,256	90,708,443	85,753,275
12/31/2009	52,121,838	60,916,835	67,756,262	69,631,589	71,301,390	72,381,526	73,457,288	76,840,210	82,883,849	83,750,611	83,898,330
12/31/2010	50,866,624	60,142,051	64,113,284	66,138,028	68,709,024	70,592,015	72,453,314	74,858,871	76,568,795	77,190,114	77,583,134
12/31/2011	50,126,006	55,338,393	57,551,149	58,470,690	59,842,611	62,577,902	65,063,925	66,479,883	67,769,299	68,426,008	68,763,889
12/31/2012	40,921,951	46,597,300	48,331,368	50,884,470	54,108,821	56,687,032	58,967,287	59,553,096	61,484,640	62,137,012	
12/31/2013	36,910,703	41,988,316	46,758,792	48,861,056	51,217,671	53,205,699	55,578,515	56,712,892	58,063,675		
12/31/2014	37,012,598	43,072,173	46,493,313	49,194,516	49,935,201	52,399,332	54,755,048	56,599,205			
12/31/2015	34,304,403	40,781,759	45,697,771	49,432,101	51,420,748	53,618,551	55,766,922				
12/31/2016	33,089,436	42,562,490	47,618,796	52,219,204	55,517,250	58,887,455					
12/31/2017	36,476,102	44,259,581	51,379,219	56,557,473	58,542,744						
12/31/2018	40,225,211	51,709,550	56,782,798	61,474,651							
12/31/2019	44,448,353	53,096,573	57,910,713								
12/31/2020	39,797,323	49,427,122									
12/31/2021	40,087,010										

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

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.305	1.126	1.142	1.025	1.023	1.055	1.049	1.023	0.997	1.007	1.007
12/31/2003	1.215	1.133	1.033	1.114	1.038	1.025	1.031	1.027	1.012	1.012	1.002
12/31/2004	1.230	1.109	1.121	1.062	1.072	1.046	1.035	1.034	1.013	1.029	1.013
12/31/2005	1.222	1.150	1.117	1.065	1.068	1.071	1.026	1.036	0.999	1.030	1.007
12/31/2006	1.197	1.172	1.107	1.109	1.033	1.027	1.000	1.015	1.015	1.029	1.019
12/31/2007	1.208	1.189	1.054	1.053	1.042	1.020	1.039	1.028	1.030	1.035	1.010
12/31/2008	1.157	1.115	1.050	1.024	1.028	1.025	1.020	1.114	1.099	0.945	0.979
12/31/2009	1.169	1.112	1.028	1.024	1.015	1.015	1.046	1.079	1.010	1.002	0.992
12/31/2010	1.182	1.066	1.032	1.039	1.027	1.026	1.033	1.023	1.008	1.005	1.006
12/31/2011	1.104	1.040	1.016	1.023	1.046	1.040	1.022	1.019	1.010	1.005	
12/31/2012	1.139	1.037	1.053	1.063	1.048	1.040	1.010	1.032	1.011		
12/31/2013	1.138	1.114	1.045	1.048	1.039	1.045	1.020	1.024			
12/31/2014	1.164	1.079	1.058	1.015	1.049	1.045	1.034				
12/31/2015	1.189	1.121	1.082	1.040	1.043	1.040					
12/31/2016	1.286	1.119	1.097	1.063	1.061						
12/31/2017	1.213	1.161	1.101	1.035							
12/31/2018	1.286	1.098	1.083								
12/31/2019	1.195	1.091									
12/31/2020	1.242										
3 Yr Mean	1.241	1.117	1.094	1.046	1.051	1.043	1.021	1.025	1.010	1.004	0.992
Best 3/5	1.247	1.113	1.087	1.041	1.047	1.042	1.025	1.026	1.010	1.004	1.003
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.004	1.001	1.000	1.007	1.002	1.005	1.000	0.995			
12/31/2003	1.009	1.010	1.008	1.008	1.001	1.000	1.000	<b>1.000</b>			
12/31/2004	1.010	1.002	1.004	1.003	0.996	0.999	<b>1.000</b>	<b>1.000</b>			
12/31/2005	1.002	1.009	1.015	1.004	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2006	1.009	1.009	1.001	0.997	<b>1.005</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2007	1.007	1.003	0.999								
12/31/2008	1.000	0.993									
12/31/2009	0.996										
3 Yr Mean	1.001	1.002	1.005	1.001	0.999	1.001	1.000	0.995			
Best 3/5	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000			
	Development From										
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.047	1.042	1.025	1.026	1.010	1.004	1.003
12/31/2018				1.041	1.047	1.042	1.025	1.026	1.010	1.004	1.003
12/31/2019			1.087	1.041	1.047	1.042	1.025	1.026	1.010	1.004	1.003
12/31/2020		1.113	1.087	1.041	1.047	1.042	1.025	1.026	1.010	1.004	1.003
12/31/2021	1.247	1.113	1.087	1.041	1.047	1.042	1.025	1.026	1.010	1.004	1.003
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
12/31/2017	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	<b>1.000</b>		1.188
12/31/2018	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	<b>1.000</b>		1.237
12/31/2019	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	<b>1.000</b>		1.344
12/31/2020	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	<b>1.000</b>		1.496
12/31/2021	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	<b>1.000</b>		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 :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	3,760,781	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										

  

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	19,520,203	19,321,996	19,026,160	18,796,032	18,874,924	18,870,720	18,905,721	18,885,720	18,885,720
12/31/2003	13,250,211	13,450,781	13,104,289	13,055,595	13,000,589	13,000,589	13,001,589	13,001,589	
12/31/2004	13,544,652	13,714,136	13,719,381	13,707,775	13,638,848	13,627,849	13,627,849		
12/31/2005	13,890,424	14,175,139	14,354,771	14,387,652	14,382,550	14,469,550			
12/31/2006	14,172,138	14,307,484	14,585,314	14,406,311	14,357,666				
12/31/2007	17,044,783	17,274,806	17,456,541	17,603,042					
12/31/2008	18,602,924	19,107,648	19,168,331						
12/31/2009	17,507,658	17,885,864							
12/31/2010	15,065,852								

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.357	1.463	1.242	1.183	1.229	1.128	1.123	1.130	0.997	0.999	1.016
12/31/2003	1.449	1.264	1.097	1.159	1.064	1.096	1.061	1.059	1.069	0.995	0.989
12/31/2004	1.268	1.258	1.059	1.085	1.100	1.048	1.099	1.028	1.031	1.001	0.995
12/31/2005	1.382	1.076	1.066	1.132	1.039	1.034	1.056	1.048	0.982	1.025	1.041
12/31/2006	1.205	1.123	1.055	1.008	1.080	1.063	1.039	1.021	1.063	1.048	1.007
12/31/2007	1.223	1.034	1.035	1.035	1.039	1.084	1.049	1.044	1.081	1.009	1.009
12/31/2008	1.329	1.188	1.010	1.062	1.058	1.063	1.030	1.053	1.003	1.030	1.011
12/31/2009	1.292	1.136	1.065	1.079	1.102	1.068	1.031	1.029	1.035	1.021	1.014
12/31/2010	1.195	1.031	1.079	1.065	1.020	1.032	1.065	1.020	1.013	1.007	1.026
12/31/2011	1.212	1.092	1.011	1.067	1.056	1.030	1.044	0.991	1.007	1.034	
12/31/2012	1.170	1.096	1.039	1.135	1.039	1.026	1.084	1.003	0.990		
12/31/2013	1.185	1.059	1.066	1.058	1.048	1.048	1.021	1.030			
12/31/2014	1.164	1.150	1.080	1.077	1.047	1.053	1.027				
12/31/2015	1.258	1.054	1.082	1.070	1.084	1.040					
12/31/2016	1.147	1.180	1.086	1.082	1.033						
12/31/2017	1.245	1.206	1.097	1.077							
12/31/2018	1.242	1.204	1.123								
12/31/2019	1.343	1.170									
12/31/2020	1.225										
3 Yr Mean	1.270	1.193	1.102	1.076	1.055	1.047	1.044	1.008	1.003	1.021	1.017
Best 3/5	1.237	1.185	1.088	1.075	1.045	1.039	1.045	1.017	1.008	1.020	1.011
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	0.990	0.985	0.988	1.004	1.000	1.002	0.999	1.000			
12/31/2003	1.015	0.974	0.996	0.996	1.000	1.000	1.000	<b>1.000</b>			
12/31/2004	1.013	1.000	0.999	0.995	0.999	1.000	<b>1.000</b>	<b>1.000</b>			
12/31/2005	1.020	1.013	1.002	1.000	1.006	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2006	1.010	1.019	0.988	0.997	<b>0.998</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
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.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.045	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	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2017	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	<b>1.000</b>	1.228	
12/31/2018	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	<b>1.000</b>	1.320	
12/31/2019	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	<b>1.000</b>	1.437	
12/31/2020	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	<b>1.000</b>	1.702	
12/31/2021	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	<b>1.000</b>	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
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171 to Ultimate Factor: 1.029

**Bold - Calculated Using Modified Bondy Method**

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

Increments													
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2002	3,510,233	6,338,789	5,722,226	4,271,355	3,364,450	4,003,234	3,718,277	3,259,463	1,875,778	964,155	1,274,030	1,404,979	580,285
12/31/2003	3,684,163	5,590,096	5,758,954	4,524,426	5,056,826	3,793,414	3,895,679	2,881,550	3,372,898	2,402,328	1,538,430	700,988	1,101,841
12/31/2004	3,457,406	6,511,637	6,790,309	5,928,381	5,819,119	6,975,061	5,470,009	5,677,619	4,125,475	4,538,529	4,084,223	2,457,498	1,059,237
12/31/2005	4,221,506	6,596,000	6,175,221	6,537,750	6,152,940	5,160,403	5,260,516	5,372,703	4,538,955	2,772,830	1,590,037	1,403,874	773,392
12/31/2006	4,081,487	8,250,430	8,104,144	8,025,245	6,455,525	6,910,204	4,083,152	7,226,320	2,724,332	3,407,413	2,102,733	1,594,563	-43,397
12/31/2007	4,206,060	8,272,506	7,412,510	8,241,342	6,283,438	5,688,209	6,196,778	4,403,155	4,265,524	3,550,792	1,769,347	1,331,977	78,079
12/31/2008	6,806,559	9,089,949	11,376,515	8,798,842	7,002,265	5,136,641	3,142,498	4,151,287	2,597,331	2,714,300	2,413,826	1,580,668	1,004,261
12/31/2009	7,978,282	11,972,385	12,047,982	9,490,455	6,823,266	5,799,312	6,343,346	3,124,276	3,485,323	2,431,624	1,626,093	954,236	
12/31/2010	8,238,098	11,206,807	11,726,116	7,363,240	5,918,035	5,104,215	2,691,830	3,172,098	1,001,426	972,185	1,627,672		
12/31/2011	6,852,942	7,516,808	6,749,552	5,185,231	5,889,831	4,715,156	2,095,615	1,659,418	2,397,787	-170,799			
12/31/2012	6,100,633	8,255,698	7,502,950	8,662,918	2,913,973	2,285,898	2,058,364	3,502,148	1,797,696				
12/31/2013	6,567,299	6,686,214	9,082,325	6,304,413	3,409,361	1,831,630	2,611,737	1,809,917					
12/31/2014	5,939,900	7,588,462	6,460,074	4,253,183	4,622,563	2,892,520	2,492,998						
12/31/2015	6,324,375	7,382,151	6,641,759	5,907,786	5,089,814	2,929,838							
12/31/2016	6,531,591	9,108,871	9,183,845	4,693,408	4,474,295								
12/31/2017	5,973,215	8,634,180	7,096,896	6,693,003									
12/31/2018	7,671,571	8,128,248	8,884,102										
12/31/2019	6,765,533	7,834,548											
12/31/2020	6,493,813												

Incremental Percentages													
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2002	0.0474	0.0856	0.0773	0.0577	0.0455	0.0541	0.0502	0.0440	0.0253	0.0130	0.0172	0.0190	0.0078
12/31/2003	0.0484	0.0734	0.0757	0.0594	0.0664	0.0498	0.0512	0.0379	0.0443	0.0316	0.0202	0.0092	0.0145
12/31/2004	0.0377	0.0710	0.0740	0.0646	0.0634	0.0760	0.0596	0.0619	0.0450	0.0495	0.0445	0.0268	0.0115
12/31/2005	0.0489	0.0764	0.0716	0.0758	0.0713	0.0598	0.0610	0.0623	0.0526	0.0321	0.0184	0.0163	0.0090
12/31/2006	0.0396	0.0801	0.0787	0.0780	0.0627	0.0671	0.0397	0.0702	0.0265	0.0331	0.0204	0.0155	-0.0004
12/31/2007	0.0387	0.0761	0.0682	0.0758	0.0578	0.0523	0.0570	0.0405	0.0392	0.0327	0.0163	0.0123	0.0007
12/31/2008	0.0565	0.0755	0.0945	0.0731	0.0582	0.0427	0.0261	0.0345	0.0216	0.0225	0.0200	0.0131	0.0083
12/31/2009	0.0655	0.0982	0.0989	0.0779	0.0560	0.0476	0.0520	0.0256	0.0286	0.0200	0.0133	0.0078	
12/31/2010	0.0722	0.0982	0.1028	0.0645	0.0519	0.0447	0.0236	0.0278	0.0088	0.0085	0.0143		
12/31/2011	0.0701	0.0768	0.0690	0.0530	0.0602	0.0482	0.0214	0.0170	0.0245	-0.0017			
12/31/2012	0.0688	0.0931	0.0846	0.0977	0.0329	0.0258	0.0232	0.0395	0.0203				
12/31/2013	0.0757	0.0771	0.1047	0.0727	0.0393	0.0211	0.0301	0.0209					
12/31/2014	0.0669	0.0855	0.0728	0.0479	0.0521	0.0326	0.0281						
12/31/2015	0.0680	0.0793	0.0714	0.0635	0.0547	0.0315							
12/31/2016	0.0681	0.0950	0.0957	0.0489	0.0466								
12/31/2017	0.0601	0.0869	0.0714	0.0673									
12/31/2018	0.0675	0.0716	0.0782										
12/31/2019	0.0581	0.0672											
12/31/2020	0.0582												

Best 3/5	0.0619	0.0793	0.0741	0.0599	0.0460	0.0300	0.0250	0.0248	0.0221	0.0170	0.0169	0.0136	0.0060
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Local Products (Subline Code 336)  
 Full Coverage  
 Multistate  
 Bodily Injury - Occurrence  
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	6,384,903	7,606,679	9,117,940	10,218,269	10,261,663	10,194,190	9,983,294	10,003,276	10,003,476	10,003,154	10,105,655
12/31/2003	4,385,795	6,354,436	8,804,967	9,130,159	9,494,818	9,527,069	9,311,295	9,205,112	9,213,291	9,298,326	9,180,316
12/31/2004	4,935,307	6,169,644	7,538,003	8,210,078	7,979,209	7,728,595	7,794,757	7,638,338	7,686,305	7,707,306	7,678,741
12/31/2005	5,755,044	6,102,432	7,292,861	7,537,538	7,403,647	7,345,361	7,332,875	7,377,776	7,270,339	7,249,338	7,249,338
12/31/2006	5,174,700	6,121,971	7,594,211	7,393,077	7,325,192	7,251,135	7,063,966	7,089,804	7,151,304	7,151,304	7,151,304
12/31/2007	4,878,171	5,599,593	6,850,464	6,819,643	6,833,078	6,773,567	6,621,111	6,398,723	6,289,114	6,304,111	6,304,111
12/31/2008	5,723,814	6,767,708	7,553,990	7,422,672	7,179,730	7,196,549	7,221,485	7,102,734	7,102,734	7,096,734	7,096,734
12/31/2009	6,368,321	7,155,302	8,714,561	8,723,332	8,671,318	8,678,168	8,606,571	8,630,327	8,633,886	8,633,886	8,628,886
12/31/2010	7,047,828	8,323,866	10,018,572	10,096,459	10,483,101	10,302,993	10,257,627	10,255,683	10,255,683	10,250,293	10,254,796
12/31/2011	6,722,989	7,766,329	8,556,816	9,054,046	8,971,897	8,824,889	8,763,080	8,650,407	8,688,411	8,688,311	8,693,311
12/31/2012	4,869,477	6,103,664	7,179,771	7,400,840	7,443,013	7,393,472	7,340,855	7,291,455	7,291,355	7,291,355	
12/31/2013	5,276,169	6,429,208	7,214,919	7,208,399	7,052,154	7,104,228	7,245,488	7,348,850	7,370,050		
12/31/2014	5,188,978	6,092,492	6,346,705	6,670,258	6,745,317	6,933,466	6,931,738	6,926,738			
12/31/2015	5,094,593	5,333,731	6,193,918	6,556,502	6,483,651	6,334,709	6,341,680				
12/31/2016	4,021,802	5,228,385	6,980,571	6,807,811	6,929,140	7,034,430					
12/31/2017	4,102,220	5,745,071	6,664,889	7,097,934	6,821,578						
12/31/2018	4,248,969	5,924,960	6,613,983	7,155,267							
12/31/2019	4,879,344	6,006,388	7,714,163								
12/31/2020	3,941,909	5,590,102									
12/31/2021	6,210,008										

  

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	10,065,717	10,069,716	10,059,716	10,079,715	10,079,716	10,079,716	10,079,716	10,079,717	10,079,716
12/31/2003	9,169,316	9,159,316	9,159,316	9,169,316	9,162,121	9,162,121	9,162,122	9,162,121	
12/31/2004	7,680,240	7,678,740	7,678,740	7,678,740	7,678,740	7,678,742	7,713,740		
12/31/2005	7,257,128	7,249,338	7,251,338	7,251,778	7,255,157	7,264,716			
12/31/2006	7,151,304	7,151,304	7,151,304	7,151,304	7,152,804				
12/31/2007	6,304,111	6,304,110	6,304,110	6,304,110					
12/31/2008	7,096,734	7,116,721	7,096,734						
12/31/2009	8,628,886	8,628,886							
12/31/2010	10,252,664								

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.191	1.199	1.121	1.004	0.993	0.979	1.002	1.000	1.000	1.010	0.996
12/31/2003	1.449	1.386	1.037	1.040	1.003	0.977	0.989	1.001	1.009	0.987	0.999
12/31/2004	1.250	1.222	1.089	0.972	0.969	1.009	0.980	1.006	1.003	0.996	1.000
12/31/2005	1.060	1.195	1.034	0.982	0.992	0.998	1.006	0.985	0.997	1.000	1.001
12/31/2006	1.183	1.240	0.974	0.991	0.990	0.974	1.004	1.009	1.000	1.000	1.000
12/31/2007	1.148	1.223	0.996	1.002	0.991	0.977	0.966	0.983	1.002	1.000	1.000
12/31/2008	1.182	1.116	0.983	0.967	1.002	1.003	0.984	1.000	0.999	1.000	1.000
12/31/2009	1.124	1.218	1.001	0.994	1.001	0.992	1.003	1.000	1.000	0.999	1.000
12/31/2010	1.181	1.204	1.008	1.038	0.983	0.996	1.000	1.000	0.999	1.000	1.000
12/31/2011	1.155	1.102	1.058	0.991	0.984	0.993	0.987	1.004	1.000	1.001	
12/31/2012	1.253	1.176	1.031	1.006	0.993	0.993	0.993	1.000	1.000		
12/31/2013	1.219	1.122	0.999	0.978	1.007	1.020	1.014	1.003			
12/31/2014	1.174	1.042	1.051	1.011	1.028	1.000	0.999				
12/31/2015	1.047	1.161	1.059	0.989	0.977	1.001					
12/31/2016	1.300	1.335	0.975	1.018	1.015						
12/31/2017	1.400	1.160	1.065	0.961							
12/31/2018	1.394	1.116	1.082								
12/31/2019	1.231	1.284									
12/31/2020	1.418										
3 Yr Mean	1.348	1.187	1.041	0.989	1.007	1.007	1.002	1.002	1.000	1.000	1.000
Best 3/5	1.365	1.202	1.058	0.993	1.005	0.998	0.997	1.001	1.000	1.000	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.000	0.999	1.002	1.000	1.000	1.000	1.000	1.000			
12/31/2003	0.999	1.000	1.001	0.999	1.000	1.000	1.000	<b>1.000</b>			
12/31/2004	1.000	1.000	1.000	1.000	1.000	1.005	<b>1.000</b>	<b>1.000</b>			
12/31/2005	0.999	1.000	1.000	1.000	1.001	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2006	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.003	0.997									
12/31/2009	1.000										
3 Yr Mean	1.001	0.999	1.000	1.000	1.000	1.002	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.005	0.998	0.997	1.001	1.000	1.000	1.000
12/31/2018				0.993	1.005	0.998	0.997	1.001	1.000	1.000	1.000
12/31/2019			1.058	0.993	1.005	0.998	0.997	1.001	1.000	1.000	1.000
12/31/2020		1.202	1.058	0.993	1.005	0.998	0.997	1.001	1.000	1.000	1.000
12/31/2021	1.365	1.202	1.058	0.993	1.005	0.998	0.997	1.001	1.000	1.000	1.000
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.001
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		0.994
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.052
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		1.264
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>		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 :

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

  

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	424,363	424,363	424,363	416,863	416,863	416,863	416,863	416,863	416,863
12/31/2003	65,041	65,041	65,041	65,041	65,041	65,041	65,041	65,041	65,041
12/31/2004	588,751	588,751	588,751	588,751	588,751	588,751	588,751		
12/31/2005	889,608	889,608	889,608	889,608	889,608	889,608			
12/31/2006	681,207	681,207	681,207	681,207	681,207				
12/31/2007	556,782	556,782	556,782	556,782					
12/31/2008	345,742	345,742	345,742						
12/31/2009	338,219	338,219							
12/31/2010	284,088								

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.212	0.889	1.298	0.979	0.916	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.790	0.873	1.300	0.652	0.574	1.000	0.722	1.000	1.000	1.000	1.000
12/31/2004	0.918	1.993	1.319	0.604	1.002	0.963	1.000	1.000	1.000	1.000	1.000
12/31/2005	1.223	1.560	0.897	0.885	1.104	1.000	1.000	1.000	1.001	1.000	1.000
12/31/2006	1.909	1.023	0.877	1.042	0.999	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.062	1.766	0.949	0.919	0.983	1.000	1.011	1.000	1.000	0.989	1.000
12/31/2008	0.694	1.288	0.898	0.837	0.981	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.103	1.048	0.781	1.411	1.003	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2010	0.745	0.918	0.958	1.021	1.000	1.000	0.979	1.000	1.000	1.000	1.000
12/31/2011	1.639	1.217	1.083	1.009	0.980	1.108	1.000	1.000	1.017	0.983	
12/31/2012	1.328	0.864	1.064	1.213	1.008	1.000	1.000	1.000	1.000		
12/31/2013	1.273	1.073	1.160	1.031	0.999	1.000	1.000	0.998			
12/31/2014	1.100	0.882	1.230	0.949	0.983	1.000	1.000				
12/31/2015	1.394	1.102	1.178	0.976	1.023	1.007					
12/31/2016	1.479	1.304	0.980	0.957	1.046						
12/31/2017	2.580	0.911	0.940	0.998							
12/31/2018	1.341	0.949	1.050								
12/31/2019	1.371	0.835									
12/31/2020	3.177										
3 Yr Mean	1.963	0.898	0.990	0.977	1.017	1.002	1.000	0.999	1.006	0.994	1.000
Best 3/5	1.810	0.987	1.069	0.977	1.010	1.002	1.000	1.000	1.000	0.996	1.000
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.000	1.000	0.982	1.000	1.000	1.000	1.000	1.000			
12/31/2003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>			
12/31/2004	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>			
12/31/2005	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2006	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.000	1.000									
12/31/2009	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.010	1.002	1.000	1.000	1.000	0.996	1.000
12/31/2018				0.977	1.010	1.002	1.000	1.000	1.000	0.996	1.000
12/31/2019			1.069	0.977	1.010	1.002	1.000	1.000	1.000	0.996	1.000
12/31/2020		0.987	1.069	0.977	1.010	1.002	1.000	1.000	1.000	0.996	1.000
12/31/2021	1.810	0.987	1.069	0.977	1.010	1.002	1.000	1.000	1.000	0.996	1.000
A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	1.008	
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	0.985	
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	1.053	
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	1.039	
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	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:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	1,621,679	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						
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										

  

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	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.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2002	779,826	1,305,016	740,364	987,691	347,225	112,442	132,995	56,055	11,687	93,950	50,944	56,001	-4,393
12/31/2003	731,494	896,255	735,565	601,654	328,848	142,534	-22,344	9,248	35,247	73,967	-19,710	0	-2,107
12/31/2004	686,774	919,021	630,025	524,257	219,588	138,167	141,608	10,207	-785	745	-2,800	-11	-3,139
12/31/2005	683,348	794,619	588,096	474,177	-85,062	90,741	-6,699	-8,814	-19,187	30	0	30,447	135
12/31/2006	845,526	903,405	1,003,662	698,391	408,068	144,852	-28,627	33,123	-4,679	0	0	0	0
12/31/2007	513,355	1,072,551	537,896	570,582	267,147	210,770	-161,602	37,928	-4,121	2,136	-933	4,339	639
12/31/2008	602,719	853,620	644,583	333,230	63,928	41,039	8,105	0	-657	0	0	484	2,003
12/31/2009	786,549	1,178,050	734,717	549,399	712,062	-554,616	11,249	-1,845	10,330	-674	1,135	843	
12/31/2010	936,037	1,349,512	1,364,077	1,111,992	325,821	-81,193	4,257	1,911	11,087	1,051	-7,521		
12/31/2011	691,205	1,324,284	1,171,595	420,108	330,276	150,863	13,139	29,708	36,473	37,376			
12/31/2012	925,184	1,661,479	857,619	416,782	358,667	85,379	43,783	75,086	11,581				
12/31/2013	1,209,758	1,345,902	1,097,546	773,250	528,436	406,735	145,330	109,946					
12/31/2014	658,355	979,916	992,097	324,332	168,649	37,458	16,655						
12/31/2015	462,942	816,988	775,509	263,090	87,221	69,083							
12/31/2016	804,684	1,209,416	205,293	437,961	276,864								
12/31/2017	1,033,089	1,019,692	1,103,733	436,257									
12/31/2018	464,810	1,015,805	874,215										
12/31/2019	1,951,879	1,919,950											
12/31/2020	1,002,157												

	Incremental Percentages												
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2002	0.0469	0.0786	0.0446	0.0595	0.0209	0.0068	0.0080	0.0034	0.0007	0.0057	0.0031	0.0034	-0.0003
12/31/2003	0.0494	0.0606	0.0497	0.0407	0.0222	0.0096	-0.0015	0.0006	0.0024	0.0050	-0.0013	0.0000	-0.0001
12/31/2004	0.0615	0.0822	0.0564	0.0469	0.0197	0.0124	0.0127	0.0009	-0.0001	0.0001	-0.0003	0.0000	-0.0003
12/31/2005	0.0640	0.0744	0.0550	0.0444	-0.0080	0.0085	-0.0006	-0.0008	-0.0018	0.0000	0.0000	0.0028	0.0000
12/31/2006	0.0745	0.0796	0.0884	0.0615	0.0359	0.0128	-0.0025	0.0029	-0.0004	0.0000	0.0000	0.0000	0.0000
12/31/2007	0.0465	0.0972	0.0488	0.0517	0.0242	0.0191	-0.0147	0.0034	-0.0004	0.0002	-0.0001	0.0004	0.0001
12/31/2008	0.0501	0.0710	0.0536	0.0277	0.0053	0.0034	0.0007	0.0000	-0.0001	0.0000	0.0000	0.0000	0.0002
12/31/2009	0.0611	0.0915	0.0570	0.0427	0.0553	-0.0431	0.0009	-0.0001	0.0008	-0.0001	0.0001	0.0001	
12/31/2010	0.0625	0.0902	0.0911	0.0743	0.0218	-0.0054	0.0003	0.0001	0.0007	0.0001	-0.0005		
12/31/2011	0.0486	0.0931	0.0823	0.0295	0.0232	0.0106	0.0009	0.0021	0.0026	0.0026			
12/31/2012	0.0777	0.1395	0.0720	0.0350	0.0301	0.0072	0.0037	0.0063	0.0010				
12/31/2013	0.1039	0.1155	0.0942	0.0664	0.0454	0.0349	0.0125	0.0094					
12/31/2014	0.0556	0.0828	0.0838	0.0274	0.0143	0.0032	0.0014						
12/31/2015	0.0417	0.0737	0.0699	0.0237	0.0079	0.0062							
12/31/2016	0.0637	0.0958	0.0163	0.0347	0.0219								
12/31/2017	0.0660	0.0651	0.0705	0.0279									
12/31/2018	0.0411	0.0898	0.0773										
12/31/2019	0.1241	0.1221											
12/31/2020	0.0837												

Best 3/5	0.0711	0.0864	0.0726	0.0300	0.0221	0.0080	0.0020	0.0028	0.0008	0.0001	0.0000	0.0002	0.0000
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Local Products (Subline Code 336)  
 Full Coverage  
 Multistate  
 Bodily Injury - Occurrence  
 Incurred Accident Year Incremental ALAE Development

Link Ratios							
A.Y.E	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/2002	1.002	1.003	1.002	1.000	1.000	1.000	<b>1.000</b>
12/31/2003	1.012	0.998	0.999	1.000	1.000	<b>1.000</b>	<b>1.000</b>
12/31/2004	1.000	1.000	1.000	1.007	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
12/31/2005	1.000	1.000	1.001	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
12/31/2006	1.000	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
12/31/2007	1.000						
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000
171 to Ultimate Factor:			1.000				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.296	0.225	0.139	0.066	0.036	0.014	0.006
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.004	0.001	0.000	0.000	0.000	0.000	0.000

Reported		\$500,000		ALAE		Additional		ALAE at		171-Ultimate		Ultimate	
A.Y.E	<u>ALAE as of</u>	<u>Ultimate</u>	<u>Indemnity</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>
12/31/2019	4,531,488	16,155,585	0.139	2,239,164	6,770,652	1.000	6,770,652	1.000	6,770,652	1.000	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	1.000	4,650,558	1.000	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	1.000	6,936,943	1.000	6,936,943	1.000	6,936,943

**Bold - Calculated Using Modified Bondy Method**

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

\$100,000 Basic Limit Losses as of :											
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											
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.168	1.068	1.040	0.973	0.992	1.032	1.012	1.027	1.005	1.035	0.991
12/31/2003	1.409	1.162	1.007	1.096	1.001	1.014	1.002	1.004	1.018	1.004	1.016
12/31/2004	1.052	1.029	0.964	1.026	0.990	0.978	1.014	1.009	1.001	1.004	0.984
12/31/2005	1.057	1.064	1.018	1.022	0.962	1.005	1.014	1.002	0.997	1.000	1.000
12/31/2006	1.113	1.014	1.045	1.005	1.046	1.010	1.040	1.012	1.017	1.004	1.013
12/31/2007	0.966	1.099	1.088	1.091	0.978	1.032	0.994	0.998	0.998	1.002	0.999
12/31/2008	1.043	0.978	1.044	1.047	1.061	1.060	1.062	1.050	1.011	0.994	1.010
12/31/2009	1.046	1.006	1.008	0.995	1.058	0.998	1.020	1.017	1.005	1.008	0.979
12/31/2010	1.046	1.058	1.008	0.920	1.054	1.002	0.986	1.004	0.985	1.002	1.000
12/31/2011	1.052	1.056	0.985	1.023	1.019	0.991	1.016	1.002	1.002	1.015	
12/31/2012	1.007	0.973	0.975	1.050	0.994	1.021	1.010	0.988	1.000		
12/31/2013	1.008	1.151	0.991	1.004	1.017	1.004	0.994	1.020			
12/31/2014	1.057	0.977	1.000	0.997	1.017	0.994	1.026				
12/31/2015	1.031	1.146	1.001	1.009	1.020	1.003					
12/31/2016	0.996	1.077	1.028	0.990	0.990						
12/31/2017	1.045	1.090	0.972	0.983							
12/31/2018	0.967	0.999	1.090								
12/31/2019	1.018	1.089									
12/31/2020	1.008										
3 Yr Mean	0.998	1.059	1.030	0.994	1.009	1.000	1.010	1.003	0.996	1.008	0.996
Best 3/5	1.007	1.085	1.010	0.997	1.009	1.000	1.007	1.008	1.002	1.004	1.003
<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>				
12/31/2002	1.033	0.998	1.004	1.008	0.999	1.000	1.000	1.000			
12/31/2003	0.993	0.994	1.009	1.000	1.000	1.000	1.000	<b>1.000</b>			
12/31/2004	1.003	1.051	0.994	1.000	0.968	1.000	<b>1.000</b>	<b>1.000</b>			
12/31/2005	0.996	1.000	1.000	1.005	0.999	<b>0.999</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2006	0.989	0.998	1.005	1.000	<b>1.002</b>	<b>0.999</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2007	1.003	1.000	0.997								
12/31/2008	0.981	1.000									
12/31/2009	1.024										
3 Yr Mean	1.003	0.999	1.001	1.002	<i>0.989</i>	<i>1.000</i>	<i>1.000</i>	<i>1.000</i>			
Best 3/5	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000			
Development From											
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.009	1.000	1.007	1.008	1.002	1.004	1.003
12/31/2018				0.997	1.009	1.000	1.007	1.008	1.002	1.004	1.003
12/31/2019			1.010	0.997	1.009	1.000	1.007	1.008	1.002	1.004	1.003
12/31/2020		1.085	1.010	0.997	1.009	1.000	1.007	1.008	1.002	1.004	1.003
12/31/2021	1.007	1.085	1.010	0.997	1.009	1.000	1.007	1.008	1.002	1.004	1.003
<u>A.Y.E</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/243</u>	<u>FACTORS</u>	
12/31/2017	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	<b>1.000</b>	1.031	
12/31/2018	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	<b>1.000</b>	1.028	
12/31/2019	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	<b>1.000</b>	1.039	
12/31/2020	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	<b>1.000</b>	1.127	
12/31/2021	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	<b>1.000</b>	1.135	

**Bold - Calculated Using Modified Bondy Method**

*Italics - Three year mean Excludes Modified Bondy ratios*

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

\$100,000 Basic Limit Losses as of :											
A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	96,798	103,314	131,370	153,722	200,722	270,722	270,722	270,722	270,722	270,722	270,722
12/31/2003	237,198	183,214	157,571	171,572	178,571	155,573	170,450	196,951	187,857	223,008	211,501
12/31/2004	246,668	129,314	132,294	179,776	245,076	305,375	295,344	391,079	422,580	387,579	387,579
12/31/2005	162,608	228,326	212,716	267,850	270,050	310,851	314,208	323,814	354,504	774,045	898,913
12/31/2006	274,664	229,162	294,191	287,481	304,475	340,486	340,484	332,531	345,548	423,863	405,576
12/31/2007	229,278	432,042	462,242	403,376	372,809	356,809	360,309	457,309	457,309	457,309	457,309
12/31/2008	280,367	198,832	328,978	327,495	329,495	326,485	426,485	426,485	419,986	439,986	509,986
12/31/2009	177,301	176,935	144,535	143,435	142,195	249,008	250,198	350,198	350,198	350,198	350,198
12/31/2010	259,931	261,600	261,100	265,196	359,196	359,196	359,196	359,196	359,196	359,196	359,196
12/31/2011	311,610	338,031	311,530	325,530	303,619	313,619	330,619	312,619	322,619	312,869	312,869
12/31/2012	258,936	249,325	256,490	264,387	250,747	275,747	280,761	283,796	283,796	308,796	
12/31/2013	387,006	407,586	401,221	565,221	568,321	668,321	631,349	626,348	627,348		
12/31/2014	287,934	417,930	402,798	506,998	481,498	522,498	522,498	521,498			
12/31/2015	641,684	582,364	570,740	592,639	593,351	629,710	614,710				
12/31/2016	1,045,801	1,133,110	1,187,348	1,242,108	1,360,108	1,273,412					
12/31/2017	914,655	1,123,383	1,222,351	1,164,749	1,275,796						
12/31/2018	1,510,566	1,861,743	1,960,473	1,927,479							
12/31/2019	1,311,936	1,508,612	1,463,891								
12/31/2020	1,150,766	1,253,639									
12/31/2021	1,743,589										

  

A.Y.E.	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	270,723	270,871	270,870	270,870	270,870	283,370	283,370	283,370	283,370
12/31/2003	252,001	243,000	240,250	240,250	233,449	233,449	220,949	220,949	
12/31/2004	403,580	403,579	403,579	403,579	403,579	403,579	403,579		
12/31/2005	892,186	901,187	864,839	865,589	865,339	864,339			
12/31/2006	424,443	380,306	380,205	378,587	377,387				
12/31/2007	457,309	457,309	457,309	457,309					
12/31/2008	509,986	509,986	509,986						
12/31/2009	353,198	450,198							
12/31/2010	359,196								

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

	Link Ratios										
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.067	1.272	1.170	1.306	1.349	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	0.772	0.860	1.089	1.041	0.871	1.096	1.155	0.954	1.187	0.948	1.191
12/31/2004	0.524	1.023	1.359	1.363	1.246	0.967	1.324	1.081	0.917	1.000	1.041
12/31/2005	1.404	0.932	1.259	1.008	1.151	1.011	1.031	1.095	2.183	1.161	0.993
12/31/2006	0.834	1.284	0.977	1.059	1.118	1.000	0.977	1.039	1.227	0.957	1.047
12/31/2007	1.884	1.070	0.873	0.924	0.957	1.010	1.269	1.000	1.000	1.000	1.000
12/31/2008	0.709	1.655	0.995	1.006	0.991	1.306	1.000	0.985	1.048	1.159	1.000
12/31/2009	0.998	0.817	0.992	0.991	1.751	1.005	1.400	1.000	1.000	1.000	1.009
12/31/2010	1.006	0.998	1.016	1.354	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.085	0.922	1.045	0.933	1.033	1.054	0.946	1.032	0.970	1.000	
12/31/2012	0.963	1.029	1.031	0.948	1.100	1.018	1.011	1.000	1.088		
12/31/2013	1.053	0.984	1.409	1.005	1.176	0.945	0.992	1.002			
12/31/2014	1.451	0.964	1.259	0.950	1.085	1.000	0.998				
12/31/2015	0.908	0.980	1.038	1.001	1.061	0.976					
12/31/2016	1.083	1.048	1.046	1.095	0.936						
12/31/2017	1.228	1.088	0.953	1.095							
12/31/2018	1.232	1.053	0.983								
12/31/2019	1.150	0.970									
12/31/2020	1.089										
3 Yr Mean	1.157	1.037	0.994	1.064	1.027	0.974	1.000	1.011	1.019	1.000	1.003
Best 3/5	1.156	1.027	1.022	1.034	1.082	0.998	0.997	1.001	1.016	1.000	1.003
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.001	1.000	1.000	1.000	1.046	1.000	1.000	1.000			
12/31/2003	0.964	0.989	1.000	0.972	1.000	0.946	1.000	<b>1.000</b>			
12/31/2004	1.000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>	<b>1.000</b>			
12/31/2005	1.010	0.960	1.001	1.000	0.999	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
12/31/2006	0.896	1.000	0.996	0.997	<b>0.999</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>			
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			
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.082	0.998	0.997	1.001	1.016	1.000	1.003
12/31/2018				1.034	1.082	0.998	0.997	1.001	1.016	1.000	1.003
12/31/2019			1.022	1.034	1.082	0.998	0.997	1.001	1.016	1.000	1.003
12/31/2020		1.027	1.022	1.034	1.082	0.998	0.997	1.001	1.016	1.000	1.003
12/31/2021	1.156	1.027	1.022	1.034	1.082	0.998	0.997	1.001	1.016	1.000	1.003
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
12/31/2017	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	<b>1.000</b>		1.100
12/31/2018	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	<b>1.000</b>		1.138
12/31/2019	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	<b>1.000</b>		1.163
12/31/2020	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	<b>1.000</b>		1.194
12/31/2021	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	<b>1.000</b>		1.381

**Bold - Calculated Using Modified Bondy Method**

*Italics - Three year mean Excludes Modified Bondy ratios*

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

Allocated Expenses as of:											
A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	173,066	297,692	447,911	751,388	851,995	939,394	991,297	959,789	959,793	1,158,464	1,353,201
12/31/2003	57,554	662,655	978,058	1,087,536	1,218,975	1,243,477	1,247,335	1,337,436	1,372,735	1,463,909	1,541,668
12/31/2004	160,352	303,499	439,919	672,007	754,498	868,085	883,401	900,244	931,503	939,684	996,792
12/31/2005	257,637	352,296	623,792	754,251	814,869	911,399	977,204	1,100,912	1,095,427	1,094,737	1,099,046
12/31/2006	152,997	337,815	555,122	880,496	1,205,579	1,563,504	1,650,471	2,014,405	2,036,860	2,119,060	2,098,776
12/31/2007	397,841	885,814	1,142,658	1,611,856	1,973,377	2,440,438	2,611,306	3,009,925	3,204,197	3,436,453	3,211,129
12/31/2008	367,537	842,059	1,172,765	1,599,161	2,389,802	4,546,295	6,994,096	8,377,341	8,358,084	7,762,096	7,264,127
12/31/2009	619,070	955,569	1,189,262	1,223,197	1,359,074	1,423,682	1,734,911	1,903,689	1,999,526	1,999,238	2,030,517
12/31/2010	200,306	422,694	767,072	1,143,018	1,270,226	1,452,161	1,692,933	1,850,488	1,875,786	2,162,215	2,206,397
12/31/2011	377,969	714,767	1,051,446	1,436,589	1,745,908	1,765,064	1,792,656	1,912,797	2,023,679	2,055,465	2,077,344
12/31/2012	238,795	516,597	840,161	969,956	1,157,089	1,336,004	1,567,866	1,665,042	1,669,002	1,724,450	
12/31/2013	364,290	531,622	757,458	1,030,604	1,253,753	1,446,595	1,603,430	1,992,904	2,073,404		
12/31/2014	263,180	503,494	775,818	850,143	1,003,299	1,018,244	1,016,453	1,017,729			
12/31/2015	417,563	881,479	1,241,628	1,537,343	1,710,557	1,838,491	1,952,448				
12/31/2016	324,109	608,633	946,409	1,495,857	1,601,385	1,686,322					
12/31/2017	422,158	787,392	2,099,498	2,600,457	2,990,143						
12/31/2018	513,213	907,450	2,285,101	4,978,108							
12/31/2019	384,043	673,997	921,298								
12/31/2020	570,544	913,898									
12/31/2021	554,436										

  

A.Y.E.	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	1,445,092	1,717,714	1,876,556	1,907,543	1,907,268	1,907,268	1,919,768	1,919,768	1,919,768
12/31/2003	1,567,022	1,621,215	1,644,497	1,688,438	1,688,438	1,671,810	1,671,810	1,641,414	
12/31/2004	991,519	996,234	1,025,962	1,025,962	1,040,962	1,025,962	1,025,962		
12/31/2005	1,276,047	1,151,879	1,163,471	1,163,471	1,183,317	1,331,559			
12/31/2006	2,188,621	2,227,287	2,227,287	2,233,963	2,233,963				
12/31/2007	3,211,973	3,052,650	3,149,629	3,138,202					
12/31/2008	6,630,694	6,156,985	6,100,398						
12/31/2009	2,015,054	3,106,304							
12/31/2010	2,064,284								



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

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

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

Best 3/5	0.0515	0.1059	0.0739	0.0335	0.0242	0.0176	0.0253	0.0142	0.0061	-0.0110	-0.0105	-0.0197	0.0052
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Local Products (Subline Code 336)  
 Full Coverage  
 Multistate  
 Property Damage - Occurrence  
 Incurred Accident Year Incremental ALAE Development

Link Ratios							
A.Y.E	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/2002	1.017	1.000	1.000	1.007	1.000	1.000	<b>1.000</b>
12/31/2003	1.027	1.000	0.990	1.000	0.982	<b>1.000</b>	<b>1.000</b>
12/31/2004	1.000	1.015	0.986	1.000	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
12/31/2005	1.000	1.017	1.125	<b>0.998</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
12/31/2006	1.003	1.000	<b>1.005</b>	<b>0.998</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
12/31/2007	0.996						
Best 3/5	1.001	1.005	0.998	0.999	1.000	1.000	1.000
171 to Ultimate Factor:			1.003				
Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.316	0.265	0.159	0.085	0.051	0.027	0.010
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	-0.016	-0.030	-0.036	-0.025	-0.015	0.005	0.000

Reported		\$500,000					
A.Y.E	ALAE as of	Ultimate	ALAE	Additional	ALAE at	171-Ultimate	Ultimate
	<u>3/31/2022</u>	<u>Indemnity</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>
12/31/2019	1,041,252	8,187,713	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**

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

## LOCAL PRODUCTS / COMPLETED OPERATIONS TREND SUMMARY

(1) <u>EXPOSURE TREND</u>	<u>LOCAL PRODUCTS</u>	<u>COMPLETED OPERATIONS</u>	LOCAL PRODUCTS /
			<u>COMPLETED OPERATIONS</u> <u>COMBINED</u>
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) <u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
a) Fitted			
All Years	+ 10.8%	+ 3.2%	
Eight Years	+ 13.3%	+ 2.4%	
Six Years	+ 14.5%	+ 2.3%	
b) Selected	+ 7.5%	+ 4.0%	
(3) <u>FREQUENCY TREND</u>			
Selected	0.0%		

NOTE: The BI deductible trend is equal to the bodily injury trend. The PD deductible trend is equal to the property damage trend.

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

(1)				(2)				(3)			
YEAR				LOCAL PRODUCTS				COMPLETED OPERATIONS			
ENDING				CLASS GROUP				CLASS GROUP			
QUARTER *				SALES EXPOSURE				PAYROLL EXPOSURE			
				INDICES				INDICES			
2011	1			0.969				23.312			
	2			0.974				23.427			
	3			0.979				23.556			
	4			0.982				23.638			
2012	1			0.987				23.715			
	2			0.990				23.794			
	3			0.995				23.873			
	4			1.000				23.965			
2013	1			1.004				24.062			
	2			1.007				24.140			
	3			1.008				24.167			
	4			1.010				24.208			
2014	1			1.012				24.299			
	2			1.016				24.405			
	3			1.019				24.538			
	4			1.022				24.663			
2015	1			1.023				24.759			
	2			1.026				24.909			
	3			1.027				25.013			
	4			1.029				25.172			
2016	1			1.030				25.313			
	2			1.030				25.480			
	3			1.029				25.731			
	4			1.030				25.938			
2017	1			1.032				26.160			
	2			1.034				26.322			
	3			1.037				26.517			
	4			1.040				26.704			
CHANGE IN EXPOSURES				LOCAL PRODUCTS				COMPLETED OPERATIONS			
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  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
Calculation of Annual Trend Factor  
Based on Average Occurrence Severity  
Full Coverage Occurrence Data  
Monoline and Multiline Combined  
Bodily Injury

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2012	\$36,167,642	1,412	\$25,607	\$22,227		
12/31/2013	\$38,513,693	1,508	\$25,540	\$24,617		
12/31/2014	\$32,738,218	1,309	\$25,019	\$27,265	\$24,646	
12/31/2015	\$32,629,090	1,131	\$28,847	\$30,198	\$27,918	
12/31/2016	\$32,915,432	981	\$33,538	\$33,445	\$31,623	\$30,567
12/31/2017	\$34,476,087	962	\$35,832	\$37,043	\$35,821	\$34,986
12/31/2018	\$35,809,025	919	\$38,965	\$41,027	\$40,576	\$40,045
12/31/2019	\$39,073,835	1,035	\$37,764	\$45,439	\$45,962	\$45,835
12/31/2020	\$35,841,422	747	\$47,951	\$50,327	\$52,062	\$52,463
12/31/2021	\$50,480,567	692	\$72,927	\$55,740	\$58,973	\$60,048
Goodness of Fit Statistic, R-Squared:				0.797	0.817	0.760
Average Annual Severity Trend (10 yr)				+ 10.8%		
Average Annual Severity Trend ( 8 yr)				+ 13.3%		
Average Annual Severity Trend ( 6 yr)				+ 14.5%		
Selected Annual Severity Trend				+ 7.5%		

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

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

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Paid <u>Occurrences</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	\$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 <sup>1</sup>	(4) Occurrence Frequency <u>(3) / (2)</u> <sup>2</sup>
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%

<sup>1</sup> Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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



## LOCAL PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)

## CLASS GROUPS AND DIFFERENTIALS

\*Base Class

<u>CLASS GROUP 01</u>		45900	0.43	15538	0.29	98308	0.050
		49617	1.36	15600	1.68	98309	0.11
10100	0.52	57001	0.22	15608	0.18	98344	0.04
10145	0.11			15839	0.48	98449	1.28
10146	0.16	<u>CLASS GROUP 02</u>		15991	1.31	98805	0.069
10352	0.53	10026	0.37	15993	0.82	98813	0.100
11039	0.63	10042	6.25	16403	2.84	98967	0.51
11258	1.79	10060	1.13	16676	0.26	99003	0.06
11259	1.79	10065	1.02	18078	2.59	99826	0.035
11288	0.71	10066	1.28	18109	0.54	99827	0.031
12374	0.59	10071	1.92	18110	0.58	99948	1.00 *
12375	0.41	10073	8.77	18206	1.98	99952	0.79
13673	0.14	10075	3.09	18335	0.29	99953	0.48
13720	0.52	10107	4.44	18506	0.110	99954	0.62
14401	0.92	10115	1.42	18507	0.14	99955	0.510
15224	0.61	10309	0.31	18708	0.40		
16900	0.74	11020	3.55	18834	2.04		
16901	1.00 *	11127	0.16	18911	0.33		
16902	0.55	11128	1.29	18912	0.54		
16905	0.64	11204	25.54	18920	0.34		
16906	0.91	11234	1.06	45819	1.23		
16910	0.47	12014	0.73	49618	0.94		
16911	0.46	12356	0.54	49619	2.19		
16915	0.45	12510	0.45				
16916	0.53	12805	2.96	<u>CLASS GROUP 11</u>			
16920	1.03	13351	1.00 *	92053	0.034		
16921	0.41	13352	0.71	92054	0.013		
16930	1.28	13506	1.23	92055	0.013		
16931	0.54	13507	2.82	95124	0.066		
16940	0.41	13716	1.89	98303	0.30		
16941	0.73	13759	2.01	98304	0.18		
18435	0.58	14101	0.80	98305	0.09		
18436	1.25	14279	1.26	98306	0.049		
18501	0.13	14913	2.58	98307	0.03		

## LOCAL PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)

## CLASS GROUPS AND DIFFERENTIALS

\*Base Class

CLASS GROUP 12					
91111	0.37	96611	0.093	94404	2.32
91150	0.34	97447	0.34	95310	0.67
91155	1.73	97650	0.24	96408	6.77
91340	0.50	97651	0.29	96409	4.80
91341	0.26	97652	0.31	97221	0.70
91342	0.24	97653	0.20	97222	1.00 *
91343	0.097	97654	0.19	97223	1.58
91436	0.14	97655	0.28	98152	0.29
91507	0.20	98002	0.063	98157	0.19
91551	0.046	98482	0.41	98163	0.110
91555	0.065	98483	1.00 *	98164	0.038
91560	0.29	98502	0.24	98659	0.22
91577	0.21	98636	0.23	98914	0.30
91746	0.37	98677	0.66	98949	0.17
92101	0.20	98678	0.87	98993	2.04
92102	0.22	98806	0.23	99163	0.220
92215	0.20	98820	0.23	99803	4.76
92338	0.13	98884	0.14	99946	1.34
92446	0.12	99004	0.100	99969	1.42
92447	0.10	99080	0.47		
92451	0.15	99315	0.13		
92478	0.11	99321	0.15		
94007	0.32	99613	0.15		
94276	0.28	99650	0.067		
94569	0.26	99746	0.21		
95410	0.18				
95455	0.11	CLASS GROUP 13			
95505	0.14	91125	1.05		
95625	0.24	91127	0.66		
95647	0.37	91235	1.29		
96053	0.28	91265	1.88		
96410	0.55	91266	0.50		
		91280	1.49		
		94381	5.96		

ILLINOIS GL-2023-BGL1  
BASIC LIMIT LOSS COST LEVEL  
GENERAL LIABILITY OTHER THAN PROFESSIONAL  
PREMISES/OPERATIONS & PRODUCTS/COMPLETED OPERATIONS  
ACTUARIAL ANALYSIS SUPPLEMENT

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

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

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	-3.0%	-3.0%
OL&T	+6.1%	+2.5%
Premises/Operations	+2.0%	+0.1%
Products	-13.9%	-13.9%
Local Products/Completed Operations	-10.8%	-10.8%
Products/Completed Operations	-12.0%	-12.0%
GL Overall	-0.1%	-1.8%

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INDICATED                      Indicated changes are based on standard ISO methodology. The selected changes are equal  
VS. SELECTED                      to the indicated changes for all sublines except for Owners, Landlords, and Tenants where  
a change of +2.5% has been selected to temper the effect of the 2019 experience.

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

ISO reporting companies' voluntary experience.  
Fiscal- accident year data through year ended 9/30/2022 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.

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## CALL TO CALL COMPARISON

### Manufacturers and Contractors

The Aggregate Loss Costs at Current Level (ALCCL) decreased by an average of 17.2%, 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 a 9.5% decrease in ALCCL;
- Implemented loss cost level change (-14.2%);
- A change in exposure trend plus an additional year of trending (+6.4%);
- The effect on ALCCL due to a change in average IPMFs (+0.4%).

The BLERs increased in 2020 (+33.9%) and 2021 (+66.2%). This is mainly due to unfavorable experience across several class groups.

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### Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) decreased by an average of 8.0%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused an 11.6% decrease in ALCCL;
- Implemented loss cost level change (+2.8%);
- A change in exposure trend plus an additional year of trending (+3.3%);
- The effect on ALCCL due to a change in average IPMFs (-2.2%).

The BLERs increased in 2018 (+11.9%) and 2019 (+16.2%). This is mainly due to unfavorable experience across several class groups.

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### 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.

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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 2020 and then increased thereafter.

The high BLERs for 2018 (1.162) and 2019 (1.188) are attributable to unfavorable experience in several class groups. The low BLERs for 2021 (0.894) and 2022 (0.750) are attributable to favorable experience in several class groups.

Owners, Landlords  
and Tenants

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

The high BLERs for 2018 (1.346), 2019 (1.429) and 2022 (1.179) are attributable to unfavorable experience in several class groups. The low BLER for 2020 (0.804) is attributable to favorable 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.

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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.

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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.

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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 15 months-to-ultimate factors which decreased by 23.2%. This can largely be attributed to a lower 15-to-27 months state link ratio. The full coverage PD indemnity loss development factors for the 2023 review remained stable compared to those in the 2022 review, except for the 27 months-to-ultimate factors which decreased by 10.4%. This can largely be attributed to a lower 27-to-39 months state link ratio.

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.

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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.

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



FREQUENCY  
TREND  
COMPARISON

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

Manufacturers and  
Contractors

The latest frequency point is 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 0.925. In the 2022 review the weighted average IPMF was 0.919.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.980. In the 2022 review the weighted average IPMF was 1.006.
	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 4, 2022 review the multistate weighted average IPMF was 0.994.
The IPMF's are applied to the multiline ALCCL.		
CLASS GROUP/ TERRITORY/ STATE RELATIVE CHANGE	The class group relative changes for Manufacturers and Contractors vary within reasonable limits.	
	The class group and territory relative changes for Owners, Landlords and Tenants vary within reasonable limits.	
	For Local Products, Illinois' state balanced relative change (0.930) ranks 51st highest overall. In last year's review, Illinois' balanced relative change (0.890) ranked the lowest overall.	
CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average decrease of 9.5% in the total statewide ALCCL.	
	For Owners, Landlords and Tenants, the change in company mix results in an average decrease of 11.6% in the total statewide ALCCL.	
	For Products, the change in company mix results in a 2.2% decrease in the total multistate ALCCL.	
	For Local Products/Completed Operations, the change in company mix results in a 0.9% decrease in the total multistate ALCCL.	

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.101	.137	10150	.48	(a)	11204	.30	.92	13111	1.31	.067
10011	.024	(a)	10151	12.00	—	11205	(a)	—	13112	.062	.038
10012	.028	(a)	10160	2.13	—	11206	.92	—	13201	.97	.097
10015	4.43	—	10204	.215	—	11207	11.60	—	13204	1.09	.68
10020	(a)	(a)	10205	.24	—	11208	1.99	—	13205	.42	.27
10025	.024	(a)	10210	.39	(a)	11209	9.35	—	13206	(a)	(a)
10026	.62	.013	10211	.39	(a)	11210	3.98	—	13207	(a)	(a)
10027	.024	(a)	10220	4.53	—	11211	20.70	—	13208	(a)	(a)
10036	.72	(a)	10255	.27	.124	11212	3.13	—	13314	.115	.009
10040	.077	.30	10256	.97	.154	11213	2.55	—	13351	.28	.036
10042	.36	.225	10257	.184	.148	11214	6.29	—	13352	.29	.026
10052	3.07	—	10309	.155	.011	11222	.106	—	13410	1.53	1.55
10054	2.72	—	10315	.37	(a)	11234	.27	.038	13411	(a)	(a)
10060	.17	.041	10331	6.01	—	11248	.051	.01	13412	.52	1.15
10065	.26	.037	10332	10.40	—	11258	1.41	.156	13453	.60	(a)
10066	.26	.046	10352	.68	.046	11259	1.51	.156	13454	.70	(a)
10070	.058	.094	10367	5.33	—	11273	13.40	—	13455	.71	(a)
10071	.31	.069	10368	7.79	—	11274	12.90	—	13461	(a)	(a)
10072	6.03	—	10375	(a)	—	11288	1.73	.062	13506	.88	.044
10073	1.12	.32	10378	6.09	—	12014	.109	.026	13507	1.06	.101
10075	8.30	.111	10379	2.83	—	12356	1.14	.019	13590	.53	.59
10100	1.17	.045	10380	4.83	—	12361	.072	.063	13621	.133	.32
10101	.23	.136	10381	4.18	—	12362	.064	(a)	13670	.041	.022
10105	2.50	—	11007	2.27	—	12373	.024	.024	13673	1.07	.012
10107	3.42	.16	11020	.29	.128	12374	.59	.051	13715	.064	.088
10110	15.10	—	11039	.97	.055	12375	.29	.036	13716	.44	.068
10111	.127	.045	11052	3.19	—	12391	.048	.055	13720	.60	.045
10113	.35	—	11101	(a)	(a)	12393	.39	(a)	13759	.17	.072
10115	.69	.051	11120	(a)	—	12467	.16	(a)	13930	.136	.103
10117	4.40	—	11126	.06	.019	12509	.067	.02	14068	.038	.008
10119	(a)	—	11127	.32	.006	12510	.84	.016	14101	.44	.029
10120	9.88	—	11128	.44	.046	12583	.38	(a)	14279	.51	.045
10130	3.40	—	11138	1.50	—	12651	1.09	.33	14401	1.42	.08
10132	2.93	—	11155	.205	—	12683	.50	(a)	14405	1.33	—
10133	3.07	—	11160	(a)	(a)	12707	.42	.45	14527	.26	.139
10135	(a)	—	11167	.74	—	12797	.088	.153	14655	.085	—
10140	.033	.016	11168	3.81	—	12805	.31	.106	14731	3.16	—
10141	.067	.026	11201	19.80	—	12841	.52	—	14732	.234	—
10145	.32	.01	11202	5.86	—	12927	.09	—	14733	.60	—
10146	.52	.014	11203	.75	.29	13049	.038	.042	14734	.26	—

## DIVISION SIX

## PREM/OPS TERR. 501

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.234	.083	16670	2.50	—	18501	1.14	.011	40072	(a)	—
14913	.32	.093	16676	.29	.009	18506	.47	.004	40075	45.20	—
15060	(a)	(a)	16694	.44	(a)	18507	.18	.005	40101	19.80	—
15061	(a)	(a)	16705	.203	.09	18570	1.88	—	40102	17.50	—
15062	.21	(a)	16722	(a)	—	18575	(a)	(a)	40111	4.90	—
15063	.245	(a)	16723	(a)	—	18616	.36	.42	40115	(a)	—
15070	.179	—	16750	.10	.036	18707	.01	.005	40117	(a)	—
15119	(a)	—	16751	.10	—	18708	.11	.014	40140	(a)	—
15120	(a)	—	16819	1.27	(a)	18833	.114	(a)	41001	.165	—
15123	3.06	—	16820	.99	(a)	18834	.29	.073	41210	(a)	—
15124	1.07	—	16881	1.57	(a)	18911	.90	.012	41421	.47	—
15188	.37	(a)	16890	.149	(a)	18912	1.70	.019	41422	.248	—
15223	.048	.032	16891	.162	(a)	18920	.44	.012	41510	45.30	—
15224	.64	.053	16892	.30	(a)	18991	(a)	—	41603	22.00	—
15300	(a)	—	16900	2.17	.064	19007	1.20	—	41604	12.10	—
15314	.205	(a)	16901	1.39	.087	19051	2.65	—	41620	1.66	—
15404	.096	(a)	16902	1.18	.048	19061	(a)	—	41650	31.00	—
15405	.141	(a)	16905	2.28	.056	19795	.30	(a)	41664	20.90	—
15406	.36	.065	16906	1.46	.079	19796	.35	—	41665	2.45	—
15488	.90	(a)	16910	1.30	.041	40005	(a)	—	41666	(a)	—
15538	.37	.01	16911	1.18	.04	40006	(a)	—	41667	57.20	—
15600	.92	.06	16915	1.33	.039	40010	(a)	—	41668	53.60	—
15607	.233	—	16916	1.11	.046	40015	(a)	—	41669	.38	—
15608	.205	.006	16920	2.95	.09	40020	(a)	—	41670	.63	—
15656	6.07	—	16921	2.70	.036	40026	(a)	—	41672	(a)	—
15699	.58	—	16930	1.70	.111	40031	(a)	—	41673	(a)	—
15733	.234	.025	16931	1.83	.047	40032	(a)	—	41675	(a)	—
15839	.28	.017	16940	3.69	.036	40040	(a)	—	41677	.34	—
15991	.225	.047	16941	1.48	.064	40041	(a)	—	41678	66.30	—
15993	.19	.029	18078	.115	.093	40042	(a)	—	41679	(a)	(a)
16005	.034	.024	18109	.38	.019	40045	138.00	—	41680	16.10	—
16009	.29	.091	18110	.30	.021	40046	27.30	—	41696	1.08	—
16402	1.36	—	18200	(a)	—	40047	9.74	—	41697	.76	—
16403	.86	.11	18205	.178	.39	40059	3.49	—	41700	(a)	—
16404	1.09	—	18206	.49	.071	40061	1.85	—	41715	10.20	—
16471	.33	—	18335	.35	.01	40063	61.90	—	41716	6.51	—
16501	.071	(a)	18435	1.24	.05	40064	18.20	—	43007	(a)	—
16527	.109	.222	18436	1.00	.109	40066	(a)	—	43117	(a)	—
16588	.133	(a)	18437	.50	(a)	40067	(a)	—	43151	22.50	—
16604	.224	.074	18438	.96	(a)	40069	(a)	—	43152	19.90	—

\$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	85.60	—	44112	.39	—	45771	.42	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.136	.044	47318	5.83	—
43421	23.40	—	44193	(a)	—	45900	.105	.037	47367	.34	—
43422	123.00	—	44194	(a)	—	45901	.09	.03	47420	1.28	—
43424	(a)	—	44222	(a)	—	45937	.193	—	47468	(a)	—
43470	6.32	—	44276	115.00	—	45993	(a)	(a)	47469	4.65	—
43517	(a)	—	44277	74.40	—	46004	29.50	—	47471	4.03	—
43518	8.97	—	44280	.34	—	46005	23.60	—	47473	5.27	—
43550	83.60	—	44311	4.63	—	46112	.078	—	47474	5.89	—
43551	46.40	—	44315	3.11	—	46202	4.70	—	47475	4.65	—
43626	7.17	—	44427	71.70	—	46362	231.00	—	47476	4.65	—
43628	93.20	—	44428	72.10	—	46426	33.80	—	47477	6.20	—
43629	79.00	—	44429	1.08	—	46427	45.20	—	47478	6.51	—
43754	(a)	—	44430	.75	—	46510	(a)	—	47600	(a)	—
43760	2.63	—	44431	2.40	—	46590	(a)	—	47610	(a)	—
43822	5.03	—	44432	.76	—	46603	2.84	—	48039	60.70	—
43840	.062	—	44433	24.20	—	46604	3.27	—	48177	(a)	—
43860	3.95	—	44434	46.40	—	46606	8.72	—	48178	(a)	—
43889	1.41	—	44435	48.00	—	46607	12.00	—	48206	19.00	—
43945	(a)	—	44436	56.10	—	46622	14.70	—	48252	(a)	—
43946	(a)	—	44437	46.50	—	46671	(a)	—	48441	.08	—
43990	(a)	(a)	44438	36.70	—	46700	172.00	—	48557	7.97	—
43991	(a)	—	44439	71.50	—	46773	(a)	—	48558	6.93	—
44009	3.73	—	44440	59.10	—	46822	(a)	—	48600	67.60	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	7.67	—	44501	(a)	—	46882	(a)	—	48636	1.80	(a)
44070	2.27	—	45190	3.70	—	46911	14.20	—	48637	6.09	—
44071	2.53	—	45191	2.63	—	46912	26.00	—	48638	3.02	—
44072	1.74	—	45192	3.07	—	46913	(a)	—	48727	(a)	—
44100	1.16	—	45193	1.81	—	46914	(a)	—	48808	1.55	—
44101	1.21	—	45210	2.29	—	46915	(a)	—	48924	(a)	—
44102	.94	—	45224	(a)	—	46916	(a)	—	48925	146.00	—
44103	.83	—	45225	(a)	—	47050	1.37	—	49005	.233	—
44104	.35	—	45334	49.30	—	47051	(a)	—	49111	2.37	—
44105	(a)	—	45380	.27	(a)	47052	(a)	—	49181	19.80	—
44106	(a)	—	45450	14.50	—	47103	(a)	—	49183	24.20	—
44108	.41	—	45523	(a)	—	47146	(a)	—	49184	51.00	—
44109	1.04	—	45524	(a)	—	47147	(a)	—	49185	46.40	—
44110	1.06	—	45539	(a)	—	47221	189.00	—	49239	.205	.27
44111	.65	—	45678	.37	—	47253	(a)	—	49292	1.45	—

## DIVISION SIX

## PREM/OPS TERR. 501

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.42	.193	51702	.17	(a)	51986	.204	.075
49333	10.60	—	51241	1.25	.197	51703	.07	(a)	51999	.086	.25
49451	(a)	—	51250	.28	(a)	51734	.132	.38	52002	.076	.086
49452	(a)	—	51251	.036	(a)	51741	.219	.246	52075	.209	.167
49617	.25	.118	51252	.127	.06	51752	.184	.137	52076	.25	(a)
49618	.211	.034	51253	.108	(a)	51767	.033	.005	52109	.019	(a)
49619	.40	.079	51254	.034	.019	51777	.115	.047	52134	.25	.44
49763	2.58	—	51255	.72	(a)	51790	.191	(a)	52137	.082	(a)
49800	(a)	—	51300	.158	.109	51796	.08	(a)	52150	.47	(a)
49801	166.00	—	51305	.158	.65	51808	.28	.43	52315	.15	.237
49802	14.70	—	51315	.133	.059	51809	.35	.164	52341	.051	(a)
49803	26.10	—	51330	.11	.97	51833	.172	.034	52342	.149	(a)
49840	1.41	—	51333	.036	.28	51850	.27	(a)	52343	.091	(a)
49870	60.90	—	51340	.035	(a)	51851	.18	(a)	52401	.28	(a)
49890	(a)	—	51350	.27	.095	51852	.42	(a)	52402	.019	(a)
49891	(a)	—	51351	.238	.039	51853	.17	(a)	52432	.095	(a)
49902	(a)	—	51352	.33	.077	51854	.38	(a)	52433	.087	.47
49903	(a)	—	51355	.223	.081	51855	.40	(a)	52435	.108	(a)
50010	.204	.35	51356	.24	.42	51856	.219	(a)	52438	.078	(a)
50011	.099	(a)	51357	.189	1.18	51857	.38	(a)	52440	.123	(a)
50012	.076	(a)	51358	.46	.094	51869	.094	.102	52467	.114	(a)
50015	.133	(a)	51359	.40	.51	51877	.53	.128	52469	.04	.083
50017	.101	(a)	51370	.41	2.16	51889	.087	.007	52505	.198	.159
50018	.091	(a)	51380	.041	.026	51896	.041	.013	52547	.243	.049
50019	.054	(a)	51400	.26	(a)	51900	.129	.085	52581	.97	1.57
50045	.231	(a)	51401	.38	(a)	51909	.24	.04	52619	.068	(a)
50047	.026	(a)	51500	.078	.118	51919	.088	(a)	52660	.122	—
51001	.062	.31	51516	.103	—	51926	.089	.036	52744	.66	.039
51005	.013	(a)	51517	.117	—	51927	.048	.092	52767	.223	(a)
51116	.156	.52	51550	.096	.36	51934	.098	.066	52876	(a)	(a)
51201	.035	(a)	51551	.033	.70	51941	.089	.025	52911	.054	.35
51205	.106	.035	51552	.058	.113	51942	.142	—	52967	.02	.043
51206	.017	.40	51553	.103	(a)	51956	.38	.119	53001	.199	.213
51210	.108	(a)	51554	.01	(a)	51957	.34	.33	53077	.095	.172
51211	(a)	(a)	51575	.071	.02	51958	.30	.233	53095	.065	(a)
51220	.37	1.14	51576	.184	.077	51959	.31	(a)	53096	.091	(a)
51221	.205	1.12	51600	.126	.156	51960	.041	.248	53121	.26	.41
51222	.25	3.29	51613	.083	.10	51970	.177	.131	53147	.038	(a)
51224	.26	.96	51625	.057	(a)	51982	.052	.056	53229	.211	(a)
51230	.045	.54	51666	.113	.059	51985	.096	—	53271	.049	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.207	.215	55715	.203	.147	56918	.084	(a)	58096	.181	1.08
53374	.174	.145	55716	.29	.33	56919	.214	(a)	58301	.067	.075
53375	.092	.205	55717	.28	(a)	56920	.195	(a)	58302	.049	.034
53376	.148	.128	55718	.27	(a)	56980	.101	(a)	58397	.28	.33
53377	.151	.132	55802	.115	.016	57001	.035	.019	58408	.081	—
53403	.096	(a)	55918	.116	1.32	57002	.022	.061	58409	.103	—
53425	.195	(a)	55919	.016	2.48	57090	.31	.72	58456	.055	—
53565	.111	.068	56040	.011	.019	57146	.199	.59	58457	.08	—
53631	.03	.016	56041	.072	(a)	57202	.089	(a)	58458	.103	—
53632	.035	.024	56042	.091	(a)	57257	.111	.046	58459	.124	—
53731	.032	(a)	56170	.192	(a)	57401	.063	.065	58503	.076	.054
53732	.216	.39	56171	.094	(a)	57403	.235	.025	58532	.098	(a)
53733	.141	.155	56202	.072	.053	57410	.03	.112	58559	.02	(a)
53734	.62	—	56390	.126	.59	57411	.048	(a)	58560	.048	(a)
53803	.47	(a)	56391	.108	.217	57572	.018	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.175	.089	57600	.053	.025	58575	.062	.081
53902	(a)	(a)	56488	.191	.043	57611	.103	.036	58627	.198	.008
53903	(a)	(a)	56567	.199	(a)	57625	.47	(a)	58663	.44	.46
53904	(a)	(a)	56650	.61	(a)	57651	.057	.039	58682	.176	(a)
53905	(a)	(a)	56651	.33	(a)	57690	.134	.32	58713	.073	(a)
53907	.095	.072	56652	.236	(a)	57716	.063	.069	58737	.128	.36
53951	(a)	(a)	56653	.228	(a)	57725	.139	.07	58756	.082	(a)
53952	(a)	(a)	56654	.116	(a)	57726	.108	.022	58757	.43	(a)
53953	(a)	(a)	56690	.099	.26	57798	.029	(a)	58759	.053	(a)
54012	.062	—	56699	.08	.059	57800	.108	(a)	58802	.061	.32
54077	.13	.30	56758	.068	.11	57808	.053	(a)	58813	.202	(a)
54444	(a)	(a)	56759	.07	.069	57809	.055	(a)	58822	.167	(a)
55010	.39	.61	56760	.10	.077	57810	.053	.089	58837	.41	.128
55011	.106	1.73	56805	.132	(a)	57871	.063	.073	58840	.122	.092
55012	.126	.86	56806	.093	(a)	57913	.139	.182	58873	.194	.018
55013	.176	1.00	56807	.093	(a)	57997	.137	—	58903	.038	(a)
55014	(a)	(a)	56808	.121	(a)	57998	.062	.044	58904	.029	.089
55214	.102	.062	56900	.116	(a)	57999	.087	.055	58922	.32	.176
55371	.44	.082	56910	.058	(a)	58009	.087	(a)	59005	.072	.055
55410	(a)	(a)	56911	.171	(a)	58010	.143	(a)	59057	.54	(a)
55426	.214	(a)	56912	.139	.082	58020	.25	(a)	59058	.35	(a)
55597	.026	1.22	56913	.113	(a)	58056	.171	(a)	59188	.50	.039
55647	.051	.07	56915	.67	(a)	58057	.108	(a)	59189	.69	.207
55648	.023	(a)	56916	.60	.26	58058	.097	(a)	59223	.20	.118
55649	.028	(a)	56917	.175	(a)	58095	.136	1.05	59257	.02	.008

## DIVISION SIX

## PREM/OPS TERR. 501

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.122	(a)	59923	.014	.004	62003	17.90	—	91125	5.13	1.55
59378	.13	.103	59925	.41	1.11	63010	46.30	—	91127	2.25	.97
59481	.33	.081	59926	.35	.57	63011	57.80	—	91130	2.88	—
59482	.52	(a)	59927	.234	.88	63012	82.30	—	91135	.80	(a)
59537	.14	.207	59931	.25	.32	63013	77.90	—	91150	2.13	3.77
59601	.124	1.44	59932	.27	.57	63215	59.10	—	91155	4.72	19.20
59647	.233	.118	59941	.085	(a)	63216	41.00	—	91160	2.06	—
59660	.228	.55	59947	.089	.214	63217	27.80	—	91175	1.77	—
59661	.112	(a)	59955	.033	.098	63218	9.35	—	91177	7.76	—
59693	.019	—	59963	.242	.26	63219	(a)	—	91179	7.79	—
59695	(a)	(a)	59964	.57	.052	63220	(a)	—	91190	4.18	(a)
59701	.009	.36	59970	.12	.121	64074	26.10	—	91200	1.65	—
59713	.204	.247	59973	.156	(a)	64075	18.40	—	91210	(a)	—
59722	.106	.019	59975	.168	.099	64500	(a)	—	91235	2.60	1.90
59723	.04	.025	59977	.096	(a)	65007	36.00	—	91250	3.91	(a)
59724	.061	.016	59984	.043	.034	66122	15.50	—	91265	35.20	2.77
59725	.076	.094	59985	.167	(a)	66123	8.52	—	91266	18.60	.74
59726	.055	.02	59986	.128	(a)	66309	24.90	—	91280	(a)	2.20
59738	.176	.043	59988	.043	.041	66561	57.60	—	91302	21.50	(a)
59750	.104	.106	59989	.022	.031	67017	53.40	—	91315	6.51	—
59751	.038	(a)	60010	25.70	—	67508	37.20	—	91324	14.50	(a)
59773	.03	.019	60011	29.60	—	67509	27.30	—	91325	(a)	(a)
59774	.024	.105	60012	48.60	—	67510	15.20	—	91340	9.47	5.55
59775	.031	.133	60013	41.70	—	67511	16.40	—	91341	8.90	2.88
59781	.091	.049	60015	31.10	—	67512	70.40	—	91342	8.69	2.66
59782	.135	.63	60016	35.00	—	67513	44.70	—	91343	1.96	1.08
59783	.132	(a)	60035	40.60	—	67634	46.30	—	91405	11.00	—
59784	.101	(a)	61000	25.50	—	67635	32.70	—	91436	10.10	1.55
59790	.136	(a)	61212	20.70	—	68001	99.90	—	91481	36.80	—
59798	.34	.29	61216	23.00	—	68439	128.00	—	91507	5.41	2.22
59806	.247	(a)	61217	20.90	—	68500	5.66	—	91523	83.50	—
59867	.153	(a)	61218	14.30	—	68604	2.40	—	91547	.47	—
59886	.021	.072	61223	102.00	—	68606	9.39	—	91551	2.94	.51
59889	.097	.176	61224	32.40	—	68607	7.42	—	91555	1.56	.72
59892	.132	(a)	61225	44.90	—	68702	6.11	—	91560	10.30	3.22
59904	.089	.11	61226	75.60	—	68703	4.58	—	91562	6.55	—
59905	.096	.10	61227	69.20	—	68706	19.60	—	91577	23.50	2.33
59914	.56	.58	62000	15.70	—	68707	19.40	—	91580	13.60	—
59915	.30	.51	62001	12.40	—	90089	8.52	—	91581	(a)	(a)
59917	.055	.195	62002	5.68	—	91111	3.35	4.10	91582	(a)	(a)



\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	2.60	2.33	98308	2.25	.78
91584	(a)	(a)	94569	5.79	2.88	97308	1.44	—	98309	12.40	1.71
91585	(a)	(a)	94590	25.00	—	97447	4.74	3.77	98344	1.48	.59
91586	(a)	(a)	94617	7.88	—	97501	(a)	—	98405	2.43	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	28.40	(a)
91588	(a)	(a)	95124	2.91	1.02	97503	(a)	—	98414	26.00	(a)
91589	(a)	(a)	95233	6.24	—	97504	(a)	—	98415	3.42	(a)
91590	6.81	—	95305	6.78	—	97650	7.22	2.66	98423	8.14	(a)
91591	(a)	(a)	95306	11.30	—	97651	14.00	3.22	98424	13.80	(a)
91606	28.20	—	95310	16.20	.99	97652	12.20	3.44	98425	5.67	(a)
91618	(a)	(a)	95357	2.88	—	97653	6.17	2.22	98426	5.00	(a)
91629	5.77	(a)	95358	(a)	—	97654	10.80	2.11	98427	4.88	—
91636	9.89	—	95410	8.74	2.00	97655	10.80	3.11	98428	(a)	—
91641	2.68	(a)	95455	12.00	1.22	98002	1.96	.70	98429	2.58	—
91666	1.84	(a)	95487	4.69	(a)	98003	1.93	(a)	98430	(a)	—
91722	8.65	(a)	95505	5.56	1.55	98090	.26	—	98449	7.00	19.80
91746	6.55	4.10	95620	3.80	(a)	98091	.28	—	98482	7.50	4.55
91805	.41	—	95625	10.20	2.66	98092	.85	—	98483	11.10	11.10
92053	1.01	.53	95630	(a)	(a)	98111	.66	—	98502	10.60	2.66
92054	.35	.202	95647	3.13	4.10	98150	(a)	—	98555	4.94	—
92055	9.72	.202	95648	(a)	(a)	98151	(a)	—	98597	1.11	—
92101	15.20	2.22	96053	2.38	3.11	98152	6.59	.43	98598	.38	—
92102	9.15	2.44	96317	2.99	—	98153	7.42	(a)	98601	12.70	(a)
92215	3.72	2.22	96408	7.57	9.99	98154	8.76	(a)	98622	(a)	—
92338	3.51	1.44	96409	7.00	7.08	98155	12.30	(a)	98623	(a)	—
92445	5.67	—	96410	6.14	6.10	98156	(a)	(a)	98624	1.99	—
92446	11.60	1.33	96611	2.17	1.03	98157	7.83	.28	98636	3.19	2.55
92447	10.10	1.10	96702	8.71	(a)	98158	(a)	(a)	98640	219.00	—
92451	2.60	1.66	96703	(a)	—	98159	5.25	(a)	98658	12.70	—
92453	6.40	—	96816	8.17	—	98160	11.10	(a)	98659	2.27	.32
92478	3.17	1.22	96872	10.60	(a)	98161	12.50	(a)	98677	34.50	7.32
92593	34.10	—	96930	(a)	—	98162	(a)	(a)	98678	30.70	9.65
92663	1.34	—	97002	(a)	(a)	98163	13.10	.162	98698	(a)	(a)
94007	21.70	3.55	97003	(a)	(a)	98164	2.19	.056	98699	9.97	(a)
94099	4.94	—	97047	6.60	—	98257	2.91	—	98705	17.90	—
94225	17.40	—	97050	5.12	—	98303	24.60	4.65	98710	6.93	—
94276	9.06	3.11	97111	10.40	—	98304	10.80	2.79	98751	9.58	—
94304	3.32	(a)	97220	.77	(a)	98305	5.30	1.40	98805	9.06	1.07
94381	6.22	8.79	97221	(a)	1.03	98306	13.60	.76	98806	2.97	2.55
94404	8.58	3.42	97222	1.72	1.48	98307	3.42	.42	98810	7.47	—

## DIVISION SIX

PREM/OPS TERR. 501

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
98813	7.21	1.55	99620	.95	—						
98820	17.30	2.55	99650	1.41	.74						
98871	(a)	(a)	99709	3.47	(a)						
98884	4.50	1.55	99718	2.79	—						
98914	1.55	.44	99746	4.72	2.33						
98949	2.16	.25	99760	.54	—						
98967	7.06	7.91	99777	12.90	—						
98993	6.10	3.01	99793	5.98	—						
99003	3.36	.95	99798	(a)	(a)						
99004	5.99	1.11	99803	(a)	7.02						
99080	2.37	5.21	99826	1.48	.54						
99081	(a)	—	99827	.85	.48						
99082	(a)	—	99851	3.48	—						
99083	(a)	—	99917	5.64	—						
99084	(a)	(a)	99938	6.33	—						
99085	(a)	(a)	99943	18.40	—						
99111	3.45	—	99946	13.70	1.98						
99160	(a)	—	99948	7.35	15.50						
99163	8.23	.32	99952	10.90	12.20						
99165	1.80	(a)	99953	11.80	7.44						
99220	3.40	(a)	99954	8.60	9.61						
99221	(a)	(a)	99955	10.80	7.91						
99222	6.39	(a)	99963	1.36	—						
99223	.51	(a)	99969	6.18	2.09						
99303	27.60	—	99975	9.55	—						
99310	6.90	(a)	99986	(a)	—						
99315	20.30	1.44	99987	(a)	—						
99321	19.70	1.66	99988	5.46	—						
99445	(a)	(a)									
99471	1.55	—									
99505	5.16	—									
99506	6.35	—									
99507	5.54	—									
99570	2.97	(a)									
99571	.72	(a)									
99572	1.41	(a)									
99573	1.35	(a)									
99600	2.61	—									
99613	17.40	1.66									
99614	5.82	—									

\$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	.099	.137	10150	.36	(a)	11204	.224	.92	13111	1.10	.067
10011	.024	(a)	10151	8.95	—	11205	(a)	—	13112	.097	.038
10012	.027	(a)	10160	1.59	—	11206	.67	—	13201	.83	.097
10015	4.91	—	10204	.161	—	11207	8.46	—	13204	.94	.68
10020	(a)	(a)	10205	.18	—	11208	1.45	—	13205	.36	.27
10025	.024	(a)	10210	.29	(a)	11209	6.81	—	13206	(a)	(a)
10026	.46	.013	10211	.29	(a)	11210	2.90	—	13207	(a)	(a)
10027	.024	(a)	10220	3.38	—	11211	15.10	—	13208	(a)	(a)
10036	.62	(a)	10255	.23	.124	11212	2.28	—	13314	.086	.009
10040	.075	.30	10256	.84	.154	11213	1.86	—	13351	.209	.036
10042	.27	.225	10257	.159	.148	11214	4.58	—	13352	.213	.026
10052	3.39	—	10309	.116	.011	11222	.077	—	13410	1.32	1.55
10054	3.01	—	10315	.27	(a)	11234	.202	.038	13411	(a)	(a)
10060	.127	.041	10331	6.65	—	11248	.044	.01	13412	.45	1.15
10065	.191	.037	10332	11.50	—	11258	1.18	.156	13453	.51	(a)
10066	.194	.046	10352	.57	.046	11259	1.27	.156	13454	.60	(a)
10070	.057	.094	10367	3.88	—	11273	10.00	—	13455	.61	(a)
10071	.228	.069	10368	5.67	—	11274	9.61	—	13461	(a)	(a)
10072	4.39	—	10375	(a)	—	11288	1.45	.062	13506	.66	.044
10073	.97	.32	10378	6.74	—	12014	.094	.026	13507	.79	.101
10075	7.16	.111	10379	3.13	—	12356	.85	.019	13590	.45	.59
10100	.98	.045	10380	5.34	—	12361	.114	.063	13621	.115	.32
10101	.172	.136	10381	4.63	—	12362	.062	(a)	13670	.064	.022
10105	1.86	—	11007	1.65	—	12373	.024	.024	13673	.90	.012
10107	2.95	.16	11020	.217	.128	12374	.44	.051	13715	.062	.088
10110	16.70	—	11039	.84	.055	12375	.217	.036	13716	.33	.068
10111	.124	.045	11052	3.79	—	12391	.047	.055	13720	.51	.045
10113	.26	—	11101	(a)	(a)	12393	.29	(a)	13759	.127	.072
10115	.51	.051	11120	(a)	—	12467	.12	(a)	13930	.133	.103
10117	4.87	—	11126	.045	.019	12509	.057	.02	14068	.028	.008
10119	(a)	—	11127	.32	.006	12510	.73	.016	14101	.33	.029
10120	10.90	—	11128	.43	.046	12583	.32	(a)	14279	.44	.045
10130	2.54	—	11138	1.66	—	12651	.94	.33	14401	1.19	.08
10132	2.19	—	11155	.153	—	12683	.43	(a)	14405	.97	—
10133	3.64	—	11160	(a)	(a)	12707	.41	.45	14527	.25	.139
10135	(a)	—	11167	.87	—	12797	.086	.153	14655	.064	—
10140	.052	.016	11168	4.52	—	12805	.232	.106	14731	3.76	—
10141	.105	.026	11201	14.40	—	12841	.39	—	14732	.28	—
10145	.51	.01	11202	4.27	—	12927	.067	—	14733	.45	—
10146	.44	.014	11203	.73	.29	13049	.059	.042	14734	.191	—

## DIVISION SIX

## PREM/OPS TERR. 504

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.202	.083	16670	2.76	—	18501	.95	.011	40072	(a)	—
14913	.239	.093	16676	.213	.009	18506	.40	.004	40075	55.00	—
15060	(a)	(a)	16694	.38	(a)	18507	.135	.005	40101	43.40	—
15061	(a)	(a)	16705	.199	.09	18570	1.41	—	40102	38.40	—
15062	.182	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.42	—
15063	.211	(a)	16723	(a)	—	18616	.31	.42	40115	(a)	—
15070	.13	—	16750	.075	.036	18707	.009	.005	40117	(a)	—
15119	(a)	—	16751	.075	—	18708	.082	.014	40140	(a)	—
15120	(a)	—	16819	1.10	(a)	18833	.112	(a)	41001	.183	—
15123	3.63	—	16820	.85	(a)	18834	.213	.073	41210	(a)	—
15124	1.27	—	16881	1.17	(a)	18911	.67	.012	41421	.35	—
15188	.32	(a)	16890	.129	(a)	18912	1.27	.019	41422	.185	—
15223	.075	.032	16891	.14	(a)	18920	.33	.012	41510	33.80	—
15224	.53	.053	16892	.26	(a)	18991	(a)	—	41603	16.40	—
15300	(a)	—	16900	2.80	.064	19007	1.42	—	41604	9.03	—
15314	.153	(a)	16901	1.79	.087	19051	3.15	—	41620	1.21	—
15404	.083	(a)	16902	1.52	.048	19061	(a)	—	41650	23.20	—
15405	.122	(a)	16905	2.94	.056	19795	.221	(a)	41664	23.20	—
15406	.31	.065	16906	1.88	.079	19796	.26	—	41665	2.71	—
15488	.77	(a)	16910	1.68	.041	40005	(a)	—	41666	(a)	—
15538	.27	.01	16911	1.52	.04	40006	(a)	—	41667	63.30	—
15600	.69	.06	16915	1.72	.039	40010	(a)	—	41668	59.30	—
15607	.17	—	16916	1.43	.046	40015	(a)	—	41669	.42	—
15608	.153	.006	16920	3.81	.09	40020	(a)	—	41670	.70	—
15656	4.53	—	16921	3.48	.036	40026	(a)	—	41672	(a)	—
15699	.42	—	16930	2.19	.111	40031	(a)	—	41673	(a)	—
15733	.202	.025	16931	2.37	.047	40032	(a)	—	41675	(a)	—
15839	.206	.017	16940	4.76	.036	40040	(a)	—	41677	.25	—
15991	.168	.047	16941	1.91	.064	40041	(a)	—	41678	83.10	—
15993	.142	.029	18078	.113	.093	40042	(a)	—	41679	(a)	(a)
16005	.033	.024	18109	.28	.019	40045	153.00	—	41680	12.00	—
16009	.248	.091	18110	.224	.021	40046	30.20	—	41696	.79	—
16402	1.02	—	18200	(a)	—	40047	10.80	—	41697	.55	—
16403	.64	.11	18205	.174	.39	40059	3.86	—	41700	(a)	—
16404	.81	—	18206	.36	.071	40061	2.05	—	41715	7.64	—
16471	.24	—	18335	.26	.01	40063	68.50	—	41716	4.86	—
16501	.07	(a)	18435	1.04	.05	40064	20.10	—	43007	(a)	—
16527	.107	.222	18436	.84	.109	40066	(a)	—	43117	(a)	—
16588	.115	(a)	18437	.37	(a)	40067	(a)	—	43151	27.40	—
16604	.193	.074	18438	.72	(a)	40069	(a)	—	43152	24.90	—

\$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	104.00	—	44112	.54	—	45771	.36	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.117	.044	47318	6.46	—
43421	28.50	—	44193	(a)	—	45900	.079	.037	47367	.25	—
43422	150.00	—	44194	(a)	—	45901	.067	.03	47420	1.41	—
43424	(a)	—	44222	(a)	—	45937	.235	—	47468	(a)	—
43470	4.60	—	44276	140.00	—	45993	(a)	(a)	47469	3.47	—
43517	(a)	—	44277	90.60	—	46004	22.00	—	47471	3.01	—
43518	9.93	—	44280	.25	—	46005	17.60	—	47473	3.94	—
43550	102.00	—	44311	5.12	—	46112	.171	—	47474	4.40	—
43551	56.50	—	44315	3.44	—	46202	2.65	—	47475	3.47	—
43626	7.94	—	44427	157.00	—	46362	290.00	—	47476	3.47	—
43628	103.00	—	44428	158.00	—	46426	42.40	—	47477	4.63	—
43629	87.40	—	44429	2.37	—	46427	56.60	—	47478	4.86	—
43754	(a)	—	44430	1.65	—	46510	(a)	—	47600	(a)	—
43760	2.91	—	44431	5.26	—	46590	(a)	—	47610	(a)	—
43822	3.66	—	44432	1.67	—	46603	3.56	—	48039	73.80	—
43840	.045	—	44433	53.10	—	46604	4.11	—	48177	(a)	—
43860	2.88	—	44434	102.00	—	46606	10.90	—	48178	(a)	—
43889	1.03	—	44435	105.00	—	46607	15.00	—	48206	21.00	—
43945	(a)	—	44436	123.00	—	46622	10.70	—	48252	(a)	—
43946	(a)	—	44437	102.00	—	46671	(a)	—	48441	.088	—
43990	(a)	(a)	44438	80.40	—	46700	209.00	—	48557	8.82	—
43991	(a)	—	44439	157.00	—	46773	(a)	—	48558	7.67	—
44009	4.43	—	44440	130.00	—	46822	(a)	—	48600	84.80	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	8.48	—	44501	(a)	—	46882	(a)	—	48636	1.15	(a)
44070	2.51	—	45190	2.09	—	46911	15.70	—	48637	6.74	—
44071	2.80	—	45191	1.48	—	46912	28.80	—	48638	3.34	—
44072	1.93	—	45192	1.73	—	46913	(a)	—	48727	(a)	—
44100	1.62	—	45193	1.02	—	46914	(a)	—	48808	1.16	—
44101	1.69	—	45210	1.30	—	46915	(a)	—	48924	(a)	—
44102	1.32	—	45224	(a)	—	46916	(a)	—	48925	161.00	—
44103	1.16	—	45225	(a)	—	47050	1.00	—	49005	.17	—
44104	.49	—	45334	60.00	—	47051	(a)	—	49111	1.77	—
44105	(a)	—	45380	.237	(a)	47052	(a)	—	49181	24.10	—
44106	(a)	—	45450	17.60	—	47103	(a)	—	49183	29.40	—
44108	.57	—	45523	(a)	—	47146	(a)	—	49184	62.10	—
44109	1.45	—	45524	(a)	—	47147	(a)	—	49185	56.50	—
44110	1.48	—	45539	(a)	—	47221	230.00	—	49239	.177	.27
44111	.91	—	45678	.27	—	47253	(a)	—	49292	1.76	—

## 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	.27	.193	51702	.109	(a)	51986	.133	.075
49333	12.90	—	51241	.81	.197	51703	.045	(a)	51999	.056	.25
49451	(a)	—	51250	.182	(a)	51734	.085	.38	52002	.049	.086
49452	(a)	—	51251	.024	(a)	51741	.143	.246	52075	.134	.167
49617	.30	.118	51252	.083	.06	51752	.12	.137	52076	.162	(a)
49618	.25	.034	51253	.07	(a)	51767	.01	.005	52109	.012	(a)
49619	.47	.079	51254	.022	.019	51777	.033	.047	52134	.165	.44
49763	3.07	—	51255	.46	(a)	51790	.055	(a)	52137	.053	(a)
49800	(a)	—	51300	.046	.109	51796	.052	(a)	52150	.30	(a)
49801	202.00	—	51305	.046	.65	51808	.185	.43	52315	.043	.237
49802	17.90	—	51315	.115	.059	51809	.229	.164	52341	.033	(a)
49803	31.80	—	51330	.07	.97	51833	.05	.034	52342	.096	(a)
49840	1.03	—	51333	.023	.28	51850	.17	(a)	52343	.058	(a)
49870	67.40	—	51340	.023	(a)	51851	.115	(a)	52401	.18	(a)
49890	(a)	—	51350	.077	.095	51852	.27	(a)	52402	.012	(a)
49891	(a)	—	51351	.069	.039	51853	.109	(a)	52432	.062	(a)
49902	(a)	—	51352	.095	.077	51854	.244	(a)	52433	.056	.47
49903	(a)	—	51355	.065	.081	51855	.26	(a)	52435	.071	(a)
50010	.133	.35	51356	.07	.42	51856	.141	(a)	52438	.051	(a)
50011	.064	(a)	51357	.163	1.18	51857	.241	(a)	52440	.08	(a)
50012	.049	(a)	51358	.39	.094	51869	.061	.102	52467	.074	(a)
50015	.087	(a)	51359	.34	.51	51877	.34	.128	52469	.026	.083
50017	.066	(a)	51370	.27	2.16	51889	.057	.007	52505	.129	.159
50018	.058	(a)	51380	.027	.026	51896	.026	.013	52547	.156	.049
50019	.035	(a)	51400	.165	(a)	51900	.037	.085	52581	.63	1.57
50045	.151	(a)	51401	.243	(a)	51909	.154	.04	52619	.044	(a)
50047	.017	(a)	51500	.051	.118	51919	.057	(a)	52660	.089	—
51001	.04	.31	51516	.075	—	51926	.058	.036	52744	.191	.039
51005	.008	(a)	51517	.085	—	51927	.032	.092	52767	.143	(a)
51116	.10	.52	51550	.063	.36	51934	.064	.066	52876	(a)	(a)
51201	.023	(a)	51551	.022	.70	51941	.058	.025	52911	.035	.35
51205	.069	.035	51552	.038	.113	51942	.093	—	52967	.013	.043
51206	.011	.40	51553	.067	(a)	51956	.25	.119	53001	.13	.213
51210	.069	(a)	51554	.006	(a)	51957	.221	.33	53077	.062	.172
51211	(a)	(a)	51575	.021	.02	51958	.196	.233	53095	.043	(a)
51220	.237	1.14	51576	.12	.077	51959	.201	(a)	53096	.059	(a)
51221	.132	1.12	51600	.082	.156	51960	.026	.248	53121	.169	.41
51222	.16	3.29	51613	.054	.10	51970	.115	.131	53147	.024	(a)
51224	.168	.96	51625	.036	(a)	51982	.034	.056	53229	.135	(a)
51230	.029	.54	51666	.033	.059	51985	.07	—	53271	.032	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.133	.215	55715	.132	.147	56918	.054	(a)	58096	.118	1.08
53374	.05	.145	55716	.192	.33	56919	.137	(a)	58301	.043	.075
53375	.027	.205	55717	.181	(a)	56920	.125	(a)	58302	.032	.034
53376	.043	.128	55718	.176	(a)	56980	.066	(a)	58397	.185	.33
53377	.044	.132	55802	.033	.016	57001	.023	.019	58408	.059	—
53403	.028	(a)	55918	.076	1.32	57002	.015	.061	58409	.075	—
53425	.125	(a)	55919	.01	2.48	57090	.201	.72	58456	.04	—
53565	.032	.068	56040	.007	.019	57146	.127	.59	58457	.058	—
53631	.02	.016	56041	.047	(a)	57202	.058	(a)	58458	.075	—
53632	.023	.024	56042	.059	(a)	57257	.072	.046	58459	.09	—
53731	.021	(a)	56170	.123	(a)	57401	.041	.065	58503	.049	.054
53732	.141	.39	56171	.06	(a)	57403	.068	.025	58532	.064	(a)
53733	.092	.155	56202	.047	.053	57410	.02	.112	58559	.013	(a)
53734	.45	—	56390	.082	.59	57411	.031	(a)	58560	.031	(a)
53803	.30	(a)	56391	.071	.217	57572	.012	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.114	.089	57600	.035	.025	58575	.04	.081
53902	(a)	(a)	56488	.055	.043	57611	.066	.036	58627	.129	.008
53903	(a)	(a)	56567	.127	(a)	57625	.31	(a)	58663	.28	.46
53904	(a)	(a)	56650	.39	(a)	57651	.037	.039	58682	.115	(a)
53905	(a)	(a)	56651	.212	(a)	57690	.086	.32	58713	.021	(a)
53907	.062	.072	56652	.152	(a)	57716	.041	.069	58737	.083	.36
53951	(a)	(a)	56653	.146	(a)	57725	.089	.07	58756	.053	(a)
53952	(a)	(a)	56654	.075	(a)	57726	.069	.022	58757	.28	(a)
53953	(a)	(a)	56690	.029	.26	57798	.019	(a)	58759	.035	(a)
54012	.045	—	56699	.052	.059	57800	.07	(a)	58802	.039	.32
54077	.085	.30	56758	.045	.11	57808	.034	(a)	58813	.13	(a)
54444	(a)	(a)	56759	.046	.069	57809	.035	(a)	58822	.109	(a)
55010	.26	.61	56760	.065	.077	57810	.034	.089	58837	.26	.128
55011	.069	1.73	56805	.086	(a)	57871	.041	.073	58840	.078	.092
55012	.082	.86	56806	.061	(a)	57913	.091	.182	58873	.124	.018
55013	.113	1.00	56807	.06	(a)	57997	.10	—	58903	.025	(a)
55014	(a)	(a)	56808	.079	(a)	57998	.04	.044	58904	.019	.089
55214	.067	.062	56900	.076	(a)	57999	.056	.055	58922	.207	.176
55371	.129	.082	56910	.038	(a)	58009	.056	(a)	59005	.047	.055
55410	(a)	(a)	56911	.11	(a)	58010	.094	(a)	59057	.35	(a)
55426	.137	(a)	56912	.089	.082	58020	.073	(a)	59058	.226	(a)
55597	.017	1.22	56913	.073	(a)	58056	.112	(a)	59188	.145	.039
55647	.033	.07	56915	.43	(a)	58057	.07	(a)	59189	.199	.207
55648	.015	(a)	56916	.39	.26	58058	.063	(a)	59223	.129	.118
55649	.018	(a)	56917	.112	(a)	58095	.089	1.05	59257	.013	.008

## DIVISION SIX

## PREM/OPS TERR. 504

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.08	(a)	59923	.009	.004	62003	22.40	—	91125	1.47	1.55
59378	.084	.103	59925	.35	1.11	63010	34.10	—	91127	.78	.97
59481	.214	.081	59926	.30	.57	63011	42.60	—	91130	1.44	—
59482	.151	(a)	59927	.202	.88	63012	60.60	—	91135	.40	(a)
59537	.09	.207	59931	.165	.32	63013	57.30	—	91150	.74	3.77
59601	.081	1.44	59932	.178	.57	63215	74.10	—	91155	1.63	19.20
59647	.068	.118	59941	.055	(a)	63216	51.40	—	91160	.59	—
59660	.149	.55	59947	.057	.214	63217	30.70	—	91175	.51	—
59661	.073	(a)	59955	.021	.098	63218	10.30	—	91177	2.23	—
59693	.012	—	59963	.158	.26	63219	(a)	—	91179	2.24	—
59695	(a)	(a)	59964	.37	.052	63220	(a)	—	91190	1.20	(a)
59701	.006	.36	59970	.077	.121	64074	14.80	—	91200	.82	—
59713	.133	.247	59973	.102	(a)	64075	10.40	—	91210	(a)	—
59722	.069	.019	59975	.108	.099	64500	(a)	—	91235	.90	1.90
59723	.026	.025	59977	.062	(a)	65007	45.10	—	91250	1.35	(a)
59724	.04	.016	59984	.028	.034	66122	19.40	—	91265	17.60	2.77
59725	.05	.094	59985	.109	(a)	66123	10.70	—	91266	9.31	.74
59726	.036	.02	59986	.083	(a)	66309	31.20	—	91280	(a)	2.20
59738	.115	.043	59988	.027	.041	66561	72.20	—	91302	9.62	(a)
59750	.067	.106	59989	.015	.031	67017	67.00	—	91315	2.92	—
59751	.024	(a)	60010	18.90	—	67508	27.80	—	91324	6.50	(a)
59773	.009	.019	60011	21.80	—	67509	20.40	—	91325	(a)	(a)
59774	.007	.105	60012	35.80	—	67510	11.30	—	91340	4.25	5.55
59775	.009	.133	60013	30.70	—	67511	12.30	—	91341	2.55	2.88
59781	.058	.049	60015	22.90	—	67512	52.60	—	91342	3.89	2.66
59782	.087	.63	60016	25.70	—	67513	33.30	—	91343	.56	1.08
59783	.085	(a)	60035	50.90	—	67634	58.00	—	91405	4.95	—
59784	.065	(a)	61000	18.70	—	67635	41.00	—	91436	2.89	1.55
59790	.089	(a)	61212	26.00	—	68001	125.00	—	91481	10.60	—
59798	.221	.29	61216	28.80	—	68439	161.00	—	91507	1.55	2.22
59806	.158	(a)	61217	26.20	—	68500	4.16	—	91523	24.00	—
59867	.10	(a)	61218	17.90	—	68604	3.01	—	91547	.136	—
59886	.014	.072	61223	127.00	—	68606	11.80	—	91551	.85	.51
59889	.028	.176	61224	40.60	—	68607	9.30	—	91555	.54	.72
59892	.085	(a)	61225	56.40	—	68702	7.67	—	91560	5.14	3.22
59904	.057	.11	61226	94.80	—	68703	5.74	—	91562	1.88	—
59905	.063	.10	61227	86.80	—	68706	24.60	—	91577	6.73	2.33
59914	.37	.58	62000	19.70	—	68707	24.30	—	91580	6.79	—
59915	.19	.51	62001	15.60	—	90089	2.44	—	91581	(a)	(a)
59917	.035	.195	62002	7.12	—	91111	1.16	4.10	91582	(a)	(a)



<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b> <b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504</b> <b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>											
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
91583	(a)	(a)	94444	(a)	(a)	97223	.90	2.33	98308	.65	.78
91584	(a)	(a)	94569	1.66	2.88	97308	.72	—	98309	6.17	1.71
91585	(a)	(a)	94590	7.17	—	97447	2.37	3.77	98344	.66	.59
91586	(a)	(a)	94617	2.26	—	97501	(a)	—	98405	1.09	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.16	(a)
91588	(a)	(a)	95124	.84	1.02	97503	(a)	—	98414	7.47	(a)
91589	(a)	(a)	95233	1.79	—	97504	(a)	—	98415	.98	(a)
91590	1.95	—	95305	1.94	—	97650	2.07	2.66	98423	2.34	(a)
91591	(a)	(a)	95306	5.66	—	97651	6.99	3.22	98424	3.96	(a)
91606	14.10	—	95310	4.64	.99	97652	6.07	3.44	98425	1.63	(a)
91618	(a)	(a)	95357	1.44	—	97653	1.77	2.22	98426	1.44	(a)
91629	2.88	(a)	95358	(a)	—	97654	3.09	2.11	98427	1.40	—
91636	4.94	—	95410	2.51	2.00	97655	5.40	3.11	98428	(a)	—
91641	1.34	(a)	95455	5.97	1.22	98002	.98	.70	98429	1.29	—
91666	.53	(a)	95487	1.35	(a)	98003	.55	(a)	98430	(a)	—
91722	4.32	(a)	95505	2.78	1.55	98090	.075	—	98449	2.01	19.80
91746	1.88	4.10	95620	1.09	(a)	98091	.081	—	98482	2.15	4.55
91805	.118	—	95625	4.60	2.66	98092	.245	—	98483	3.18	11.10
92053	.29	.53	95630	(a)	(a)	98111	.227	—	98502	3.04	2.66
92054	.10	.202	95647	1.08	4.10	98150	(a)	—	98555	1.42	—
92055	2.79	.202	95648	(a)	(a)	98151	(a)	—	98597	.32	—
92101	4.36	2.22	96053	.82	3.11	98152	3.29	.43	98598	.109	—
92102	2.63	2.44	96317	1.49	—	98153	3.70	(a)	98601	3.64	(a)
92215	1.29	2.22	96408	2.17	9.99	98154	4.37	(a)	98622	(a)	—
92338	1.01	1.44	96409	2.01	7.08	98155	6.12	(a)	98623	(a)	—
92445	2.83	—	96410	1.76	6.10	98156	(a)	(a)	98624	.57	—
92446	3.32	1.33	96611	.97	1.03	98157	3.91	.28	98636	1.10	2.55
92447	2.90	1.10	96702	2.50	(a)	98158	(a)	(a)	98640	62.80	—
92451	.90	1.66	96703	(a)	—	98159	2.62	(a)	98658	6.33	—
92453	1.84	—	96816	2.34	—	98160	5.55	(a)	98659	1.13	.32
92478	.91	1.22	96872	5.30	(a)	98161	6.22	(a)	98677	9.91	7.32
92593	11.80	—	96930	(a)	—	98162	(a)	(a)	98678	8.80	9.65
92663	.67	—	97002	(a)	(a)	98163	6.53	.162	98698	(a)	(a)
94007	6.23	3.55	97003	(a)	(a)	98164	.76	.056	98699	2.86	(a)
94099	1.42	—	97047	2.96	—	98257	.84	—	98705	8.95	—
94225	4.99	—	97050	2.30	—	98303	12.30	4.65	98710	1.99	—
94276	2.60	3.11	97111	3.00	—	98304	3.10	2.79	98751	4.78	—
94304	1.15	(a)	97220	.39	(a)	98305	2.38	1.40	98805	2.60	1.07
94381	2.15	8.79	97221	(a)	1.03	98306	6.11	.76	98806	1.03	2.55
94404	2.46	3.42	97222	.59	1.48	98307	.98	.42	98810	3.35	—

## DIVISION SIX

PREM/OPS TERR. 504

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
98813	3.23	1.55	99620	.27	—						
98820	4.96	2.55	99650	.49	.74						
98871	(a)	(a)	99709	1.20	(a)						
98884	1.29	1.55	99718	.80	—						
98914	.77	.44	99746	1.35	2.33						
98949	1.08	.25	99760	.155	—						
98967	2.03	7.91	99777	5.80	—						
98993	2.11	3.01	99793	1.72	—						
99003	.96	.95	99798	(a)	(a)						
99004	2.69	1.11	99803	(a)	7.02						
99080	.68	5.21	99826	.66	.54						
99081	(a)	—	99827	.245	.48						
99082	(a)	—	99851	1.00	—						
99083	(a)	—	99917	1.62	—						
99084	(a)	(a)	99938	1.82	—						
99085	(a)	(a)	99943	5.27	—						
99111	.99	—	99946	3.93	1.98						
99160	(a)	—	99948	2.54	15.50						
99163	2.36	.32	99952	4.91	12.20						
99165	.52	(a)	99953	5.30	7.44						
99220	1.70	(a)	99954	3.86	9.61						
99221	(a)	(a)	99955	4.83	7.91						
99222	3.19	(a)	99963	.39	—						
99223	.145	(a)	99969	3.09	2.09						
99303	7.93	—	99975	4.28	—						
99310	1.98	(a)	99986	(a)	—						
99315	5.83	1.44	99987	(a)	—						
99321	5.65	1.66	99988	2.73	—						
99445	(a)	(a)									
99471	.77	—									
99505	1.78	—									
99506	2.19	—									
99507	1.91	—									
99570	1.03	(a)									
99571	.249	(a)									
99572	.49	(a)									
99573	.46	(a)									
99600	1.17	—									
99613	5.01	1.66									
99614	2.61	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.151	.137	10150	.41	(a)	11204	.26	.92	13111	1.54	.067
10011	.036	(a)	10151	10.40	—	11205	(a)	—	13112	.081	.038
10012	.042	(a)	10160	1.85	—	11206	.69	—	13201	.98	.097
10015	4.60	—	10204	.187	—	11207	8.67	—	13204	1.11	.68
10020	(a)	(a)	10205	.208	—	11208	1.49	—	13205	.43	.27
10025	.036	(a)	10210	.33	(a)	11209	6.98	—	13206	(a)	(a)
10026	.54	.013	10211	.33	(a)	11210	2.97	—	13207	(a)	(a)
10027	.036	(a)	10220	3.92	—	11211	15.50	—	13208	(a)	(a)
10036	.73	(a)	10255	.27	.124	11212	2.34	—	13314	.10	.009
10040	.115	.30	10256	.99	.154	11213	1.91	—	13351	.243	.036
10042	.31	.225	10257	.187	.148	11214	4.70	—	13352	.247	.026
10052	3.18	—	10309	.134	.011	11222	.079	—	13410	1.55	1.55
10054	2.82	—	10315	.32	(a)	11234	.234	.038	13411	(a)	(a)
10060	.147	.041	10331	6.23	—	11248	.051	.01	13412	.52	1.15
10065	.221	.037	10332	10.70	—	11258	1.66	.156	13453	.61	(a)
10066	.226	.046	10352	.80	.046	11259	1.78	.156	13454	.71	(a)
10070	.086	.094	10367	3.98	—	11273	11.60	—	13455	.72	(a)
10071	.26	.069	10368	5.81	—	11274	11.10	—	13461	(a)	(a)
10072	4.50	—	10375	(a)	—	11288	2.04	.062	13506	.76	.044
10073	1.14	.32	10378	6.31	—	12014	.111	.026	13507	.92	.101
10075	8.43	.111	10379	2.93	—	12356	.98	.019	13590	.54	.59
10100	1.38	.045	10380	5.00	—	12361	.095	.063	13621	.135	.32
10101	.20	.136	10381	4.33	—	12362	.095	(a)	13670	.053	.022
10105	2.16	—	11007	1.69	—	12373	.036	.024	13673	1.26	.012
10107	3.47	.16	11020	.25	.128	12374	.51	.051	13715	.095	.088
10110	15.60	—	11039	.99	.055	12375	.25	.036	13716	.38	.068
10111	.189	.045	11052	3.43	—	12391	.071	.055	13720	.71	.045
10113	.30	—	11101	(a)	(a)	12393	.33	(a)	13759	.147	.072
10115	.59	.051	11120	(a)	—	12467	.139	(a)	13930	.202	.103
10117	4.56	—	11126	.052	.019	12509	.068	.02	14068	.033	.008
10119	(a)	—	11127	.48	.006	12510	.86	.016	14101	.38	.029
10120	10.20	—	11128	.65	.046	12583	.38	(a)	14279	.52	.045
10130	2.94	—	11138	1.56	—	12651	1.11	.33	14401	1.68	.08
10132	2.54	—	11155	.178	—	12683	.51	(a)	14405	.99	—
10133	3.29	—	11160	(a)	(a)	12707	.62	.45	14527	.39	.139
10135	(a)	—	11167	.79	—	12797	.131	.153	14655	.074	—
10140	.044	.016	11168	4.10	—	12805	.27	.106	14731	3.40	—
10141	.087	.026	11201	14.80	—	12841	.45	—	14732	.25	—
10145	.42	.01	11202	4.38	—	12927	.078	—	14733	.52	—
10146	.62	.014	11203	1.12	.29	13049	.049	.042	14734	.221	—

## DIVISION SIX

PREM/OPS TERR. 506

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
14855	.238	.083	16670	2.59	—	18501	1.34	.011	40072	(a)	—
14913	.28	.093	16676	.247	.009	18506	.48	.004	40075	48.80	—
15060	(a)	(a)	16694	.45	(a)	18507	.156	.005	40101	27.10	—
15061	(a)	(a)	16705	.30	.09	18570	1.63	—	40102	23.90	—
15062	.214	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.08	—
15063	.249	(a)	16723	(a)	—	18616	.36	.42	40115	(a)	—
15070	.133	—	16750	.087	.036	18707	.014	.005	40117	(a)	—
15119	(a)	—	16751	.087	—	18708	.095	.014	40140	(a)	—
15120	(a)	—	16819	1.29	(a)	18833	.17	(a)	41001	.171	—
15123	3.29	—	16820	1.00	(a)	18834	.247	.073	41210	(a)	—
15124	1.15	—	16881	1.36	(a)	18911	.78	.012	41421	.35	—
15188	.38	(a)	16890	.151	(a)	18912	1.47	.019	41422	.184	—
15223	.063	.032	16891	.165	(a)	18920	.38	.012	41510	39.30	—
15224	.75	.053	16892	.30	(a)	18991	(a)	—	41603	16.30	—
15300	(a)	—	16900	4.04	.064	19007	1.28	—	41604	8.97	—
15314	.178	(a)	16901	2.59	.087	19051	2.85	—	41620	1.24	—
15404	.097	(a)	16902	2.20	.048	19061	(a)	—	41650	23.00	—
15405	.143	(a)	16905	4.25	.056	19795	.26	(a)	41664	21.70	—
15406	.37	.065	16906	2.71	.079	19796	.30	—	41665	2.54	—
15488	.91	(a)	16910	2.42	.041	40005	(a)	—	41666	(a)	—
15538	.32	.01	16911	2.20	.04	40006	(a)	—	41667	59.30	—
15600	.80	.06	16915	2.49	.039	40010	(a)	—	41668	55.60	—
15607	.174	—	16916	2.07	.046	40015	(a)	—	41669	.39	—
15608	.178	.006	16920	5.51	.09	40020	(a)	—	41670	.65	—
15656	5.25	—	16921	5.03	.036	40026	(a)	—	41672	(a)	—
15699	.43	—	16930	3.17	.111	40031	(a)	—	41673	(a)	—
15733	.238	.025	16931	3.42	.047	40032	(a)	—	41675	(a)	—
15839	.239	.017	16940	6.88	.036	40040	(a)	—	41677	.26	—
15991	.195	.047	16941	2.76	.064	40041	(a)	—	41678	90.60	—
15993	.165	.029	18078	.172	.093	40042	(a)	—	41679	(a)	(a)
16005	.05	.024	18109	.33	.019	40045	143.00	—	41680	12.00	—
16009	.29	.091	18110	.26	.021	40046	28.30	—	41696	.81	—
16402	1.18	—	18200	(a)	—	40047	10.10	—	41697	.56	—
16403	.75	.11	18205	.26	.39	40059	3.61	—	41700	(a)	—
16404	.94	—	18206	.42	.071	40061	1.92	—	41715	7.59	—
16471	.246	—	18335	.30	.01	40063	64.10	—	41716	4.83	—
16501	.106	(a)	18435	1.46	.05	40064	18.90	—	43007	(a)	—
16527	.163	.222	18436	1.18	.109	40066	(a)	—	43117	(a)	—
16588	.135	(a)	18437	.43	(a)	40067	(a)	—	43151	24.20	—
16604	.227	.074	18438	.83	(a)	40069	(a)	—	43152	27.10	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	92.30	—	44112	.55	—	45771	.42	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.138	.044	47318	6.04	—
43421	25.30	—	44193	(a)	—	45900	.091	.037	47367	.26	—
43422	133.00	—	44194	(a)	—	45901	.078	.03	47420	1.32	—
43424	(a)	—	44222	(a)	—	45937	.209	—	47468	(a)	—
43470	4.72	—	44276	124.00	—	45993	(a)	(a)	47469	3.45	—
43517	(a)	—	44277	80.30	—	46004	21.90	—	47471	2.99	—
43518	9.30	—	44280	.26	—	46005	17.50	—	47473	3.91	—
43550	90.20	—	44311	4.80	—	46112	.107	—	47474	4.37	—
43551	50.10	—	44315	3.22	—	46202	3.56	—	47475	3.45	—
43626	7.43	—	44427	97.90	—	46362	316.00	—	47476	3.45	—
43628	96.60	—	44428	98.40	—	46426	46.20	—	47477	4.60	—
43629	81.80	—	44429	1.48	—	46427	61.70	—	47478	4.83	—
43754	(a)	—	44430	1.03	—	46510	(a)	—	47600	(a)	—
43760	2.73	—	44431	3.28	—	46590	(a)	—	47610	(a)	—
43822	3.75	—	44432	1.04	—	46603	3.88	—	48039	65.40	—
43840	.046	—	44433	33.10	—	46604	4.47	—	48177	(a)	—
43860	2.95	—	44434	63.30	—	46606	11.90	—	48178	(a)	—
43889	1.06	—	44435	65.50	—	46607	16.40	—	48206	19.70	—
43945	(a)	—	44436	76.50	—	46622	11.00	—	48252	(a)	—
43946	(a)	—	44437	63.40	—	46671	(a)	—	48441	.083	—
43990	(a)	(a)	44438	50.10	—	46700	186.00	—	48557	8.26	—
43991	(a)	—	44439	97.60	—	46773	(a)	—	48558	7.18	—
44009	4.01	—	44440	80.70	—	46822	(a)	—	48600	92.40	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	7.95	—	44501	(a)	—	46882	(a)	—	48636	1.95	(a)
44070	2.35	—	45190	2.81	—	46911	14.70	—	48637	6.31	—
44071	2.62	—	45191	1.99	—	46912	26.90	—	48638	3.13	—
44072	1.81	—	45192	2.33	—	46913	(a)	—	48727	(a)	—
44100	1.66	—	45193	1.38	—	46914	(a)	—	48808	1.34	—
44101	1.73	—	45210	1.74	—	46915	(a)	—	48924	(a)	—
44102	1.35	—	45224	(a)	—	46916	(a)	—	48925	151.00	—
44103	1.19	—	45225	(a)	—	47050	1.03	—	49005	.174	—
44104	.50	—	45334	53.20	—	47051	(a)	—	49111	2.06	—
44105	(a)	—	45380	.28	(a)	47052	(a)	—	49181	21.40	—
44106	(a)	—	45450	15.60	—	47103	(a)	—	49183	26.10	—
44108	.59	—	45523	(a)	—	47146	(a)	—	49184	55.00	—
44109	1.49	—	45524	(a)	—	47147	(a)	—	49185	50.10	—
44110	1.52	—	45539	(a)	—	47221	204.00	—	49239	.208	.27
44111	.93	—	45678	.28	—	47253	(a)	—	49292	1.56	—

## DIVISION SIX

## PREM/OPS TERR. 506

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.40	.193	51702	.184	(a)	51986	.194	.075
49333	11.50	—	51241	1.18	.197	51703	.076	(a)	51999	.082	.25
49451	(a)	—	51250	.31	(a)	51734	.143	.38	52002	.072	.086
49452	(a)	—	51251	.034	(a)	51741	.207	.246	52075	.227	.167
49617	.27	.118	51252	.12	.06	51752	.175	.137	52076	.27	(a)
49618	.227	.034	51253	.102	(a)	51767	.038	.005	52109	.018	(a)
49619	.43	.079	51254	.032	.019	51777	.133	.047	52134	.24	.44
49763	2.78	—	51255	.78	(a)	51790	.222	(a)	52137	.089	(a)
49800	(a)	—	51300	.184	.109	51796	.075	(a)	52150	.44	(a)
49801	179.00	—	51305	.184	.65	51808	.27	.43	52315	.174	.237
49802	15.90	—	51315	.135	.059	51809	.33	.164	52341	.056	(a)
49803	28.20	—	51330	.119	.97	51833	.20	.034	52342	.162	(a)
49840	1.06	—	51333	.039	.28	51850	.29	(a)	52343	.098	(a)
49870	63.10	—	51340	.033	(a)	51851	.195	(a)	52401	.30	(a)
49890	(a)	—	51350	.31	.095	51852	.46	(a)	52402	.018	(a)
49891	(a)	—	51351	.28	.039	51853	.184	(a)	52432	.09	(a)
49902	(a)	—	51352	.38	.077	51854	.41	(a)	52433	.082	.47
49903	(a)	—	51355	.26	.081	51855	.43	(a)	52435	.103	(a)
50010	.194	.35	51356	.28	.42	51856	.238	(a)	52438	.074	(a)
50011	.108	(a)	51357	.192	1.18	51857	.41	(a)	52440	.117	(a)
50012	.072	(a)	51358	.46	.094	51869	.089	.102	52467	.108	(a)
50015	.126	(a)	51359	.41	.51	51877	.50	.128	52469	.038	.083
50017	.096	(a)	51370	.39	2.16	51889	.082	.007	52505	.188	.159
50018	.098	(a)	51380	.039	.026	51896	.039	.013	52547	.26	.049
50019	.051	(a)	51400	.28	(a)	51900	.15	.085	52581	.92	1.57
50045	.219	(a)	51401	.41	(a)	51909	.26	.04	52619	.064	(a)
50047	.025	(a)	51500	.074	.118	51919	.083	(a)	52660	.091	—
51001	.067	.31	51516	.077	—	51926	.085	.036	52744	.77	.039
51005	.014	(a)	51517	.087	—	51927	.046	.092	52767	.241	(a)
51116	.169	.52	51550	.091	.36	51934	.093	.066	52876	(a)	(a)
51201	.033	(a)	51551	.032	.70	51941	.084	.025	52911	.051	.35
51205	.101	.035	51552	.055	.113	51942	.135	—	52967	.019	.043
51206	.016	.40	51553	.097	(a)	51956	.36	.119	53001	.188	.213
51210	.117	(a)	51554	.009	(a)	51957	.32	.33	53077	.09	.172
51211	(a)	(a)	51575	.083	.02	51958	.28	.233	53095	.062	(a)
51220	.40	1.14	51576	.175	.077	51959	.29	(a)	53096	.086	(a)
51221	.223	1.12	51600	.119	.156	51960	.039	.248	53121	.245	.41
51222	.27	3.29	51613	.079	.10	51970	.168	.131	53147	.041	(a)
51224	.28	.96	51625	.061	(a)	51982	.049	.056	53229	.228	(a)
51230	.048	.54	51666	.131	.059	51985	.072	—	53271	.046	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.225	.215	55715	.193	.147	56918	.091	(a)	58096	.171	1.08
53374	.202	.145	55716	.28	.33	56919	.232	(a)	58301	.072	.075
53375	.107	.205	55717	.31	(a)	56920	.212	(a)	58302	.046	.034
53376	.172	.128	55718	.30	(a)	56980	.096	(a)	58397	.27	.33
53377	.176	.132	55802	.133	.016	57001	.033	.019	58408	.06	–
53403	.111	(a)	55918	.11	1.32	57002	.021	.061	58409	.077	–
53425	.212	(a)	55919	.015	2.48	57090	.34	.72	58456	.041	–
53565	.129	.068	56040	.01	.019	57146	.215	.59	58457	.059	–
53631	.028	.016	56041	.069	(a)	57202	.085	(a)	58458	.077	–
53632	.033	.024	56042	.086	(a)	57257	.105	.046	58459	.092	–
53731	.03	(a)	56170	.208	(a)	57401	.06	.065	58503	.072	.054
53732	.205	.39	56171	.102	(a)	57403	.27	.025	58532	.092	(a)
53733	.133	.155	56202	.069	.053	57410	.029	.112	58559	.019	(a)
53734	.46	–	56390	.12	.59	57411	.052	(a)	58560	.045	(a)
53803	.51	(a)	56391	.103	.217	57572	.017	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.166	.089	57600	.05	.025	58575	.059	.081
53902	(a)	(a)	56488	.222	.043	57611	.111	.036	58627	.188	.008
53903	(a)	(a)	56567	.215	(a)	57625	.44	(a)	58663	.48	.46
53904	(a)	(a)	56650	.66	(a)	57651	.054	.039	58682	.167	(a)
53905	(a)	(a)	56651	.36	(a)	57690	.145	.32	58713	.085	(a)
53907	.09	.072	56652	.26	(a)	57716	.069	.069	58737	.121	.36
53951	(a)	(a)	56653	.247	(a)	57725	.15	.07	58756	.089	(a)
53952	(a)	(a)	56654	.126	(a)	57726	.117	.022	58757	.41	(a)
53953	(a)	(a)	56690	.115	.26	57798	.027	(a)	58759	.05	(a)
54012	.046	–	56699	.076	.059	57800	.102	(a)	58802	.057	.32
54077	.123	.30	56758	.065	.11	57808	.058	(a)	58813	.219	(a)
54444	(a)	(a)	56759	.066	.069	57809	.059	(a)	58822	.158	(a)
55010	.37	.61	56760	.095	.077	57810	.058	.089	58837	.44	.128
55011	.101	1.73	56805	.125	(a)	57871	.069	.073	58840	.132	.092
55012	.12	.86	56806	.089	(a)	57913	.132	.182	58873	.21	.018
55013	.191	1.00	56807	.088	(a)	57997	.103	–	58903	.036	(a)
55014	(a)	(a)	56808	.115	(a)	57998	.059	.044	58904	.028	.089
55214	.097	.062	56900	.11	(a)	57999	.095	.055	58922	.35	.176
55371	.52	.082	56910	.055	(a)	58009	.095	(a)	59005	.069	.055
55410	(a)	(a)	56911	.186	(a)	58010	.136	(a)	59057	.51	(a)
55426	.232	(a)	56912	.15	.082	58020	.29	(a)	59058	.33	(a)
55597	.024	1.22	56913	.123	(a)	58056	.162	(a)	59188	.58	.039
55647	.049	.07	56915	.73	(a)	58057	.102	(a)	59189	.80	.207
55648	.022	(a)	56916	.66	.26	58058	.092	(a)	59223	.217	.118
55649	.026	(a)	56917	.189	(a)	58095	.129	1.05	59257	.018	.008

## DIVISION SIX

## PREM/OPS TERR. 506

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.116	(a)	59923	.013	.004	62003	24.40	—	91125	3.82	1.55
59378	.141	.103	59925	.42	1.11	63010	42.20	—	91127	2.67	.97
59481	.31	.081	59926	.35	.57	63011	52.80	—	91130	3.01	—
59482	.61	(a)	59927	.238	.88	63012	75.00	—	91135	.84	(a)
59537	.152	.207	59931	.24	.32	63013	71.10	—	91150	2.52	3.77
59601	.117	1.44	59932	.26	.57	63215	80.80	—	91155	5.59	19.20
59647	.27	.118	59941	.08	(a)	63216	56.00	—	91160	1.53	—
59660	.216	.55	59947	.097	.214	63217	28.80	—	91175	1.32	—
59661	.106	(a)	59955	.031	.098	63218	9.69	—	91177	5.77	—
59693	.018	—	59963	.229	.26	63219	(a)	—	91179	5.80	—
59695	(a)	(a)	59964	.54	.052	63220	(a)	—	91190	3.11	(a)
59701	.008	.36	59970	.13	.121	64074	19.80	—	91200	1.72	—
59713	.193	.247	59973	.148	(a)	64075	13.90	—	91210	(a)	—
59722	.10	.019	59975	.182	.099	64500	(a)	—	91235	3.07	1.90
59723	.038	.025	59977	.104	(a)	65007	49.20	—	91250	4.63	(a)
59724	.058	.016	59984	.04	.034	66122	21.20	—	91265	36.80	2.77
59725	.072	.094	59985	.158	(a)	66123	11.60	—	91266	19.50	.74
59726	.052	.02	59986	.121	(a)	66309	34.00	—	91280	(a)	2.20
59738	.167	.043	59988	.046	.041	66561	78.70	—	91302	18.80	(a)
59750	.113	.106	59989	.021	.031	67017	73.00	—	91315	5.70	—
59751	.041	(a)	60010	23.40	—	67508	27.60	—	91324	12.70	(a)
59773	.034	.019	60011	27.00	—	67509	20.20	—	91325	(a)	(a)
59774	.028	.105	60012	44.30	—	67510	11.30	—	91340	8.29	5.55
59775	.036	.133	60013	38.00	—	67511	12.20	—	91341	6.62	2.88
59781	.098	.049	60015	28.40	—	67512	52.20	—	91342	7.60	2.66
59782	.147	.63	60016	31.90	—	67513	33.10	—	91343	1.46	1.08
59783	.143	(a)	60035	55.50	—	67634	63.20	—	91405	9.65	—
59784	.11	(a)	61000	23.20	—	67635	44.70	—	91436	7.49	1.55
59790	.129	(a)	61212	28.30	—	68001	137.00	—	91481	27.40	—
59798	.37	.29	61216	31.40	—	68439	176.00	—	91507	4.03	2.22
59806	.27	(a)	61217	28.60	—	68500	5.16	—	91523	62.10	—
59867	.145	(a)	61218	19.50	—	68604	3.29	—	91547	.35	—
59886	.02	.072	61223	139.00	—	68606	12.80	—	91551	2.19	.51
59889	.113	.176	61224	44.30	—	68607	10.10	—	91555	1.85	.72
59892	.143	(a)	61225	61.40	—	68702	8.35	—	91560	10.80	3.22
59904	.097	.11	61226	103.00	—	68703	6.26	—	91562	4.88	—
59905	.091	.10	61227	94.60	—	68706	26.80	—	91577	17.50	2.33
59914	.53	.58	62000	21.50	—	68707	26.50	—	91580	14.20	—
59915	.32	.51	62001	17.00	—	90089	6.34	—	91581	(a)	(a)
59917	.059	.195	62002	7.76	—	91111	3.96	4.10	91582	(a)	(a)



<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b> <b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506</b> <b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>											
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
91583	(a)	(a)	94444	(a)	(a)	97223	3.07	2.33	98308	1.67	.78
91584	(a)	(a)	94569	4.31	2.88	97308	1.51	—	98309	12.90	1.71
91585	(a)	(a)	94590	18.60	—	97447	4.95	3.77	98344	1.29	.59
91586	(a)	(a)	94617	5.87	—	97501	(a)	—	98405	2.13	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	21.20	(a)
91588	(a)	(a)	95124	2.17	1.02	97503	(a)	—	98414	19.40	(a)
91589	(a)	(a)	95233	4.64	—	97504	(a)	—	98415	2.54	(a)
91590	5.07	—	95305	5.04	—	97650	5.37	2.66	98423	6.06	(a)
91591	(a)	(a)	95306	11.80	—	97651	14.60	3.22	98424	10.30	(a)
91606	29.50	—	95310	12.00	.99	97652	12.70	3.44	98425	4.22	(a)
91618	(a)	(a)	95357	3.01	—	97653	4.59	2.22	98426	3.72	(a)
91629	6.03	(a)	95358	(a)	—	97654	8.01	2.11	98427	3.63	—
91636	10.30	—	95410	6.50	2.00	97655	11.30	3.11	98428	(a)	—
91641	2.80	(a)	95455	12.50	1.22	98002	2.04	.70	98429	2.69	—
91666	1.37	(a)	95487	3.49	(a)	98003	1.44	(a)	98430	(a)	—
91722	9.04	(a)	95505	5.81	1.55	98090	.193	—	98449	5.21	19.80
91746	4.88	4.10	95620	2.83	(a)	98091	.21	—	98482	5.58	4.55
91805	.31	—	95625	8.97	2.66	98092	.64	—	98483	8.25	11.10
92053	.75	.53	95630	(a)	(a)	98111	.78	—	98502	7.89	2.66
92054	.26	.202	95647	3.70	4.10	98150	(a)	—	98555	3.68	—
92055	7.23	.202	95648	(a)	(a)	98151	(a)	—	98597	.82	—
92101	11.30	2.22	96053	2.81	3.11	98152	6.89	.43	98598	.28	—
92102	6.81	2.44	96317	3.12	—	98153	7.75	(a)	98601	9.45	(a)
92215	4.41	2.22	96408	5.63	9.99	98154	9.15	(a)	98622	(a)	—
92338	2.62	1.44	96409	5.21	7.08	98155	12.80	(a)	98623	(a)	—
92445	5.92	—	96410	4.57	6.10	98156	(a)	(a)	98624	1.48	—
92446	8.60	1.33	96611	1.90	1.03	98157	8.18	.28	98636	3.78	2.55
92447	7.52	1.10	96702	6.48	(a)	98158	(a)	(a)	98640	163.00	—
92451	3.07	1.66	96703	(a)	—	98159	5.49	(a)	98658	13.20	—
92453	4.76	—	96816	6.08	—	98160	11.60	(a)	98659	2.37	.32
92478	2.36	1.22	96872	11.10	(a)	98161	13.00	(a)	98677	25.70	7.32
92593	40.40	—	96930	(a)	—	98162	(a)	(a)	98678	22.80	9.65
92663	1.40	—	97002	(a)	(a)	98163	13.70	.162	98698	(a)	(a)
94007	16.10	3.55	97003	(a)	(a)	98164	2.59	.056	98699	7.42	(a)
94099	3.68	—	97047	5.78	—	98257	2.17	—	98705	18.70	—
94225	12.90	—	97050	4.48	—	98303	25.70	4.65	98710	5.16	—
94276	6.74	3.11	97111	7.78	—	98304	8.03	2.79	98751	10.00	—
94304	3.93	(a)	97220	.81	(a)	98305	4.64	1.40	98805	6.74	1.07
94381	7.37	8.79	97221	(a)	1.03	98306	11.90	.76	98806	3.52	2.55
94404	6.39	3.42	97222	2.04	1.48	98307	2.54	.42	98810	6.54	—

## DIVISION SIX

PREM/OPS TERR. 506

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
98813	6.31	1.55	99620	.71	—						
98820	12.90	2.55	99650	1.67	.74						
98871	(a)	(a)	99709	4.11	(a)						
98884	3.35	1.55	99718	2.07	—						
98914	1.61	.44	99746	3.51	2.33						
98949	2.26	.25	99760	.40	—						
98967	5.25	7.91	99777	11.30	—						
98993	7.22	3.01	99793	4.45	—						
99003	2.50	.95	99798	(a)	(a)						
99004	5.24	1.11	99803	(a)	7.02						
99080	1.77	5.21	99826	1.29	.54						
99081	(a)	—	99827	.64	.48						
99082	(a)	—	99851	2.59	—						
99083	(a)	—	99917	4.19	—						
99084	(a)	(a)	99938	4.71	—						
99085	(a)	(a)	99943	13.70	—						
99111	2.57	—	99946	10.20	1.98						
99160	(a)	—	99948	8.70	15.50						
99163	6.13	.32	99952	9.58	12.20						
99165	1.34	(a)	99953	10.30	7.44						
99220	3.55	(a)	99954	7.53	9.61						
99221	(a)	(a)	99955	9.43	7.91						
99222	6.67	(a)	99963	1.01	—						
99223	.38	(a)	99969	6.46	2.09						
99303	20.50	—	99975	8.36	—						
99310	5.14	(a)	99986	(a)	—						
99315	15.10	1.44	99987	(a)	—						
99321	14.70	1.66	99988	5.70	—						
99445	(a)	(a)									
99471	1.61	—									
99505	6.11	—									
99506	7.52	—									
99507	6.56	—									
99570	3.52	(a)									
99571	.85	(a)									
99572	1.67	(a)									
99573	1.59	(a)									
99600	2.28	—									
99613	13.00	1.66									
99614	5.09	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.155	.137	10150	.79	(a)	11204	.50	.92	13111	1.57	.067
10011	.037	(a)	10151	19.80	—	11205	(a)	—	13112	.125	.038
10012	.043	(a)	10160	3.52	—	11206	1.01	—	13201	.61	.097
10015	8.91	—	10204	.36	—	11207	12.80	—	13204	.69	.68
10020	(a)	(a)	10205	.40	—	11208	2.19	—	13205	.27	.27
10025	.037	(a)	10210	.64	(a)	11209	10.30	—	13206	(a)	(a)
10026	1.03	.013	10211	.64	(a)	11210	4.38	—	13207	(a)	(a)
10027	.037	(a)	10220	7.48	—	11211	22.70	—	13208	(a)	(a)
10036	.45	(a)	10255	.168	.124	11212	3.44	—	13314	.19	.009
10040	.118	.30	10256	.61	.154	11213	2.81	—	13351	.46	.036
10042	.59	.225	10257	.116	.148	11214	6.91	—	13352	.47	.026
10052	6.16	—	10309	.26	.011	11222	.116	—	13410	.97	1.55
10054	5.47	—	10315	.60	(a)	11234	.45	.038	13411	(a)	(a)
10060	.28	.041	10331	12.10	—	11248	.032	.01	13412	.33	1.15
10065	.42	.037	10332	20.80	—	11258	1.69	.156	13453	.38	(a)
10066	.43	.046	10352	.82	.046	11259	1.81	.156	13454	.44	(a)
10070	.089	.094	10367	5.86	—	11273	22.10	—	13455	.45	(a)
10071	.50	.069	10368	8.56	—	11274	21.20	—	13461	(a)	(a)
10072	6.63	—	10375	(a)	—	11288	2.07	.062	13506	1.46	.044
10073	.71	.32	10378	12.20	—	12014	.069	.026	13507	1.75	.101
10075	5.24	.111	10379	5.68	—	12356	1.88	.019	13590	.33	.59
10100	1.40	.045	10380	9.70	—	12361	.147	.063	13621	.084	.32
10101	.38	.136	10381	8.40	—	12362	.098	(a)	13670	.082	.022
10105	4.12	—	11007	2.49	—	12373	.037	.024	13673	1.28	.012
10107	2.16	.16	11020	.48	.128	12374	.98	.051	13715	.098	.088
10110	30.30	—	11039	.61	.055	12375	.48	.036	13716	.72	.068
10111	.194	.045	11052	3.18	—	12391	.073	.055	13720	.72	.045
10113	.57	—	11101	(a)	(a)	12393	.64	(a)	13759	.28	.072
10115	1.13	.051	11120	(a)	—	12467	.26	(a)	13930	.208	.103
10117	8.85	—	11126	.099	.019	12509	.042	.02	14068	.062	.008
10119	(a)	—	11127	.49	.006	12510	.53	.016	14101	.73	.029
10120	19.80	—	11128	.67	.046	12583	.237	(a)	14279	.32	.045
10130	5.61	—	11138	3.02	—	12651	.69	.33	14401	1.70	.08
10132	4.84	—	11155	.34	—	12683	.32	(a)	14405	1.46	—
10133	3.06	—	11160	(a)	(a)	12707	.64	.45	14527	.40	.139
10135	(a)	—	11167	.73	—	12797	.135	.153	14655	.141	—
10140	.067	.016	11168	3.80	—	12805	.51	.106	14731	3.15	—
10141	.135	.026	11201	21.80	—	12841	.85	—	14732	.233	—
10145	.65	.01	11202	6.45	—	12927	.149	—	14733	.98	—
10146	.63	.014	11203	1.15	.29	13049	.076	.042	14734	.42	—

## DIVISION SIX

## PREM/OPS TERR. 507

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.148	.083	16670	5.01	—	18501	1.36	.011	40072	(a)	—
14913	.53	.093	16676	.47	.009	18506	.30	.004	40075	44.10	—
15060	(a)	(a)	16694	.28	(a)	18507	.30	.005	40101	32.40	—
15061	(a)	(a)	16705	.31	.09	18570	3.11	—	40102	28.60	—
15062	.133	(a)	16722	(a)	—	18575	(a)	(a)	40111	9.85	—
15063	.155	(a)	16723	(a)	—	18616	.225	.42	40115	(a)	—
15070	.196	—	16750	.165	.036	18707	.015	.005	40117	(a)	—
15119	(a)	—	16751	.165	—	18708	.182	.014	40140	(a)	—
15120	(a)	—	16819	.80	(a)	18833	.175	(a)	41001	.33	—
15123	3.05	—	16820	.62	(a)	18834	.47	.073	41210	(a)	—
15124	1.07	—	16881	2.59	(a)	18911	1.49	.012	41421	.30	—
15188	.234	(a)	16890	.094	(a)	18912	2.80	.019	41422	.159	—
15223	.097	.032	16891	.102	(a)	18920	.73	.012	41510	74.80	—
15224	.76	.053	16892	.186	(a)	18991	(a)	—	41603	14.20	—
15300	(a)	—	16900	3.52	.064	19007	1.19	—	41604	7.77	—
15314	.34	(a)	16901	2.25	.087	19051	2.64	—	41620	1.83	—
15404	.06	(a)	16902	1.91	.048	19061	(a)	—	41650	19.90	—
15405	.089	(a)	16905	3.70	.056	19795	.49	(a)	41664	42.10	—
15406	.227	.065	16906	2.36	.079	19796	.57	—	41665	4.92	—
15488	.57	(a)	16910	2.11	.041	40005	(a)	—	41666	(a)	—
15538	.60	.01	16911	1.91	.04	40006	(a)	—	41667	115.00	—
15600	1.52	.06	16915	2.16	.039	40010	(a)	—	41668	108.00	—
15607	.26	—	16916	1.80	.046	40015	(a)	—	41669	.76	—
15608	.34	.006	16920	4.80	.09	40020	(a)	—	41670	1.27	—
15656	10.00	—	16921	4.38	.036	40026	(a)	—	41672	(a)	—
15699	.63	—	16930	2.76	.111	40031	(a)	—	41673	(a)	—
15733	.148	.025	16931	2.98	.047	40032	(a)	—	41675	(a)	—
15839	.45	.017	16940	5.99	.036	40040	(a)	—	41677	.38	—
15991	.37	.047	16941	2.40	.064	40041	(a)	—	41678	92.40	—
15993	.31	.029	18078	.177	.093	40042	(a)	—	41679	(a)	(a)
16005	.052	.024	18109	.62	.019	40045	278.00	—	41680	10.40	—
16009	.181	.091	18110	.50	.021	40046	54.90	—	41696	1.19	—
16402	2.25	—	18200	(a)	—	40047	19.60	—	41697	.83	—
16403	1.42	.11	18205	.27	.39	40059	7.01	—	41700	(a)	—
16404	1.79	—	18206	.80	.071	40061	3.72	—	41715	6.58	—
16471	.36	—	18335	.58	.01	40063	124.00	—	41716	4.19	—
16501	.109	(a)	18435	1.49	.05	40064	36.60	—	43007	(a)	—
16527	.168	.222	18436	1.20	.109	40066	(a)	—	43117	(a)	—
16588	.084	(a)	18437	.83	(a)	40067	(a)	—	43151	21.90	—
16604	.141	.074	18438	1.59	(a)	40069	(a)	—	43152	27.70	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	83.50	—	44112	.69	—	45771	.26	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.086	.044	47318	11.70	—
43421	22.90	—	44193	(a)	—	45900	.174	.037	47367	.38	—
43422	120.00	—	44194	(a)	—	45901	.149	.03	47420	2.57	—
43424	(a)	—	44222	(a)	—	45937	.189	—	47468	(a)	—
43470	6.94	—	44276	112.00	—	45993	(a)	(a)	47469	2.99	—
43517	(a)	—	44277	72.70	—	46004	18.90	—	47471	2.59	—
43518	18.00	—	44280	.38	—	46005	15.10	—	47473	3.39	—
43550	81.70	—	44311	9.30	—	46112	.127	—	47474	3.79	—
43551	45.30	—	44315	6.25	—	46202	2.78	—	47475	2.99	—
43626	14.40	—	44427	117.00	—	46362	322.00	—	47476	2.99	—
43628	187.00	—	44428	118.00	—	46426	47.10	—	47477	3.99	—
43629	159.00	—	44429	1.76	—	46427	62.90	—	47478	4.19	—
43754	(a)	—	44430	1.23	—	46510	(a)	—	47600	(a)	—
43760	5.29	—	44431	3.92	—	46590	(a)	—	47610	(a)	—
43822	5.52	—	44432	1.24	—	46603	3.96	—	48039	59.20	—
43840	.068	—	44433	39.60	—	46604	4.56	—	48177	(a)	—
43860	4.35	—	44434	75.70	—	46606	12.20	—	48178	(a)	—
43889	1.55	—	44435	78.30	—	46607	16.70	—	48206	38.10	—
43945	(a)	—	44436	91.50	—	46622	16.10	—	48252	(a)	—
43946	(a)	—	44437	75.80	—	46671	(a)	—	48441	.16	—
43990	(a)	(a)	44438	59.90	—	46700	168.00	—	48557	16.00	—
43991	(a)	—	44439	117.00	—	46773	(a)	—	48558	13.90	—
44009	3.72	—	44440	96.50	—	46822	(a)	—	48600	94.20	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	15.40	—	44501	(a)	—	46882	(a)	—	48636	1.72	(a)
44070	4.56	—	45190	2.19	—	46911	28.50	—	48637	12.20	—
44071	5.08	—	45191	1.55	—	46912	52.20	—	48638	6.07	—
44072	3.50	—	45192	1.82	—	46913	(a)	—	48727	(a)	—
44100	2.07	—	45193	1.07	—	46914	(a)	—	48808	2.56	—
44101	2.15	—	45210	1.36	—	46915	(a)	—	48924	(a)	—
44102	1.68	—	45224	(a)	—	46916	(a)	—	48925	293.00	—
44103	1.49	—	45225	(a)	—	47050	1.51	—	49005	.26	—
44104	.62	—	45334	48.10	—	47051	(a)	—	49111	3.92	—
44105	(a)	—	45380	.173	(a)	47052	(a)	—	49181	19.40	—
44106	(a)	—	45450	14.20	—	47103	(a)	—	49183	23.60	—
44108	.73	—	45523	(a)	—	47146	(a)	—	49184	49.80	—
44109	1.85	—	45524	(a)	—	47147	(a)	—	49185	45.30	—
44110	1.89	—	45539	(a)	—	47221	184.00	—	49239	.129	.27
44111	1.16	—	45678	.41	—	47253	(a)	—	49292	1.42	—

## DIVISION SIX

## PREM/OPS TERR. 507

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.52	.193	51702	.162	(a)	51986	.25	.075
49333	10.40	—	51241	1.55	.197	51703	.067	(a)	51999	.107	.25
49451	(a)	—	51250	.27	(a)	51734	.126	.38	52002	.094	.086
49452	(a)	—	51251	.045	(a)	51741	.27	.246	52075	.20	.167
49617	.25	.118	51252	.158	.06	51752	.23	.137	52076	.241	(a)
49618	.211	.034	51253	.135	(a)	51767	.017	.005	52109	.024	(a)
49619	.40	.079	51254	.042	.019	51777	.059	.047	52134	.32	.44
49763	2.57	—	51255	.69	(a)	51790	.099	(a)	52137	.079	(a)
49800	(a)	—	51300	.082	.109	51796	.099	(a)	52150	.58	(a)
49801	162.00	—	51305	.082	.65	51808	.35	.43	52315	.077	.237
49802	14.40	—	51315	.084	.059	51809	.44	.164	52341	.049	(a)
49803	25.50	—	51330	.105	.97	51833	.089	.034	52342	.142	(a)
49840	1.55	—	51333	.034	.28	51850	.25	(a)	52343	.087	(a)
49870	122.00	—	51340	.043	(a)	51851	.172	(a)	52401	.27	(a)
49890	(a)	—	51350	.137	.095	51852	.40	(a)	52402	.024	(a)
49891	(a)	—	51351	.123	.039	51853	.162	(a)	52432	.118	(a)
49902	(a)	—	51352	.169	.077	51854	.36	(a)	52433	.108	.47
49903	(a)	—	51355	.115	.081	51855	.38	(a)	52435	.135	(a)
50010	.25	.35	51356	.124	.42	51856	.209	(a)	52438	.098	(a)
50011	.095	(a)	51357	.119	1.18	51857	.36	(a)	52440	.153	(a)
50012	.094	(a)	51358	.29	.094	51869	.117	.102	52467	.142	(a)
50015	.165	(a)	51359	.25	.51	51877	.66	.128	52469	.05	.083
50017	.126	(a)	51370	.51	2.16	51889	.108	.007	52505	.247	.159
50018	.087	(a)	51380	.051	.026	51896	.051	.013	52547	.232	.049
50019	.067	(a)	51400	.245	(a)	51900	.066	.085	52581	1.20	1.57
50045	.29	(a)	51401	.36	(a)	51909	.229	.04	52619	.085	(a)
50047	.032	(a)	51500	.097	.118	51919	.109	(a)	52660	.134	—
51001	.059	.31	51516	.113	—	51926	.111	.036	52744	.34	.039
51005	.012	(a)	51517	.128	—	51927	.06	.092	52767	.213	(a)
51116	.149	.52	51550	.119	.36	51934	.122	.066	52876	(a)	(a)
51201	.044	(a)	51551	.041	.70	51941	.111	.025	52911	.067	.35
51205	.133	.035	51552	.072	.113	51942	.177	—	52967	.025	.043
51206	.021	.40	51553	.128	(a)	51956	.48	.119	53001	.247	.213
51210	.103	(a)	51554	.012	(a)	51957	.42	.33	53077	.119	.172
51211	(a)	(a)	51575	.037	.02	51958	.37	.233	53095	.081	(a)
51220	.35	1.14	51576	.23	.077	51959	.38	(a)	53096	.113	(a)
51221	.196	1.12	51600	.156	.156	51960	.051	.248	53121	.32	.41
51222	.239	3.29	51613	.103	.10	51970	.22	.131	53147	.036	(a)
51224	.25	.96	51625	.054	(a)	51982	.065	.056	53229	.201	(a)
51230	.043	.54	51666	.058	.059	51985	.106	—	53271	.061	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
53333	.198	.215	55715	.25	.147	56918	.08	(a)	58096	.225	1.08
53374	.09	.145	55716	.37	.33	56919	.205	(a)	58301	.064	.075
53375	.048	.205	55717	.27	(a)	56920	.187	(a)	58302	.061	.034
53376	.076	.128	55718	.26	(a)	56980	.126	(a)	58397	.35	.33
53377	.078	.132	55802	.059	.016	57001	.043	.019	58408	.089	—
53403	.049	(a)	55918	.145	1.32	57002	.028	.061	58409	.113	—
53425	.187	(a)	55919	.02	2.48	57090	.30	.72	58456	.06	—
53565	.057	.068	56040	.014	.019	57146	.19	.59	58457	.088	—
53631	.037	.016	56041	.09	(a)	57202	.111	(a)	58458	.113	—
53632	.043	.024	56042	.113	(a)	57257	.138	.046	58459	.136	—
53731	.039	(a)	56170	.183	(a)	57401	.078	.065	58503	.094	.054
53732	.27	.39	56171	.09	(a)	57403	.121	.025	58532	.121	(a)
53733	.175	.155	56202	.09	.053	57410	.038	.112	58559	.025	(a)
53734	.68	—	56390	.157	.59	57411	.046	(a)	58560	.06	(a)
53803	.45	(a)	56391	.135	.217	57572	.022	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.218	.089	57600	.066	.025	58575	.077	.081
53902	(a)	(a)	56488	.099	.043	57611	.098	.036	58627	.247	.008
53903	(a)	(a)	56567	.19	(a)	57625	.58	(a)	58663	.42	.46
53904	(a)	(a)	56650	.58	(a)	57651	.071	.039	58682	.22	(a)
53905	(a)	(a)	56651	.32	(a)	57690	.128	.32	58713	.038	(a)
53907	.118	.072	56652	.226	(a)	57716	.061	.069	58737	.159	.36
53951	(a)	(a)	56653	.218	(a)	57725	.133	.07	58756	.079	(a)
53952	(a)	(a)	56654	.111	(a)	57726	.103	.022	58757	.54	(a)
53953	(a)	(a)	56690	.051	.26	57798	.036	(a)	58759	.066	(a)
54012	.068	—	56699	.10	.059	57800	.134	(a)	58802	.075	.32
54077	.162	.30	56758	.085	.11	57808	.051	(a)	58813	.193	(a)
54444	(a)	(a)	56759	.087	.069	57809	.052	(a)	58822	.207	(a)
55010	.49	.61	56760	.125	.077	57810	.051	.089	58837	.39	.128
55011	.132	1.73	56805	.164	(a)	57871	.061	.073	58840	.116	.092
55012	.157	.86	56806	.116	(a)	57913	.174	.182	58873	.185	.018
55013	.169	1.00	56807	.115	(a)	57997	.151	—	58903	.048	(a)
55014	(a)	(a)	56808	.151	(a)	57998	.077	.044	58904	.036	.089
55214	.128	.062	56900	.145	(a)	57999	.083	.055	58922	.31	.176
55371	.229	.082	56910	.072	(a)	58009	.083	(a)	59005	.09	.055
55410	(a)	(a)	56911	.164	(a)	58010	.179	(a)	59057	.67	(a)
55426	.205	(a)	56912	.133	.082	58020	.13	(a)	59058	.43	(a)
55597	.032	1.22	56913	.108	(a)	58056	.213	(a)	59188	.26	.039
55647	.064	.07	56915	.64	(a)	58057	.134	(a)	59189	.35	.207
55648	.029	(a)	56916	.58	.26	58058	.12	(a)	59223	.191	.118
55649	.034	(a)	56917	.167	(a)	58095	.17	1.05	59257	.024	.008

## DIVISION SIX

PREM/OPS TERR. 507

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.152	(a)	59923	.017	.004	62003	24.90	—	91125	4.24	1.55
59378	.124	.103	59925	.26	1.11	63010	53.90	—	91127	3.61	.97
59481	.41	.081	59926	.22	.57	63011	67.40	—	91130	2.70	—
59482	.27	(a)	59927	.148	.88	63012	95.80	—	91135	.75	(a)
59537	.134	.207	59931	.32	.32	63013	90.70	—	91150	3.41	3.77
59601	.154	1.44	59932	.34	.57	63215	82.40	—	91155	7.58	19.20
59647	.12	.118	59941	.106	(a)	63216	57.10	—	91160	1.70	—
59660	.28	.55	59947	.085	.214	63217	55.80	—	91175	1.47	—
59661	.139	(a)	59955	.04	.098	63218	18.80	—	91177	6.41	—
59693	.023	—	59963	.30	.26	63219	(a)	—	91179	6.44	—
59695	(a)	(a)	59964	.71	.052	63220	(a)	—	91190	3.45	(a)
59701	.011	.36	59970	.115	.121	64074	15.40	—	91200	1.54	—
59713	.25	.247	59973	.194	(a)	64075	10.90	—	91210	(a)	—
59722	.132	.019	59975	.16	.099	64500	(a)	—	91235	4.17	1.90
59723	.05	.025	59977	.092	(a)	65007	50.10	—	91250	6.27	(a)
59724	.076	.016	59984	.053	.034	66122	21.60	—	91265	33.00	2.77
59725	.095	.094	59985	.208	(a)	66123	11.90	—	91266	17.50	.74
59726	.069	.02	59986	.159	(a)	66309	34.60	—	91280	(a)	2.20
59738	.22	.043	59988	.041	.041	66561	80.20	—	91302	18.50	(a)
59750	.10	.106	59989	.028	.031	67017	74.50	—	91315	5.63	—
59751	.036	(a)	60010	29.90	—	67508	23.90	—	91324	12.50	(a)
59773	.015	.019	60011	34.40	—	67509	17.50	—	91325	(a)	(a)
59774	.013	.105	60012	56.60	—	67510	9.77	—	91340	8.18	5.55
59775	.016	.133	60013	48.50	—	67511	10.60	—	91341	7.35	2.88
59781	.087	.049	60015	36.20	—	67512	45.20	—	91342	7.50	2.66
59782	.129	.63	60016	40.70	—	67513	28.70	—	91343	1.62	1.08
59783	.126	(a)	60035	56.50	—	67634	64.40	—	91405	9.53	—
59784	.097	(a)	61000	29.60	—	67635	45.60	—	91436	8.32	1.55
59790	.17	(a)	61212	28.90	—	68001	139.00	—	91481	30.40	—
59798	.33	.29	61216	32.00	—	68439	179.00	—	91507	4.47	2.22
59806	.236	(a)	61217	29.20	—	68500	6.59	—	91523	69.00	—
59867	.191	(a)	61218	19.90	—	68604	3.35	—	91547	.39	—
59886	.026	.072	61223	142.00	—	68606	13.10	—	91551	2.43	.51
59889	.05	.176	61224	45.10	—	68607	10.30	—	91555	2.51	.72
59892	.126	(a)	61225	62.60	—	68702	8.52	—	91560	9.65	3.22
59904	.085	.11	61226	105.00	—	68703	6.38	—	91562	5.42	—
59905	.119	.10	61227	96.40	—	68706	27.30	—	91577	19.40	2.33
59914	.70	.58	62000	21.90	—	68707	27.10	—	91580	12.70	—
59915	.28	.51	62001	17.30	—	90089	7.04	—	91581	(a)	(a)
59917	.052	.195	62002	7.91	—	91111	5.37	4.10	91582	(a)	(a)



\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	4.17	2.33	98308	1.86	.78
91584	(a)	(a)	94569	4.79	2.88	97308	1.35	—	98309	11.60	1.71
91585	(a)	(a)	94590	20.60	—	97447	4.44	3.77	98344	1.28	.59
91586	(a)	(a)	94617	6.52	—	97501	(a)	—	98405	2.10	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	23.50	(a)
91588	(a)	(a)	95124	2.41	1.02	97503	(a)	—	98414	21.50	(a)
91589	(a)	(a)	95233	5.15	—	97504	(a)	—	98415	2.83	(a)
91590	5.63	—	95305	5.60	—	97650	5.97	2.66	98423	6.72	(a)
91591	(a)	(a)	95306	10.60	—	97651	13.10	3.22	98424	11.40	(a)
91606	26.40	—	95310	13.40	.99	97652	11.40	3.44	98425	4.68	(a)
91618	(a)	(a)	95357	2.70	—	97653	5.10	2.22	98426	4.13	(a)
91629	5.40	(a)	95358	(a)	—	97654	8.90	2.11	98427	4.03	—
91636	9.26	—	95410	7.22	2.00	97655	10.10	3.11	98428	(a)	—
91641	2.51	(a)	95455	11.20	1.22	98002	1.83	.70	98429	2.41	—
91666	1.52	(a)	95487	3.87	(a)	98003	1.60	(a)	98430	(a)	—
91722	8.11	(a)	95505	5.21	1.55	98090	.215	—	98449	5.78	19.80
91746	5.42	4.10	95620	3.14	(a)	98091	.233	—	98482	6.20	4.55
91805	.34	—	95625	8.86	2.66	98092	.71	—	98483	9.16	11.10
92053	.84	.53	95630	(a)	(a)	98111	1.05	—	98502	8.77	2.66
92054	.29	.202	95647	5.02	4.10	98150	(a)	—	98555	4.08	—
92055	8.03	.202	95648	(a)	(a)	98151	(a)	—	98597	.92	—
92101	12.60	2.22	96053	3.82	3.11	98152	6.18	.43	98598	.31	—
92102	7.56	2.44	96317	2.80	—	98153	6.95	(a)	98601	10.50	(a)
92215	5.97	2.22	96408	6.25	9.99	98154	8.20	(a)	98622	(a)	—
92338	2.90	1.44	96409	5.78	7.08	98155	11.50	(a)	98623	(a)	—
92445	5.31	—	96410	5.08	6.10	98156	(a)	(a)	98624	1.65	—
92446	9.55	1.33	96611	1.88	1.03	98157	7.33	.28	98636	5.12	2.55
92447	8.35	1.10	96702	7.20	(a)	98158	(a)	(a)	98640	181.00	—
92451	4.17	1.66	96703	(a)	—	98159	4.92	(a)	98658	11.90	—
92453	5.29	—	96816	6.75	—	98160	10.40	(a)	98659	2.12	.32
92478	2.62	1.22	96872	9.94	(a)	98161	11.70	(a)	98677	28.50	7.32
92593	54.70	—	96930	(a)	—	98162	(a)	(a)	98678	25.30	9.65
92663	1.25	—	97002	(a)	(a)	98163	12.30	.162	98698	(a)	(a)
94007	17.90	3.55	97003	(a)	(a)	98164	3.51	.056	98699	8.24	(a)
94099	4.08	—	97047	5.70	—	98257	2.41	—	98705	16.80	—
94225	14.40	—	97050	4.43	—	98303	23.10	4.65	98710	5.73	—
94276	7.48	3.11	97111	8.63	—	98304	8.92	2.79	98751	8.98	—
94304	5.32	(a)	97220	.72	(a)	98305	4.58	1.40	98805	7.48	1.07
94381	9.99	8.79	97221	(a)	1.03	98306	11.80	.76	98806	4.77	2.55
94404	7.09	3.42	97222	2.76	1.48	98307	2.83	.42	98810	6.45	—

## DIVISION SIX

PREM/OPS TERR. 507

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
98813	6.23	1.55	99620	.78	—						
98820	14.30	2.55	99650	2.26	.74						
98871	(a)	(a)	99709	5.57	(a)						
98884	3.72	1.55	99718	2.30	—						
98914	1.45	.44	99746	3.90	2.33						
98949	2.03	.25	99760	.44	—						
98967	5.84	7.91	99777	11.20	—						
98993	9.79	3.01	99793	4.95	—						
99003	2.77	.95	99798	(a)	(a)						
99004	5.18	1.11	99803	(a)	7.02						
99080	1.96	5.21	99826	1.28	.54						
99081	(a)	—	99827	.71	.48						
99082	(a)	—	99851	2.88	—						
99083	(a)	—	99917	4.66	—						
99084	(a)	(a)	99938	5.23	—						
99085	(a)	(a)	99943	15.20	—						
99111	2.85	—	99946	11.30	1.98						
99160	(a)	—	99948	11.80	15.50						
99163	6.80	.32	99952	9.46	12.20						
99165	1.49	(a)	99953	10.20	7.44						
99220	3.18	(a)	99954	7.43	9.61						
99221	(a)	(a)	99955	9.31	7.91						
99222	5.98	(a)	99963	1.13	—						
99223	.42	(a)	99969	5.79	2.09						
99303	22.80	—	99975	8.26	—						
99310	5.70	(a)	99986	(a)	—						
99315	16.80	1.44	99987	(a)	—						
99321	16.30	1.66	99988	5.11	—						
99445	(a)	(a)									
99471	1.45	—									
99505	8.28	—									
99506	10.20	—									
99507	8.89	—									
99570	4.77	(a)									
99571	1.15	(a)									
99572	2.26	(a)									
99573	2.16	(a)									
99600	2.25	—									
99613	14.40	1.66									
99614	5.03	—									

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b> <b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508</b> <b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>											
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
10010	.116	.137	10150	.50	(a)	11204	.32	.92	13111	.68	.067
10011	.028	(a)	10151	12.60	—	11205	(a)	—	13112	.052	.038
10012	.032	(a)	10160	2.24	—	11206	.57	—	13201	.79	.097
10015	6.65	—	10204	.226	—	11207	7.18	—	13204	.90	.68
10020	(a)	(a)	10205	.25	—	11208	1.23	—	13205	.35	.27
10025	.028	(a)	10210	.41	(a)	11209	5.78	—	13206	(a)	(a)
10026	.65	.013	10211	.41	(a)	11210	2.46	—	13207	(a)	(a)
10027	.028	(a)	10220	4.76	—	11211	12.80	—	13208	(a)	(a)
10036	.59	(a)	10255	.219	.124	11212	1.93	—	13314	.121	.009
10040	.089	.30	10256	.80	.154	11213	1.58	—	13351	.29	.036
10042	.37	.225	10257	.151	.148	11214	3.88	—	13352	.30	.026
10052	4.60	—	10309	.163	.011	11222	.065	—	13410	1.26	1.55
10054	4.08	—	10315	.38	(a)	11234	.28	.038	13411	(a)	(a)
10060	.179	.041	10331	9.01	—	11248	.042	.01	13412	.42	1.15
10065	.27	.037	10332	15.50	—	11258	.74	.156	13453	.49	(a)
10066	.27	.046	10352	.36	.046	11259	.79	.156	13454	.57	(a)
10070	.067	.094	10367	3.29	—	11273	14.10	—	13455	.58	(a)
10071	.32	.069	10368	4.81	—	11274	13.50	—	13461	(a)	(a)
10072	3.72	—	10375	(a)	—	11288	.90	.062	13506	.93	.044
10073	.92	.32	10378	9.13	—	12014	.09	.026	13507	1.12	.101
10075	6.83	.111	10379	4.24	—	12356	1.19	.019	13590	.43	.59
10100	.61	.045	10380	7.23	—	12361	.061	.063	13621	.11	.32
10101	.242	.136	10381	6.26	—	12362	.073	(a)	13670	.034	.022
10105	2.62	—	11007	1.40	—	12373	.028	.024	13673	.56	.012
10107	2.81	.16	11020	.31	.128	12374	.62	.051	13715	.073	.088
10110	22.60	—	11039	.80	.055	12375	.31	.036	13716	.46	.068
10111	.146	.045	11052	2.30	—	12391	.055	.055	13720	.31	.045
10113	.36	—	11101	(a)	(a)	12393	.41	(a)	13759	.179	.072
10115	.72	.051	11120	(a)	—	12467	.168	(a)	13930	.156	.103
10117	6.60	—	11126	.063	.019	12509	.055	.02	14068	.039	.008
10119	(a)	—	11127	.37	.006	12510	.69	.016	14101	.46	.029
10120	14.80	—	11128	.50	.046	12583	.31	(a)	14279	.42	.045
10130	3.57	—	11138	2.25	—	12651	.90	.33	14401	.74	.08
10132	3.08	—	11155	.216	—	12683	.41	(a)	14405	.82	—
10133	2.21	—	11160	(a)	(a)	12707	.48	.45	14527	.30	.139
10135	(a)	—	11167	.53	—	12797	.101	.153	14655	.089	—
10140	.028	.016	11168	2.75	—	12805	.33	.106	14731	2.28	—
10141	.057	.026	11201	12.20	—	12841	.54	—	14732	.169	—
10145	.27	.01	11202	3.62	—	12927	.095	—	14733	.63	—
10146	.27	.014	11203	.86	.29	13049	.032	.042	14734	.27	—

## DIVISION SIX

PREM/OPS TERR. 508

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.193	.083	16670	3.74	—	18501	.59	.011	40072	(a)	—
14913	.34	.093	16676	.30	.009	18506	.39	.004	40075	16.00	—
15060	(a)	(a)	16694	.36	(a)	18507	.189	.005	40101	34.20	—
15061	(a)	(a)	16705	.233	.09	18570	1.98	—	40102	30.30	—
15062	.173	(a)	16722	(a)	—	18575	(a)	(a)	40111	7.35	—
15063	.201	(a)	16723	(a)	—	18616	.29	.42	40115	(a)	—
15070	.11	—	16750	.105	.036	18707	.011	.005	40117	(a)	—
15119	(a)	—	16751	.105	—	18708	.116	.014	40140	(a)	—
15120	(a)	—	16819	1.05	(a)	18833	.131	(a)	41001	.248	—
15123	2.20	—	16820	.81	(a)	18834	.30	.073	41210	(a)	—
15124	.77	—	16881	1.65	(a)	18911	.95	.012	41421	.38	—
15188	.30	(a)	16890	.123	(a)	18912	1.78	.019	41422	.205	—
15223	.041	.032	16891	.134	(a)	18920	.46	.012	41510	47.60	—
15224	.33	.053	16892	.243	(a)	18991	(a)	—	41603	18.20	—
15300	(a)	—	16900	1.91	.064	19007	.86	—	41604	9.98	—
15314	.216	(a)	16901	1.22	.087	19051	1.91	—	41620	1.03	—
15404	.079	(a)	16902	1.04	.048	19061	(a)	—	41650	25.60	—
15405	.116	(a)	16905	2.00	.056	19795	.31	(a)	41664	31.40	—
15406	.30	.065	16906	1.28	.079	19796	.36	—	41665	3.67	—
15488	.74	(a)	16910	1.14	.041	40005	(a)	—	41666	(a)	—
15538	.38	.01	16911	1.04	.04	40006	(a)	—	41667	85.70	—
15600	.97	.06	16915	1.17	.039	40010	(a)	—	41668	80.40	—
15607	.144	—	16916	.98	.046	40015	(a)	—	41669	.56	—
15608	.216	.006	16920	2.60	.09	40020	(a)	—	41670	.95	—
15656	6.37	—	16921	2.38	.036	40026	(a)	—	41672	(a)	—
15699	.36	—	16930	1.50	.111	40031	(a)	—	41673	(a)	—
15733	.193	.025	16931	1.61	.047	40032	(a)	—	41675	(a)	—
15839	.29	.017	16940	3.25	.036	40040	(a)	—	41677	.212	—
15991	.237	.047	16941	1.30	.064	40041	(a)	—	41678	65.50	—
15993	.20	.029	18078	.132	.093	40042	(a)	—	41679	(a)	(a)
16005	.039	.024	18109	.39	.019	40045	207.00	—	41680	13.30	—
16009	.237	.091	18110	.32	.021	40046	40.90	—	41696	.67	—
16402	1.43	—	18200	(a)	—	40047	14.60	—	41697	.47	—
16403	.90	.11	18205	.204	.39	40059	5.23	—	41700	(a)	—
16404	1.14	—	18206	.51	.071	40061	2.77	—	41715	8.45	—
16471	.204	—	18335	.37	.01	40063	92.70	—	41716	5.37	—
16501	.082	(a)	18435	.65	.05	40064	27.30	—	43007	(a)	—
16527	.126	.222	18436	.52	.109	40066	(a)	—	43117	(a)	—
16588	.11	(a)	18437	.53	(a)	40067	(a)	—	43151	7.96	—
16604	.184	.074	18438	1.01	(a)	40069	(a)	—	43152	19.60	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	30.30	—	44112	.42	—	45771	.34	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.112	.044	47318	8.74	—
43421	8.30	—	44193	(a)	—	45900	.11	.037	47367	.212	—
43422	43.60	—	44194	(a)	—	45901	.095	.03	47420	1.92	—
43424	(a)	—	44222	(a)	—	45937	.068	—	47468	(a)	—
43470	3.90	—	44276	40.70	—	45993	(a)	(a)	47469	3.84	—
43517	(a)	—	44277	26.40	—	46004	24.30	—	47471	3.33	—
43518	13.50	—	44280	.212	—	46005	19.50	—	47473	4.35	—
43550	29.60	—	44311	6.94	—	46112	.135	—	47474	4.86	—
43551	16.40	—	44315	4.66	—	46202	1.89	—	47475	3.84	—
43626	10.70	—	44427	124.00	—	46362	229.00	—	47476	3.84	—
43628	140.00	—	44428	125.00	—	46426	33.40	—	47477	5.12	—
43629	118.00	—	44429	1.87	—	46427	44.60	—	47478	5.37	—
43754	(a)	—	44430	1.30	—	46510	(a)	—	47600	(a)	—
43760	3.94	—	44431	4.14	—	46590	(a)	—	47610	(a)	—
43822	3.10	—	44432	1.31	—	46603	2.81	—	48039	21.50	—
43840	.038	—	44433	41.90	—	46604	3.24	—	48177	(a)	—
43860	2.44	—	44434	80.10	—	46606	8.62	—	48178	(a)	—
43889	.87	—	44435	82.90	—	46607	11.90	—	48206	28.40	—
43945	(a)	—	44436	96.80	—	46622	9.07	—	48252	(a)	—
43946	(a)	—	44437	80.30	—	46671	(a)	—	48441	.119	—
43990	(a)	(a)	44438	63.40	—	46700	60.90	—	48557	11.90	—
43991	(a)	—	44439	123.00	—	46773	(a)	—	48558	10.40	—
44009	2.69	—	44440	102.00	—	46822	(a)	—	48600	66.80	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	11.50	—	44501	(a)	—	46882	(a)	—	48636	.76	(a)
44070	3.40	—	45190	1.49	—	46911	21.30	—	48637	9.13	—
44071	3.79	—	45191	1.06	—	46912	39.00	—	48638	4.53	—
44072	2.61	—	45192	1.23	—	46913	(a)	—	48727	(a)	—
44100	1.25	—	45193	.73	—	46914	(a)	—	48808	1.63	—
44101	1.30	—	45210	.92	—	46915	(a)	—	48924	(a)	—
44102	1.01	—	45224	(a)	—	46916	(a)	—	48925	218.00	—
44103	.90	—	45225	(a)	—	47050	.85	—	49005	.144	—
44104	.38	—	45334	17.50	—	47051	(a)	—	49111	2.49	—
44105	(a)	—	45380	.226	(a)	47052	(a)	—	49181	7.02	—
44106	(a)	—	45450	5.14	—	47103	(a)	—	49183	8.56	—
44108	.44	—	45523	(a)	—	47146	(a)	—	49184	18.10	—
44109	1.12	—	45524	(a)	—	47147	(a)	—	49185	16.40	—
44110	1.14	—	45539	(a)	—	47221	66.80	—	49239	.169	.27
44111	.70	—	45678	.229	—	47253	(a)	—	49292	.51	—

## DIVISION SIX

PREM/OPS TERR. 508

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.233	.193	51702	.072	(a)	51986	.114	.075
49333	3.77	—	51241	.69	.197	51703	.03	(a)	51999	.048	.25
49451	(a)	—	51250	.12	(a)	51734	.056	.38	52002	.042	.086
49452	(a)	—	51251	.02	(a)	51741	.121	.246	52075	.088	.167
49617	.181	.118	51252	.07	.06	51752	.103	.137	52076	.106	(a)
49618	.152	.034	51253	.06	(a)	51767	.016	.005	52109	.011	(a)
49619	.29	.079	51254	.019	.019	51777	.054	.047	52134	.141	.44
49763	1.86	—	51255	.30	(a)	51790	.09	(a)	52137	.035	(a)
49800	(a)	—	51300	.075	.109	51796	.044	(a)	52150	.26	(a)
49801	58.90	—	51305	.075	.65	51808	.157	.43	52315	.071	.237
49802	5.22	—	51315	.11	.059	51809	.195	.164	52341	.022	(a)
49803	9.24	—	51330	.046	.97	51833	.081	.034	52342	.063	(a)
49840	.87	—	51333	.015	.28	51850	.112	(a)	52343	.038	(a)
49870	91.30	—	51340	.019	(a)	51851	.076	(a)	52401	.119	(a)
49890	(a)	—	51350	.126	.095	51852	.178	(a)	52402	.011	(a)
49891	(a)	—	51351	.113	.039	51853	.072	(a)	52432	.053	(a)
49902	(a)	—	51352	.154	.077	51854	.16	(a)	52433	.048	.47
49903	(a)	—	51355	.105	.081	51855	.168	(a)	52435	.06	(a)
50010	.114	.35	51356	.113	.42	51856	.092	(a)	52438	.044	(a)
50011	.042	(a)	51357	.155	1.18	51857	.158	(a)	52440	.068	(a)
50012	.042	(a)	51358	.37	.094	51869	.052	.102	52467	.063	(a)
50015	.074	(a)	51359	.33	.51	51877	.29	.128	52469	.022	.083
50017	.056	(a)	51370	.228	2.16	51889	.048	.007	52505	.11	.159
50018	.038	(a)	51380	.023	.026	51896	.023	.013	52547	.103	.049
50019	.03	(a)	51400	.108	(a)	51900	.061	.085	52581	.54	1.57
50045	.128	(a)	51401	.16	(a)	51909	.101	.04	52619	.038	(a)
50047	.014	(a)	51500	.043	.118	51919	.049	(a)	52660	.075	—
51001	.026	.31	51516	.064	—	51926	.05	.036	52744	.31	.039
51005	.005	(a)	51517	.072	—	51927	.027	.092	52767	.094	(a)
51116	.066	.52	51550	.053	.36	51934	.054	.066	52876	(a)	(a)
51201	.019	(a)	51551	.019	.70	51941	.049	.025	52911	.03	.35
51205	.059	.035	51552	.032	.113	51942	.079	—	52967	.011	.043
51206	.009	.40	51553	.057	(a)	51956	.213	.119	53001	.11	.213
51210	.046	(a)	51554	.005	(a)	51957	.188	.33	53077	.053	.172
51211	(a)	(a)	51575	.034	.02	51958	.167	.233	53095	.036	(a)
51220	.156	1.14	51576	.103	.077	51959	.171	(a)	53096	.051	(a)
51221	.087	1.12	51600	.07	.156	51960	.023	.248	53121	.144	.41
51222	.106	3.29	51613	.046	.10	51970	.098	.131	53147	.016	(a)
51224	.111	.96	51625	.024	(a)	51982	.029	.056	53229	.089	(a)
51230	.019	.54	51666	.053	.059	51985	.059	—	53271	.027	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.087	.215	55715	.113	.147	56918	.035	(a)	58096	.10	1.08
53374	.082	.145	55716	.163	.33	56919	.09	(a)	58301	.028	.075
53375	.044	.205	55717	.119	(a)	56920	.082	(a)	58302	.027	.034
53376	.07	.128	55718	.116	(a)	56980	.056	(a)	58397	.157	.33
53377	.071	.132	55802	.054	.016	57001	.019	.019	58408	.05	–
53403	.045	(a)	55918	.065	1.32	57002	.012	.061	58409	.064	–
53425	.082	(a)	55919	.009	2.48	57090	.132	.72	58456	.034	–
53565	.053	.068	56040	.006	.019	57146	.084	.59	58457	.049	–
53631	.017	.016	56041	.04	(a)	57202	.05	(a)	58458	.064	–
53632	.019	.024	56042	.051	(a)	57257	.062	.046	58459	.076	–
53731	.018	(a)	56170	.081	(a)	57401	.035	.065	58503	.042	.054
53732	.12	.39	56171	.04	(a)	57403	.111	.025	58532	.054	(a)
53733	.078	.155	56202	.04	.053	57410	.017	.112	58559	.011	(a)
53734	.38	–	56390	.07	.59	57411	.02	(a)	58560	.027	(a)
53803	.197	(a)	56391	.06	.217	57572	.01	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.097	.089	57600	.03	.025	58575	.034	.081
53902	(a)	(a)	56488	.09	.043	57611	.043	.036	58627	.11	.008
53903	(a)	(a)	56567	.084	(a)	57625	.26	(a)	58663	.186	.46
53904	(a)	(a)	56650	.26	(a)	57651	.032	.039	58682	.098	(a)
53905	(a)	(a)	56651	.139	(a)	57690	.056	.32	58713	.034	(a)
53907	.053	.072	56652	.10	(a)	57716	.027	.069	58737	.071	.36
53951	(a)	(a)	56653	.096	(a)	57725	.059	.07	58756	.035	(a)
53952	(a)	(a)	56654	.049	(a)	57726	.046	.022	58757	.24	(a)
53953	(a)	(a)	56690	.047	.26	57798	.016	(a)	58759	.03	(a)
54012	.038	–	56699	.045	.059	57800	.06	(a)	58802	.034	.32
54077	.072	.30	56758	.038	.11	57808	.022	(a)	58813	.085	(a)
54444	(a)	(a)	56759	.039	.069	57809	.023	(a)	58822	.093	(a)
55010	.218	.61	56760	.056	.077	57810	.022	.089	58837	.171	.128
55011	.059	1.73	56805	.073	(a)	57871	.027	.073	58840	.051	.092
55012	.07	.86	56806	.052	(a)	57913	.077	.182	58873	.082	.018
55013	.074	1.00	56807	.051	(a)	57997	.085	–	58903	.021	(a)
55014	(a)	(a)	56808	.067	(a)	57998	.034	.044	58904	.016	.089
55214	.057	.062	56900	.065	(a)	57999	.037	.055	58922	.136	.176
55371	.209	.082	56910	.032	(a)	58009	.037	(a)	59005	.04	.055
55410	(a)	(a)	56911	.072	(a)	58010	.08	(a)	59057	.30	(a)
55426	.09	(a)	56912	.059	.082	58020	.119	(a)	59058	.193	(a)
55597	.014	1.22	56913	.048	(a)	58056	.095	(a)	59188	.237	.039
55647	.028	.07	56915	.28	(a)	58057	.06	(a)	59189	.32	.207
55648	.013	(a)	56916	.26	.26	58058	.054	(a)	59223	.085	.118
55649	.015	(a)	56917	.074	(a)	58095	.076	1.05	59257	.011	.008

## DIVISION SIX

PREM/OPS TERR. 508

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.068	(a)	59923	.008	.004	62003	17.70	—	91125	3.49	1.55
59378	.055	.103	59925	.34	1.11	63010	29.10	—	91127	2.96	.97
59481	.183	.081	59926	.29	.57	63011	36.40	—	91130	1.73	—
59482	.246	(a)	59927	.193	.88	63012	51.70	—	91135	.48	(a)
59537	.059	.207	59931	.141	.32	63013	49.00	—	91150	2.79	3.77
59601	.069	1.44	59932	.152	.57	63215	58.40	—	91155	6.20	19.20
59647	.11	.118	59941	.047	(a)	63216	40.50	—	91160	1.40	—
59660	.127	.55	59947	.038	.214	63217	41.60	—	91175	1.21	—
59661	.062	(a)	59955	.018	.098	63218	14.00	—	91177	5.27	—
59693	.01	—	59963	.134	.26	63219	(a)	—	91179	5.29	—
59695	(a)	(a)	59964	.31	.052	63220	(a)	—	91190	2.84	(a)
59701	.005	.36	59970	.051	.121	64074	10.50	—	91200	.99	—
59713	.113	.247	59973	.087	(a)	64075	7.39	—	91210	(a)	—
59722	.059	.019	59975	.071	.099	64500	(a)	—	91235	3.41	1.90
59723	.022	.025	59977	.04	(a)	65007	35.60	—	91250	5.13	(a)
59724	.034	.016	59984	.024	.034	66122	15.30	—	91265	21.10	2.77
59725	.042	.094	59985	.093	(a)	66123	8.42	—	91266	11.20	.74
59726	.031	.02	59986	.071	(a)	66309	24.60	—	91280	(a)	2.20
59738	.098	.043	59988	.018	.041	66561	56.90	—	91302	15.80	(a)
59750	.044	.106	59989	.012	.031	67017	52.80	—	91315	4.78	—
59751	.016	(a)	60010	16.20	—	67508	30.70	—	91324	10.70	(a)
59773	.014	.019	60011	18.60	—	67509	22.50	—	91325	(a)	(a)
59774	.011	.105	60012	30.50	—	67510	12.50	—	91340	6.95	5.55
59775	.015	.133	60013	26.20	—	67511	13.60	—	91341	6.05	2.88
59781	.038	.049	60015	19.60	—	67512	58.10	—	91342	6.38	2.66
59782	.057	.63	60016	22.00	—	67513	36.90	—	91343	1.33	1.08
59783	.056	(a)	60035	40.10	—	67634	45.70	—	91405	8.10	—
59784	.043	(a)	61000	16.00	—	67635	32.30	—	91436	6.84	1.55
59790	.076	(a)	61212	20.50	—	68001	98.70	—	91481	25.00	—
59798	.145	.29	61216	22.70	—	68439	127.00	—	91507	3.68	2.22
59806	.104	(a)	61217	20.70	—	68500	3.56	—	91523	56.80	—
59867	.085	(a)	61218	14.10	—	68604	2.38	—	91547	.32	—
59886	.012	.072	61223	100.00	—	68606	9.28	—	91551	2.00	.51
59889	.046	.176	61224	32.00	—	68607	7.33	—	91555	2.05	.72
59892	.056	(a)	61225	44.40	—	68702	6.04	—	91560	6.17	3.22
59904	.038	.11	61226	74.80	—	68703	4.53	—	91562	4.46	—
59905	.053	.10	61227	68.40	—	68706	19.40	—	91577	15.90	2.33
59914	.31	.58	62000	15.60	—	68707	19.20	—	91580	8.15	—
59915	.125	.51	62001	12.30	—	90089	5.79	—	91581	(a)	(a)
59917	.023	.195	62002	5.61	—	91111	4.39	4.10	91582	(a)	(a)



<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b> <b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508</b> <b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>											
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
91583	(a)	(a)	94444	(a)	(a)	97223	3.41	2.33	98308	1.53	.78
91584	(a)	(a)	94569	3.94	2.88	97308	.86	—	98309	7.41	1.71
91585	(a)	(a)	94590	17.00	—	97447	2.84	3.77	98344	1.08	.59
91586	(a)	(a)	94617	5.36	—	97501	(a)	—	98405	1.79	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	19.30	(a)
91588	(a)	(a)	95124	1.98	1.02	97503	(a)	—	98414	17.70	(a)
91589	(a)	(a)	95233	4.24	—	97504	(a)	—	98415	2.32	(a)
91590	4.63	—	95305	4.61	—	97650	4.91	2.66	98423	5.53	(a)
91591	(a)	(a)	95306	6.79	—	97651	8.40	3.22	98424	9.38	(a)
91606	16.90	—	95310	11.00	.99	97652	7.28	3.44	98425	3.85	(a)
91618	(a)	(a)	95357	1.73	—	97653	4.20	2.22	98426	3.40	(a)
91629	3.46	(a)	95358	(a)	—	97654	7.32	2.11	98427	3.31	—
91636	5.93	—	95410	5.94	2.00	97655	6.48	3.11	98428	(a)	—
91641	1.61	(a)	95455	7.16	1.22	98002	1.17	.70	98429	1.54	—
91666	1.25	(a)	95487	3.19	(a)	98003	1.31	(a)	98430	(a)	—
91722	5.19	(a)	95505	3.33	1.55	98090	.176	—	98449	4.76	19.80
91746	4.46	4.10	95620	2.58	(a)	98091	.192	—	98482	5.10	4.55
91805	.28	—	95625	7.53	2.66	98092	.58	—	98483	7.53	11.10
92053	.69	.53	95630	(a)	(a)	98111	.86	—	98502	7.21	2.66
92054	.237	.202	95647	4.11	4.10	98150	(a)	—	98555	3.36	—
92055	6.61	.202	95648	(a)	(a)	98151	(a)	—	98597	.75	—
92101	10.30	2.22	96053	3.12	3.11	98152	3.95	.43	98598	.26	—
92102	6.22	2.44	96317	1.79	—	98153	4.45	(a)	98601	8.63	(a)
92215	4.89	2.22	96408	5.14	9.99	98154	5.25	(a)	98622	(a)	—
92338	2.39	1.44	96409	4.76	7.08	98155	7.35	(a)	98623	(a)	—
92445	3.40	—	96410	4.18	6.10	98156	(a)	(a)	98624	1.36	—
92446	7.86	1.33	96611	1.59	1.03	98157	4.69	.28	98636	4.19	2.55
92447	6.87	1.10	96702	5.92	(a)	98158	(a)	(a)	98640	149.00	—
92451	3.41	1.66	96703	(a)	—	98159	3.15	(a)	98658	7.59	—
92453	4.35	—	96816	5.55	—	98160	6.67	(a)	98659	1.36	.32
92478	2.15	1.22	96872	6.36	(a)	98161	7.47	(a)	98677	23.50	7.32
92593	44.80	—	96930	(a)	—	98162	(a)	(a)	98678	20.80	9.65
92663	.80	—	97002	(a)	(a)	98163	7.84	.162	98698	(a)	(a)
94007	14.70	3.55	97003	(a)	(a)	98164	2.87	.056	98699	6.78	(a)
94099	3.36	—	97047	4.85	—	98257	1.98	—	98705	10.70	—
94225	11.80	—	97050	3.76	—	98303	14.80	4.65	98710	4.71	—
94276	6.16	3.11	97111	7.10	—	98304	7.34	2.79	98751	5.74	—
94304	4.35	(a)	97220	.46	(a)	98305	3.89	1.40	98805	6.16	1.07
94381	8.17	8.79	97221	(a)	1.03	98306	10.00	.76	98806	3.90	2.55
94404	5.83	3.42	97222	2.26	1.48	98307	2.32	.42	98810	5.49	—

## DIVISION SIX

PREM/OPS TERR. 508

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
98813	5.29	1.55	99620	.65	—						
98820	11.80	2.55	99650	1.85	.74						
98871	(a)	(a)	99709	4.56	(a)						
98884	3.06	1.55	99718	1.89	—						
98914	.93	.44	99746	3.21	2.33						
98949	1.30	.25	99760	.37	—						
98967	4.80	7.91	99777	9.50	—						
98993	8.01	3.01	99793	4.07	—						
99003	2.28	.95	99798	(a)	(a)						
99004	4.40	1.11	99803	(a)	7.02						
99080	1.61	5.21	99826	1.08	.54						
99081	(a)	—	99827	.58	.48						
99082	(a)	—	99851	2.37	—						
99083	(a)	—	99917	3.83	—						
99084	(a)	(a)	99938	4.30	—						
99085	(a)	(a)	99943	12.50	—						
99111	2.35	—	99946	9.30	1.98						
99160	(a)	—	99948	9.65	15.50						
99163	5.60	.32	99952	8.04	12.20						
99165	1.23	(a)	99953	8.67	7.44						
99220	2.04	(a)	99954	6.31	9.61						
99221	(a)	(a)	99955	7.91	7.91						
99222	3.83	(a)	99963	.93	—						
99223	.34	(a)	99969	3.70	2.09						
99303	18.80	—	99975	7.02	—						
99310	4.69	(a)	99986	(a)	—						
99315	13.80	1.44	99987	(a)	—						
99321	13.40	1.66	99988	3.27	—						
99445	(a)	(a)									
99471	.93	—									
99505	6.77	—									
99506	8.33	—									
99507	7.27	—									
99570	3.90	(a)									
99571	.94	(a)									
99572	1.85	(a)									
99573	1.77	(a)									
99600	1.91	—									
99613	11.90	1.66									
99614	4.27	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.128	.137	10150	.71	(a)	11204	.45	.92	13111	1.36	.067
10011	.031	(a)	10151	17.90	—	11205	(a)	—	13112	.044	.038
10012	.036	(a)	10160	3.19	—	11206	1.00	—	13201	.83	.097
10015	9.98	—	10204	.32	—	11207	12.60	—	13204	.93	.68
10020	(a)	(a)	10205	.36	—	11208	2.17	—	13205	.36	.27
10025	.031	(a)	10210	.58	(a)	11209	10.20	—	13206	(a)	(a)
10026	.93	.013	10211	.58	(a)	11210	4.33	—	13207	(a)	(a)
10027	.031	(a)	10220	6.78	—	11211	22.50	—	13208	(a)	(a)
10036	.61	(a)	10255	.227	.124	11212	3.41	—	13314	.172	.009
10040	.098	.30	10256	.83	.154	11213	2.78	—	13351	.42	.036
10042	.53	.225	10257	.157	.148	11214	6.84	—	13352	.43	.026
10052	6.90	—	10309	.232	.011	11222	.115	—	13410	1.31	1.55
10054	6.12	—	10315	.55	(a)	11234	.40	.038	13411	(a)	(a)
10060	.25	.041	10331	13.50	—	11248	.043	.01	13412	.44	1.15
10065	.38	.037	10332	23.30	—	11258	1.47	.156	13453	.51	(a)
10066	.39	.046	10352	.71	.046	11259	1.58	.156	13454	.60	(a)
10070	.074	.094	10367	5.80	—	11273	20.10	—	13455	.60	(a)
10071	.46	.069	10368	8.47	—	11274	19.30	—	13461	(a)	(a)
10072	6.56	—	10375	(a)	—	11288	1.80	.062	13506	1.32	.044
10073	.95	.32	10378	13.70	—	12014	.093	.026	13507	1.59	.101
10075	7.09	.111	10379	6.36	—	12356	1.70	.019	13590	.45	.59
10100	1.22	.045	10380	10.90	—	12361	.051	.063	13621	.114	.32
10101	.34	.136	10381	9.40	—	12362	.081	(a)	13670	.029	.022
10105	3.73	—	11007	2.47	—	12373	.031	.024	13673	1.11	.012
10107	2.92	.16	11020	.43	.128	12374	.88	.051	13715	.081	.088
10110	34.00	—	11039	.83	.055	12375	.43	.036	13716	.65	.068
10111	.161	.045	11052	2.58	—	12391	.061	.055	13720	.63	.045
10113	.52	—	11101	(a)	(a)	12393	.58	(a)	13759	.25	.072
10115	1.03	.051	11120	(a)	—	12467	.24	(a)	13930	.172	.103
10117	9.91	—	11126	.09	.019	12509	.057	.02	14068	.056	.008
10119	(a)	—	11127	.41	.006	12510	.72	.016	14101	.66	.029
10120	22.20	—	11128	.55	.046	12583	.32	(a)	14279	.43	.045
10130	5.09	—	11138	3.38	—	12651	.93	.33	14401	1.48	.08
10132	4.39	—	11155	.31	—	12683	.43	(a)	14405	1.45	—
10133	2.48	—	11160	(a)	(a)	12707	.53	.45	14527	.33	.139
10135	(a)	—	11167	.59	—	12797	.112	.153	14655	.127	—
10140	.024	.016	11168	3.08	—	12805	.46	.106	14731	2.56	—
10141	.047	.026	11201	21.60	—	12841	.77	—	14732	.189	—
10145	.228	.01	11202	6.38	—	12927	.135	—	14733	.89	—
10146	.55	.014	11203	.95	.29	13049	.027	.042	14734	.38	—

## DIVISION SIX

PREM/OPS TERR. 509

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.20	.083	16670	5.61	—	18501	1.19	.011	40072	(a)	—
14913	.48	.093	16676	.43	.009	18506	.40	.004	40075	29.60	—
15060	(a)	(a)	16694	.38	(a)	18507	.27	.005	40101	26.30	—
15061	(a)	(a)	16705	.26	.09	18570	2.82	—	40102	23.30	—
15062	.18	(a)	16722	(a)	—	18575	(a)	(a)	40111	11.00	—
15063	.209	(a)	16723	(a)	—	18616	.30	.42	40115	(a)	—
15070	.194	—	16750	.15	.036	18707	.012	.005	40117	(a)	—
15119	(a)	—	16751	.15	—	18708	.165	.014	40140	(a)	—
15120	(a)	—	16819	1.09	(a)	18833	.145	(a)	41001	.37	—
15123	2.47	—	16820	.84	(a)	18834	.43	.073	41210	(a)	—
15124	.87	—	16881	2.35	(a)	18911	1.35	.012	41421	.46	—
15188	.32	(a)	16890	.127	(a)	18912	2.54	.019	41422	.244	—
15223	.034	.032	16891	.139	(a)	18920	.66	.012	41510	67.80	—
15224	.66	.053	16892	.25	(a)	18991	(a)	—	41603	21.70	—
15300	(a)	—	16900	3.10	.064	19007	.97	—	41604	11.90	—
15314	.31	(a)	16901	1.99	.087	19051	2.14	—	41620	1.81	—
15404	.082	(a)	16902	1.68	.048	19061	(a)	—	41650	30.60	—
15405	.12	(a)	16905	3.26	.056	19795	.44	(a)	41664	47.10	—
15406	.31	.065	16906	2.08	.079	19796	.52	—	41665	5.51	—
15488	.77	(a)	16910	1.86	.041	40005	(a)	—	41666	(a)	—
15538	.55	.01	16911	1.68	.04	40006	(a)	—	41667	129.00	—
15600	1.38	.06	16915	1.91	.039	40010	(a)	—	41668	121.00	—
15607	.25	—	16916	1.59	.046	40015	(a)	—	41669	.85	—
15608	.31	.006	16920	4.22	.09	40020	(a)	—	41670	1.42	—
15656	9.08	—	16921	3.86	.036	40026	(a)	—	41672	(a)	—
15699	.63	—	16930	2.43	.111	40031	(a)	—	41673	(a)	—
15733	.20	.025	16931	2.62	.047	40032	(a)	—	41675	(a)	—
15839	.41	.017	16940	5.27	.036	40040	(a)	—	41677	.37	—
15991	.34	.047	16941	2.11	.064	40041	(a)	—	41678	71.80	—
15993	.28	.029	18078	.146	.093	40042	(a)	—	41679	(a)	(a)
16005	.043	.024	18109	.56	.019	40045	311.00	—	41680	15.90	—
16009	.246	.091	18110	.45	.021	40046	61.50	—	41696	1.18	—
16402	2.04	—	18200	(a)	—	40047	21.90	—	41697	.82	—
16403	1.29	.11	18205	.225	.39	40059	7.85	—	41700	(a)	—
16404	1.63	—	18206	.73	.071	40061	4.16	—	41715	10.10	—
16471	.36	—	18335	.52	.01	40063	139.00	—	41716	6.42	—
16501	.09	(a)	18435	1.29	.05	40064	40.90	—	43007	(a)	—
16527	.139	.222	18436	1.04	.109	40066	(a)	—	43117	(a)	—
16588	.114	(a)	18437	.75	(a)	40067	(a)	—	43151	14.70	—
16604	.191	.074	18438	1.44	(a)	40069	(a)	—	43152	21.50	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	56.10	—	44112	.28	—	45771	.36	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.116	.044	47318	13.10	—
43421	15.40	—	44193	(a)	—	45900	.157	.037	47367	.37	—
43422	80.70	—	44194	(a)	—	45901	.135	.03	47420	2.87	—
43424	(a)	—	44222	(a)	—	45937	.127	—	47468	(a)	—
43470	6.87	—	44276	75.30	—	45993	(a)	(a)	47469	4.58	—
43517	(a)	—	44277	48.80	—	46004	29.00	—	47471	3.97	—
43518	20.20	—	44280	.37	—	46005	23.20	—	47473	5.19	—
43550	54.90	—	44311	10.40	—	46112	.104	—	47474	5.81	—
43551	30.40	—	44315	7.00	—	46202	3.35	—	47475	4.58	—
43626	16.10	—	44427	95.20	—	46362	250.00	—	47476	4.58	—
43628	210.00	—	44428	95.70	—	46426	36.60	—	47477	6.11	—
43629	178.00	—	44429	1.44	—	46427	48.90	—	47478	6.42	—
43754	(a)	—	44430	1.00	—	46510	(a)	—	47600	(a)	—
43760	5.92	—	44431	3.19	—	46590	(a)	—	47610	(a)	—
43822	5.47	—	44432	1.01	—	46603	3.07	—	48039	39.80	—
43840	.067	—	44433	32.20	—	46604	3.54	—	48177	(a)	—
43860	4.30	—	44434	61.60	—	46606	9.44	—	48178	(a)	—
43889	1.54	—	44435	63.80	—	46607	13.00	—	48206	42.70	—
43945	(a)	—	44436	74.50	—	46622	16.00	—	48252	(a)	—
43946	(a)	—	44437	61.70	—	46671	(a)	—	48441	.179	—
43990	(a)	(a)	44438	48.80	—	46700	113.00	—	48557	17.90	—
43991	(a)	—	44439	94.90	—	46773	(a)	—	48558	15.60	—
44009	3.02	—	44440	78.60	—	46822	(a)	—	48600	73.20	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	17.20	—	44501	(a)	—	46882	(a)	—	48636	1.28	(a)
44070	5.11	—	45190	2.64	—	46911	31.90	—	48637	13.70	—
44071	5.68	—	45191	1.87	—	46912	58.50	—	48638	6.80	—
44072	3.92	—	45192	2.19	—	46913	(a)	—	48727	(a)	—
44100	.85	—	45193	1.29	—	46914	(a)	—	48808	2.32	—
44101	.88	—	45210	1.63	—	46915	(a)	—	48924	(a)	—
44102	.69	—	45224	(a)	—	46916	(a)	—	48925	328.00	—
44103	.61	—	45225	(a)	—	47050	1.49	—	49005	.25	—
44104	.26	—	45334	32.30	—	47051	(a)	—	49111	3.55	—
44105	(a)	—	45380	.234	(a)	47052	(a)	—	49181	13.00	—
44106	(a)	—	45450	9.51	—	47103	(a)	—	49183	15.90	—
44108	.30	—	45523	(a)	—	47146	(a)	—	49184	33.40	—
44109	.76	—	45524	(a)	—	47147	(a)	—	49185	30.40	—
44110	.78	—	45539	(a)	—	47221	124.00	—	49239	.175	.27
44111	.48	—	45678	.40	—	47253	(a)	—	49292	.95	—

## DIVISION SIX

PREM/OPS TERR. 509

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.32	.193	51702	.121	(a)	51986	.158	.075
49333	6.98	—	51241	.96	.197	51703	.05	(a)	51999	.067	.25
49451	(a)	—	51250	.203	(a)	51734	.094	.38	52002	.058	.086
49452	(a)	—	51251	.028	(a)	51741	.169	.246	52075	.149	.167
49617	.204	.118	51252	.098	.06	51752	.143	.137	52076	.179	(a)
49618	.171	.034	51253	.084	(a)	51767	.026	.005	52109	.015	(a)
49619	.32	.079	51254	.026	.019	51777	.091	.047	52134	.196	.44
49763	2.09	—	51255	.51	(a)	51790	.151	(a)	52137	.059	(a)
49800	(a)	—	51300	.125	.109	51796	.062	(a)	52150	.36	(a)
49801	109.00	—	51305	.125	.65	51808	.219	.43	52315	.118	.237
49802	9.67	—	51315	.114	.059	51809	.27	.164	52341	.037	(a)
49803	17.10	—	51330	.078	.97	51833	.136	.034	52342	.106	(a)
49840	1.54	—	51333	.026	.28	51850	.189	(a)	52343	.065	(a)
49870	137.00	—	51340	.027	(a)	51851	.128	(a)	52401	.20	(a)
49890	(a)	—	51350	.21	.095	51852	.30	(a)	52402	.015	(a)
49891	(a)	—	51351	.188	.039	51853	.121	(a)	52432	.073	(a)
49902	(a)	—	51352	.26	.077	51854	.27	(a)	52433	.067	.47
49903	(a)	—	51355	.176	.081	51855	.28	(a)	52435	.084	(a)
50010	.158	.35	51356	.19	.42	51856	.156	(a)	52438	.061	(a)
50011	.071	(a)	51357	.161	1.18	51857	.27	(a)	52440	.095	(a)
50012	.058	(a)	51358	.39	.094	51869	.073	.102	52467	.088	(a)
50015	.103	(a)	51359	.34	.51	51877	.41	.128	52469	.031	.083
50017	.078	(a)	51370	.32	2.16	51889	.067	.007	52505	.153	.159
50018	.065	(a)	51380	.032	.026	51896	.031	.013	52547	.173	.049
50019	.042	(a)	51400	.183	(a)	51900	.102	.085	52581	.75	1.57
50045	.179	(a)	51401	.27	(a)	51909	.171	.04	52619	.052	(a)
50047	.02	(a)	51500	.06	.118	51919	.068	(a)	52660	.133	—
51001	.044	.31	51516	.112	—	51926	.069	.036	52744	.52	.039
51005	.009	(a)	51517	.127	—	51927	.037	.092	52767	.159	(a)
51116	.111	.52	51550	.074	.36	51934	.076	.066	52876	(a)	(a)
51201	.027	(a)	51551	.026	.70	51941	.069	.025	52911	.042	.35
51205	.082	.035	51552	.045	.113	51942	.11	—	52967	.016	.043
51206	.013	.40	51553	.079	(a)	51956	.30	.119	53001	.154	.213
51210	.077	(a)	51554	.008	(a)	51957	.26	.33	53077	.074	.172
51211	(a)	(a)	51575	.056	.02	51958	.232	.233	53095	.051	(a)
51220	.26	1.14	51576	.143	.077	51959	.238	(a)	53096	.07	(a)
51221	.146	1.12	51600	.097	.156	51960	.031	.248	53121	.20	.41
51222	.178	3.29	51613	.064	.10	51970	.137	.131	53147	.027	(a)
51224	.187	.96	51625	.04	(a)	51982	.04	.056	53229	.15	(a)
51230	.032	.54	51666	.089	.059	51985	.105	—	53271	.038	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.148	.215	55715	.157	.147	56918	.06	(a)	58096	.14	1.08
53374	.137	.145	55716	.227	.33	56919	.153	(a)	58301	.048	.075
53375	.073	.205	55717	.201	(a)	56920	.139	(a)	58302	.038	.034
53376	.117	.128	55718	.195	(a)	56980	.078	(a)	58397	.219	.33
53377	.12	.132	55802	.091	.016	57001	.027	.019	58408	.088	–
53403	.076	(a)	55918	.09	1.32	57002	.017	.061	58409	.112	–
53425	.139	(a)	55919	.012	2.48	57090	.223	.72	58456	.06	–
53565	.088	.068	56040	.008	.019	57146	.142	.59	58457	.087	–
53631	.023	.016	56041	.056	(a)	57202	.069	(a)	58458	.112	–
53632	.027	.024	56042	.07	(a)	57257	.086	.046	58459	.134	–
53731	.024	(a)	56170	.137	(a)	57401	.049	.065	58503	.058	.054
53732	.167	.39	56171	.067	(a)	57403	.185	.025	58532	.075	(a)
53733	.109	.155	56202	.056	.053	57410	.024	.112	58559	.015	(a)
53734	.67	–	56390	.098	.59	57411	.034	(a)	58560	.037	(a)
53803	.33	(a)	56391	.084	.217	57572	.014	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.135	.089	57600	.041	.025	58575	.048	.081
53902	(a)	(a)	56488	.151	.043	57611	.073	.036	58627	.153	.008
53903	(a)	(a)	56567	.142	(a)	57625	.36	(a)	58663	.31	.46
53904	(a)	(a)	56650	.43	(a)	57651	.044	.039	58682	.136	(a)
53905	(a)	(a)	56651	.236	(a)	57690	.095	.32	58713	.058	(a)
53907	.073	.072	56652	.168	(a)	57716	.045	.069	58737	.099	.36
53951	(a)	(a)	56653	.162	(a)	57725	.099	.07	58756	.059	(a)
53952	(a)	(a)	56654	.083	(a)	57726	.077	.022	58757	.33	(a)
53953	(a)	(a)	56690	.078	.26	57798	.022	(a)	58759	.041	(a)
54012	.067	–	56699	.062	.059	57800	.083	(a)	58802	.047	.32
54077	.10	.30	56758	.053	.11	57808	.038	(a)	58813	.144	(a)
54444	(a)	(a)	56759	.054	.069	57809	.039	(a)	58822	.129	(a)
55010	.30	.61	56760	.078	.077	57810	.038	.089	58837	.29	.128
55011	.082	1.73	56805	.102	(a)	57871	.045	.073	58840	.087	.092
55012	.098	.86	56806	.072	(a)	57913	.108	.182	58873	.138	.018
55013	.126	1.00	56807	.072	(a)	57997	.149	–	58903	.03	(a)
55014	(a)	(a)	56808	.094	(a)	57998	.048	.044	58904	.023	.089
55214	.079	.062	56900	.09	(a)	57999	.062	.055	58922	.229	.176
55371	.35	.082	56910	.045	(a)	58009	.062	(a)	59005	.056	.055
55410	(a)	(a)	56911	.122	(a)	58010	.111	(a)	59057	.41	(a)
55426	.153	(a)	56912	.099	.082	58020	.199	(a)	59058	.27	(a)
55597	.02	1.22	56913	.081	(a)	58056	.132	(a)	59188	.40	.039
55647	.04	.07	56915	.48	(a)	58057	.083	(a)	59189	.54	.207
55648	.018	(a)	56916	.43	.26	58058	.075	(a)	59223	.143	.118
55649	.021	(a)	56917	.124	(a)	58095	.105	1.05	59257	.015	.008

## DIVISION SIX

PREM/OPS TERR. 509

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.095	(a)	59923	.011	.004	62003	19.40	—	91125	4.08	1.55
59378	.093	.103	59925	.35	1.11	63010	44.40	—	91127	2.92	.97
59481	.25	.081	59926	.30	.57	63011	55.50	—	91130	2.03	—
59482	.41	(a)	59927	.20	.88	63012	79.00	—	91135	.56	(a)
59537	.10	.207	59931	.196	.32	63013	74.80	—	91150	2.76	3.77
59601	.096	1.44	59932	.211	.57	63215	64.00	—	91155	6.13	19.20
59647	.184	.118	59941	.066	(a)	63216	44.40	—	91160	1.64	—
59660	.176	.55	59947	.063	.214	63217	62.50	—	91175	1.41	—
59661	.086	(a)	59955	.025	.098	63218	21.00	—	91177	6.17	—
59693	.014	—	59963	.187	.26	63219	(a)	—	91179	6.20	—
59695	(a)	(a)	59964	.44	.052	63220	(a)	—	91190	3.32	(a)
59701	.007	.36	59970	.085	.121	64074	18.60	—	91200	1.16	—
59713	.158	.247	59973	.121	(a)	64075	13.10	—	91210	(a)	—
59722	.082	.019	59975	.12	.099	64500	(a)	—	91235	3.37	1.90
59723	.031	.025	59977	.068	(a)	65007	39.00	—	91250	5.08	(a)
59724	.047	.016	59984	.033	.034	66122	16.80	—	91265	24.80	2.77
59725	.059	.094	59985	.129	(a)	66123	9.22	—	91266	13.10	.74
59726	.043	.02	59986	.099	(a)	66309	26.90	—	91280	(a)	2.20
59738	.136	.043	59988	.031	.041	66561	62.30	—	91302	18.90	(a)
59750	.074	.106	59989	.017	.031	67017	57.80	—	91315	5.75	—
59751	.027	(a)	60010	24.70	—	67508	36.70	—	91324	12.80	(a)
59773	.023	.019	60011	28.40	—	67509	26.90	—	91325	(a)	(a)
59774	.019	.105	60012	46.70	—	67510	15.00	—	91340	8.35	5.55
59775	.025	.133	60013	40.00	—	67511	16.20	—	91341	7.08	2.88
59781	.065	.049	60015	29.90	—	67512	69.40	—	91342	7.66	2.66
59782	.096	.63	60016	33.60	—	67513	44.00	—	91343	1.56	1.08
59783	.094	(a)	60035	43.90	—	67634	50.10	—	91405	9.73	—
59784	.072	(a)	61000	24.40	—	67635	35.40	—	91436	8.01	1.55
59790	.105	(a)	61212	22.40	—	68001	108.00	—	91481	29.20	—
59798	.245	.29	61216	24.90	—	68439	139.00	—	91507	4.31	2.22
59806	.176	(a)	61217	22.70	—	68500	5.43	—	91523	66.40	—
59867	.118	(a)	61218	15.50	—	68604	2.60	—	91547	.38	—
59886	.016	.072	61223	110.00	—	68606	10.20	—	91551	2.34	.51
59889	.077	.176	61224	35.10	—	68607	8.03	—	91555	2.03	.72
59892	.094	(a)	61225	48.70	—	68702	6.62	—	91560	7.24	3.22
59904	.063	.11	61226	81.90	—	68703	4.96	—	91562	5.21	—
59905	.074	.10	61227	74.90	—	68706	21.20	—	91577	18.70	2.33
59914	.44	.58	62000	17.00	—	68707	21.00	—	91580	9.56	—
59915	.211	.51	62001	13.50	—	90089	6.78	—	91581	(a)	(a)
59917	.039	.195	62002	6.15	—	91111	4.35	4.10	91582	(a)	(a)



<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b> <b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509</b> <b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>											
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
91583	(a)	(a)	94444	(a)	(a)	97223	3.37	2.33	98308	1.79	.78
91584	(a)	(a)	94569	4.61	2.88	97308	1.01	—	98309	8.69	1.71
91585	(a)	(a)	94590	19.90	—	97447	3.33	3.77	98344	1.30	.59
91586	(a)	(a)	94617	6.27	—	97501	(a)	—	98405	2.15	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	22.60	(a)
91588	(a)	(a)	95124	2.32	1.02	97503	(a)	—	98414	20.70	(a)
91589	(a)	(a)	95233	4.96	—	97504	(a)	—	98415	2.72	(a)
91590	5.42	—	95305	5.39	—	97650	5.74	2.66	98423	6.47	(a)
91591	(a)	(a)	95306	7.96	—	97651	9.85	3.22	98424	11.00	(a)
91606	19.80	—	95310	12.90	.99	97652	8.54	3.44	98425	4.51	(a)
91618	(a)	(a)	95357	2.03	—	97653	4.91	2.22	98426	3.98	(a)
91629	4.05	(a)	95358	(a)	—	97654	8.56	2.11	98427	3.88	—
91636	6.95	—	95410	6.95	2.00	97655	7.60	3.11	98428	(a)	—
91641	1.88	(a)	95455	8.40	1.22	98002	1.38	.70	98429	1.81	—
91666	1.46	(a)	95487	3.73	(a)	98003	1.54	(a)	98430	(a)	—
91722	6.08	(a)	95505	3.91	1.55	98090	.207	—	98449	5.57	19.80
91746	5.21	4.10	95620	3.02	(a)	98091	.224	—	98482	5.97	4.55
91805	.33	—	95625	9.04	2.66	98092	.68	—	98483	8.82	11.10
92053	.81	.53	95630	(a)	(a)	98111	.85	—	98502	8.44	2.66
92054	.28	.202	95647	4.06	4.10	98150	(a)	—	98555	3.93	—
92055	7.73	.202	95648	(a)	(a)	98151	(a)	—	98597	.88	—
92101	12.10	2.22	96053	3.09	3.11	98152	4.63	.43	98598	.30	—
92102	7.28	2.44	96317	2.10	—	98153	5.21	(a)	98601	10.10	(a)
92215	4.83	2.22	96408	6.02	9.99	98154	6.15	(a)	98622	(a)	—
92338	2.80	1.44	96409	5.57	7.08	98155	8.62	(a)	98623	(a)	—
92445	3.98	—	96410	4.89	6.10	98156	(a)	(a)	98624	1.59	—
92446	9.19	1.33	96611	1.92	1.03	98157	5.50	.28	98636	4.14	2.55
92447	8.03	1.10	96702	6.93	(a)	98158	(a)	(a)	98640	174.00	—
92451	3.37	1.66	96703	(a)	—	98159	3.69	(a)	98658	8.91	—
92453	5.09	—	96816	6.50	—	98160	7.82	(a)	98659	1.59	.32
92478	2.52	1.22	96872	7.46	(a)	98161	8.76	(a)	98677	27.50	7.32
92593	44.30	—	96930	(a)	—	98162	(a)	(a)	98678	24.40	9.65
92663	.94	—	97002	(a)	(a)	98163	9.20	.162	98698	(a)	(a)
94007	17.30	3.55	97003	(a)	(a)	98164	2.84	.056	98699	7.93	(a)
94099	3.93	—	97047	5.82	—	98257	2.32	—	98705	12.60	—
94225	13.80	—	97050	4.52	—	98303	17.30	4.65	98710	5.52	—
94276	7.20	3.11	97111	8.31	—	98304	8.59	2.79	98751	6.73	—
94304	4.30	(a)	97220	.54	(a)	98305	4.68	1.40	98805	7.20	1.07
94381	8.08	8.79	97221	(a)	1.03	98306	12.00	.76	98806	3.86	2.55
94404	6.83	3.42	97222	2.23	1.48	98307	2.72	.42	98810	6.59	—

## DIVISION SIX

PREM/OPS TERR. 509

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
98813	6.36	1.55	99620	.76	—						
98820	13.80	2.55	99650	1.83	.74						
98871	(a)	(a)	99709	4.51	(a)						
98884	3.58	1.55	99718	2.22	—						
98914	1.09	.44	99746	3.75	2.33						
98949	1.52	.25	99760	.43	—						
98967	5.62	7.91	99777	11.40	—						
98993	7.92	3.01	99793	4.76	—						
99003	2.67	.95	99798	(a)	(a)						
99004	5.29	1.11	99803	(a)	7.02						
99080	1.89	5.21	99826	1.30	.54						
99081	(a)	—	99827	.68	.48						
99082	(a)	—	99851	2.77	—						
99083	(a)	—	99917	4.48	—						
99084	(a)	(a)	99938	5.04	—						
99085	(a)	(a)	99943	14.60	—						
99111	2.75	—	99946	10.90	1.98						
99160	(a)	—	99948	9.54	15.50						
99163	6.55	.32	99952	9.66	12.20						
99165	1.44	(a)	99953	10.40	7.44						
99220	2.39	(a)	99954	7.59	9.61						
99221	(a)	(a)	99955	9.50	7.91						
99222	4.49	(a)	99963	1.08	—						
99223	.40	(a)	99969	4.34	2.09						
99303	22.00	—	99975	8.43	—						
99310	5.49	(a)	99986	(a)	—						
99315	16.10	1.44	99987	(a)	—						
99321	15.70	1.66	99988	3.84	—						
99445	(a)	(a)									
99471	1.09	—									
99505	6.70	—									
99506	8.24	—									
99507	7.19	—									
99570	3.86	(a)									
99571	.93	(a)									
99572	1.83	(a)									
99573	1.75	(a)									
99600	2.30	—									
99613	13.90	1.66									
99614	5.13	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.145	.137	10150	.46	(a)	11204	.29	.92	13111	1.42	.067
10011	.035	(a)	10151	11.70	—	11205	(a)	—	13112	.082	.038
10012	.04	(a)	10160	2.08	—	11206	.81	—	13201	.72	.097
10015	8.38	—	10204	.21	—	11207	10.30	—	13204	.82	.68
10020	(a)	(a)	10205	.235	—	11208	1.76	—	13205	.32	.27
10025	.035	(a)	10210	.38	(a)	11209	8.25	—	13206	(a)	(a)
10026	.61	.013	10211	.38	(a)	11210	3.52	—	13207	(a)	(a)
10027	.035	(a)	10220	4.42	—	11211	18.30	—	13208	(a)	(a)
10036	.54	(a)	10255	.199	.124	11212	2.76	—	13314	.113	.009
10040	.11	.30	10256	.73	.154	11213	2.25	—	13351	.27	.036
10042	.35	.225	10257	.138	.148	11214	5.55	—	13352	.28	.026
10052	5.80	—	10309	.152	.011	11222	.093	—	13410	1.15	1.55
10054	5.14	—	10315	.36	(a)	11234	.26	.038	13411	(a)	(a)
10060	.166	.041	10331	11.40	—	11248	.038	.01	13412	.39	1.15
10065	.25	.037	10332	19.60	—	11258	1.53	.156	13453	.45	(a)
10066	.25	.046	10352	.74	.046	11259	1.64	.156	13454	.52	(a)
10070	.083	.094	10367	4.70	—	11273	13.10	—	13455	.53	(a)
10071	.30	.069	10368	6.87	—	11274	12.60	—	13461	(a)	(a)
10072	5.32	—	10375	(a)	—	11288	1.87	.062	13506	.86	.044
10073	.84	.32	10378	11.50	—	12014	.082	.026	13507	1.04	.101
10075	6.21	.111	10379	5.34	—	12356	1.11	.019	13590	.39	.59
10100	1.27	.045	10380	9.12	—	12361	.097	.063	13621	.10	.32
10101	.225	.136	10381	7.90	—	12362	.091	(a)	13670	.054	.022
10105	2.44	—	11007	2.00	—	12373	.035	.024	13673	1.16	.012
10107	2.56	.16	11020	.28	.128	12374	.58	.051	13715	.091	.088
10110	28.50	—	11039	.73	.055	12375	.28	.036	13716	.43	.068
10111	.181	.045	11052	2.44	—	12391	.068	.055	13720	.65	.045
10113	.34	—	11101	(a)	(a)	12393	.38	(a)	13759	.166	.072
10115	.67	.051	11120	(a)	—	12467	.157	(a)	13930	.194	.103
10117	8.33	—	11126	.059	.019	12509	.05	.02	14068	.037	.008
10119	(a)	—	11127	.46	.006	12510	.63	.016	14101	.43	.029
10120	18.70	—	11128	.62	.046	12583	.28	(a)	14279	.38	.045
10130	3.32	—	11138	2.84	—	12651	.82	.33	14401	1.54	.08
10132	2.86	—	11155	.201	—	12683	.37	(a)	14405	1.18	—
10133	2.35	—	11160	(a)	(a)	12707	.60	.45	14527	.37	.139
10135	(a)	—	11167	.56	—	12797	.126	.153	14655	.083	—
10140	.044	.016	11168	2.92	—	12805	.30	.106	14731	2.42	—
10141	.089	.026	11201	17.50	—	12841	.50	—	14732	.179	—
10145	.43	.01	11202	5.18	—	12927	.088	—	14733	.58	—
10146	.57	.014	11203	1.07	.29	13049	.05	.042	14734	.25	—

## DIVISION SIX

## PREM/OPS TERR. 514

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.175	.083	16670	4.72	—	18501	1.23	.011	40072	(a)	—
14913	.31	.093	16676	.28	.009	18506	.35	.004	40075	28.10	—
15060	(a)	(a)	16694	.33	(a)	18507	.176	.005	40101	23.90	—
15061	(a)	(a)	16705	.29	.09	18570	1.84	—	40102	21.10	—
15062	.158	(a)	16722	(a)	—	18575	(a)	(a)	40111	9.27	—
15063	.183	(a)	16723	(a)	—	18616	.27	.42	40115	(a)	—
15070	.158	—	16750	.098	.036	18707	.014	.005	40117	(a)	—
15119	(a)	—	16751	.098	—	18708	.108	.014	40140	(a)	—
15120	(a)	—	16819	.95	(a)	18833	.163	(a)	41001	.31	—
15123	2.34	—	16820	.74	(a)	18834	.28	.073	41210	(a)	—
15124	.82	—	16881	1.53	(a)	18911	.88	.012	41421	.61	—
15188	.28	(a)	16890	.112	(a)	18912	1.66	.019	41422	.33	—
15223	.064	.032	16891	.122	(a)	18920	.43	.012	41510	44.30	—
15224	.69	.053	16892	.221	(a)	18991	(a)	—	41603	29.00	—
15300	(a)	—	16900	2.40	.064	19007	.92	—	41604	15.90	—
15314	.201	(a)	16901	1.54	.087	19051	2.03	—	41620	1.47	—
15404	.072	(a)	16902	1.30	.048	19061	(a)	—	41650	40.80	—
15405	.106	(a)	16905	2.52	.056	19795	.29	(a)	41664	39.60	—
15406	.27	.065	16906	1.61	.079	19796	.34	—	41665	4.63	—
15488	.67	(a)	16910	1.44	.041	40005	(a)	—	41666	(a)	—
15538	.36	.01	16911	1.30	.04	40006	(a)	—	41667	108.00	—
15600	.90	.06	16915	1.48	.039	40010	(a)	—	41668	101.00	—
15607	.206	—	16916	1.23	.046	40015	(a)	—	41669	.71	—
15608	.201	.006	16920	3.27	.09	40020	(a)	—	41670	1.19	—
15656	5.93	—	16921	2.99	.036	40026	(a)	—	41672	(a)	—
15699	.51	—	16930	1.88	.111	40031	(a)	—	41673	(a)	—
15733	.175	.025	16931	2.03	.047	40032	(a)	—	41675	(a)	—
15839	.27	.017	16940	4.09	.036	40040	(a)	—	41677	.30	—
15991	.22	.047	16941	1.64	.064	40041	(a)	—	41678	59.80	—
15993	.186	.029	18078	.165	.093	40042	(a)	—	41679	(a)	(a)
16005	.048	.024	18109	.37	.019	40045	261.00	—	41680	21.20	—
16009	.215	.091	18110	.29	.021	40046	51.60	—	41696	.96	—
16402	1.33	—	18200	(a)	—	40047	18.40	—	41697	.67	—
16403	.84	.11	18205	.25	.39	40059	6.59	—	41700	(a)	—
16404	1.06	—	18206	.47	.071	40061	3.50	—	41715	13.50	—
16471	.29	—	18335	.34	.01	40063	117.00	—	41716	8.56	—
16501	.102	(a)	18435	1.34	.05	40064	34.40	—	43007	(a)	—
16527	.157	.222	18436	1.09	.109	40066	(a)	—	43117	(a)	—
16588	.10	(a)	18437	.49	(a)	40067	(a)	—	43151	14.00	—
16604	.167	.074	18438	.94	(a)	40069	(a)	—	43152	17.90	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	53.20	—	44112	.62	—	45771	.31	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.102	.044	47318	11.00	—
43421	14.60	—	44193	(a)	—	45900	.103	.037	47367	.30	—
43422	76.40	—	44194	(a)	—	45901	.088	.03	47420	2.42	—
43424	(a)	—	44222	(a)	—	45937	.12	—	47468	(a)	—
43470	5.58	—	44276	71.30	—	45993	(a)	(a)	47469	6.12	—
43517	(a)	—	44277	46.30	—	46004	38.70	—	47471	5.30	—
43518	17.00	—	44280	.30	—	46005	31.00	—	47473	6.93	—
43550	52.00	—	44311	8.75	—	46112	.094	—	47474	7.75	—
43551	28.80	—	44315	5.88	—	46202	2.84	—	47475	6.12	—
43626	13.60	—	44427	86.50	—	46362	209.00	—	47476	6.12	—
43628	176.00	—	44428	87.00	—	46426	30.50	—	47477	8.16	—
43629	149.00	—	44429	1.30	—	46427	40.70	—	47478	8.56	—
43754	(a)	—	44430	.91	—	46510	(a)	—	47600	(a)	—
43760	4.97	—	44431	2.90	—	46590	(a)	—	47610	(a)	—
43822	4.44	—	44432	.92	—	46603	2.56	—	48039	37.70	—
43840	.055	—	44433	29.20	—	46604	2.95	—	48177	(a)	—
43860	3.49	—	44434	55.90	—	46606	7.86	—	48178	(a)	—
43889	1.25	—	44435	57.90	—	46607	10.80	—	48206	35.90	—
43945	(a)	—	44436	67.60	—	46622	13.00	—	48252	(a)	—
43946	(a)	—	44437	56.10	—	46671	(a)	—	48441	.151	—
43990	(a)	(a)	44438	44.30	—	46700	107.00	—	48557	15.10	—
43991	(a)	—	44439	86.20	—	46773	(a)	—	48558	13.10	—
44009	2.85	—	44440	71.40	—	46822	(a)	—	48600	60.90	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	14.50	—	44501	(a)	—	46882	(a)	—	48636	.96	(a)
44070	4.29	—	45190	2.23	—	46911	26.80	—	48637	11.50	—
44071	4.77	—	45191	1.59	—	46912	49.10	—	48638	5.71	—
44072	3.30	—	45192	1.85	—	46913	(a)	—	48727	(a)	—
44100	1.86	—	45193	1.09	—	46914	(a)	—	48808	1.52	—
44101	1.94	—	45210	1.38	—	46915	(a)	—	48924	(a)	—
44102	1.51	—	45224	(a)	—	46916	(a)	—	48925	275.00	—
44103	1.34	—	45225	(a)	—	47050	1.21	—	49005	.206	—
44104	.56	—	45334	30.60	—	47051	(a)	—	49111	2.32	—
44105	(a)	—	45380	.205	(a)	47052	(a)	—	49181	12.30	—
44106	(a)	—	45450	9.01	—	47103	(a)	—	49183	15.00	—
44108	.66	—	45523	(a)	—	47146	(a)	—	49184	31.70	—
44109	1.67	—	45524	(a)	—	47147	(a)	—	49185	28.80	—
44110	1.71	—	45539	(a)	—	47221	117.00	—	49239	.154	.27
44111	1.05	—	45678	.33	—	47253	(a)	—	49292	.90	—

## DIVISION SIX

PREM/OPS TERR. 514

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.239	.193	51702	.091	(a)	51986	.116	.075
49333	6.61	—	51241	.71	.197	51703	.038	(a)	51999	.049	.25
49451	(a)	—	51250	.152	(a)	51734	.071	.38	52002	.043	.086
49452	(a)	—	51251	.021	(a)	51741	.125	.246	52075	.112	.167
49617	.193	.118	51252	.072	.06	51752	.105	.137	52076	.135	(a)
49618	.162	.034	51253	.062	(a)	51767	.02	.005	52109	.011	(a)
49619	.30	.079	51254	.019	.019	51777	.07	.047	52134	.144	.44
49763	1.98	—	51255	.39	(a)	51790	.116	(a)	52137	.044	(a)
49800	(a)	—	51300	.096	.109	51796	.045	(a)	52150	.27	(a)
49801	103.00	—	51305	.096	.65	51808	.161	.43	52315	.091	.237
49802	9.16	—	51315	.10	.059	51809	.20	.164	52341	.027	(a)
49803	16.20	—	51330	.059	.97	51833	.105	.034	52342	.08	(a)
49840	1.25	—	51333	.019	.28	51850	.142	(a)	52343	.049	(a)
49870	115.00	—	51340	.02	(a)	51851	.096	(a)	52401	.15	(a)
49890	(a)	—	51350	.162	.095	51852	.225	(a)	52402	.011	(a)
49891	(a)	—	51351	.145	.039	51853	.091	(a)	52432	.054	(a)
49902	(a)	—	51352	.199	.077	51854	.203	(a)	52433	.049	.47
49903	(a)	—	51355	.135	.081	51855	.213	(a)	52435	.062	(a)
50010	.116	.35	51356	.146	.42	51856	.117	(a)	52438	.045	(a)
50011	.053	(a)	51357	.142	1.18	51857	.201	(a)	52440	.07	(a)
50012	.043	(a)	51358	.34	.094	51869	.053	.102	52467	.065	(a)
50015	.076	(a)	51359	.30	.51	51877	.30	.128	52469	.023	.083
50017	.058	(a)	51370	.234	2.16	51889	.05	.007	52505	.113	.159
50018	.049	(a)	51380	.023	.026	51896	.023	.013	52547	.13	.049
50019	.031	(a)	51400	.137	(a)	51900	.078	.085	52581	.55	1.57
50045	.132	(a)	51401	.202	(a)	51909	.128	.04	52619	.039	(a)
50047	.015	(a)	51500	.044	.118	51919	.05	(a)	52660	.108	—
51001	.033	.31	51516	.091	—	51926	.051	.036	52744	.40	.039
51005	.007	(a)	51517	.103	—	51927	.028	.092	52767	.119	(a)
51116	.083	.52	51550	.055	.36	51934	.056	.066	52876	(a)	(a)
51201	.02	(a)	51551	.019	.70	51941	.051	.025	52911	.031	.35
51205	.061	.035	51552	.033	.113	51942	.081	—	52967	.012	.043
51206	.009	.40	51553	.059	(a)	51956	.219	.119	53001	.113	.213
51210	.058	(a)	51554	.006	(a)	51957	.193	.33	53077	.054	.172
51211	(a)	(a)	51575	.043	.02	51958	.171	.233	53095	.037	(a)
51220	.198	1.14	51576	.105	.077	51959	.175	(a)	53096	.052	(a)
51221	.11	1.12	51600	.072	.156	51960	.023	.248	53121	.147	.41
51222	.134	3.29	51613	.047	.10	51970	.101	.131	53147	.02	(a)
51224	.14	.96	51625	.03	(a)	51982	.03	.056	53229	.113	(a)
51230	.024	.54	51666	.069	.059	51985	.085	—	53271	.028	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.111	.215	55715	.116	.147	56918	.045	(a)	58096	.103	1.08
53374	.106	.145	55716	.167	.33	56919	.114	(a)	58301	.036	.075
53375	.056	.205	55717	.151	(a)	56920	.104	(a)	58302	.028	.034
53376	.09	.128	55718	.147	(a)	56980	.057	(a)	58397	.161	.33
53377	.092	.132	55802	.07	.016	57001	.02	.019	58408	.072	–
53403	.058	(a)	55918	.066	1.32	57002	.013	.061	58409	.091	–
53425	.104	(a)	55919	.009	2.48	57090	.168	.72	58456	.048	–
53565	.068	.068	56040	.006	.019	57146	.106	.59	58457	.07	–
53631	.017	.016	56041	.041	(a)	57202	.051	(a)	58458	.091	–
53632	.02	.024	56042	.052	(a)	57257	.063	.046	58459	.109	–
53731	.018	(a)	56170	.103	(a)	57401	.036	.065	58503	.043	.054
53732	.123	.39	56171	.05	(a)	57403	.143	.025	58532	.056	(a)
53733	.08	.155	56202	.041	.053	57410	.017	.112	58559	.011	(a)
53734	.55	–	56390	.072	.59	57411	.026	(a)	58560	.027	(a)
53803	.249	(a)	56391	.062	.217	57572	.01	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.10	.089	57600	.03	.025	58575	.035	.081
53902	(a)	(a)	56488	.116	.043	57611	.055	.036	58627	.113	.008
53903	(a)	(a)	56567	.106	(a)	57625	.27	(a)	58663	.235	.46
53904	(a)	(a)	56650	.33	(a)	57651	.032	.039	58682	.10	(a)
53905	(a)	(a)	56651	.177	(a)	57690	.071	.32	58713	.044	(a)
53907	.054	.072	56652	.126	(a)	57716	.034	.069	58737	.073	.36
53951	(a)	(a)	56653	.122	(a)	57725	.074	.07	58756	.044	(a)
53952	(a)	(a)	56654	.062	(a)	57726	.058	.022	58757	.246	(a)
53953	(a)	(a)	56690	.06	.26	57798	.016	(a)	58759	.03	(a)
54012	.055	–	56699	.046	.059	57800	.061	(a)	58802	.034	.32
54077	.074	.30	56758	.039	.11	57808	.028	(a)	58813	.108	(a)
54444	(a)	(a)	56759	.04	.069	57809	.029	(a)	58822	.095	(a)
55010	.224	.61	56760	.057	.077	57810	.028	.089	58837	.217	.128
55011	.06	1.73	56805	.075	(a)	57871	.034	.073	58840	.065	.092
55012	.072	.86	56806	.053	(a)	57913	.079	.182	58873	.103	.018
55013	.094	1.00	56807	.053	(a)	57997	.121	–	58903	.022	(a)
55014	(a)	(a)	56808	.069	(a)	57998	.035	.044	58904	.017	.089
55214	.058	.062	56900	.066	(a)	57999	.047	.055	58922	.172	.176
55371	.27	.082	56910	.033	(a)	58009	.047	(a)	59005	.041	.055
55410	(a)	(a)	56911	.092	(a)	58010	.082	(a)	59057	.31	(a)
55426	.114	(a)	56912	.074	.082	58020	.153	(a)	59058	.197	(a)
55597	.015	1.22	56913	.06	(a)	58056	.097	(a)	59188	.30	.039
55647	.029	.07	56915	.36	(a)	58057	.061	(a)	59189	.42	.207
55648	.013	(a)	56916	.32	.26	58058	.055	(a)	59223	.107	.118
55649	.016	(a)	56917	.093	(a)	58095	.078	1.05	59257	.011	.008

## DIVISION SIX

## PREM/OPS TERR. 514

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.07	(a)	59923	.008	.004	62003	16.10	—	91125	3.91	1.55
59378	.07	.103	59925	.31	1.11	63010	17.10	—	91127	2.73	.97
59481	.187	.081	59926	.26	.57	63011	21.40	—	91130	1.57	—
59482	.32	(a)	59927	.175	.88	63012	30.50	—	91135	.44	(a)
59537	.075	.207	59931	.144	.32	63013	28.90	—	91150	2.58	3.77
59601	.071	1.44	59932	.155	.57	63215	53.30	—	91155	5.72	19.20
59647	.142	.118	59941	.048	(a)	63216	37.00	—	91160	1.57	—
59660	.13	.55	59947	.048	.214	63217	52.50	—	91175	1.35	—
59661	.064	(a)	59955	.019	.098	63218	17.70	—	91177	5.91	—
59693	.011	—	59963	.138	.26	63219	(a)	—	91179	5.94	—
59695	(a)	(a)	59964	.32	.052	63220	(a)	—	91190	3.18	(a)
59701	.005	.36	59970	.064	.121	64074	15.80	—	91200	.90	—
59713	.116	.247	59973	.089	(a)	64075	11.10	—	91210	(a)	—
59722	.06	.019	59975	.09	.099	64500	(a)	—	91235	3.14	1.90
59723	.023	.025	59977	.051	(a)	65007	32.40	—	91250	4.74	(a)
59724	.035	.016	59984	.024	.034	66122	14.00	—	91265	19.20	2.77
59725	.043	.094	59985	.095	(a)	66123	7.68	—	91266	10.20	.74
59726	.031	.02	59986	.073	(a)	66309	22.40	—	91280	(a)	2.20
59738	.10	.043	59988	.023	.041	66561	51.90	—	91302	18.80	(a)
59750	.056	.106	59989	.013	.031	67017	48.20	—	91315	5.72	—
59751	.02	(a)	60010	9.52	—	67508	48.90	—	91324	12.70	(a)
59773	.018	.019	60011	11.00	—	67509	35.90	—	91325	(a)	(a)
59774	.015	.105	60012	18.00	—	67510	20.00	—	91340	8.31	5.55
59775	.019	.133	60013	15.40	—	67511	21.60	—	91341	6.78	2.88
59781	.049	.049	60015	11.50	—	67512	92.60	—	91342	7.63	2.66
59782	.072	.63	60016	13.00	—	67513	58.70	—	91343	1.50	1.08
59783	.071	(a)	60035	36.60	—	67634	41.70	—	91405	9.68	—
59784	.054	(a)	61000	9.43	—	67635	29.50	—	91436	7.67	1.55
59790	.078	(a)	61212	18.70	—	68001	90.00	—	91481	28.00	—
59798	.184	.29	61216	20.70	—	68439	116.00	—	91507	4.13	2.22
59806	.132	(a)	61217	18.90	—	68500	2.10	—	91523	63.60	—
59867	.087	(a)	61218	12.90	—	68604	2.17	—	91547	.36	—
59886	.012	.072	61223	91.60	—	68606	8.46	—	91551	2.24	.51
59889	.059	.176	61224	29.20	—	68607	6.69	—	91555	1.89	.72
59892	.071	(a)	61225	40.50	—	68702	5.51	—	91560	5.62	3.22
59904	.048	.11	61226	68.20	—	68703	4.13	—	91562	4.99	—
59905	.055	.10	61227	62.40	—	68706	17.70	—	91577	17.90	2.33
59914	.32	.58	62000	14.20	—	68707	17.50	—	91580	7.42	—
59915	.158	.51	62001	11.20	—	90089	6.49	—	91581	(a)	(a)
59917	.029	.195	62002	5.12	—	91111	4.05	4.10	91582	(a)	(a)



\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	3.14	2.33	98308	1.71	.78
91584	(a)	(a)	94569	4.42	2.88	97308	.79	—	98309	6.75	1.71
91585	(a)	(a)	94590	19.00	—	97447	2.59	3.77	98344	1.30	.59
91586	(a)	(a)	94617	6.01	—	97501	(a)	—	98405	2.14	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	21.70	(a)
91588	(a)	(a)	95124	2.22	1.02	97503	(a)	—	98414	19.80	(a)
91589	(a)	(a)	95233	4.75	—	97504	(a)	—	98415	2.61	(a)
91590	5.19	—	95305	5.16	—	97650	5.50	2.66	98423	6.20	(a)
91591	(a)	(a)	95306	6.19	—	97651	7.65	3.22	98424	10.50	(a)
91606	15.40	—	95310	12.30	.99	97652	6.64	3.44	98425	4.32	(a)
91618	(a)	(a)	95357	1.57	—	97653	4.70	2.22	98426	3.81	(a)
91629	3.15	(a)	95358	(a)	—	97654	8.20	2.11	98427	3.72	—
91636	5.40	—	95410	6.66	2.00	97655	5.91	3.11	98428	(a)	—
91641	1.46	(a)	95455	6.52	1.22	98002	1.07	.70	98429	1.41	—
91666	1.40	(a)	95487	3.57	(a)	98003	1.47	(a)	98430	(a)	—
91722	4.72	(a)	95505	3.04	1.55	98090	.198	—	98449	5.33	19.80
91746	4.99	4.10	95620	2.90	(a)	98091	.215	—	98482	5.72	4.55
91805	.31	—	95625	9.00	2.66	98092	.65	—	98483	8.44	11.10
92053	.77	.53	95630	(a)	(a)	98111	.80	—	98502	8.08	2.66
92054	.27	.202	95647	3.79	4.10	98150	(a)	—	98555	3.76	—
92055	7.41	.202	95648	(a)	(a)	98151	(a)	—	98597	.84	—
92101	11.60	2.22	96053	2.88	3.11	98152	3.60	.43	98598	.29	—
92102	6.97	2.44	96317	1.63	—	98153	4.05	(a)	98601	9.68	(a)
92215	4.51	2.22	96408	5.77	9.99	98154	4.78	(a)	98622	(a)	—
92338	2.68	1.44	96409	5.33	7.08	98155	6.69	(a)	98623	(a)	—
92445	3.09	—	96410	4.68	6.10	98156	(a)	(a)	98624	1.52	—
92446	8.81	1.33	96611	1.91	1.03	98157	4.27	.28	98636	3.86	2.55
92447	7.70	1.10	96702	6.64	(a)	98158	(a)	(a)	98640	167.00	—
92451	3.14	1.66	96703	(a)	—	98159	2.87	(a)	98658	6.92	—
92453	4.87	—	96816	6.23	—	98160	6.07	(a)	98659	1.24	.32
92478	2.41	1.22	96872	5.79	(a)	98161	6.81	(a)	98677	26.30	7.32
92593	41.30	—	96930	(a)	—	98162	(a)	(a)	98678	23.40	9.65
92663	.73	—	97002	(a)	(a)	98163	7.14	.162	98698	(a)	(a)
94007	16.50	3.55	97003	(a)	(a)	98164	2.65	.056	98699	7.60	(a)
94099	3.76	—	97047	5.80	—	98257	2.22	—	98705	9.79	—
94225	13.20	—	97050	4.50	—	98303	13.40	4.65	98710	5.28	—
94276	6.90	3.11	97111	7.96	—	98304	8.23	2.79	98751	5.23	—
94304	4.02	(a)	97220	.42	(a)	98305	4.65	1.40	98805	6.90	1.07
94381	7.54	8.79	97221	(a)	1.03	98306	12.00	.76	98806	3.60	2.55
94404	6.54	3.42	97222	2.08	1.48	98307	2.61	.42	98810	6.56	—

## DIVISION SIX

PREM/OPS TERR. 514

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
98813	6.33	1.55	99620	.72	—						
98820	13.20	2.55	99650	1.70	.74						
98871	(a)	(a)	99709	4.21	(a)						
98884	3.43	1.55	99718	2.12	—						
98914	.84	.44	99746	3.60	2.33						
98949	1.18	.25	99760	.41	—						
98967	5.38	7.91	99777	11.40	—						
98993	7.39	3.01	99793	4.56	—						
99003	2.56	.95	99798	(a)	(a)						
99004	5.26	1.11	99803	(a)	7.02						
99080	1.81	5.21	99826	1.30	.54						
99081	(a)	—	99827	.65	.48						
99082	(a)	—	99851	2.65	—						
99083	(a)	—	99917	4.29	—						
99084	(a)	(a)	99938	4.83	—						
99085	(a)	(a)	99943	14.00	—						
99111	2.63	—	99946	10.40	1.98						
99160	(a)	—	99948	8.90	15.50						
99163	6.27	.32	99952	9.61	12.20						
99165	1.38	(a)	99953	10.40	7.44						
99220	1.86	(a)	99954	7.55	9.61						
99221	(a)	(a)	99955	9.46	7.91						
99222	3.49	(a)	99963	1.04	—						
99223	.39	(a)	99969	3.37	2.09						
99303	21.00	—	99975	8.39	—						
99310	5.26	(a)	99986	(a)	—						
99315	15.50	1.44	99987	(a)	—						
99321	15.00	1.66	99988	2.98	—						
99445	(a)	(a)									
99471	.84	—									
99505	6.25	—									
99506	7.69	—									
99507	6.71	—									
99570	3.60	(a)									
99571	.87	(a)									
99572	1.70	(a)									
99573	1.63	(a)									
99600	2.29	—									
99613	13.30	1.66									
99614	5.11	—									