

LOSS COSTS – IMPLEMENTATION

DECEMBER 14, 2023

GENERAL LIABILITY

LI-GL-2023-262

OHIO GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED

KEY MESSAGE

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

BACKGROUND

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

CONSIDERATION OF COVID-19

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

Additionally, due to the impact that the COVID-19 pandemic had on experience from March 2020 and beyond, we continue to include a fourth year of experience in calculating prospective loss costs level changes. We will continue to seek the appropriate balance between the COVID-19 impacted experience and the experience of other years used in the analyses to determine our prospective loss costs for future periods.

ISO ACTION

We are implementing [GL-2023-BGL1](#), which presents a review of General Liability loss cost experience.

Refer to the attachment(s) for complete details.

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

SUPPLEMENTARY INFORMATION

We are including the following supplementary information:

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

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

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after May 1, 2024.

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

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of May 1, 2024, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

COMPANY ACTION

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

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON MARCH 1, 2024. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number GL-2023-BGL1 and SERFF Tracking Number ISOF-133913402, NOT this circular number.

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2023-005](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 5-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED RULES REVISION

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

REFERENCE(S)

- [LI-GL-2023-263](#) (12/14/2023) Ohio General Liability Rule 24. Revision To Be Implemented
- [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

ATTACHMENT(S)

- GL-2023-BGL1
- Actuarial Analysis Supplement
- Manual Pages
- Excel Workbook

FILES AVAILABLE FOR DOWNLOAD

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

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

DATA QUALITY

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

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgment with the opinion that he/she has met the qualification standards of the AAA. ISO considers this loss cost review a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Ping Hsin Lee, am an Actuarial Associate for ISO, and I, Timothy J. McCarthy, am an Actuarial Product Director for Commercial Liability for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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

PURPOSE

This document:

- revises current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes. These loss costs represent a +0.8% change from the current ISO loss costs. Please note that throughout this document the term loss costs means advisory prospective loss costs.
 - provides the analyses used to derive these advisory loss costs.
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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.

CONSIDERATION
OF COVID-19

In GL-2020-BGL1, loss costs for nine classifications were adjusted due to the anticipation of long-term behavioral, social and economic changes as a result of COVID-19. The expectation, based on the information currently available, was that those changes would have a material impact on prospective loss costs for certain risks. To reflect these changes, judgmentally selected adjustment factors were applied to the loss costs for those nine classes. These OL&T class specific COVID-19 adjustments are still being reflected in the loss costs within this document. Refer to Section D for details.

Additionally, due to the impact that the COVID-19 pandemic had on experience from March 2020 and beyond, we continue to include a fourth year of experience in calculating the statewide prospective loss costs level changes. In this review, equal weights have been assigned to each year of experience to determine the statewide indicated loss cost level changes for Premises/Operations, Products and Local Products/Completed Operations. We will continue to seek the appropriate balance between the COVID-19 impacted experience and the experience of other years used in the analyses to determine our prospective loss costs for future periods.

While there is still great uncertainty around COVID-19, the above referenced adjustments do not contemplate the possibility of the renewal of stay-at-home orders during the period in which the newly filed loss costs will be in effect. We have assumed that any recurrence of such extreme and unpredictable circumstances would generally be addressed, as appropriate, by individual carriers.

LOSS COST
LEVEL CHANGES

The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	+2.0%	0.0%
OL&T	+5.9%	+5.9%
Premises/Operations	+4.2%	+3.4%
Products	-14.1%	-14.1%
Local Products/Completed Operations	-2.2%	-2.2%
Products/Completed Operations	-6.1%	-6.1%
GL Overall	+1.4%	+0.8%

The selected loss cost level changes reflect the effect of capping and buildback except for Products where the change is calculated by determining the effect, on state loss cost levels, of implementing multistate loss costs.

INDICATED
VS. SELECTED

Indicated changes are based on standard ISO methodology. The selected changes are equal to the indicated changes for all sublines except for Manufacturers and Contractors, where a change of 0.0% has been selected to temper the effect of the 2019 experience and to limit swings in loss costs.

CAPPING

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

PRIOR ISO
REVISIONS

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

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

This filing reflects revisions being made to Rule 24 in the companion rule filing GL-2023-RBOP. In determining the exposure amounts for payroll-based risks, the payroll amounts to be used for executive officers, individual insureds and co-partners are subject to Rule 24.E.2.m. In the companion rule filing the current payroll amounts are being increased by 25% relative to the current amounts for this state. An offset of 0.993 has been applied to the loss costs for payroll-based classes to reflect the change on a revenue neutral basis.

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 5/1/2024. The Products/Completed Operations portion of this review uses a trend date of 10/1/2023 because of the multistate nature of the review. To adjust the loss and exposure data to levels expected to prevail during the period when the revised indications are assumed to be in effect, historical losses and exposures have been multiplied by trend factors. These trend factors are based on changes in cost, frequency and inflation sensitive exposure bases that are expected to arise between the historical experience period and the prospective period during which the revised loss costs will be in effect. For a summary of the selected annual trend factors, see Exhibits C7, C14 and C21.

For Premises/Operations, occurrence cost data and occurrence frequency data through 6/30/2022 were used in selecting annual trend factors. For Products/Completed Operations, occurrence cost data and occurrence frequency data through 12/31/2021 were used.

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

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

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

TEN
LARGEST
COMPANY
GROUPS IN
ISO
DATA
BASE

OTHER LIABILITY (ASLOB 17.0)

PRODUCTS LIABILITY (ASLOB 18.0)

1. Cincinnati Insurance Co.	1. Fireman's Fund Insurance Co.
2. Travelers Indemnity Co.	2. Selective Insurance Group
3. Continental Casualty Co.	3. Cincinnati Insurance Co.
4. Liberty Mutual Insurance Co.	4. Travelers Indemnity Co.
5. Zurich American Insurance Co.	5. Continental Casualty Co.
6. XL Specialty Insurance Co.	6. Liberty Mutual Insurance Co.
7. Westfield Insurance Co.	7. Zurich American Insurance Co.
8. Nationwide Mutual Insurance Co.	8. United Fire & Casualty Co.
9. Fireman's Fund Insurance Co.	9. Nationwide Mutual Insurance Co.
10. Tokio Marine Cos.	10. Sentry Insurance Mutual Insurance Co.

Insurers are listed in descending order based on the percent of written premium volume from Statutory Page 14 Data for the year ending 12/31/2021 for the Annual Statement Line of Business (ASLOB) indicated. ASLOB 17.0 is based on statewide written premium volume while ASLOB 18.0 is based on multistate written premium volume.

SIZE
OF
ISO
DATA
BASE

While we are unable to specifically determine the market share of ISO reporting company groups separately for the classes contained in this document, we believe that a comparison of Statutory Page 14 data for ISO reporting company groups to industrywide Statutory Page 14 data is a reasonable approximation of a market share for these lines.

The market share of ISO participating insurers as measured by Statutory Page 14 Written Premium for the year ending 12/31/2021 is:

Statewide - Other Liability (ASLOB 17.0)	31.1 %
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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OHIO
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2022-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		-14.5%	-14.5%	-14.5%
OL&T		-3.0%	-3.0%	-3.0%
Prem/Ops Combined		-8.3%	-8.3%	-8.3%
Products		-11.4%	-11.4%	-11.4%
Local Products/Completed Ops		-14.3%	-14.3%	-14.3%
Products/Completed Operations		-13.4%	-13.4%	-13.4%
General Liability Overall	4/1/2023	-9.7%	-9.7%	-9.7%

Document: GL-2021-BGL1

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

Document: GL-2020-BGL1

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

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

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

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

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

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

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

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

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

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

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

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

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

INTRODUCTION

General Liability advisory prospective loss costs are determined by evaluating the adequacy of the current ISO loss costs to pay for our best estimate of losses and all loss adjustment expenses that will be incurred in the prospective (or future) period. This evaluation is done separately for Owners, Landlords, and Tenants; Manufacturers and Contractors; Products; and Local Products/Completed Operations Liability.

STEP 1:
DETERMINATION
OF INDICATED
LOSS COST
LEVEL CHANGES

The first step in this process is the determination of the statewide loss cost level indication for Owners, Landlords and Tenants and for Manufacturers and Contractors. A multistate loss cost level indication is determined for Products and for Local Products/Completed Operations. This loss cost indication represents the percentage change that on average must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions. The percentage changes are presented in EXHIBITS B1-B4 - Determination of Indicated Loss Cost Level Change.

STEP 2:
DISTRIBUTION OF
BASIC LIMIT LOSS
COST LEVEL
INDICATION

For Owners, Landlords and Tenants and for Manufacturers and Contractors, ISO then distributes the statewide basic limit loss cost indication to the individual types of policy, territories and class groups using a minimum bias iterative procedure (territory is used for Owners, Landlords and Tenants only).

For Products and for Local Products/Completed Operations, the multistate basic limit loss cost indication is distributed to the individual types of policy and class groups, and additionally to state for Local Products/Completed Operations. For Local Products/Completed Operations, a multistate loss cost level review and Baileys relative change analysis are performed, calculated assuming approval of all filed loss cost changes from the previous review (as opposed to reflecting only the approvals that have been received at the time of this review). Then, for states which did not approve the loss cost change from the previous review, an "off-level" factor is applied to the statewide indication from the multistate analysis. This off-level factor is equal to the selected, unapproved change from the previous review.

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 3:
APPLICATION OF
PERCENTAGE
CHANGES

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

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

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

OBJECTIVE	<p>The objective of this procedure is to determine the indicated loss cost level change. This procedure answers the question: What percentage changes must be made on average to the current ISO loss costs in order for them to be adequate to cover indemnity losses and all loss adjustment expenses incurred in the prospective period in which the revised loss costs will be used?</p>
DESCRIPTION	<p>This procedure compares the developed and trended incurred losses and loss adjustment expenses with the aggregate loss costs at current ISO loss cost level (see definition, below). This experience ratio (losses and all loss adjustment expenses divided by aggregate loss costs) is calculated for several years and a weighted average is calculated. For Premises/Operations and Products/Completed Operations, the standard procedure has been to use the latest three accident years to calculate the weighted average using 20%-30%-50% weights with the highest weight assigned to the most recent year.</p> <p>However, due to the impact that the COVID-19 pandemic and subsequent recession had on experience from March 2020 and beyond, the procedure was revised in the GL-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.

INCURRED
LOSSES
& LAE

The incurred losses and loss adjustment expenses are our best estimate of the ultimate payment for indemnity losses and loss adjustment expenses using the frequency and severity levels ISO expects to occur during the prospective period for which the revised loss costs are assumed to be in effect. Where appropriate, certain reported data elements have been adjusted prior to being used in the calculations.

For the liability coverages, the reported incurred losses and allocated loss adjustment expenses are subject to the following adjustments:

- developed to an ultimate settlement basis by the application of loss development factors;
- loaded for unallocated loss adjustment expenses;
- placed on the prospective cost/frequency level by the application of trend factors. Losses are trended to one year beyond the assumed effective date.

Incurred indemnity losses are capped at the \$100,000 basic limit.

Refer to EXHIBITS C4-C7 (Premises/Operations), EXHIBITS C12-C14 (Products) and EXHIBITS C19-C21 (Local Products/Completed Operations) for the support for these loss-related adjustments.

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

PRODUCTS(Cont'd)

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

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

LOCAL PRODUCTS/
COMPLETED
OPERATIONS

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

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

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

EXPLANATORY NOTES TO DETERMINATION OF INDICATED
LOSS COST LEVEL CHANGE

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

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

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

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

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

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

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

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

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

n is the number of class groups in the analysis;

p is the number of territories in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

For Manufacturers and Contractors, and Products:

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

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

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

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

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

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

and j^{th} class group;

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

n is the number of class groups in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

For Local Products/Completed Operations:

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

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

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

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

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

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

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

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

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

n is the number of class groups in the analysis;

p is the number of states in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

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

APPLICATION OF CREDIBILITY

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

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

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

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

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

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

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

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

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

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

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

W is the credibility-weighted relative change.

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MULTILINE CONSIDERATIONS

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

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

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

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

MONOLINE INDICATIONS -- PREMISES/ OPERATIONS

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

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

Territory applies to Owners, Landlords and Tenants only.

MONOLINE INDICATIONS -- PRODUCTS

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

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MONOLINE INDICATIONS -- LOCAL PRODUCTS/ COMPLETED OPERATIONS

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

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

EXPLANATORY NOTES TO
IMPLICIT PACKAGE MODIFICATION FACTORS

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

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

EXPLANATION OF EXPOSURE DEVELOPMENT

IMPORTANCE OF APPLICATION

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

APPLICATION OF EXPOSURE DEVELOPMENT FACTORS

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

EXPLANATION OF LOSS DEVELOPMENT

IMPORTANCE OF APPLICATION

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

APPLICATION OF LOSS DEVELOPMENT FACTORS

The incurred losses and allocated loss adjustment expenses underlying the Premises/Operations statewide loss cost level indications were evaluated as of December 31, 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.

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.

INCREMENTAL ALAE PERCENTAGES

The procedure used in this document calculates future ALAE development using ALAE as a percentage of ultimate incurred indemnity losses.

Specifically, "incremental ALAE percentages" are calculated as the emergence of ALAE between two evaluation points, divided by ultimate incurred indemnity losses. For example, the difference between historic ALAE evaluated at 27 months and ALAE evaluated at 15 months is expressed as a percentage of ultimate incurred indemnity losses. Similar percentages are calculated for the 27-to-39 month period, the 39-to-51 month period, etc. These percentages are summed, and multiplied by estimated ultimate incurred losses for a given accident year, to calculate ultimate ALAE.

In order to achieve greater stability, statewide and multistate percentages are credibility weighted. The ultimate incurred indemnity losses used as the denominator in the incremental ALAE percentages are capped at \$500,000. ALAE is expected to vary in proportion to loss volume, but higher limits of losses are better estimates of the overall loss volume in a given year. Losses limited at \$500,000 were found to be a stable base for use in this procedure.

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

DESCRIPTION OF METHODOLOGY

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

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

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

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

APPLICATION

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

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

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

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

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

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

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

* Calculated using the Modified Bondy Procedure.

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

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

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

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

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

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

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

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

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

UNALLOCATED LOSS ADJUSTMENT FACTOR METHODOLOGY

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

EXPLANATION OF TREND CALCULATION

EXPOSURE TREND

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

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

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

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

SEVERITY TREND

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

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

EXPLANATION OF TREND CALCULATION

SEVERITY TREND (Cont'd)

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

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

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

FREQUENCY TREND

The historical occurrence frequency data are displayed in EXHIBIT C7, EXHIBIT C14 and EXHIBIT C21. For Premises/Operations, these pages display the frequency data for CGL only for accident years ending 6/30/2009 - 6/30/2022. For Products/Completed Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2008 - 12/31/2021. The Premises/Operations experience includes occurrences arising from fringe coverages. In this review, multistate number of occurrences contained in the frequency trend exhibits are based on paid amounts developed to ultimate using paid development factors.

Historically, frequency trend for Premises/Operations and Products/Completed Operations has been quite volatile, often cyclical in nature. As a result, an exponential curve did not fit the data well over a long term. Given the frequency trend pattern, however, we are continuing to select a negative frequency trend for Manufacturers and Contractors, Owners, Landlords and Tenants and Products. For Local Products/Completed Operations, we have selected 0.0%. These selections are consistent with a measured approach toward frequency trend selections, which reflects the difficulty of predicting turning points for cyclical and volatile data along with the amplifying effects that varying frequency trend selections have on indicated loss cost level changes.

For Premises/Operations and Products/Completed Operations, frequency trend data includes pandemic impacted periods. It is expected that the sharpest economic and pandemic disruptions have already occurred, but the effects may persist in muted form for some time. Less reliance than normal has been placed on the frequency trend data for the latest points when making selections given that this pandemic impacted period may not be a good indicator of future experience.

CREDIBILITY STANDARDS

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

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

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.

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%

OHIO

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

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

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

Summary of Indications and Selected Loss Cost Level Changes	Manufacturers And Contractors	Owners, Landlords and Tenants	Overall Premises/ Operations	Products	Local Products/ Completed Operations	Products/ Completed Operations	Overall General Liability Other Than Professional
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section B)	+ 3.1%	+ 3.7%	+ 3.4%				
Statewide Indicated Monoline Loss Cost Level Change (See Section B)	+ 2.0%	+ 5.9%	+ 4.2%	- 14.1%*	- 2.2%**	- 6.1%	+ 1.4%
Statewide Selected Monoline Loss Cost Level Change	0.0%	+ 5.9%	+ 3.4%	- 14.1%*	- 2.2%	- 6.1%	+ 0.8%

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

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

OHIO

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

CODE	TERRITORY DESCRIPTION	LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL)	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
501	Cleveland and Vicinity	\$3,290,116	+ 7.3%	+ 7.3%	+ 7.2%
502	Youngstown and Vicinity	\$565,499	+ 3.9%	+ 3.9%	+ 3.7%
503	Cincinnati and Vicinity	\$2,538,198	+ 2.8%	+ 2.8%	+ 2.9%
504	Akron	\$638,911	+ 9.1%	+ 9.1%	+ 9.0%
505	Columbus and Vicinity	\$3,819,506	+ 7.0%	+ 7.0%	+ 6.9%
506	Toledo	\$574,105	+ 1.8%	+ 1.8%	+ 1.9%
507	Dayton and Vicinity	\$437,553	+ 8.0%	+ 8.0%	+ 8.0%
508	Cleveland Suburban	\$2,115,719	+ 3.2%	+ 3.2%	+ 3.1%
509	Remainder of State	\$12,591,814	+ 6.1%	+ 6.1%	+ 6.1%
510	Stark County	\$843,744	+ 10.4%	+ 10.4%	+ 10.5%
	STATEWIDE TOTAL	\$27,415,165	+ 5.9%	+ 5.9%	+ 5.9%

OHIO
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	\$ 1,242,934	+ 4.4%	+ 2.4%	+ 1.7%
31	LIGHT CONTRACTING	\$ 2,419,493	+ 4.4%	+ 2.4%	+ 1.8%
32	MEDIUM CONTRACTING	\$ 7,768,464	+ 2.3%	+ 0.3%	- 0.2%
33	HEAVY CONTRACTING	\$ 2,017,364	+ 1.9%	- 0.1%	- 0.7%
34	DEALERS OR DISTRIBUTORS	\$ 1,690,473	+ 2.1%	+ 0.1%	+ 1.4%
35	LIGHT MANUFACTURERS	\$ 181,257	+ 1.0%	- 0.9%	- 0.2%
36	MEDIUM MANUFACTURERS	\$ 1,852,995	- 4.4%	- 6.2%	- 5.0%
37	HEAVY MANUFACTURERS	\$ 1,405,982	- 1.6%	- 3.5%	- 2.1%
38	MISCELLANEOUS OPERATIONS	\$ 1,623,721	+ 5.2%	+ 3.2%	+ 4.0%
	TOTAL	\$ 20,202,684	+ 2.0%	0.0%	0.0%

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)	\$ 1,527,153	+ 13.3%	+ 13.3%	+ 13.3%
02	RESTAURANTS	\$ 4,216,284	+ 1.5%	+ 1.5%	+ 1.4%
03	STORES	\$ 1,660,015	+ 10.3%	+ 10.3%	+ 10.1%
04	VENDING AND RENTAL	\$ 88,843	+ 9.0%	+ 9.0%	+ 9.0%
05	FOOD AND BEVERAGE DISTRIBUTORS	\$ 296,247	+ 4.8%	+ 4.8%	+ 4.1%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	\$ 823,653	+ 6.5%	+ 6.5%	+ 6.2%
07	CLUBS, AMUSEMENTS AND SPORTS	\$ 2,073,103	+ 6.3%	+ 6.3%	+ 6.2%
08	HEALTH CARE FACILITIES	\$ 188,660	+ 14.4%	+ 14.4%	+ 14.4%
09	HOTELS AND MOTELS	\$ 1,100,908	+ 4.5%	+ 4.5%	+ 4.2%
10	SCHOOLS AND CHURCHES	\$ 2,498,339	+ 17.4%	+ 17.4%	+ 17.4%
11	APARTMENTS	\$ 3,715,871	+ 8.8%	+ 8.8%	+ 9.0%
12	BUILDINGS AND OFFICES	\$ 8,498,678	+ 1.2%	+ 1.2%	+ 1.2%
13	MISCELLANEOUS PREMISES	\$ 471,588	+ 5.5%	+ 5.5%	+ 5.4%
16	GOVERNMENTAL SUBDIVISIONS	\$ 255,824	+ 7.3%	+ 7.3%	+ 7.3%
	TOTAL	\$ 27,415,165	+ 5.9%	+ 5.9%	+ 5.9%

OHIO

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

CLASS GROUP	DESCRIPTION	LATEST YEAR MULTISTATE MONO/MULTI ALCCL AT MULTISTATE LEVEL	INDICATED MULTISTATE LOSS COST LEVEL CHANGE	LATEST YEAR STATEWIDE MONO/MULTI ALCCL AT CURRENT LEVEL	INDICATED STATEWIDE LOSS COST LEVEL CHANGE	SELECTED STATEWIDE LOSS COST LEVEL CHANGE
03	MANUFACTURERS, DEALERS OR DISTRIBUTORS- FOOD OR DRUG	\$ 28,571,513	- 16.9%	\$ 1,095,248	- 14.9%	- 14.9%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	\$ 38,212,336	- 12.1%	\$ 1,592,541	- 12.5%	- 12.5%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	\$ 4,439,588	- 13.4%	\$ 110,939	- 12.8%	- 12.8%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	\$ 34,541,014	- 14.6%	\$ 2,153,327	- 14.3%	- 14.3%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	\$ 8,255,091	- 15.8%	\$ 1,050,718	- 15.4%	- 15.4%
	PRODUCTS SUBTOTAL	\$ 114,019,542	- 14.4%	\$ 6,002,773	- 14.1%	- 14.1%
01	RETAIL STORES-FOOD OR DRUG			\$ 354,207	+ 14.7%	+ 14.6%
02	RETAIL STORES-NOT FOOD OR DRUG			\$ 787,567	- 0.9%	- 0.9%
11	COMPLETED OPERATIONS-LOW			\$ 604,321	+ 2.0%	+ 2.0%
12	COMPLETED OPERATIONS-MEDIUM			\$ 9,884,974	- 3.1%	- 3.1%
13	COMPLETED OPERATIONS-HIGH			\$ 798,167	- 2.7%	- 2.6%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 12,429,236	- 2.2%	- 2.2%
	TOTAL			\$ 18,432,009	- 6.1%	- 6.1%

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 -20% relative to current loss costs;
- OL&T classes reflect an upper cap of +31% 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 -22% relative to current loss costs.

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

M&C: 0.995 OL&T: 1.000 LP/CO: 1.000

The Commercial General Liability loss costs are rounded as follows:

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

for example:

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

NOTE: The offset of 0.993 has been applied to the loss costs for the payroll-based classes to reflect the change in payroll amount for executive officers, individual insureds or copartners on a revenue neutral basis.

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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
10010	501	0.134	0.123	+8.9		10015	506	2.880	2.800	+2.9		10036	501	0.350	0.350	0.0	
10010	502	0.124	0.119	+4.2		10015	507	4.570	4.250	+7.5		10036	502	0.270	0.270	0.0	
10010	503	0.109	0.105	+3.8		10015	508	6.990	6.710	+4.2		10036	503	0.340	0.340	0.0	
10010	504	0.127	0.117	+8.5		10015	509	4.250	4.000	+6.3		10036	504	0.193	0.191	+1.0	
10010	505	0.072	0.067	+7.5		10015	510	3.840	3.490	+10.0		10036	505	0.280	0.280	0.0	
10010	506	0.079	0.077	+2.6		10025	501	0.032	0.029	+10.3		10036	506	0.246	0.247	-0.4	
10010	507	0.041	0.038	+7.9		10025	502	0.030	0.028	+7.1		10036	507	0.250	0.250	0.0	
10010	508	0.132	0.127	+3.9		10025	503	0.026	0.025	+4.0		10036	508	0.300	0.290	+3.4	
10010	509	0.078	0.074	+5.4		10025	504	0.030	0.028	+7.1		10036	509	0.310	0.300	+3.3	
10010	510	0.059	0.053	+11.3		10025	505	0.017	0.016	+6.3		10036	510	0.370	0.370	0.0	
10011	501	0.032	0.029	+10.3		10025	506	0.019	0.018	+5.6		10040	501	0.102	0.094	+8.5	
10011	502	0.030	0.028	+7.1		10025	507	0.010	0.009	+11.1		10040	502	0.094	0.090	+4.4	
10011	503	0.026	0.025	+4.0		10025	508	0.032	0.030	+6.7		10040	503	0.083	0.080	+3.8	
10011	504	0.030	0.028	+7.1		10025	509	0.019	0.018	+5.6		10040	504	0.097	0.089	+9.0	
10011	505	0.017	0.016	+6.3		10025	510	0.014	0.013	+7.7		10040	505	0.055	0.051	+7.8	
10011	506	0.019	0.018	+5.6		10026	501	0.430	0.380	+13.2		10040	506	0.060	0.059	+1.7	
10011	507	0.010	0.009	+11.1		10026	502	0.830	0.770	+7.8		10040	507	0.031	0.029	+6.9	
10011	508	0.032	0.030	+6.7		10026	503	0.430	0.400	+7.5		10040	508	0.101	0.096	+5.2	
10011	509	0.019	0.018	+5.6		10026	504	0.460	0.410	+12.2		10040	509	0.060	0.056	+7.1	
10011	510	0.014	0.013	+7.7		10026	505	0.350	0.310	+12.9		10040	510	0.045	0.041	+9.8	
10012	501	0.037	0.034	+8.8		10026	506	0.360	0.340	+5.9		10042	501	0.245	0.220	+11.4	
10012	502	0.034	0.033	+3.0		10026	507	0.250	0.225	+11.1		10042	502	0.480	0.440	+9.1	
10012	503	0.030	0.029	+3.4		10026	508	0.500	0.460	+8.7		10042	503	0.246	0.230	+7.0	
10012	504	0.035	0.032	+9.4		10026	509	0.470	0.420	+11.9		10042	504	0.270	0.234	+15.4	
10012	505	0.020	0.019	+5.3		10026	510	0.260	0.229	+13.5		10042	505	0.198	0.178	+11.2	
10012	506	0.022	0.021	+4.8		10027	501	0.032	0.029	+10.3		10042	506	0.205	0.193	+6.2	
10012	507	0.011	0.011	0.0		10027	502	0.030	0.028	+7.1		10042	507	0.144	0.129	+11.6	
10012	508	0.037	0.035	+5.7		10027	503	0.026	0.025	+4.0		10042	508	0.290	0.270	+7.4	
10012	509	0.022	0.020	+10.0		10027	504	0.030	0.028	+7.1		10042	509	0.270	0.243	+11.1	
10012	510	0.016	0.015	+6.7		10027	505	0.017	0.016	+6.3		10042	510	0.150	0.131	+14.5	
10015	501	5.920	5.490	+7.8		10027	506	0.019	0.018	+5.6		10052	501	4.100	3.790	+8.2	
10015	502	5.190	4.990	+4.0		10027	507	0.010	0.009	+11.1		10052	502	3.590	3.450	+4.1	
10015	503	4.030	3.900	+3.3		10027	508	0.032	0.030	+6.7		10052	503	2.790	2.700	+3.3	
10015	504	5.700	5.220	+9.2		10027	509	0.019	0.018	+5.6		10052	504	3.940	3.610	+9.1	
10015	505	4.850	4.500	+7.8		10027	510	0.014	0.013	+7.7		10052	505	3.350	3.110	+7.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
10052	506	1.990	1.930	+3.1		10066	501	0.180	0.161	+11.8		10072	506	2.480	2.410	+2.9	
10052	507	3.160	2.940	+7.5		10066	502	0.350	0.320	+9.4		10072	507	3.080	3.010	+2.3	
10052	508	4.840	4.640	+4.3		10066	503	0.180	0.168	+7.1		10072	508	2.830	2.700	+4.8	
10052	509	2.940	2.770	+6.1		10066	504	0.194	0.171	+13.5		10072	509	2.940	2.790	+5.4	
10052	510	2.650	2.410	+10.0		10066	505	0.145	0.130	+11.5		10072	510	2.320	2.220	+4.5	
10054	501	3.630	3.370	+7.7		10066	506	0.150	0.141	+6.4		10073	501	0.550	0.550	0.0	
10054	502	3.180	3.060	+3.9		10066	507	0.105	0.094	+11.7		10073	502	0.420	0.420	0.0	
10054	503	2.480	2.390	+3.8		10066	508	0.211	0.195	+8.2		10073	503	0.530	0.530	0.0	
10054	504	3.500	3.200	+9.4		10066	509	0.196	0.178	+10.1		10073	504	0.300	0.300	0.0	
10054	505	2.980	2.760	+8.0		10066	510	0.110	0.096	+14.6		10073	505	0.430	0.430	0.0	
10054	506	1.770	1.720	+2.9		10070	501	0.077	0.071	+8.5		10073	506	0.380	0.380	0.0	
10054	507	2.800	2.610	+7.3		10070	502	0.071	0.068	+4.4		10073	507	0.400	0.400	0.0	
10054	508	4.290	4.120	+4.1		10070	503	0.062	0.060	+3.3		10073	508	0.460	0.460	0.0	
10054	509	2.610	2.460	+6.1		10070	504	0.073	0.067	+9.0		10073	509	0.480	0.470	+2.1	
10054	510	2.350	2.140	+9.8		10070	505	0.041	0.038	+7.9		10073	510	0.580	0.570	+1.8	
10060	501	0.117	0.105	+11.4		10070	506	0.045	0.044	+2.3		10075	501	4.080	4.050	+0.7	
10060	502	0.228	0.211	+8.1		10070	507	0.024	0.022	+9.1		10075	502	3.120	3.090	+1.0	
10060	503	0.118	0.110	+7.3		10070	508	0.076	0.072	+5.6		10075	503	3.900	3.920	-0.5	
10060	504	0.127	0.112	+13.4		10070	509	0.045	0.042	+7.1		10075	504	2.230	2.210	+0.9	
10060	505	0.095	0.085	+11.8		10070	510	0.034	0.030	+13.3		10075	505	3.220	3.200	+0.6	
10060	506	0.098	0.092	+6.5		10071	501	0.211	0.189	+11.6		10075	506	2.840	2.850	-0.4	
10060	507	0.069	0.062	+11.3		10071	502	0.410	0.380	+7.9		10075	507	2.930	2.940	-0.3	
10060	508	0.138	0.127	+8.7		10071	503	0.211	0.198	+6.6		10075	508	3.420	3.390	+0.9	
10060	509	0.128	0.116	+10.3		10071	504	0.228	0.201	+13.4		10075	509	3.560	3.490	+2.0	
10060	510	0.072	0.063	+14.3		10071	505	0.170	0.153	+11.1		10075	510	4.300	4.230	+1.7	
10065	501	0.176	0.158	+11.4		10071	506	0.176	0.165	+6.7		10100	501	0.440	0.380	+15.8	
10065	502	0.340	0.320	+6.3		10071	507	0.124	0.111	+11.7		10100	502	0.630	0.570	+10.5	
10065	503	0.177	0.165	+7.3		10071	508	0.248	0.229	+8.3		10100	503	0.500	0.450	+11.1	
10065	504	0.191	0.168	+13.7		10071	509	0.229	0.209	+9.6		10100	504	0.460	0.390	+17.9	
10065	505	0.142	0.128	+10.9		10071	510	0.129	0.113	+14.2		10100	505	0.270	0.240	+12.5	
10065	506	0.148	0.138	+7.2		10072	501	2.850	2.760	+3.3		10100	506	0.360	0.320	+12.5	
10065	507	0.103	0.093	+10.8		10072	502	2.420	2.330	+3.9		10100	507	0.320	0.280	+14.3	
10065	508	0.207	0.191	+8.4		10072	503	2.750	2.690	+2.2		10100	508	0.540	0.490	+10.2	
10065	509	0.192	0.174	+10.3		10072	504	3.770	3.640	+3.6		10100	509	0.540	0.480	+12.5	
10065	510	0.108	0.094	+14.9		10072	505	2.450	2.350	+4.3		10100	510	0.330	0.280	+17.9	

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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
10101	501	0.159	0.142	+12.0		10110	506	9.810	9.520	+3.0		10117	501	5.880	5.450	+7.9	
10101	502	0.310	0.290	+6.9		10110	507	15.600	14.500	+7.6		10117	502	5.160	4.950	+4.2	
10101	503	0.159	0.149	+6.7		10110	508	23.800	22.800	+4.4		10117	503	4.010	3.870	+3.6	
10101	504	0.172	0.152	+13.2		10110	509	14.500	13.600	+6.6		10117	504	5.660	5.180	+9.3	
10101	505	0.128	0.115	+11.3		10110	510	13.100	11.900	+10.1		10117	505	4.820	4.470	+7.8	
10101	506	0.133	0.125	+6.4		10111	501	0.168	0.154	+9.1		10117	506	2.860	2.780	+2.9	
10101	507	0.093	0.084	+10.7		10111	502	0.155	0.149	+4.0		10117	507	4.540	4.220	+7.6	
10101	508	0.187	0.172	+8.7		10111	503	0.136	0.131	+3.8		10117	508	6.950	6.660	+4.4	
10101	509	0.173	0.157	+10.2		10111	504	0.159	0.146	+8.9		10117	509	4.220	3.970	+6.3	
10101	510	0.097	0.085	+14.1		10111	505	0.091	0.084	+8.3		10117	510	3.810	3.470	+9.8	
10105	501	1.720	1.540	+11.7		10111	506	0.099	0.097	+2.1		10120	501	13.200	12.200	+8.2	
10105	502	3.330	3.100	+7.4		10111	507	0.052	0.048	+8.3		10120	502	11.600	11.100	+4.5	
10105	503	1.720	1.610	+6.8		10111	508	0.166	0.158	+5.1		10120	503	8.980	8.680	+3.5	
10105	504	1.860	1.640	+13.4		10111	509	0.098	0.092	+6.5		10120	504	12.700	11.600	+9.5	
10105	505	1.390	1.250	+11.2		10111	510	0.074	0.067	+10.4		10120	505	10.800	10.000	+8.0	
10105	506	1.440	1.350	+6.7		10113	501	0.238	0.214	+11.2		10120	506	6.420	6.230	+3.0	
10105	507	1.010	0.900	+12.2		10113	502	0.460	0.430	+7.0		10120	507	10.200	9.470	+7.7	
10105	508	2.020	1.870	+8.0		10113	503	0.239	0.223	+7.2		10120	508	15.600	14.900	+4.7	
10105	509	1.870	1.700	+10.0		10113	504	0.260	0.227	+14.5		10120	509	9.460	8.910	+6.2	
10105	510	1.050	0.920	+14.1		10113	505	0.193	0.173	+11.6		10120	510	8.550	7.770	+10.0	
10107	501	1.680	1.670	+0.6		10113	506	0.200	0.187	+7.0		10130	501	2.340	2.100	+11.4	
10107	502	1.280	1.270	+0.8		10113	507	0.140	0.125	+12.0		10130	502	4.550	4.220	+7.8	
10107	503	1.610	1.610	0.0		10113	508	0.280	0.260	+7.7		10130	503	2.350	2.200	+6.8	
10107	504	0.920	0.910	+1.1		10113	509	0.260	0.236	+10.2		10130	504	2.540	2.240	+13.4	
10107	505	1.330	1.320	+0.8		10113	510	0.146	0.128	+14.1		10130	505	1.900	1.700	+11.8	
10107	506	1.170	1.170	0.0		10115	501	0.470	0.420	+11.9		10130	506	1.960	1.840	+6.5	
10107	507	1.210	1.210	0.0		10115	502	0.920	0.850	+8.2		10130	507	1.380	1.230	+12.2	
10107	508	1.410	1.400	+0.7		10115	503	0.470	0.440	+6.8		10130	508	2.760	2.550	+8.2	
10107	509	1.460	1.440	+1.4		10115	504	0.510	0.450	+13.3		10130	509	2.550	2.320	+9.9	
10107	510	1.770	1.740	+1.7		10115	505	0.380	0.340	+11.8		10130	510	1.430	1.250	+14.4	
10110	501	20.200	18.700	+8.0		10115	506	0.400	0.370	+8.1		10132	501	2.020	1.810	+11.6	
10110	502	17.700	17.000	+4.1		10115	507	0.280	0.249	+12.4		10132	502	3.920	3.640	+7.7	
10110	503	13.700	13.300	+3.0		10115	508	0.560	0.510	+9.8		10132	503	2.020	1.890	+6.9	
10110	504	19.400	17.800	+9.0		10115	509	0.520	0.470	+10.6		10132	504	2.190	1.930	+13.5	
10110	505	16.500	15.300	+7.8		10115	510	0.290	0.250	+16.0		10132	505	1.630	1.460	+11.6	

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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
10132	506	1.690	1.590	+6.3		10145	501	0.510	0.480	+6.3		10151	506	6.920	6.490	+6.6	
10132	507	1.180	1.060	+11.3		10145	502	0.249	0.243	+2.5		10151	507	4.850	4.350	+11.5	
10132	508	2.370	2.190	+8.2		10145	503	0.233	0.228	+2.2		10151	508	9.710	8.970	+8.2	
10132	509	2.200	2.000	+10.0		10145	504	0.238	0.221	+7.7		10151	509	9.000	8.180	+10.0	
10132	510	1.230	1.080	+13.9		10145	505	0.209	0.197	+6.1		10151	510	5.050	4.420	+14.3	
10133	501	2.530	2.280	+11.0		10145	506	0.184	0.185	-0.5		10160	501	1.470	1.320	+11.4	
10133	502	1.160	1.090	+6.4		10145	507	0.153	0.144	+6.3		10160	502	2.850	2.650	+7.5	
10133	503	1.420	1.340	+6.0		10145	508	0.580	0.560	+3.6		10160	503	1.470	1.380	+6.5	
10133	504	1.560	1.390	+12.2		10145	509	0.280	0.270	+3.7		10160	504	1.590	1.400	+13.6	
10133	505	1.270	1.150	+10.4		10145	510	0.270	0.250	+8.0		10160	505	1.190	1.070	+11.2	
10133	506	1.670	1.580	+5.7		10146	501	0.196	0.171	+14.6		10160	506	1.230	1.160	+6.0	
10133	507	1.620	1.470	+10.2		10146	502	0.280	0.260	+7.7		10160	507	0.860	0.770	+11.7	
10133	508	2.000	1.870	+7.0		10146	503	0.222	0.201	+10.4		10160	508	1.730	1.600	+8.1	
10133	509	1.530	1.410	+8.5		10146	504	0.203	0.174	+16.7		10160	509	1.600	1.460	+9.6	
10133	510	2.390	2.120	+12.7		10146	505	0.122	0.107	+14.0		10160	510	0.900	0.790	+13.9	
10140	501	0.053	0.050	+6.0		10146	506	0.159	0.145	+9.7		10204	501	0.148	0.133	+11.3	
10140	502	0.026	0.025	+4.0		10146	507	0.143	0.125	+14.4		10204	502	0.290	0.270	+7.4	
10140	503	0.024	0.024	0.0		10146	508	0.240	0.218	+10.1		10204	503	0.149	0.139	+7.2	
10140	504	0.025	0.023	+8.7		10146	509	0.239	0.212	+12.7		10204	504	0.161	0.142	+13.4	
10140	505	0.022	0.020	+10.0		10146	510	0.145	0.124	+16.9		10204	505	0.120	0.108	+11.1	
10140	506	0.019	0.019	0.0		10150	501	0.330	0.290	+13.8		10204	506	0.124	0.117	+6.0	
10140	507	0.016	0.015	+6.7		10150	502	0.640	0.590	+8.5		10204	507	0.087	0.078	+11.5	
10140	508	0.060	0.058	+3.4		10150	503	0.330	0.310	+6.5		10204	508	0.175	0.161	+8.7	
10140	509	0.029	0.028	+3.6		10150	504	0.350	0.310	+12.9		10204	509	0.162	0.147	+10.2	
10140	510	0.028	0.026	+7.7		10150	505	0.270	0.238	+13.4		10204	510	0.091	0.079	+15.2	
10141	501	0.106	0.100	+6.0		10150	506	0.270	0.260	+3.8		10205	501	0.166	0.149	+11.4	
10141	502	0.052	0.051	+2.0		10150	507	0.192	0.173	+11.0		10205	502	0.320	0.300	+6.7	
10141	503	0.048	0.047	+2.1		10150	508	0.390	0.360	+8.3		10205	503	0.166	0.155	+7.1	
10141	504	0.049	0.046	+6.5		10150	509	0.360	0.320	+12.5		10205	504	0.179	0.158	+13.3	
10141	505	0.043	0.041	+4.9		10150	510	0.200	0.176	+13.6		10205	505	0.134	0.120	+11.7	
10141	506	0.038	0.038	0.0		10151	501	8.260	7.410	+11.5		10205	506	0.139	0.130	+6.9	
10141	507	0.032	0.030	+6.7		10151	502	16.000	14.900	+7.4		10205	507	0.097	0.087	+11.5	
10141	508	0.120	0.117	+2.6		10151	503	8.280	7.750	+6.8		10205	508	0.195	0.180	+8.3	
10141	509	0.059	0.057	+3.5		10151	504	8.940	7.880	+13.5		10205	509	0.181	0.164	+10.4	
10141	510	0.057	0.053	+7.5		10151	505	6.680	5.990	+11.5		10205	510	0.101	0.089	+13.5	

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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
10210	501	0.270	0.238	+13.4		10255	506	0.091	0.091	0.0		10315	501	0.250	0.226	+10.6	
10210	502	0.520	0.480	+8.3		10255	507	0.094	0.094	0.0		10315	502	0.490	0.450	+8.9	
10210	503	0.270	0.249	+8.4		10255	508	0.110	0.109	+0.9		10315	503	0.250	0.236	+5.9	
10210	504	0.290	0.250	+16.0		10255	509	0.114	0.112	+1.8		10315	504	0.270	0.240	+12.5	
10210	505	0.215	0.193	+11.4		10255	510	0.138	0.136	+1.5		10315	505	0.204	0.183	+11.5	
10210	506	0.223	0.209	+6.7		10256	501	0.480	0.470	+2.1		10315	506	0.211	0.198	+6.6	
10210	507	0.156	0.140	+11.4		10256	502	0.370	0.360	+2.8		10315	507	0.148	0.133	+11.3	
10210	508	0.310	0.290	+6.9		10256	503	0.460	0.460	0.0		10315	508	0.300	0.270	+11.1	
10210	509	0.290	0.260	+11.5		10256	504	0.260	0.260	0.0		10315	509	0.270	0.250	+8.0	
10210	510	0.162	0.142	+14.1		10256	505	0.380	0.380	0.0		10315	510	0.154	0.135	+14.1	
10211	501	0.270	0.238	+13.4		10256	506	0.330	0.330	0.0		10331	501	8.030	7.440	+7.9	
10211	502	0.520	0.480	+8.3		10256	507	0.340	0.340	0.0		10331	502	7.040	6.760	+4.1	
10211	503	0.270	0.249	+8.4		10256	508	0.400	0.400	0.0		10331	503	5.470	5.290	+3.4	
10211	504	0.290	0.250	+16.0		10256	509	0.420	0.410	+2.4		10331	504	7.730	7.080	+9.2	
10211	505	0.215	0.193	+11.4		10256	510	0.500	0.500	0.0		10331	505	6.580	6.100	+7.9	
10211	506	0.223	0.209	+6.7		10257	501	0.090	0.090	0.0		10331	506	3.910	3.790	+3.2	
10211	507	0.156	0.140	+11.4		10257	502	0.069	0.068	+1.5		10331	507	6.200	5.760	+7.6	
10211	508	0.310	0.290	+6.9		10257	503	0.086	0.087	-1.1		10331	508	9.480	9.100	+4.2	
10211	509	0.290	0.260	+11.5		10257	504	0.049	0.049	0.0		10331	509	5.760	5.430	+6.1	
10211	510	0.162	0.142	+14.1		10257	505	0.071	0.071	0.0		10331	510	5.200	4.730	+9.9	
10220	501	3.120	2.800	+11.4		10257	506	0.063	0.063	0.0		10332	501	13.900	12.800	+8.6	
10220	502	6.050	5.620	+7.7		10257	507	0.065	0.065	0.0		10332	502	12.100	11.700	+3.4	
10220	503	3.130	2.930	+6.8		10257	508	0.076	0.075	+1.3		10332	503	9.440	9.120	+3.5	
10220	504	3.380	2.980	+13.4		10257	509	0.079	0.077	+2.6		10332	504	13.300	12.200	+9.0	
10220	505	2.520	2.260	+11.5		10257	510	0.095	0.094	+1.1		10332	505	11.300	10.500	+7.6	
10220	506	2.610	2.450	+6.5		10309	501	0.107	0.096	+11.5		10332	506	6.740	6.540	+3.1	
10220	507	1.830	1.640	+11.6		10309	502	0.208	0.193	+7.8		10332	507	10.700	9.940	+7.6	
10220	508	3.670	3.390	+8.3		10309	503	0.107	0.100	+7.0		10332	508	16.400	15.700	+4.5	
10220	509	3.400	3.090	+10.0		10309	504	0.116	0.102	+13.7		10332	509	9.940	9.360	+6.2	
10220	510	1.910	1.670	+14.4		10309	505	0.087	0.078	+11.5		10332	510	8.980	8.160	+10.0	
10255	501	0.131	0.130	+0.8		10309	506	0.090	0.084	+7.1		10352	501	0.260	0.223	+16.6	
10255	502	0.100	0.099	+1.0		10309	507	0.063	0.056	+12.5		10352	502	0.370	0.330	+12.1	
10255	503	0.125	0.126	-0.8		10309	508	0.126	0.116	+8.6		10352	503	0.290	0.260	+11.5	
10255	504	0.071	0.071	0.0		10309	509	0.117	0.106	+10.4		10352	504	0.270	0.227	+18.9	
10255	505	0.103	0.103	0.0		10309	510	0.065	0.057	+14.0		10352	505	0.160	0.140	+14.3	

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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
10352	506	0.207	0.189	+9.5		10379	501	3.780	3.500	+8.0		11007	506	0.930	0.900	+3.3	
10352	507	0.187	0.164	+14.0		10379	502	3.310	3.180	+4.1		11007	507	1.160	1.130	+2.7	
10352	508	0.310	0.280	+10.7		10379	503	2.570	2.480	+3.6		11007	508	1.060	1.020	+3.9	
10352	509	0.310	0.280	+10.7		10379	504	3.630	3.330	+9.0		11007	509	1.110	1.050	+5.7	
10352	510	0.189	0.161	+17.4		10379	505	3.090	2.870	+7.7		11007	510	0.870	0.830	+4.8	
10367	501	2.520	2.440	+3.3		10379	506	1.840	1.780	+3.4		11020	501	0.200	0.180	+11.1	
10367	502	2.140	2.060	+3.9		10379	507	2.910	2.710	+7.4		11020	502	0.390	0.360	+8.3	
10367	503	2.430	2.370	+2.5		10379	508	4.460	4.270	+4.4		11020	503	0.201	0.188	+6.9	
10367	504	3.330	3.220	+3.4		10379	509	2.710	2.550	+6.3		11020	504	0.217	0.191	+13.6	
10367	505	2.160	2.080	+3.8		10379	510	2.450	2.220	+10.4		11020	505	0.162	0.145	+11.7	
10367	506	2.190	2.130	+2.8		10380	501	6.450	5.970	+8.0		11020	506	0.168	0.157	+7.0	
10367	507	2.720	2.660	+2.3		10380	502	5.650	5.430	+4.1		11020	507	0.117	0.105	+11.4	
10367	508	2.500	2.390	+4.6		10380	503	4.390	4.240	+3.5		11020	508	0.235	0.217	+8.3	
10367	509	2.600	2.470	+5.3		10380	504	6.200	5.680	+9.2		11020	509	0.218	0.198	+10.1	
10367	510	2.050	1.960	+4.6		10380	505	5.280	4.900	+7.8		11020	510	0.122	0.107	+14.0	
10368	501	3.690	3.560	+3.7		10380	506	3.140	3.040	+3.3		11039	501	0.480	0.470	+2.1	
10368	502	3.130	3.010	+4.0		10380	507	4.970	4.620	+7.6		11039	502	0.360	0.360	0.0	
10368	503	3.550	3.470	+2.3		10380	508	7.610	7.300	+4.2		11039	503	0.460	0.460	0.0	
10368	504	4.870	4.700	+3.6		10380	509	4.620	4.350	+6.2		11039	504	0.260	0.260	0.0	
10368	505	3.160	3.040	+3.9		10380	510	4.180	3.800	+10.0		11039	505	0.380	0.370	+2.7	
10368	506	3.200	3.110	+2.9		10381	501	5.580	5.170	+7.9		11039	506	0.330	0.330	0.0	
10368	507	3.980	3.880	+2.6		10381	502	4.890	4.700	+4.0		11039	507	0.340	0.340	0.0	
10368	508	3.660	3.490	+4.9		10381	503	3.800	3.670	+3.5		11039	508	0.400	0.400	0.0	
10368	509	3.800	3.610	+5.3		10381	504	5.370	4.920	+9.1		11039	509	0.420	0.410	+2.4	
10368	510	2.990	2.860	+4.5		10381	505	4.570	4.240	+7.8		11039	510	0.500	0.500	0.0	
10378	501	8.130	7.530	+8.0		10381	506	2.720	2.640	+3.0		11052	501	2.630	2.380	+10.5	
10378	502	7.130	6.850	+4.1		10381	507	4.310	4.010	+7.5		11052	502	1.200	1.130	+6.2	
10378	503	5.540	5.350	+3.6		10381	508	6.590	6.320	+4.3		11052	503	1.480	1.390	+6.5	
10378	504	7.820	7.170	+9.1		10381	509	4.000	3.770	+6.1		11052	504	1.620	1.450	+11.7	
10378	505	6.660	6.180	+7.8		10381	510	3.620	3.290	+10.0		11052	505	1.320	1.200	+10.0	
10378	506	3.960	3.840	+3.1		11007	501	1.070	1.040	+2.9		11052	506	1.730	1.640	+5.5	
10378	507	6.270	5.830	+7.5		11007	502	0.910	0.880	+3.4		11052	507	1.690	1.530	+10.5	
10378	508	9.600	9.210	+4.2		11007	503	1.030	1.010	+2.0		11052	508	2.080	1.950	+6.7	
10378	509	5.830	5.490	+6.2		11007	504	1.420	1.370	+3.6		11052	509	1.590	1.460	+8.9	
10378	510	5.270	4.790	+10.0		11007	505	0.920	0.880	+4.5		11052	510	2.490	2.210	+12.7	

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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
11126	501	0.041	0.037	+10.8		11138	506	0.980	0.950	+3.2		11201	501	9.390	9.070	+3.5	
11126	502	0.080	0.075	+6.7		11138	507	1.550	1.440	+7.6		11201	502	7.960	7.660	+3.9	
11126	503	0.042	0.039	+7.7		11138	508	2.370	2.270	+4.4		11201	503	9.040	8.840	+2.3	
11126	504	0.045	0.040	+12.5		11138	509	1.440	1.360	+5.9		11201	504	12.400	12.000	+3.3	
11126	505	0.034	0.030	+13.3		11138	510	1.300	1.180	+10.2		11201	505	8.050	7.740	+4.0	
11126	506	0.035	0.033	+6.1		11155	501	0.142	0.127	+11.8		11201	506	8.140	7.920	+2.8	
11126	507	0.024	0.022	+9.1		11155	502	0.270	0.250	+8.0		11201	507	10.100	9.890	+2.1	
11126	508	0.049	0.045	+8.9		11155	503	0.142	0.133	+6.8		11201	508	9.310	8.900	+4.6	
11126	509	0.045	0.041	+9.8		11155	504	0.153	0.135	+13.3		11201	509	9.680	9.190	+5.3	
11126	510	0.025	0.022	+13.6		11155	505	0.114	0.103	+10.7		11201	510	7.620	7.300	+4.4	
11127	501	0.430	0.390	+10.3		11155	506	0.119	0.111	+7.2		11202	501	2.780	2.680	+3.7	
11127	502	0.390	0.380	+2.6		11155	507	0.083	0.074	+12.2		11202	502	2.360	2.260	+4.4	
11127	503	0.350	0.330	+6.1		11155	508	0.166	0.154	+7.8		11202	503	2.670	2.610	+2.3	
11127	504	0.410	0.370	+10.8		11155	509	0.154	0.140	+10.0		11202	504	3.670	3.540	+3.7	
11127	505	0.231	0.214	+7.9		11155	510	0.086	0.076	+13.2		11202	505	2.380	2.290	+3.9	
11127	506	0.250	0.246	+1.6		11167	501	0.610	0.550	+10.9		11202	506	2.410	2.340	+3.0	
11127	507	0.131	0.122	+7.4		11167	502	0.280	0.260	+7.7		11202	507	3.000	2.920	+2.7	
11127	508	0.420	0.400	+5.0		11167	503	0.340	0.320	+6.3		11202	508	2.750	2.630	+4.6	
11127	509	0.249	0.236	+5.5		11167	504	0.370	0.330	+12.1		11202	509	2.860	2.720	+5.1	
11127	510	0.188	0.170	+10.6		11167	505	0.300	0.280	+7.1		11202	510	2.250	2.160	+4.2	
11128	501	0.580	0.530	+9.4		11167	506	0.400	0.380	+5.3		11203	501	0.990	0.910	+8.8	
11128	502	0.530	0.510	+3.9		11167	507	0.390	0.350	+11.4		11203	502	0.920	0.880	+4.5	
11128	503	0.470	0.450	+4.4		11167	508	0.480	0.450	+6.7		11203	503	0.810	0.780	+3.8	
11128	504	0.550	0.500	+10.0		11167	509	0.370	0.340	+8.8		11203	504	0.940	0.870	+8.0	
11128	505	0.310	0.290	+6.9		11167	510	0.570	0.510	+11.8		11203	505	0.540	0.500	+8.0	
11128	506	0.340	0.330	+3.0		11168	501	3.150	2.840	+10.9		11203	506	0.590	0.570	+3.5	
11128	507	0.177	0.165	+7.3		11168	502	1.440	1.350	+6.7		11203	507	0.310	0.280	+10.7	
11128	508	0.570	0.540	+5.6		11168	503	1.770	1.670	+6.0		11203	508	0.980	0.940	+4.3	
11128	509	0.340	0.320	+6.3		11168	504	1.940	1.730	+12.1		11203	509	0.580	0.550	+5.5	
11128	510	0.250	0.229	+9.2		11168	505	1.580	1.430	+10.5		11203	510	0.440	0.400	+10.0	
11138	501	2.010	1.860	+8.1		11168	506	2.070	1.960	+5.6		11204	501	0.207	0.186	+11.3	
11138	502	1.760	1.690	+4.1		11168	507	2.010	1.830	+9.8		11204	502	0.400	0.370	+8.1	
11138	503	1.370	1.320	+3.8		11168	508	2.480	2.320	+6.9		11204	503	0.208	0.194	+7.2	
11138	504	1.930	1.770	+9.0		11168	509	1.900	1.750	+8.6		11204	504	0.224	0.198	+13.1	
11138	505	1.640	1.530	+7.2		11168	510	2.970	2.640	+12.5		11204	505	0.168	0.150	+12.0	

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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
11204	506	0.174	0.163	+6.7		11209	501	4.430	4.280	+3.5		11212	506	1.290	1.250	+3.2	
11204	507	0.122	0.109	+11.9		11209	502	3.760	3.610	+4.2		11212	507	1.600	1.560	+2.6	
11204	508	0.244	0.225	+8.4		11209	503	4.260	4.170	+2.2		11212	508	1.470	1.400	+5.0	
11204	509	0.226	0.205	+10.2		11209	504	5.850	5.650	+3.5		11212	509	1.530	1.450	+5.5	
11204	510	0.127	0.111	+14.4		11209	505	3.800	3.650	+4.1		11212	510	1.200	1.150	+4.3	
11206	501	0.440	0.420	+4.8		11209	506	3.840	3.730	+2.9		11213	501	1.210	1.170	+3.4	
11206	502	0.370	0.360	+2.8		11209	507	4.780	4.660	+2.6		11213	502	1.030	0.990	+4.0	
11206	503	0.420	0.410	+2.4		11209	508	4.390	4.200	+4.5		11213	503	1.160	1.140	+1.8	
11206	504	0.580	0.560	+3.6		11209	509	4.570	4.340	+5.3		11213	504	1.600	1.540	+3.9	
11206	505	0.370	0.360	+2.8		11209	510	3.590	3.440	+4.4		11213	505	1.040	1.000	+4.0	
11206	506	0.380	0.370	+2.7		11210	501	1.890	1.820	+3.8		11213	506	1.050	1.020	+2.9	
11206	507	0.470	0.460	+2.2		11210	502	1.600	1.540	+3.9		11213	507	1.310	1.270	+3.1	
11206	508	0.430	0.410	+4.9		11210	503	1.820	1.780	+2.2		11213	508	1.200	1.150	+4.3	
11206	509	0.450	0.430	+4.7		11210	504	2.490	2.400	+3.8		11213	509	1.250	1.180	+5.9	
11206	510	0.350	0.340	+2.9		11210	505	1.620	1.560	+3.8		11213	510	0.980	0.940	+4.3	
11207	501	5.500	5.310	+3.6		11210	506	1.640	1.590	+3.1		11214	501	2.980	2.880	+3.5	
11207	502	4.670	4.490	+4.0		11210	507	2.040	1.990	+2.5		11214	502	2.530	2.430	+4.1	
11207	503	5.300	5.180	+2.3		11210	508	1.870	1.790	+4.5		11214	503	2.870	2.800	+2.5	
11207	504	7.270	7.010	+3.7		11210	509	1.940	1.850	+4.9		11214	504	3.930	3.800	+3.4	
11207	505	4.720	4.540	+4.0		11210	510	1.530	1.470	+4.1		11214	505	2.550	2.460	+3.7	
11207	506	4.770	4.640	+2.8		11211	501	9.800	9.470	+3.5		11214	506	2.580	2.510	+2.8	
11207	507	5.940	5.790	+2.6		11211	502	8.310	7.990	+4.0		11214	507	3.210	3.140	+2.2	
11207	508	5.450	5.210	+4.6		11211	503	9.430	9.220	+2.3		11214	508	2.950	2.820	+4.6	
11207	509	5.670	5.390	+5.2		11211	504	12.900	12.500	+3.2		11214	509	3.070	2.920	+5.1	
11207	510	4.470	4.270	+4.7		11211	505	8.400	8.080	+4.0		11214	510	2.420	2.310	+4.8	
11208	501	0.940	0.910	+3.3		11211	506	8.500	8.260	+2.9		11222	501	0.050	0.048	+4.2	
11208	502	0.800	0.770	+3.9		11211	507	10.600	10.300	+2.9		11222	502	0.042	0.041	+2.4	
11208	503	0.910	0.890	+2.2		11211	508	9.710	9.290	+4.5		11222	503	0.048	0.047	+2.1	
11208	504	1.250	1.200	+4.2		11211	509	10.100	9.590	+5.3		11222	504	0.066	0.064	+3.1	
11208	505	0.810	0.780	+3.8		11211	510	7.950	7.610	+4.5		11222	505	0.043	0.041	+4.9	
11208	506	0.820	0.790	+3.8		11212	501	1.480	1.430	+3.5		11222	506	0.043	0.042	+2.4	
11208	507	1.020	0.990	+3.0		11212	502	1.260	1.210	+4.1		11222	507	0.054	0.053	+1.9	
11208	508	0.930	0.890	+4.5		11212	503	1.430	1.400	+2.1		11222	508	0.050	0.047	+6.4	
11208	509	0.970	0.920	+5.4		11212	504	1.960	1.890	+3.7		11222	509	0.052	0.049	+6.1	
11208	510	0.770	0.730	+5.5		11212	505	1.270	1.220	+4.1		11222	510	0.041	0.039	+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
11234	501	0.186	0.167	+11.4		11259	506	0.460	0.420	+9.5		12014	501	0.054	0.053	+1.9	
11234	502	0.360	0.340	+5.9		11259	507	0.410	0.360	+13.9		12014	502	0.041	0.041	0.0	
11234	503	0.187	0.175	+6.9		11259	508	0.690	0.630	+9.5		12014	503	0.051	0.052	-1.9	
11234	504	0.202	0.178	+13.5		11259	509	0.690	0.610	+13.1		12014	504	0.029	0.029	0.0	
11234	505	0.151	0.135	+11.9		11259	510	0.420	0.360	+16.7		12014	505	0.042	0.042	0.0	
11234	506	0.156	0.146	+6.8		11273	501	9.240	8.290	+11.5		12014	506	0.037	0.037	0.0	
11234	507	0.109	0.098	+11.2		11273	502	17.900	16.600	+7.8		12014	507	0.039	0.039	0.0	
11234	508	0.219	0.202	+8.4		11273	503	9.270	8.670	+6.9		12014	508	0.045	0.045	0.0	
11234	509	0.203	0.185	+9.7		11273	504	10.000	8.820	+13.4		12014	509	0.047	0.046	+2.2	
11234	510	0.114	0.100	+14.0		11273	505	7.470	6.700	+11.5		12014	510	0.057	0.056	+1.8	
11248	501	0.025	0.025	0.0		11273	506	7.740	7.260	+6.6		12356	501	0.780	0.700	+11.4	
11248	502	0.019	0.019	0.0		11273	507	5.420	4.860	+11.5		12356	502	1.520	1.410	+7.8	
11248	503	0.024	0.024	0.0		11273	508	10.900	10.000	+9.0		12356	503	0.790	0.740	+6.8	
11248	504	0.014	0.013	+7.7		11273	509	10.100	9.150	+10.4		12356	504	0.850	0.750	+13.3	
11248	505	0.020	0.020	0.0		11273	510	5.650	4.950	+14.1		12356	505	0.630	0.570	+10.5	
11248	506	0.017	0.017	0.0		11274	501	8.870	7.950	+11.6		12356	506	0.660	0.620	+6.5	
11248	507	0.018	0.018	0.0		11274	502	17.200	16.000	+7.5		12356	507	0.460	0.410	+12.2	
11248	508	0.021	0.021	0.0		11274	503	8.890	8.320	+6.9		12356	508	0.920	0.850	+8.2	
11248	509	0.022	0.021	+4.8		11274	504	9.600	8.460	+13.5		12356	509	0.850	0.780	+9.0	
11248	510	0.026	0.026	0.0		11274	505	7.170	6.430	+11.5		12356	510	0.480	0.420	+14.3	
11258	501	0.530	0.460	+15.2		11274	506	7.430	6.970	+6.6		12361	501	0.115	0.109	+5.5	
11258	502	0.760	0.690	+10.1		11274	507	5.200	4.670	+11.3		12361	502	0.056	0.055	+1.8	
11258	503	0.600	0.540	+11.1		11274	508	10.400	9.630	+8.0		12361	503	0.053	0.052	+1.9	
11258	504	0.550	0.470	+17.0		11274	509	9.660	8.790	+9.9		12361	504	0.054	0.050	+8.0	
11258	505	0.330	0.290	+13.8		11274	510	5.420	4.750	+14.1		12361	505	0.047	0.044	+6.8	
11258	506	0.430	0.390	+10.3		11288	501	0.650	0.570	+14.0		12361	506	0.042	0.042	0.0	
11258	507	0.390	0.340	+14.7		11288	502	0.930	0.840	+10.7		12361	507	0.035	0.033	+6.1	
11258	508	0.650	0.590	+10.2		11288	503	0.730	0.660	+10.6		12361	508	0.131	0.127	+3.1	
11258	509	0.650	0.570	+14.0		11288	504	0.670	0.570	+17.5		12361	509	0.064	0.061	+4.9	
11258	510	0.390	0.330	+18.2		11288	505	0.400	0.350	+14.3		12361	510	0.062	0.057	+8.8	
11259	501	0.570	0.490	+16.3		11288	506	0.530	0.480	+10.4		12362	501	0.084	0.078	+7.7	
11259	502	0.810	0.740	+9.5		11288	507	0.470	0.410	+14.6		12362	502	0.078	0.075	+4.0	
11259	503	0.640	0.580	+10.3		11288	508	0.790	0.720	+9.7		12362	503	0.068	0.066	+3.0	
11259	504	0.590	0.500	+18.0		11288	509	0.790	0.700	+12.9		12362	504	0.080	0.073	+9.6	
11259	505	0.350	0.310	+12.9		11288	510	0.480	0.410	+17.1		12362	505	0.046	0.042	+9.5	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
12362	506	0.050	0.049	+2.0		12391	501	0.063	0.058	+8.6		12509	506	0.023	0.023	0.0	
12362	507	0.026	0.024	+8.3		12391	502	0.058	0.056	+3.6		12509	507	0.024	0.024	0.0	
12362	508	0.083	0.080	+3.8		12391	503	0.051	0.049	+4.1		12509	508	0.027	0.027	0.0	
12362	509	0.049	0.046	+6.5		12391	504	0.060	0.055	+9.1		12509	509	0.029	0.028	+3.6	
12362	510	0.037	0.034	+8.8		12391	505	0.034	0.032	+6.3		12509	510	0.034	0.034	0.0	
12373	501	0.032	0.029	+10.3		12391	506	0.037	0.036	+2.8		12510	501	0.410	0.410	0.0	
12373	502	0.030	0.028	+7.1		12391	507	0.019	0.018	+5.6		12510	502	0.320	0.310	+3.2	
12373	503	0.026	0.025	+4.0		12391	508	0.062	0.060	+3.3		12510	503	0.400	0.400	0.0	
12373	504	0.030	0.028	+7.1		12391	509	0.037	0.035	+5.7		12510	504	0.227	0.224	+1.3	
12373	505	0.017	0.016	+6.3		12391	510	0.028	0.025	+12.0		12510	505	0.330	0.330	0.0	
12373	506	0.019	0.018	+5.6		12393	501	0.270	0.238	+13.4		12510	506	0.290	0.290	0.0	
12373	507	0.010	0.009	+11.1		12393	502	0.520	0.480	+8.3		12510	507	0.300	0.300	0.0	
12373	508	0.032	0.030	+6.7		12393	503	0.270	0.249	+8.4		12510	508	0.350	0.340	+2.9	
12373	509	0.019	0.018	+5.6		12393	504	0.290	0.250	+16.0		12510	509	0.360	0.360	0.0	
12373	510	0.014	0.013	+7.7		12393	505	0.215	0.193	+11.4		12510	510	0.440	0.430	+2.3	
12374	501	0.410	0.370	+10.8		12393	506	0.223	0.209	+6.7		12583	501	0.184	0.183	+0.5	
12374	502	0.790	0.730	+8.2		12393	507	0.156	0.140	+11.4		12583	502	0.141	0.140	+0.7	
12374	503	0.410	0.380	+7.9		12393	508	0.310	0.290	+6.9		12583	503	0.177	0.177	0.0	
12374	504	0.440	0.390	+12.8		12393	509	0.290	0.260	+11.5		12583	504	0.101	0.100	+1.0	
12374	505	0.330	0.300	+10.0		12393	510	0.162	0.142	+14.1		12583	505	0.146	0.145	+0.7	
12374	506	0.340	0.320	+6.3		12467	501	0.110	0.099	+11.1		12583	506	0.129	0.129	0.0	
12374	507	0.239	0.214	+11.7		12467	502	0.214	0.199	+7.5		12583	507	0.133	0.133	0.0	
12374	508	0.480	0.440	+9.1		12467	503	0.111	0.104	+6.7		12583	508	0.155	0.153	+1.3	
12374	509	0.440	0.400	+10.0		12467	504	0.120	0.105	+14.3		12583	509	0.161	0.158	+1.9	
12374	510	0.249	0.218	+14.2		12467	505	0.089	0.080	+11.2		12583	510	0.194	0.192	+1.0	
12375	501	0.200	0.180	+11.1		12467	506	0.093	0.087	+6.9		12651	501	0.540	0.530	+1.9	
12375	502	0.390	0.360	+8.3		12467	507	0.065	0.058	+12.1		12651	502	0.410	0.410	0.0	
12375	503	0.201	0.188	+6.9		12467	508	0.130	0.120	+8.3		12651	503	0.510	0.520	-1.9	
12375	504	0.217	0.191	+13.6		12467	509	0.120	0.109	+10.1		12651	504	0.290	0.290	0.0	
12375	505	0.162	0.145	+11.7		12467	510	0.067	0.059	+13.6		12651	505	0.430	0.420	+2.4	
12375	506	0.168	0.157	+7.0		12509	501	0.033	0.032	+3.1		12651	506	0.370	0.380	-2.6	
12375	507	0.117	0.105	+11.4		12509	502	0.025	0.025	0.0		12651	507	0.390	0.390	0.0	
12375	508	0.235	0.217	+8.3		12509	503	0.031	0.031	0.0		12651	508	0.450	0.450	0.0	
12375	509	0.218	0.198	+10.1		12509	504	0.018	0.018	0.0		12651	509	0.470	0.460	+2.2	
12375	510	0.122	0.107	+14.0		12509	505	0.026	0.026	0.0		12651	510	0.570	0.560	+1.8	

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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
12683	501	0.246	0.244	+0.8		12805	506	0.179	0.168	+6.5		13111	501	0.490	0.430	+14.0	
12683	502	0.188	0.186	+1.1		12805	507	0.126	0.113	+11.5		13111	502	0.700	0.640	+9.4	
12683	503	0.235	0.236	-0.4		12805	508	0.250	0.232	+7.8		13111	503	0.560	0.500	+12.0	
12683	504	0.134	0.133	+0.8		12805	509	0.233	0.212	+9.9		13111	504	0.510	0.430	+18.6	
12683	505	0.194	0.193	+0.5		12805	510	0.131	0.115	+13.9		13111	505	0.310	0.270	+14.8	
12683	506	0.171	0.172	-0.6		12841	501	0.360	0.320	+12.5		13111	506	0.400	0.360	+11.1	
12683	507	0.177	0.177	0.0		12841	502	0.690	0.640	+7.8		13111	507	0.360	0.310	+16.1	
12683	508	0.206	0.204	+1.0		12841	503	0.360	0.330	+9.1		13111	508	0.600	0.540	+11.1	
12683	509	0.214	0.211	+1.4		12841	504	0.380	0.340	+11.8		13111	509	0.600	0.530	+13.2	
12683	510	0.260	0.260	0.0		12841	505	0.290	0.260	+11.5		13111	510	0.360	0.310	+16.1	
12707	501	0.550	0.510	+7.8		12841	506	0.300	0.280	+7.1		13112	501	0.098	0.092	+6.5	
12707	502	0.510	0.490	+4.1		12841	507	0.209	0.187	+11.8		13112	502	0.048	0.047	+2.1	
12707	503	0.450	0.430	+4.7		12841	508	0.420	0.390	+7.7		13112	503	0.045	0.044	+2.3	
12707	504	0.530	0.480	+10.4		12841	509	0.390	0.350	+11.4		13112	504	0.046	0.042	+9.5	
12707	505	0.300	0.280	+7.1		12841	510	0.217	0.190	+14.2		13112	505	0.040	0.038	+5.3	
12707	506	0.330	0.320	+3.1		12927	501	0.062	0.056	+10.7		13112	506	0.035	0.035	0.0	
12707	507	0.170	0.158	+7.6		12927	502	0.121	0.112	+8.0		13112	507	0.029	0.028	+3.6	
12707	508	0.550	0.520	+5.8		12927	503	0.062	0.058	+6.9		13112	508	0.111	0.108	+2.8	
12707	509	0.320	0.300	+6.7		12927	504	0.067	0.059	+13.6		13112	509	0.054	0.052	+3.8	
12707	510	0.244	0.220	+10.9		12927	505	0.050	0.045	+11.1		13112	510	0.053	0.049	+8.2	
12797	501	0.116	0.107	+8.4		12927	506	0.052	0.049	+6.1		13201	501	0.470	0.470	0.0	
12797	502	0.107	0.103	+3.9		12927	507	0.036	0.033	+9.1		13201	502	0.360	0.360	0.0	
12797	503	0.094	0.091	+3.3		12927	508	0.073	0.067	+9.0		13201	503	0.450	0.460	-2.2	
12797	504	0.111	0.101	+9.9		12927	509	0.068	0.062	+9.7		13201	504	0.260	0.260	0.0	
12797	505	0.063	0.058	+8.6		12927	510	0.038	0.033	+15.2		13201	505	0.380	0.370	+2.7	
12797	506	0.069	0.067	+3.0		13049	501	0.060	0.056	+7.1		13201	506	0.330	0.330	0.0	
12797	507	0.036	0.033	+9.1		13049	502	0.029	0.029	0.0		13201	507	0.340	0.340	0.0	
12797	508	0.115	0.110	+4.5		13049	503	0.027	0.027	0.0		13201	508	0.400	0.390	+2.6	
12797	509	0.068	0.064	+6.3		13049	504	0.028	0.026	+7.7		13201	509	0.410	0.410	0.0	
12797	510	0.051	0.046	+10.9		13049	505	0.025	0.023	+8.7		13201	510	0.500	0.490	+2.0	
12805	501	0.214	0.192	+11.5		13049	506	0.022	0.022	0.0		13204	501	0.540	0.530	+1.9	
12805	502	0.420	0.390	+7.7		13049	507	0.018	0.017	+5.9		13204	502	0.410	0.410	0.0	
12805	503	0.215	0.201	+7.0		13049	508	0.068	0.066	+3.0		13204	503	0.510	0.520	-1.9	
12805	504	0.232	0.204	+13.7		13049	509	0.033	0.032	+3.1		13204	504	0.290	0.290	0.0	
12805	505	0.173	0.155	+11.6		13049	510	0.032	0.030	+6.7		13204	505	0.430	0.420	+2.4	

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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
13204	506	0.370	0.380	-2.6		13352	501	0.197	0.176	+11.9		13453	506	0.204	0.205	-0.5	
13204	507	0.390	0.390	0.0		13352	502	0.380	0.350	+8.6		13453	507	0.211	0.211	0.0	
13204	508	0.450	0.450	0.0		13352	503	0.197	0.185	+6.5		13453	508	0.246	0.244	+0.8	
13204	509	0.470	0.460	+2.2		13352	504	0.213	0.188	+13.3		13453	509	0.260	0.250	+4.0	
13204	510	0.570	0.560	+1.8		13352	505	0.159	0.143	+11.2		13453	510	0.310	0.300	+3.3	
13205	501	0.207	0.205	+1.0		13352	506	0.165	0.155	+6.5		13454	501	0.340	0.340	0.0	
13205	502	0.158	0.157	+0.6		13352	507	0.115	0.104	+10.6		13454	502	0.260	0.260	0.0	
13205	503	0.198	0.198	0.0		13352	508	0.231	0.214	+7.9		13454	503	0.330	0.330	0.0	
13205	504	0.113	0.112	+0.9		13352	509	0.214	0.195	+9.7		13454	504	0.187	0.186	+0.5	
13205	505	0.163	0.162	+0.6		13352	510	0.120	0.105	+14.3		13454	505	0.270	0.270	0.0	
13205	506	0.144	0.144	0.0		13410	501	0.750	0.750	0.0		13454	506	0.239	0.239	0.0	
13205	507	0.149	0.149	0.0		13410	502	0.570	0.570	0.0		13454	507	0.247	0.247	0.0	
13205	508	0.174	0.172	+1.2		13410	503	0.720	0.720	0.0		13454	508	0.290	0.280	+3.6	
13205	509	0.180	0.177	+1.7		13410	504	0.410	0.410	0.0		13454	509	0.300	0.290	+3.4	
13205	510	0.218	0.215	+1.4		13410	505	0.590	0.590	0.0		13454	510	0.360	0.360	0.0	
13314	501	0.079	0.071	+11.3		13410	506	0.520	0.530	-1.9		13455	501	0.350	0.350	0.0	
13314	502	0.154	0.143	+7.7		13410	507	0.540	0.540	0.0		13455	502	0.270	0.260	+3.8	
13314	503	0.080	0.074	+8.1		13410	508	0.630	0.630	0.0		13455	503	0.330	0.330	0.0	
13314	504	0.086	0.076	+13.2		13410	509	0.660	0.640	+3.1		13455	504	0.190	0.188	+1.1	
13314	505	0.064	0.058	+10.3		13410	510	0.790	0.780	+1.3		13455	505	0.280	0.270	+3.7	
13314	506	0.067	0.062	+8.1		13412	501	0.250	0.250	0.0		13455	506	0.243	0.243	0.0	
13314	507	0.047	0.042	+11.9		13412	502	0.194	0.192	+1.0		13455	507	0.250	0.250	0.0	
13314	508	0.093	0.086	+8.1		13412	503	0.243	0.244	-0.4		13455	508	0.290	0.290	0.0	
13314	509	0.087	0.079	+10.1		13412	504	0.139	0.137	+1.5		13455	509	0.300	0.300	0.0	
13314	510	0.049	0.043	+14.0		13412	505	0.201	0.199	+1.0		13455	510	0.370	0.360	+2.8	
13351	501	0.193	0.173	+11.6		13412	506	0.177	0.177	0.0		13506	501	0.610	0.540	+13.0	
13351	502	0.370	0.350	+5.7		13412	507	0.183	0.183	0.0		13506	502	1.180	1.090	+8.3	
13351	503	0.194	0.181	+7.2		13412	508	0.213	0.211	+0.9		13506	503	0.610	0.570	+7.0	
13351	504	0.209	0.184	+13.6		13412	509	0.221	0.217	+1.8		13506	504	0.660	0.580	+13.8	
13351	505	0.156	0.140	+11.4		13412	510	0.270	0.260	+3.8		13506	505	0.490	0.440	+11.4	
13351	506	0.162	0.152	+6.6		13453	501	0.290	0.290	0.0		13506	506	0.510	0.480	+6.3	
13351	507	0.113	0.102	+10.8		13453	502	0.224	0.222	+0.9		13506	507	0.360	0.320	+12.5	
13351	508	0.227	0.210	+8.1		13453	503	0.280	0.280	0.0		13506	508	0.710	0.660	+7.6	
13351	509	0.211	0.192	+9.9		13453	504	0.160	0.159	+0.6		13506	509	0.660	0.600	+10.0	
13351	510	0.118	0.103	+14.6		13453	505	0.232	0.230	+0.9		13506	510	0.370	0.330	+12.1	

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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
13507	501	0.730	0.660	+10.6		13670	506	0.023	0.023	0.0		13720	501	0.226	0.197	+14.7	
13507	502	1.420	1.320	+7.6		13670	507	0.019	0.018	+5.6		13720	502	0.320	0.290	+10.3	
13507	503	0.730	0.690	+5.8		13670	508	0.073	0.071	+2.8		13720	503	0.260	0.232	+12.1	
13507	504	0.790	0.700	+12.9		13670	509	0.036	0.034	+5.9		13720	504	0.234	0.200	+17.0	
13507	505	0.590	0.530	+11.3		13670	510	0.035	0.032	+9.4		13720	505	0.141	0.124	+13.7	
13507	506	0.610	0.570	+7.0		13673	501	0.400	0.350	+14.3		13720	506	0.183	0.167	+9.6	
13507	507	0.430	0.390	+10.3		13673	502	0.570	0.520	+9.6		13720	507	0.165	0.144	+14.6	
13507	508	0.860	0.790	+8.9		13673	503	0.450	0.410	+9.8		13720	508	0.280	0.250	+12.0	
13507	509	0.800	0.720	+11.1		13673	504	0.420	0.360	+16.7		13720	509	0.280	0.245	+14.3	
13507	510	0.450	0.390	+15.4		13673	505	0.250	0.219	+14.2		13720	510	0.167	0.143	+16.8	
13590	501	0.260	0.260	0.0		13673	506	0.330	0.300	+10.0		13759	501	0.117	0.105	+11.4	
13590	502	0.198	0.196	+1.0		13673	507	0.290	0.260	+11.5		13759	502	0.228	0.211	+8.1	
13590	503	0.248	0.249	-0.4		13673	508	0.490	0.440	+11.4		13759	503	0.118	0.110	+7.3	
13590	504	0.141	0.140	+0.7		13673	509	0.490	0.430	+14.0		13759	504	0.127	0.112	+13.4	
13590	505	0.205	0.203	+1.0		13673	510	0.300	0.250	+20.0		13759	505	0.095	0.085	+11.8	
13590	506	0.181	0.181	0.0		13715	501	0.084	0.078	+7.7		13759	506	0.098	0.092	+6.5	
13590	507	0.186	0.187	-0.5		13715	502	0.078	0.075	+4.0		13759	507	0.069	0.062	+11.3	
13590	508	0.217	0.215	+0.9		13715	503	0.068	0.066	+3.0		13759	508	0.138	0.127	+8.7	
13590	509	0.226	0.222	+1.8		13715	504	0.080	0.073	+9.6		13759	509	0.128	0.116	+10.3	
13590	510	0.270	0.270	0.0		13715	505	0.046	0.042	+9.5		13759	510	0.072	0.063	+14.3	
13621	501	0.065	0.065	0.0		13715	506	0.050	0.049	+2.0		13930	501	0.179	0.165	+8.5	
13621	502	0.050	0.050	0.0		13715	507	0.026	0.024	+8.3		13930	502	0.166	0.159	+4.4	
13621	503	0.063	0.063	0.0		13715	508	0.083	0.080	+3.8		13930	503	0.145	0.140	+3.6	
13621	504	0.036	0.035	+2.9		13715	509	0.049	0.046	+6.5		13930	504	0.171	0.156	+9.6	
13621	505	0.052	0.051	+2.0		13715	510	0.037	0.034	+8.8		13930	505	0.097	0.090	+7.8	
13621	506	0.046	0.046	0.0		13716	501	0.300	0.270	+11.1		13930	506	0.106	0.103	+2.9	
13621	507	0.047	0.047	0.0		13716	502	0.580	0.540	+7.4		13930	507	0.055	0.051	+7.8	
13621	508	0.055	0.054	+1.9		13716	503	0.300	0.280	+7.1		13930	508	0.177	0.170	+4.1	
13621	509	0.057	0.056	+1.8		13716	504	0.330	0.290	+13.8		13930	509	0.105	0.099	+6.1	
13621	510	0.069	0.068	+1.5		13716	505	0.243	0.218	+11.5		13930	510	0.079	0.071	+11.3	
13670	501	0.065	0.061	+6.6		13716	506	0.250	0.236	+5.9		14068	501	0.026	0.023	+13.0	
13670	502	0.032	0.031	+3.2		13716	507	0.176	0.158	+11.4		14068	502	0.050	0.047	+6.4	
13670	503	0.029	0.029	0.0		13716	508	0.350	0.330	+6.1		14068	503	0.026	0.024	+8.3	
13670	504	0.030	0.028	+7.1		13716	509	0.330	0.300	+10.0		14068	504	0.028	0.025	+12.0	
13670	505	0.026	0.025	+4.0		13716	510	0.183	0.161	+13.7		14068	505	0.021	0.019	+10.5	

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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
14068	506	0.022	0.020	+10.0		14405	501	0.630	0.610	+3.3		14731	506	1.720	1.630	+5.5	
14068	507	0.015	0.014	+7.1		14405	502	0.540	0.510	+5.9		14731	507	1.670	1.520	+9.9	
14068	508	0.030	0.028	+7.1		14405	503	0.610	0.590	+3.4		14731	508	2.060	1.930	+6.7	
14068	509	0.028	0.026	+7.7		14405	504	0.830	0.800	+3.7		14731	509	1.580	1.450	+9.0	
14068	510	0.016	0.014	+14.3		14405	505	0.540	0.520	+3.8		14731	510	2.470	2.190	+12.8	
14101	501	0.300	0.270	+11.1		14405	506	0.550	0.530	+3.8		14732	501	0.193	0.174	+10.9	
14101	502	0.590	0.550	+7.3		14405	507	0.680	0.660	+3.0		14732	502	0.088	0.083	+6.0	
14101	503	0.300	0.280	+7.1		14405	508	0.630	0.600	+5.0		14732	503	0.109	0.102	+6.9	
14101	504	0.330	0.290	+13.8		14405	509	0.650	0.620	+4.8		14732	504	0.119	0.106	+12.3	
14101	505	0.246	0.220	+11.8		14405	510	0.510	0.490	+4.1		14732	505	0.097	0.088	+10.2	
14101	506	0.250	0.239	+4.6		14527	501	0.340	0.320	+6.3		14732	506	0.127	0.121	+5.0	
14101	507	0.178	0.160	+11.2		14527	502	0.320	0.300	+6.7		14732	507	0.124	0.113	+9.7	
14101	508	0.360	0.330	+9.1		14527	503	0.280	0.270	+3.7		14732	508	0.153	0.143	+7.0	
14101	509	0.330	0.300	+10.0		14527	504	0.330	0.300	+10.0		14732	509	0.117	0.107	+9.3	
14101	510	0.186	0.163	+14.1		14527	505	0.185	0.172	+7.6		14732	510	0.183	0.162	+13.0	
14279	501	0.250	0.248	+0.8		14527	506	0.203	0.197	+3.0		14733	501	0.410	0.370	+10.8	
14279	502	0.191	0.189	+1.1		14527	507	0.105	0.098	+7.1		14733	502	0.800	0.740	+8.1	
14279	503	0.239	0.240	-0.4		14527	508	0.340	0.320	+6.3		14733	503	0.410	0.390	+5.1	
14279	504	0.136	0.135	+0.7		14527	509	0.200	0.189	+5.8		14733	504	0.440	0.390	+12.8	
14279	505	0.198	0.196	+1.0		14527	510	0.151	0.136	+11.0		14733	505	0.330	0.300	+10.0	
14279	506	0.174	0.174	0.0		14655	501	0.059	0.053	+11.3		14733	506	0.340	0.320	+6.3	
14279	507	0.180	0.180	0.0		14655	502	0.114	0.106	+7.5		14733	507	0.241	0.216	+11.6	
14279	508	0.210	0.208	+1.0		14655	503	0.059	0.055	+7.3		14733	508	0.480	0.450	+6.7	
14279	509	0.218	0.214	+1.9		14655	504	0.064	0.056	+14.3		14733	509	0.450	0.410	+9.8	
14279	510	0.260	0.260	0.0		14655	505	0.047	0.043	+9.3		14733	510	0.250	0.220	+13.6	
14401	501	0.530	0.460	+15.2		14655	506	0.049	0.046	+6.5		14734	501	0.176	0.158	+11.4	
14401	502	0.760	0.690	+10.1		14655	507	0.034	0.031	+9.7		14734	502	0.340	0.320	+6.3	
14401	503	0.600	0.550	+9.1		14655	508	0.069	0.064	+7.8		14734	503	0.177	0.165	+7.3	
14401	504	0.550	0.470	+17.0		14655	509	0.064	0.058	+10.3		14734	504	0.191	0.168	+13.7	
14401	505	0.330	0.290	+13.8		14655	510	0.036	0.031	+16.1		14734	505	0.142	0.128	+10.9	
14401	506	0.430	0.390	+10.3		14731	501	2.610	2.360	+10.6		14734	506	0.148	0.138	+7.2	
14401	507	0.390	0.340	+14.7		14731	502	1.200	1.120	+7.1		14734	507	0.103	0.093	+10.8	
14401	508	0.650	0.590	+10.2		14731	503	1.470	1.380	+6.5		14734	508	0.207	0.191	+8.4	
14401	509	0.650	0.580	+12.1		14731	504	1.610	1.440	+11.8		14734	509	0.192	0.174	+10.3	
14401	510	0.390	0.340	+14.7		14731	505	1.310	1.190	+10.1		14734	510	0.108	0.094	+14.9	

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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
14855	501	0.115	0.114	+0.9		15063	506	0.084	0.084	0.0		15188	501	0.182	0.180	+1.1	
14855	502	0.088	0.087	+1.1		15063	507	0.087	0.087	0.0		15188	502	0.139	0.138	+0.7	
14855	503	0.110	0.111	-0.9		15063	508	0.101	0.100	+1.0		15188	503	0.174	0.175	-0.6	
14855	504	0.063	0.062	+1.6		15063	509	0.105	0.103	+1.9		15188	504	0.099	0.098	+1.0	
14855	505	0.091	0.090	+1.1		15063	510	0.127	0.125	+1.6		15188	505	0.144	0.143	+0.7	
14855	506	0.080	0.080	0.0		15070	501	0.085	0.082	+3.7		15188	506	0.127	0.127	0.0	
14855	507	0.083	0.083	0.0		15070	502	0.072	0.069	+4.3		15188	507	0.131	0.131	0.0	
14855	508	0.097	0.096	+1.0		15070	503	0.081	0.080	+1.2		15188	508	0.153	0.151	+1.3	
14855	509	0.100	0.099	+1.0		15070	504	0.112	0.108	+3.7		15188	509	0.159	0.156	+1.9	
14855	510	0.121	0.120	+0.8		15070	505	0.072	0.070	+2.9		15188	510	0.192	0.189	+1.6	
14913	501	0.221	0.198	+11.6		15070	506	0.073	0.071	+2.8		15223	501	0.076	0.072	+5.6	
14913	502	0.430	0.400	+7.5		15070	507	0.091	0.089	+2.2		15223	502	0.037	0.036	+2.8	
14913	503	0.222	0.207	+7.2		15070	508	0.084	0.080	+5.0		15223	503	0.035	0.034	+2.9	
14913	504	0.239	0.211	+13.3		15070	509	0.087	0.083	+4.8		15223	504	0.035	0.033	+6.1	
14913	505	0.179	0.160	+11.9		15070	510	0.069	0.066	+4.5		15223	505	0.031	0.029	+6.9	
14913	506	0.185	0.174	+6.3		15123	501	2.530	2.280	+11.0		15223	506	0.027	0.027	0.0	
14913	507	0.130	0.116	+12.1		15123	502	1.160	1.090	+6.4		15223	507	0.023	0.022	+4.5	
14913	508	0.260	0.240	+8.3		15123	503	1.420	1.340	+6.0		15223	508	0.086	0.084	+2.4	
14913	509	0.241	0.219	+10.0		15123	504	1.560	1.390	+12.2		15223	509	0.042	0.041	+2.4	
14913	510	0.135	0.118	+14.4		15123	505	1.270	1.150	+10.4		15223	510	0.041	0.038	+7.9	
15062	501	0.103	0.103	0.0		15123	506	1.660	1.580	+5.1		15224	501	0.239	0.208	+14.9	
15062	502	0.079	0.078	+1.3		15123	507	1.620	1.470	+10.2		15224	502	0.340	0.310	+9.7	
15062	503	0.099	0.099	0.0		15123	508	1.990	1.870	+6.4		15224	503	0.270	0.245	+10.2	
15062	504	0.056	0.056	0.0		15123	509	1.520	1.400	+8.6		15224	504	0.247	0.212	+16.5	
15062	505	0.082	0.081	+1.2		15123	510	2.390	2.120	+12.7		15224	505	0.149	0.131	+13.7	
15062	506	0.072	0.072	0.0		15124	501	0.880	0.800	+10.0		15224	506	0.194	0.176	+10.2	
15062	507	0.074	0.074	0.0		15124	502	0.400	0.380	+5.3		15224	507	0.174	0.153	+13.7	
15062	508	0.087	0.086	+1.2		15124	503	0.500	0.470	+6.4		15224	508	0.290	0.260	+11.5	
15062	509	0.090	0.089	+1.1		15124	504	0.540	0.490	+10.2		15224	509	0.290	0.260	+11.5	
15062	510	0.109	0.107	+1.9		15124	505	0.440	0.400	+10.0		15224	510	0.177	0.151	+17.2	
15063	501	0.120	0.119	+0.8		15124	506	0.580	0.550	+5.5		15314	501	0.142	0.127	+11.8	
15063	502	0.092	0.091	+1.1		15124	507	0.570	0.510	+11.8		15314	502	0.270	0.250	+8.0	
15063	503	0.115	0.116	-0.9		15124	508	0.700	0.650	+7.7		15314	503	0.142	0.133	+6.8	
15063	504	0.066	0.065	+1.5		15124	509	0.530	0.490	+8.2		15314	504	0.153	0.135	+13.3	
15063	505	0.095	0.094	+1.1		15124	510	0.830	0.740	+12.2		15314	505	0.114	0.103	+10.7	

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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
15314	506	0.119	0.111	+7.2		15488	501	0.440	0.440	0.0		15607	506	0.096	0.093	+3.2	
15314	507	0.083	0.074	+12.2		15488	502	0.340	0.330	+3.0		15607	507	0.119	0.116	+2.6	
15314	508	0.166	0.154	+7.8		15488	503	0.420	0.420	0.0		15607	508	0.110	0.105	+4.8	
15314	509	0.154	0.140	+10.0		15488	504	0.241	0.239	+0.8		15607	509	0.114	0.108	+5.6	
15314	510	0.086	0.076	+13.2		15488	505	0.350	0.350	0.0		15607	510	0.090	0.086	+4.7	
15404	501	0.047	0.047	0.0		15488	506	0.310	0.310	0.0		15608	501	0.142	0.127	+11.8	
15404	502	0.036	0.036	0.0		15488	507	0.320	0.320	0.0		15608	502	0.270	0.250	+8.0	
15404	503	0.045	0.045	0.0		15488	508	0.370	0.370	0.0		15608	503	0.142	0.133	+6.8	
15404	504	0.026	0.025	+4.0		15488	509	0.380	0.380	0.0		15608	504	0.153	0.135	+13.3	
15404	505	0.037	0.037	0.0		15488	510	0.460	0.460	0.0		15608	505	0.114	0.103	+10.7	
15404	506	0.033	0.033	0.0		15538	501	0.250	0.226	+10.6		15608	506	0.119	0.111	+7.2	
15404	507	0.034	0.034	0.0		15538	502	0.490	0.450	+8.9		15608	507	0.083	0.074	+12.2	
15404	508	0.040	0.039	+2.6		15538	503	0.250	0.236	+5.9		15608	508	0.166	0.154	+7.8	
15404	509	0.041	0.040	+2.5		15538	504	0.270	0.240	+12.5		15608	509	0.154	0.140	+10.0	
15404	510	0.050	0.049	+2.0		15538	505	0.204	0.183	+11.5		15608	510	0.086	0.076	+13.2	
15405	501	0.069	0.069	0.0		15538	506	0.211	0.198	+6.6		15656	501	4.180	3.750	+11.5	
15405	502	0.053	0.053	0.0		15538	507	0.148	0.133	+11.3		15656	502	8.110	7.530	+7.7	
15405	503	0.066	0.067	-1.5		15538	508	0.300	0.270	+11.1		15656	503	4.190	3.920	+6.9	
15405	504	0.038	0.038	0.0		15538	509	0.270	0.250	+8.0		15656	504	4.520	3.990	+13.3	
15405	505	0.055	0.054	+1.9		15538	510	0.154	0.135	+14.1		15656	505	3.380	3.030	+11.6	
15405	506	0.048	0.048	0.0		15600	501	0.640	0.570	+12.3		15656	506	3.500	3.280	+6.7	
15405	507	0.050	0.050	0.0		15600	502	1.230	1.140	+7.9		15656	507	2.450	2.200	+11.4	
15405	508	0.058	0.058	0.0		15600	503	0.640	0.600	+6.7		15656	508	4.920	4.540	+8.4	
15405	509	0.060	0.059	+1.7		15600	504	0.690	0.610	+13.1		15656	509	4.560	4.140	+10.1	
15405	510	0.073	0.072	+1.4		15600	505	0.510	0.460	+10.9		15656	510	2.550	2.240	+13.8	
15406	501	0.177	0.175	+1.1		15600	506	0.530	0.500	+6.0		15699	501	0.270	0.260	+3.8	
15406	502	0.135	0.134	+0.7		15600	507	0.370	0.330	+12.1		15699	502	0.232	0.223	+4.0	
15406	503	0.169	0.170	-0.6		15600	508	0.750	0.690	+8.7		15699	503	0.260	0.260	0.0	
15406	504	0.096	0.096	0.0		15600	509	0.690	0.630	+9.5		15699	504	0.360	0.350	+2.9	
15406	505	0.140	0.139	+0.7		15600	510	0.390	0.340	+14.7		15699	505	0.234	0.225	+4.0	
15406	506	0.123	0.123	0.0		15607	501	0.111	0.107	+3.7		15699	506	0.237	0.230	+3.0	
15406	507	0.127	0.127	0.0		15607	502	0.094	0.090	+4.4		15699	507	0.290	0.290	0.0	
15406	508	0.148	0.147	+0.7		15607	503	0.106	0.104	+1.9		15699	508	0.270	0.260	+3.8	
15406	509	0.154	0.151	+2.0		15607	504	0.146	0.141	+3.5		15699	509	0.280	0.270	+3.7	
15406	510	0.186	0.183	+1.6		15607	505	0.095	0.091	+4.4		15699	510	0.222	0.212	+4.7	

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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
15733	501	0.115	0.114	+0.9		15993	506	0.110	0.103	+6.8		16403	501	0.590	0.530	+11.3	
15733	502	0.088	0.087	+1.1		15993	507	0.077	0.069	+11.6		16403	502	1.150	1.070	+7.5	
15733	503	0.110	0.111	-0.9		15993	508	0.154	0.142	+8.5		16403	503	0.600	0.560	+7.1	
15733	504	0.063	0.062	+1.6		15993	509	0.143	0.130	+10.0		16403	504	0.640	0.570	+12.3	
15733	505	0.091	0.090	+1.1		15993	510	0.080	0.070	+14.3		16403	505	0.480	0.430	+11.6	
15733	506	0.080	0.080	0.0		16005	501	0.045	0.041	+9.8		16403	506	0.500	0.470	+6.4	
15733	507	0.083	0.083	0.0		16005	502	0.041	0.040	+2.5		16403	507	0.350	0.310	+12.9	
15733	508	0.097	0.096	+1.0		16005	503	0.036	0.035	+2.9		16403	508	0.700	0.640	+9.4	
15733	509	0.100	0.099	+1.0		16005	504	0.042	0.039	+7.7		16403	509	0.650	0.590	+10.2	
15733	510	0.121	0.120	+0.8		16005	505	0.024	0.022	+9.1		16403	510	0.360	0.320	+12.5	
15839	501	0.190	0.170	+11.8		16005	506	0.026	0.026	0.0		16404	501	0.750	0.670	+11.9	
15839	502	0.370	0.340	+8.8		16005	507	0.014	0.013	+7.7		16404	502	1.450	1.350	+7.4	
15839	503	0.190	0.178	+6.7		16005	508	0.044	0.042	+4.8		16404	503	0.750	0.700	+7.1	
15839	504	0.205	0.181	+13.3		16005	509	0.026	0.025	+4.0		16404	504	0.810	0.710	+14.1	
15839	505	0.154	0.138	+11.6		16005	510	0.020	0.018	+11.1		16404	505	0.610	0.540	+13.0	
15839	506	0.159	0.149	+6.7		16009	501	0.141	0.140	+0.7		16404	506	0.630	0.590	+6.8	
15839	507	0.111	0.100	+11.0		16009	502	0.108	0.107	+0.9		16404	507	0.440	0.390	+12.8	
15839	508	0.223	0.206	+8.3		16009	503	0.135	0.136	-0.7		16404	508	0.880	0.810	+8.6	
15839	509	0.207	0.188	+10.1		16009	504	0.077	0.076	+1.3		16404	509	0.820	0.740	+10.8	
15839	510	0.116	0.102	+13.7		16009	505	0.112	0.111	+0.9		16404	510	0.460	0.400	+15.0	
15991	501	0.155	0.139	+11.5		16009	506	0.098	0.099	-1.0		16471	501	0.156	0.151	+3.3	
15991	502	0.300	0.280	+7.1		16009	507	0.102	0.102	0.0		16471	502	0.132	0.127	+3.9	
15991	503	0.156	0.146	+6.8		16009	508	0.119	0.117	+1.7		16471	503	0.150	0.147	+2.0	
15991	504	0.168	0.148	+13.5		16009	509	0.123	0.121	+1.7		16471	504	0.206	0.199	+3.5	
15991	505	0.126	0.113	+11.5		16009	510	0.149	0.147	+1.4		16471	505	0.134	0.129	+3.9	
15991	506	0.130	0.122	+6.6		16402	501	0.940	0.840	+11.9		16471	506	0.135	0.132	+2.3	
15991	507	0.091	0.082	+11.0		16402	502	1.820	1.690	+7.7		16471	507	0.168	0.164	+2.4	
15991	508	0.183	0.169	+8.3		16402	503	0.940	0.880	+6.8		16471	508	0.155	0.148	+4.7	
15991	509	0.169	0.154	+9.7		16402	504	1.020	0.900	+13.3		16471	509	0.161	0.153	+5.2	
15991	510	0.095	0.083	+14.5		16402	505	0.760	0.680	+11.8		16471	510	0.127	0.121	+5.0	
15993	501	0.131	0.118	+11.0		16402	506	0.790	0.740	+6.8		16501	501	0.094	0.087	+8.0	
15993	502	0.250	0.236	+5.9		16402	507	0.550	0.490	+12.2		16501	502	0.087	0.084	+3.6	
15993	503	0.132	0.123	+7.3		16402	508	1.100	1.020	+7.8		16501	503	0.076	0.074	+2.7	
15993	504	0.142	0.125	+13.6		16402	509	1.020	0.930	+9.7		16501	504	0.090	0.082	+9.8	
15993	505	0.106	0.095	+11.6		16402	510	0.570	0.500	+14.0		16501	505	0.051	0.047	+8.5	

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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
16501	506	0.056	0.054	+3.7		16670	501	3.330	3.090	+7.8		16705	506	0.159	0.155	+2.6	
16501	507	0.029	0.027	+7.4		16670	502	2.920	2.810	+3.9		16705	507	0.083	0.077	+7.8	
16501	508	0.093	0.089	+4.5		16670	503	2.270	2.190	+3.7		16705	508	0.270	0.250	+8.0	
16501	509	0.055	0.052	+5.8		16670	504	3.210	2.940	+9.2		16705	509	0.157	0.148	+6.1	
16501	510	0.042	0.038	+10.5		16670	505	2.730	2.530	+7.9		16705	510	0.119	0.107	+11.2	
16527	501	0.145	0.133	+9.0		16670	506	1.620	1.570	+3.2		16750	501	0.069	0.062	+11.3	
16527	502	0.134	0.129	+3.9		16670	507	2.570	2.390	+7.5		16750	502	0.134	0.124	+8.1	
16527	503	0.117	0.113	+3.5		16670	508	3.940	3.770	+4.5		16750	503	0.069	0.065	+6.2	
16527	504	0.138	0.126	+9.5		16670	509	2.390	2.250	+6.2		16750	504	0.075	0.066	+13.6	
16527	505	0.078	0.073	+6.8		16670	510	2.160	1.960	+10.2		16750	505	0.056	0.050	+12.0	
16527	506	0.086	0.083	+3.6		16676	501	0.197	0.176	+11.9		16750	506	0.058	0.054	+7.4	
16527	507	0.045	0.041	+9.8		16676	502	0.380	0.350	+8.6		16750	507	0.041	0.036	+13.9	
16527	508	0.143	0.137	+4.4		16676	503	0.197	0.185	+6.5		16750	508	0.081	0.075	+8.0	
16527	509	0.085	0.080	+6.3		16676	504	0.213	0.188	+13.3		16750	509	0.075	0.068	+10.3	
16527	510	0.064	0.058	+10.3		16676	505	0.159	0.143	+11.2		16750	510	0.042	0.037	+13.5	
16588	501	0.065	0.065	0.0		16676	506	0.165	0.155	+6.5		16751	501	0.069	0.062	+11.3	
16588	502	0.050	0.050	0.0		16676	507	0.115	0.104	+10.6		16751	502	0.134	0.124	+8.1	
16588	503	0.063	0.063	0.0		16676	508	0.231	0.214	+7.9		16751	503	0.069	0.065	+6.2	
16588	504	0.036	0.035	+2.9		16676	509	0.214	0.195	+9.7		16751	504	0.075	0.066	+13.6	
16588	505	0.052	0.051	+2.0		16676	510	0.120	0.105	+14.3		16751	505	0.056	0.050	+12.0	
16588	506	0.046	0.046	0.0		16694	501	0.217	0.215	+0.9		16751	506	0.058	0.054	+7.4	
16588	507	0.047	0.047	0.0		16694	502	0.166	0.165	+0.6		16751	507	0.041	0.036	+13.9	
16588	508	0.055	0.054	+1.9		16694	503	0.208	0.209	-0.5		16751	508	0.081	0.075	+8.0	
16588	509	0.057	0.056	+1.8		16694	504	0.119	0.118	+0.8		16751	509	0.075	0.068	+10.3	
16588	510	0.069	0.068	+1.5		16694	505	0.172	0.170	+1.2		16751	510	0.042	0.037	+13.5	
16604	501	0.110	0.109	+0.9		16694	506	0.151	0.152	-0.7		16819	501	0.630	0.620	+1.6	
16604	502	0.084	0.083	+1.2		16694	507	0.156	0.156	0.0		16819	502	0.480	0.470	+2.1	
16604	503	0.105	0.106	-0.9		16694	508	0.182	0.180	+1.1		16819	503	0.600	0.600	0.0	
16604	504	0.060	0.059	+1.7		16694	509	0.189	0.186	+1.6		16819	504	0.340	0.340	0.0	
16604	505	0.087	0.086	+1.2		16694	510	0.229	0.225	+1.8		16819	505	0.490	0.490	0.0	
16604	506	0.077	0.077	0.0		16705	501	0.270	0.247	+9.3		16819	506	0.440	0.440	0.0	
16604	507	0.079	0.079	0.0		16705	502	0.248	0.239	+3.8		16819	507	0.450	0.450	0.0	
16604	508	0.092	0.091	+1.1		16705	503	0.218	0.210	+3.8		16819	508	0.520	0.520	0.0	
16604	509	0.096	0.094	+2.1		16705	504	0.260	0.234	+11.1		16819	509	0.550	0.540	+1.9	
16604	510	0.116	0.114	+1.8		16705	505	0.145	0.135	+7.4		16819	510	0.660	0.650	+1.5	

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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
16820	501	0.480	0.480	0.0		16891	506	0.056	0.056	0.0		16902	501	1.040	1.010	+3.0	
16820	502	0.370	0.370	0.0		16891	507	0.057	0.057	0.0		16902	502	1.010	1.020	-1.0	
16820	503	0.460	0.460	0.0		16891	508	0.067	0.066	+1.5		16902	503	0.750	0.760	-1.3	
16820	504	0.260	0.260	0.0		16891	509	0.070	0.068	+2.9		16902	504	0.890	0.860	+3.5	
16820	505	0.380	0.380	0.0		16891	510	0.084	0.083	+1.2		16902	505	0.700	0.680	+2.9	
16820	506	0.340	0.340	0.0		16892	501	0.145	0.144	+0.7		16902	506	0.670	0.680	-1.5	
16820	507	0.350	0.350	0.0		16892	502	0.111	0.110	+0.9		16902	507	0.430	0.420	+2.4	
16820	508	0.410	0.400	+2.5		16892	503	0.139	0.139	0.0		16902	508	1.310	1.310	0.0	
16820	509	0.420	0.410	+2.4		16892	504	0.079	0.079	0.0		16902	509	0.820	0.800	+2.5	
16820	510	0.510	0.500	+2.0		16892	505	0.115	0.114	+0.9		16902	510	0.710	0.680	+4.4	
16881	501	1.080	0.970	+11.3		16892	506	0.101	0.101	0.0		16905	501	2.020	1.960	+3.1	
16881	502	2.100	1.950	+7.7		16892	507	0.104	0.105	-1.0		16905	502	1.950	1.960	-0.5	
16881	503	1.080	1.010	+6.9		16892	508	0.122	0.121	+0.8		16905	503	1.450	1.470	-1.4	
16881	504	1.170	1.030	+13.6		16892	509	0.127	0.124	+2.4		16905	504	1.730	1.660	+4.2	
16881	505	0.870	0.780	+11.5		16892	510	0.153	0.151	+1.3		16905	505	1.350	1.310	+3.1	
16881	506	0.910	0.850	+7.1		16900	501	1.920	1.860	+3.2		16905	506	1.290	1.320	-2.3	
16881	507	0.630	0.570	+10.5		16900	502	1.860	1.870	-0.5		16905	507	0.840	0.820	+2.4	
16881	508	1.270	1.170	+8.5		16900	503	1.380	1.390	-0.7		16905	508	2.530	2.540	-0.4	
16881	509	1.180	1.070	+10.3		16900	504	1.640	1.580	+3.8		16905	509	1.580	1.550	+1.9	
16881	510	0.660	0.580	+13.8		16900	505	1.280	1.240	+3.2		16905	510	1.380	1.320	+4.5	
16890	501	0.073	0.073	0.0		16900	506	1.230	1.250	-1.6		16906	501	1.290	1.250	+3.2	
16890	502	0.056	0.056	0.0		16900	507	0.800	0.780	+2.6		16906	502	1.250	1.260	-0.8	
16890	503	0.070	0.070	0.0		16900	508	2.410	2.410	0.0		16906	503	0.920	0.940	-2.1	
16890	504	0.040	0.040	0.0		16900	509	1.500	1.480	+1.4		16906	504	1.100	1.060	+3.8	
16890	505	0.058	0.057	+1.8		16900	510	1.310	1.250	+4.8		16906	505	0.860	0.840	+2.4	
16890	506	0.051	0.051	0.0		16901	501	1.230	1.190	+3.4		16906	506	0.820	0.840	-2.4	
16890	507	0.053	0.053	0.0		16901	502	1.190	1.200	-0.8		16906	507	0.540	0.520	+3.8	
16890	508	0.061	0.061	0.0		16901	503	0.880	0.890	-1.1		16906	508	1.620	1.620	0.0	
16890	509	0.064	0.063	+1.6		16901	504	1.050	1.010	+4.0		16906	509	1.010	0.990	+2.0	
16890	510	0.077	0.076	+1.3		16901	505	0.820	0.800	+2.5		16906	510	0.880	0.840	+4.8	
16891	501	0.080	0.079	+1.3		16901	506	0.790	0.800	-1.2		16910	501	1.150	1.120	+2.7	
16891	502	0.061	0.060	+1.7		16901	507	0.510	0.500	+2.0		16910	502	1.120	1.120	0.0	
16891	503	0.076	0.077	-1.3		16901	508	1.540	1.550	-0.6		16910	503	0.830	0.840	-1.2	
16891	504	0.044	0.043	+2.3		16901	509	0.960	0.950	+1.1		16910	504	0.990	0.950	+4.2	
16891	505	0.063	0.063	0.0		16901	510	0.840	0.800	+5.0		16910	505	0.770	0.750	+2.7	

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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
16910	506	0.740	0.750	-1.3		16920	501	2.620	2.540	+3.1		16931	506	1.040	1.060	-1.9	
16910	507	0.480	0.470	+2.1		16920	502	2.540	2.550	-0.4		16931	507	0.680	0.660	+3.0	
16910	508	1.440	1.450	-0.7		16920	503	1.880	1.900	-1.1		16931	508	2.040	2.040	0.0	
16910	509	0.900	0.890	+1.1		16920	504	2.240	2.150	+4.2		16931	509	1.270	1.250	+1.6	
16910	510	0.790	0.750	+5.3		16920	505	1.750	1.700	+2.9		16931	510	1.110	1.060	+4.7	
16911	501	1.040	1.010	+3.0		16920	506	1.670	1.710	-2.3		16940	501	3.270	3.170	+3.2	
16911	502	1.010	1.020	-1.0		16920	507	1.090	1.060	+2.8		16940	502	3.160	3.180	-0.6	
16911	503	0.750	0.760	-1.3		16920	508	3.280	3.290	-0.3		16940	503	2.340	2.370	-1.3	
16911	504	0.890	0.860	+3.5		16920	509	2.050	2.020	+1.5		16940	504	2.800	2.680	+4.5	
16911	505	0.700	0.680	+2.9		16920	510	1.790	1.710	+4.7		16940	505	2.180	2.120	+2.8	
16911	506	0.670	0.680	-1.5		16921	501	2.400	2.320	+3.4		16940	506	2.090	2.130	-1.9	
16911	507	0.430	0.420	+2.4		16921	502	2.320	2.330	-0.4		16940	507	1.360	1.320	+3.0	
16911	508	1.310	1.310	0.0		16921	503	1.720	1.740	-1.1		16940	508	4.090	4.110	-0.5	
16911	509	0.820	0.800	+2.5		16921	504	2.050	1.960	+4.6		16940	509	2.560	2.520	+1.6	
16911	510	0.710	0.680	+4.4		16921	505	1.600	1.550	+3.2		16940	510	2.230	2.130	+4.7	
16915	501	1.180	1.150	+2.6		16921	506	1.530	1.560	-1.9		16941	501	1.310	1.270	+3.1	
16915	502	1.140	1.150	-0.9		16921	507	1.000	0.970	+3.1		16941	502	1.270	1.270	0.0	
16915	503	0.850	0.860	-1.2		16921	508	3.000	3.010	-0.3		16941	503	0.940	0.950	-1.1	
16915	504	1.010	0.970	+4.1		16921	509	1.870	1.840	+1.6		16941	504	1.120	1.070	+4.7	
16915	505	0.790	0.770	+2.6		16921	510	1.630	1.560	+4.5		16941	505	0.870	0.850	+2.4	
16915	506	0.760	0.770	-1.3		16930	501	1.510	1.460	+3.4		16941	506	0.840	0.850	-1.2	
16915	507	0.490	0.480	+2.1		16930	502	1.460	1.470	-0.7		16941	507	0.550	0.530	+3.8	
16915	508	1.480	1.490	-0.7		16930	503	1.080	1.090	-0.9		16941	508	1.640	1.650	-0.6	
16915	509	0.920	0.910	+1.1		16930	504	1.290	1.240	+4.0		16941	509	1.020	1.010	+1.0	
16915	510	0.810	0.770	+5.2		16930	505	1.010	0.980	+3.1		16941	510	0.890	0.860	+3.5	
16916	501	0.990	0.960	+3.1		16930	506	0.960	0.980	-2.0		18078	501	0.152	0.140	+8.6	
16916	502	0.950	0.960	-1.0		16930	507	0.630	0.610	+3.3		18078	502	0.141	0.135	+4.4	
16916	503	0.710	0.710	0.0		16930	508	1.890	1.890	0.0		18078	503	0.124	0.119	+4.2	
16916	504	0.840	0.810	+3.7		16930	509	1.180	1.160	+1.7		18078	504	0.145	0.133	+9.0	
16916	505	0.660	0.640	+3.1		16930	510	1.030	0.980	+5.1		18078	505	0.082	0.076	+7.9	
16916	506	0.630	0.640	-1.6		16931	501	1.630	1.580	+3.2		18078	506	0.090	0.088	+2.3	
16916	507	0.410	0.400	+2.5		16931	502	1.570	1.580	-0.6		18078	507	0.047	0.044	+6.8	
16916	508	1.230	1.240	-0.8		16931	503	1.160	1.180	-1.7		18078	508	0.151	0.144	+4.9	
16916	509	0.770	0.760	+1.3		16931	504	1.390	1.330	+4.5		18078	509	0.089	0.084	+6.0	
16916	510	0.670	0.640	+4.7		16931	505	1.090	1.050	+3.8		18078	510	0.067	0.061	+9.8	

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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
18109	501	0.260	0.232	+12.1		18206	506	0.280	0.260	+7.7		18437	501	0.350	0.310	+12.9	
18109	502	0.500	0.470	+6.4		18206	507	0.196	0.176	+11.4		18437	502	0.670	0.620	+8.1	
18109	503	0.260	0.243	+7.0		18206	508	0.390	0.360	+8.3		18437	503	0.350	0.320	+9.4	
18109	504	0.280	0.247	+13.4		18206	509	0.360	0.330	+9.1		18437	504	0.370	0.330	+12.1	
18109	505	0.209	0.188	+11.2		18206	510	0.205	0.179	+14.5		18437	505	0.280	0.250	+12.0	
18109	506	0.217	0.203	+6.9		18335	501	0.242	0.217	+11.5		18437	506	0.290	0.270	+7.4	
18109	507	0.152	0.136	+11.8		18335	502	0.470	0.440	+6.8		18437	507	0.203	0.182	+11.5	
18109	508	0.300	0.280	+7.1		18335	503	0.242	0.227	+6.6		18437	508	0.410	0.370	+10.8	
18109	509	0.280	0.260	+7.7		18335	504	0.260	0.231	+12.6		18437	509	0.380	0.340	+11.8	
18109	510	0.158	0.139	+13.7		18335	505	0.195	0.175	+11.4		18437	510	0.211	0.185	+14.1	
18110	501	0.207	0.186	+11.3		18335	506	0.202	0.190	+6.3		18438	501	0.660	0.590	+11.9	
18110	502	0.400	0.370	+8.1		18335	507	0.142	0.127	+11.8		18438	502	1.290	1.190	+8.4	
18110	503	0.208	0.194	+7.2		18335	508	0.280	0.260	+7.7		18438	503	0.660	0.620	+6.5	
18110	504	0.224	0.198	+13.1		18335	509	0.260	0.239	+8.8		18438	504	0.720	0.630	+14.3	
18110	505	0.168	0.150	+12.0		18335	510	0.148	0.129	+14.7		18438	505	0.540	0.480	+12.5	
18110	506	0.174	0.163	+6.7		18435	501	0.460	0.410	+12.2		18438	506	0.560	0.520	+7.7	
18110	507	0.122	0.109	+11.9		18435	502	0.670	0.600	+11.7		18438	507	0.390	0.350	+11.4	
18110	508	0.244	0.225	+8.4		18435	503	0.530	0.480	+10.4		18438	508	0.780	0.720	+8.3	
18110	509	0.226	0.205	+10.2		18435	504	0.480	0.410	+17.1		18438	509	0.720	0.660	+9.1	
18110	510	0.127	0.111	+14.4		18435	505	0.290	0.250	+16.0		18438	510	0.400	0.350	+14.3	
18205	501	0.235	0.216	+8.8		18435	506	0.380	0.340	+11.8		18501	501	0.430	0.370	+16.2	
18205	502	0.217	0.209	+3.8		18435	507	0.340	0.300	+13.3		18501	502	0.610	0.550	+10.9	
18205	503	0.191	0.184	+3.8		18435	508	0.570	0.520	+9.6		18501	503	0.480	0.440	+9.1	
18205	504	0.224	0.205	+9.3		18435	509	0.570	0.500	+14.0		18501	504	0.440	0.380	+15.8	
18205	505	0.127	0.118	+7.6		18435	510	0.340	0.290	+17.2		18501	505	0.270	0.233	+15.9	
18205	506	0.139	0.135	+3.0		18436	501	0.380	0.330	+15.2		18501	506	0.350	0.310	+12.9	
18205	507	0.072	0.067	+7.5		18436	502	0.540	0.490	+10.2		18501	507	0.310	0.270	+14.8	
18205	508	0.232	0.222	+4.5		18436	503	0.420	0.380	+10.5		18501	508	0.520	0.470	+10.6	
18205	509	0.137	0.130	+5.4		18436	504	0.390	0.330	+18.2		18501	509	0.520	0.460	+13.0	
18205	510	0.104	0.093	+11.8		18436	505	0.234	0.205	+14.1		18501	510	0.320	0.270	+18.5	
18206	501	0.330	0.300	+10.0		18436	506	0.300	0.280	+7.1		18506	501	0.230	0.228	+0.9	
18206	502	0.650	0.600	+8.3		18436	507	0.270	0.240	+12.5		18506	502	0.176	0.174	+1.1	
18206	503	0.340	0.310	+9.7		18436	508	0.460	0.420	+9.5		18506	503	0.220	0.221	-0.5	
18206	504	0.360	0.320	+12.5		18436	509	0.460	0.410	+12.2		18506	504	0.126	0.125	+0.8	
18206	505	0.270	0.243	+11.1		18436	510	0.280	0.237	+18.1		18506	505	0.182	0.181	+0.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
19007	501	0.990	0.890	+11.2		19796	506	0.200	0.187	+7.0		40059	501	4.660	4.310	+8.1	
19007	502	0.450	0.420	+7.1		19796	507	0.140	0.125	+12.0		40059	502	4.080	3.920	+4.1	
19007	503	0.550	0.520	+5.8		19796	508	0.280	0.260	+7.7		40059	503	3.170	3.070	+3.3	
19007	504	0.610	0.540	+13.0		19796	509	0.260	0.236	+10.2		40059	504	4.480	4.110	+9.0	
19007	505	0.500	0.450	+11.1		19796	510	0.146	0.128	+14.1		40059	505	3.810	3.540	+7.6	
19007	506	0.650	0.620	+4.8		40045	501	185.000	171.000	+8.2		40059	506	2.270	2.200	+3.2	
19007	507	0.630	0.570	+10.5		40045	502	162.000	155.000	+4.5		40059	507	3.590	3.340	+7.5	
19007	508	0.780	0.730	+6.8		40045	503	126.000	121.000	+4.1		40059	508	5.500	5.280	+4.2	
19007	509	0.600	0.550	+9.1		40045	504	178.000	163.000	+9.2		40059	509	3.340	3.150	+6.0	
19007	510	0.930	0.830	+12.0		40045	505	151.000	140.000	+7.9		40059	510	3.020	2.740	+10.2	
19051	501	2.190	1.980	+10.6		40045	506	89.800	87.200	+3.0		40061	501	2.470	2.290	+7.9	
19051	502	1.000	0.940	+6.4		40045	507	142.000	132.000	+7.6		40061	502	2.160	2.080	+3.8	
19051	503	1.230	1.160	+6.0		40045	508	218.000	209.000	+4.3		40061	503	1.680	1.630	+3.1	
19051	504	1.350	1.210	+11.6		40045	509	132.000	125.000	+5.6		40061	504	2.380	2.180	+9.2	
19051	505	1.100	1.000	+10.0		40045	510	120.000	109.000	+10.1		40061	505	2.020	1.880	+7.4	
19051	506	1.440	1.370	+5.1		40046	501	36.500	33.800	+8.0		40061	506	1.200	1.170	+2.6	
19051	507	1.400	1.270	+10.2		40046	502	32.000	30.700	+4.2		40061	507	1.910	1.770	+7.9	
19051	508	1.730	1.620	+6.8		40046	503	24.800	24.000	+3.3		40061	508	2.920	2.800	+4.3	
19051	509	1.320	1.210	+9.1		40046	504	35.100	32.200	+9.0		40061	509	1.770	1.670	+6.0	
19051	510	2.070	1.830	+13.1		40046	505	29.900	27.700	+7.9		40061	510	1.600	1.460	+9.6	
19795	501	0.204	0.183	+11.5		40046	506	17.700	17.200	+2.9		40063	501	82.700	76.500	+8.1	
19795	502	0.390	0.370	+5.4		40046	507	28.100	26.200	+7.3		40063	502	72.400	69.600	+4.0	
19795	503	0.204	0.191	+6.8		40046	508	43.100	41.300	+4.4		40063	503	56.300	54.400	+3.5	
19795	504	0.220	0.194	+13.4		40046	509	26.200	24.600	+6.5		40063	504	79.500	72.800	+9.2	
19795	505	0.165	0.148	+11.5		40046	510	23.600	21.500	+9.8		40063	505	67.700	62.800	+7.8	
19795	506	0.171	0.160	+6.9		40047	501	13.000	12.000	+8.3		40063	506	40.200	39.000	+3.1	
19795	507	0.120	0.107	+12.1		40047	502	11.400	11.000	+3.6		40063	507	63.800	59.300	+7.6	
19795	508	0.240	0.221	+8.6		40047	503	8.860	8.560	+3.5		40063	508	97.600	93.600	+4.3	
19795	509	0.222	0.202	+9.9		40047	504	12.500	11.500	+8.7		40063	509	59.300	55.800	+6.3	
19795	510	0.124	0.109	+13.8		40047	505	10.700	9.880	+8.3		40063	510	53.500	48.700	+9.9	
19796	501	0.238	0.214	+11.2		40047	506	6.330	6.140	+3.1		40064	501	24.300	22.500	+8.0	
19796	502	0.460	0.430	+7.0		40047	507	10.000	9.340	+7.1		40064	502	21.300	20.500	+3.9	
19796	503	0.239	0.223	+7.2		40047	508	15.400	14.700	+4.8		40064	503	16.500	16.000	+3.1	
19796	504	0.260	0.227	+14.5		40047	509	9.330	8.790	+6.1		40064	504	23.400	21.400	+9.3	
19796	505	0.193	0.173	+11.6		40047	510	8.430	7.670	+9.9		40064	505	19.900	18.500	+7.6	

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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
40064	506	11.800	11.500	+2.6		40111	501	6.550	6.060	+8.1		41422	506	0.083	0.073	+13.7	
40064	507	18.700	17.400	+7.5		40111	502	5.740	5.510	+4.2		41422	507	0.203	0.171	+18.7	
40064	508	28.700	27.500	+4.4		40111	503	4.460	4.310	+3.5		41422	508	0.140	0.121	+15.7	
40064	509	17.400	16.400	+6.1		40111	504	6.300	5.770	+9.2		41422	509	0.093	0.080	+16.2	
40064	510	15.700	14.300	+9.8		40111	505	5.360	4.970	+7.8		41422	510	0.100	0.083	+20.5	
40075	501	50.500	47.200	+7.0		40111	506	3.180	3.090	+2.9		41510	501	31.200	28.000	+11.4	
40075	502	19.500	18.900	+3.2		40111	507	5.050	4.700	+7.4		41510	502	60.600	56.300	+7.6	
40075	503	19.600	19.100	+2.6		40111	508	7.730	7.410	+4.3		41510	503	31.300	29.300	+6.8	
40075	504	36.900	34.100	+8.2		40111	509	4.700	4.420	+6.3		41510	504	33.800	29.800	+13.4	
40075	505	22.000	20.600	+6.8		40111	510	4.240	3.860	+9.8		41510	505	25.300	22.700	+11.5	
40075	506	17.800	17.400	+2.3		41001	501	0.221	0.205	+7.8		41510	506	26.200	24.500	+6.9	
40075	507	23.300	21.900	+6.4		41001	502	0.194	0.186	+4.3		41510	507	18.300	16.400	+11.6	
40075	508	56.100	54.200	+3.5		41001	503	0.150	0.145	+3.4		41510	508	36.700	33.900	+8.3	
40075	509	21.100	20.000	+5.5		41001	504	0.212	0.195	+8.7		41510	509	34.000	30.900	+10.0	
40075	510	18.900	17.400	+8.6		41001	505	0.181	0.168	+7.7		41510	510	19.100	16.700	+14.4	
40101	501	7.750	6.700	+15.7		41001	506	0.107	0.104	+2.9		41603	501	18.800	15.800	+19.0	
40101	502	28.900	25.800	+12.0		41001	507	0.170	0.158	+7.6		41603	502	9.960	8.660	+15.0	
40101	503	9.220	8.290	+11.2		41001	508	0.260	0.250	+4.0		41603	503	12.300	10.800	+13.9	
40101	504	16.600	14.100	+17.7		41001	509	0.158	0.149	+6.0		41603	504	12.200	10.100	+20.8	
40101	505	6.590	5.690	+15.8		41001	510	0.143	0.130	+10.0		41603	505	8.520	7.170	+18.8	
40101	506	6.700	6.050	+10.7		41421	501	0.400	0.330	+21.2		41603	506	7.340	6.460	+13.6	
40101	507	9.690	8.370	+15.8		41421	502	0.210	0.183	+14.8		41603	507	18.000	15.200	+18.4	
40101	508	13.000	11.600	+12.1		41421	503	0.260	0.228	+14.0		41603	508	12.400	10.800	+14.8	
40101	509	7.070	6.190	+14.2		41421	504	0.260	0.213	+22.1		41603	509	8.270	7.060	+17.1	
40101	510	10.200	8.630	+18.2		41421	505	0.180	0.152	+18.4		41603	510	8.900	7.330	+21.4	
40102	501	6.850	5.920	+15.7		41421	506	0.155	0.137	+13.1		41604	501	10.300	8.670	+18.8	
40102	502	25.600	22.800	+12.3		41421	507	0.380	0.320	+18.8		41604	502	5.470	4.760	+14.9	
40102	503	8.140	7.320	+11.2		41421	508	0.260	0.227	+14.5		41604	503	6.780	5.940	+14.1	
40102	504	14.700	12.500	+17.6		41421	509	0.175	0.149	+17.4		41604	504	6.690	5.550	+20.5	
40102	505	5.820	5.030	+15.7		41421	510	0.188	0.155	+21.3		41604	505	4.680	3.940	+18.8	
40102	506	5.920	5.350	+10.7		41422	501	0.212	0.178	+19.1		41604	506	4.030	3.550	+13.5	
40102	507	8.560	7.390	+15.8		41422	502	0.112	0.098	+14.3		41604	507	9.890	8.330	+18.7	
40102	508	11.500	10.300	+11.7		41422	503	0.139	0.122	+13.9		41604	508	6.810	5.910	+15.2	
40102	509	6.250	5.470	+14.3		41422	504	0.137	0.114	+20.2		41604	509	4.540	3.880	+17.0	
40102	510	9.040	7.630	+18.5		41422	505	0.096	0.081	+18.5		41604	510	4.890	4.030	+21.3	

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Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
41620	501	0.790	0.760	+3.9		41665	506	1.590	1.550	+2.6		41670	501	0.840	0.780	+7.7	
41620	502	0.670	0.640	+4.7		41665	507	2.530	2.350	+7.7		41670	502	0.740	0.710	+4.2	
41620	503	0.760	0.740	+2.7		41665	508	3.860	3.710	+4.0		41670	503	0.570	0.550	+3.6	
41620	504	1.040	1.000	+4.0		41665	509	2.350	2.210	+6.3		41670	504	0.810	0.740	+9.5	
41620	505	0.670	0.650	+3.1		41665	510	2.120	1.930	+9.8		41670	505	0.690	0.640	+7.8	
41620	506	0.680	0.660	+3.0		41667	501	76.400	70.800	+7.9		41670	506	0.410	0.400	+2.5	
41620	507	0.850	0.830	+2.4		41667	502	66.900	64.300	+4.0		41670	507	0.650	0.610	+6.6	
41620	508	0.780	0.750	+4.0		41667	503	52.000	50.300	+3.4		41670	508	1.000	0.960	+4.2	
41620	509	0.810	0.770	+5.2		41667	504	73.500	67.300	+9.2		41670	509	0.610	0.570	+7.0	
41620	510	0.640	0.610	+4.9		41667	505	62.600	58.000	+7.9		41670	510	0.550	0.500	+10.0	
41650	501	26.500	22.200	+19.4		41667	506	37.200	36.100	+3.0		41677	501	0.162	0.157	+3.2	
41650	502	14.000	12.200	+14.8		41667	507	58.900	54.800	+7.5		41677	502	0.137	0.133	+3.0	
41650	503	17.400	15.200	+14.5		41667	508	90.200	86.500	+4.3		41677	503	0.155	0.153	+1.3	
41650	504	17.100	14.200	+20.4		41667	509	54.800	51.600	+6.2		41677	504	0.213	0.207	+2.9	
41650	505	12.000	10.100	+18.8		41667	510	49.500	45.000	+10.0		41677	505	0.138	0.134	+3.0	
41650	506	10.300	9.100	+13.2		41668	501	71.600	66.300	+8.0		41677	506	0.140	0.137	+2.2	
41650	507	25.400	21.400	+18.7		41668	502	62.800	60.300	+4.1		41677	507	0.174	0.171	+1.8	
41650	508	17.500	15.200	+15.1		41668	503	48.800	47.100	+3.6		41677	508	0.160	0.154	+3.9	
41650	509	11.600	9.940	+16.7		41668	504	68.900	63.100	+9.2		41677	509	0.167	0.159	+5.0	
41650	510	12.500	10.300	+21.4		41668	505	58.600	54.400	+7.7		41677	510	0.131	0.126	+4.0	
41664	501	28.000	25.900	+8.1		41668	506	34.800	33.800	+3.0		41678	501	59.000	57.400	+2.8	
41664	502	24.500	23.500	+4.3		41668	507	55.300	51.400	+7.6		41678	502	47.300	47.800	-1.0	
41664	503	19.000	18.400	+3.3		41668	508	84.600	81.100	+4.3		41678	503	38.100	38.600	-1.3	
41664	504	26.900	24.600	+9.3		41668	509	51.400	48.400	+6.2		41678	504	34.500	33.100	+4.2	
41664	505	22.900	21.200	+8.0		41668	510	46.400	42.200	+10.0		41678	505	27.300	26.700	+2.2	
41664	506	13.600	13.200	+3.0		41669	501	0.500	0.460	+8.7		41678	506	33.500	34.100	-1.8	
41664	507	21.600	20.100	+7.5		41669	502	0.440	0.420	+4.8		41678	507	28.100	27.500	+2.2	
41664	508	33.000	31.700	+4.1		41669	503	0.340	0.330	+3.0		41678	508	46.700	47.100	-0.8	
41664	509	20.100	18.900	+6.3		41669	504	0.480	0.440	+9.1		41678	509	29.500	29.200	+1.0	
41664	510	18.100	16.500	+9.7		41669	505	0.410	0.380	+7.9		41678	510	34.800	33.100	+5.1	
41665	501	3.270	3.030	+7.9		41669	506	0.244	0.237	+3.0		41680	501	13.800	11.600	+19.0	
41665	502	2.870	2.760	+4.0		41669	507	0.390	0.360	+8.3		41680	502	7.290	6.350	+14.8	
41665	503	2.230	2.150	+3.7		41669	508	0.590	0.570	+3.5		41680	503	9.040	7.920	+14.1	
41665	504	3.150	2.880	+9.4		41669	509	0.360	0.340	+5.9		41680	504	8.920	7.400	+20.5	
41665	505	2.680	2.490	+7.6		41669	510	0.330	0.300	+10.0		41680	505	6.240	5.250	+18.9	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
43518	501	12.000	11.100	+8.1		43626	506	4.660	4.520	+3.1		43822	501	2.360	2.300	+2.6	
43518	502	10.500	10.100	+4.0		43626	507	7.390	6.870	+7.6		43822	502	2.010	1.940	+3.6	
43518	503	8.160	7.890	+3.4		43626	508	11.300	10.800	+4.6		43822	503	2.270	2.240	+1.3	
43518	504	11.500	10.600	+8.5		43626	509	6.870	6.470	+6.2		43822	504	3.120	3.030	+3.0	
43518	505	9.810	9.100	+7.8		43626	510	6.210	5.640	+10.1		43822	505	2.030	1.960	+3.6	
43518	506	5.830	5.660	+3.0		43628	501	124.000	115.000	+7.8		43822	506	2.050	2.010	+2.0	
43518	507	9.250	8.600	+7.6		43628	502	109.000	105.000	+3.8		43822	507	2.550	2.510	+1.6	
43518	508	14.200	13.600	+4.4		43628	503	84.800	81.900	+3.5		43822	508	2.340	2.260	+3.5	
43518	509	8.600	8.100	+6.2		43628	504	120.000	110.000	+9.1		43822	509	2.430	2.330	+4.3	
43518	510	7.770	7.060	+10.1		43628	505	102.000	94.500	+7.9		43822	510	1.920	1.850	+3.8	
43550	501	93.500	87.200	+7.2		43628	506	60.500	58.800	+2.9		43840	501	0.029	0.028	+3.6	
43550	502	36.100	35.000	+3.1		43628	507	96.000	89.300	+7.5		43840	502	0.025	0.024	+4.2	
43550	503	36.300	35.400	+2.5		43628	508	147.000	141.000	+4.3		43840	503	0.028	0.028	0.0	
43550	504	68.300	63.100	+8.2		43628	509	89.300	84.100	+6.2		43840	504	0.039	0.037	+5.4	
43550	505	40.700	38.100	+6.8		43628	510	80.600	73.300	+10.0		43840	505	0.025	0.024	+4.2	
43550	506	32.900	32.300	+1.9		43629	501	105.000	97.700	+7.5		43840	506	0.025	0.025	0.0	
43550	507	43.200	40.500	+6.7		43629	502	92.400	88.800	+4.1		43840	507	0.032	0.031	+3.2	
43550	508	104.000	100.000	+4.0		43629	503	71.800	69.400	+3.5		43840	508	0.029	0.028	+3.6	
43550	509	39.000	37.100	+5.1		43629	504	101.000	92.900	+8.7		43840	509	0.030	0.029	+3.4	
43550	510	35.000	32.100	+9.0		43629	505	86.400	80.100	+7.9		43840	510	0.024	0.023	+4.3	
43551	501	51.900	48.400	+7.2		43629	506	51.300	49.800	+3.0		43860	501	1.870	1.810	+3.3	
43551	502	20.000	19.400	+3.1		43629	507	81.400	75.700	+7.5		43860	502	1.590	1.530	+3.9	
43551	503	20.100	19.600	+2.6		43629	508	125.000	119.000	+5.0		43860	503	1.800	1.760	+2.3	
43551	504	37.900	35.000	+8.3		43629	509	75.700	71.300	+6.2		43860	504	2.470	2.390	+3.3	
43551	505	22.600	21.100	+7.1		43629	510	68.300	62.100	+10.0		43860	505	1.610	1.540	+4.5	
43551	506	18.300	17.900	+2.2		43760	501	3.510	3.250	+8.0		43860	506	1.620	1.580	+2.5	
43551	507	24.000	22.500	+6.7		43760	502	3.080	2.960	+4.1		43860	507	2.020	1.970	+2.5	
43551	508	57.600	55.700	+3.4		43760	503	2.390	2.310	+3.5		43860	508	1.860	1.770	+5.1	
43551	509	21.700	20.600	+5.3		43760	504	3.380	3.100	+9.0		43860	509	1.930	1.830	+5.5	
43551	510	19.400	17.800	+9.0		43760	505	2.880	2.670	+7.9		43860	510	1.520	1.450	+4.8	
43626	501	9.580	8.870	+8.0		43760	506	1.710	1.660	+3.0		43889	501	0.670	0.650	+3.1	
43626	502	8.390	8.060	+4.1		43760	507	2.710	2.520	+7.5		43889	502	0.570	0.550	+3.6	
43626	503	6.520	6.300	+3.5		43760	508	4.150	3.980	+4.3		43889	503	0.640	0.630	+1.6	
43626	504	9.210	8.440	+9.1		43760	509	2.520	2.370	+6.3		43889	504	0.880	0.850	+3.5	
43626	505	7.840	7.270	+7.8		43760	510	2.280	2.070	+10.1		43889	505	0.570	0.550	+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
43889	506	0.580	0.560	+3.6		44071	501	3.370	3.120	+8.0		44101	506	0.700	0.670	+4.5	
43889	507	0.720	0.710	+1.4		44071	502	2.960	2.840	+4.2		44101	507	0.570	0.530	+7.5	
43889	508	0.660	0.630	+4.8		44071	503	2.300	2.220	+3.6		44101	508	1.070	1.010	+5.9	
43889	509	0.690	0.660	+4.5		44071	504	3.250	2.970	+9.4		44101	509	1.280	1.200	+6.7	
43889	510	0.540	0.520	+3.8		44071	505	2.760	2.560	+7.8		44101	510	0.940	0.850	+10.6	
44009	501	3.080	2.780	+10.8		44071	506	1.640	1.590	+3.1		44102	501	0.590	0.540	+9.3	
44009	502	1.410	1.320	+6.8		44071	507	2.600	2.420	+7.4		44102	502	0.410	0.390	+5.1	
44009	503	1.730	1.630	+6.1		44071	508	3.980	3.820	+4.2		44102	503	0.420	0.390	+7.7	
44009	504	1.900	1.700	+11.8		44071	509	2.420	2.280	+6.1		44102	504	0.470	0.430	+9.3	
44009	505	1.540	1.400	+10.0		44071	510	2.190	1.990	+10.1		44102	505	0.580	0.530	+9.4	
44009	506	2.030	1.920	+5.7		44072	501	2.330	2.160	+7.9		44102	506	0.540	0.520	+3.8	
44009	507	1.970	1.790	+10.1		44072	502	2.040	1.960	+4.1		44102	507	0.450	0.420	+7.1	
44009	508	2.430	2.270	+7.0		44072	503	1.590	1.530	+3.9		44102	508	0.830	0.790	+5.1	
44009	509	1.860	1.710	+8.8		44072	504	2.240	2.050	+9.3		44102	509	1.000	0.930	+7.5	
44009	510	2.910	2.580	+12.8		44072	505	1.910	1.770	+7.9		44102	510	0.730	0.660	+10.6	
44069	501	10.200	9.480	+7.6		44072	506	1.130	1.100	+2.7		44103	501	0.520	0.480	+8.3	
44069	502	8.970	8.620	+4.1		44072	507	1.800	1.670	+7.8		44103	502	0.360	0.350	+2.9	
44069	503	6.970	6.740	+3.4		44072	508	2.750	2.640	+4.2		44103	503	0.370	0.350	+5.7	
44069	504	9.850	9.020	+9.2		44072	509	1.670	1.570	+6.4		44103	504	0.420	0.380	+10.5	
44069	505	8.380	7.780	+7.7		44072	510	1.510	1.370	+10.2		44103	505	0.510	0.470	+8.5	
44069	506	4.980	4.840	+2.9		44100	501	0.730	0.670	+9.0		44103	506	0.480	0.460	+4.3	
44069	507	7.900	7.350	+7.5		44100	502	0.500	0.480	+4.2		44103	507	0.400	0.370	+8.1	
44069	508	12.100	11.600	+4.3		44100	503	0.510	0.490	+4.1		44103	508	0.740	0.700	+5.7	
44069	509	7.350	6.920	+6.2		44100	504	0.580	0.530	+9.4		44103	509	0.880	0.830	+6.0	
44069	510	6.630	6.030	+10.0		44100	505	0.710	0.650	+9.2		44103	510	0.650	0.580	+12.1	
44070	501	3.030	2.810	+7.8		44100	506	0.670	0.640	+4.7		44104	501	0.220	0.202	+8.9	
44070	502	2.660	2.550	+4.3		44100	507	0.550	0.510	+7.8		44104	502	0.152	0.146	+4.1	
44070	503	2.070	2.000	+3.5		44100	508	1.020	0.970	+5.2		44104	503	0.155	0.147	+5.4	
44070	504	2.920	2.670	+9.4		44100	509	1.230	1.150	+7.0		44104	504	0.176	0.160	+10.0	
44070	505	2.480	2.300	+7.8		44100	510	0.900	0.810	+11.1		44104	505	0.215	0.196	+9.7	
44070	506	1.470	1.430	+2.8		44101	501	0.760	0.700	+8.6		44104	506	0.202	0.193	+4.7	
44070	507	2.340	2.180	+7.3		44101	502	0.530	0.500	+6.0		44104	507	0.167	0.155	+7.7	
44070	508	3.580	3.430	+4.4		44101	503	0.530	0.510	+3.9		44104	508	0.310	0.290	+6.9	
44070	509	2.180	2.050	+6.3		44101	504	0.610	0.550	+10.9		44104	509	0.370	0.350	+5.7	
44070	510	1.960	1.790	+9.5		44101	505	0.740	0.680	+8.8		44104	510	0.270	0.245	+10.2	

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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
44108	501	0.260	0.237	+9.7		44111	506	0.380	0.360	+5.6		44280	501	0.162	0.157	+3.2	
44108	502	0.179	0.171	+4.7		44111	507	0.310	0.290	+6.9		44280	502	0.137	0.133	+3.0	
44108	503	0.181	0.172	+5.2		44111	508	0.580	0.540	+7.4		44280	503	0.155	0.153	+1.3	
44108	504	0.206	0.188	+9.6		44111	509	0.690	0.650	+6.2		44280	504	0.213	0.207	+2.9	
44108	505	0.250	0.230	+8.7		44111	510	0.510	0.460	+10.9		44280	505	0.138	0.134	+3.0	
44108	506	0.237	0.227	+4.4		44112	501	0.242	0.223	+8.5		44280	506	0.140	0.137	+2.2	
44108	507	0.195	0.182	+7.1		44112	502	0.168	0.161	+4.3		44280	507	0.174	0.171	+1.8	
44108	508	0.360	0.340	+5.9		44112	503	0.171	0.162	+5.6		44280	508	0.160	0.154	+3.9	
44108	509	0.440	0.410	+7.3		44112	504	0.194	0.177	+9.6		44280	509	0.167	0.159	+5.0	
44108	510	0.320	0.290	+10.3		44112	505	0.237	0.216	+9.7		44280	510	0.131	0.126	+4.0	
44109	501	0.650	0.600	+8.3		44112	506	0.223	0.213	+4.7		44311	501	6.190	5.730	+8.0	
44109	502	0.450	0.430	+4.7		44112	507	0.184	0.171	+7.6		44311	502	5.420	5.210	+4.0	
44109	503	0.460	0.430	+7.0		44112	508	0.340	0.320	+6.3		44311	503	4.210	4.070	+3.4	
44109	504	0.520	0.480	+8.3		44112	509	0.410	0.380	+7.9		44311	504	5.950	5.450	+9.2	
44109	505	0.640	0.580	+10.3		44112	510	0.300	0.270	+11.1		44311	505	5.060	4.700	+7.7	
44109	506	0.600	0.570	+5.3		44276	501	128.000	120.000	+6.7		44311	506	3.010	2.920	+3.1	
44109	507	0.490	0.460	+6.5		44276	502	49.600	48.100	+3.1		44311	507	4.770	4.440	+7.4	
44109	508	0.920	0.870	+5.7		44276	503	49.800	48.600	+2.5		44311	508	7.300	7.000	+4.3	
44109	509	1.100	1.030	+6.8		44276	504	93.800	86.600	+8.3		44311	509	4.440	4.180	+6.2	
44109	510	0.810	0.730	+11.0		44276	505	55.800	52.300	+6.7		44311	510	4.010	3.640	+10.2	
44110	501	0.670	0.610	+9.8		44276	506	45.200	44.300	+2.0		44315	501	4.160	3.850	+8.1	
44110	502	0.460	0.440	+4.5		44276	507	59.300	55.600	+6.7		44315	502	3.640	3.500	+4.0	
44110	503	0.470	0.440	+6.8		44276	508	143.000	138.000	+3.6		44315	503	2.830	2.740	+3.3	
44110	504	0.530	0.490	+8.2		44276	509	53.600	50.900	+5.3		44315	504	4.000	3.660	+9.3	
44110	505	0.650	0.600	+8.3		44276	510	48.100	44.100	+9.1		44315	505	3.400	3.160	+7.6	
44110	506	0.610	0.590	+3.4		44277	501	83.200	77.700	+7.1		44315	506	2.020	1.960	+3.1	
44110	507	0.510	0.470	+8.5		44277	502	32.200	31.200	+3.2		44315	507	3.210	2.980	+7.7	
44110	508	0.940	0.890	+5.6		44277	503	32.300	31.500	+2.5		44315	508	4.910	4.710	+4.2	
44110	509	1.130	1.050	+7.6		44277	504	60.800	56.100	+8.4		44315	509	2.980	2.810	+6.0	
44110	510	0.820	0.740	+10.8		44277	505	36.200	33.900	+6.8		44315	510	2.690	2.450	+9.8	
44111	501	0.410	0.380	+7.9		44277	506	29.300	28.700	+2.1		44427	501	28.000	24.200	+15.7	
44111	502	0.280	0.270	+3.7		44277	507	38.400	36.100	+6.4		44427	502	105.000	93.300	+12.5	
44111	503	0.290	0.270	+7.4		44277	508	92.500	89.300	+3.6		44427	503	33.300	30.000	+11.0	
44111	504	0.330	0.300	+10.0		44277	509	34.700	33.000	+5.2		44427	504	60.000	51.100	+17.4	
44111	505	0.400	0.370	+8.1		44277	510	31.200	28.600	+9.1		44427	505	23.800	20.600	+15.5	

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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
44427	506	24.200	21.900	+10.5		44431	501	0.940	0.810	+16.0		44434	506	15.700	14.100	+11.3	
44427	507	35.000	30.200	+15.9		44431	502	3.500	3.120	+12.2		44434	507	22.600	19.600	+15.3	
44427	508	47.200	42.100	+12.1		44431	503	1.120	1.000	+12.0		44434	508	30.500	27.200	+12.1	
44427	509	25.600	22.400	+14.3		44431	504	2.010	1.710	+17.5		44434	509	16.500	14.500	+13.8	
44427	510	37.000	31.200	+18.6		44431	505	0.800	0.690	+15.9		44434	510	23.900	20.200	+18.3	
44428	501	28.200	24.300	+16.0		44431	506	0.810	0.730	+11.0		44435	501	18.800	16.200	+16.0	
44428	502	105.000	93.900	+11.8		44431	507	1.170	1.010	+15.8		44435	502	70.000	62.500	+12.0	
44428	503	33.500	30.100	+11.3		44431	508	1.580	1.410	+12.1		44435	503	22.300	20.100	+10.9	
44428	504	60.300	51.300	+17.5		44431	509	0.860	0.750	+14.7		44435	504	40.200	34.200	+17.5	
44428	505	24.000	20.700	+15.9		44431	510	1.240	1.050	+18.1		44435	505	16.000	13.800	+15.9	
44428	506	24.400	22.000	+10.9		44432	501	0.300	0.260	+15.4		44435	506	16.200	14.600	+11.0	
44428	507	35.200	30.400	+15.8		44432	502	1.110	0.990	+12.1		44435	507	23.400	20.300	+15.3	
44428	508	47.400	42.300	+12.1		44432	503	0.350	0.320	+9.4		44435	508	31.600	28.200	+12.1	
44428	509	25.700	22.500	+14.2		44432	504	0.640	0.540	+18.5		44435	509	17.100	15.000	+14.0	
44428	510	37.200	31.400	+18.5		44432	505	0.250	0.218	+14.7		44435	510	24.800	20.900	+18.7	
44429	501	0.420	0.360	+16.7		44432	506	0.260	0.232	+12.1		44436	501	21.900	18.900	+15.9	
44429	502	1.580	1.410	+12.1		44432	507	0.370	0.320	+15.6		44436	502	81.800	73.000	+12.1	
44429	503	0.500	0.450	+11.1		44432	508	0.500	0.450	+11.1		44436	503	26.100	23.400	+11.5	
44429	504	0.900	0.770	+16.9		44432	509	0.270	0.237	+13.9		44436	504	46.900	39.900	+17.5	
44429	505	0.360	0.310	+16.1		44432	510	0.390	0.330	+18.2		44436	505	18.600	16.100	+15.5	
44429	506	0.370	0.330	+12.1		44433	501	9.480	8.190	+15.8		44436	506	18.900	17.100	+10.5	
44429	507	0.530	0.460	+15.2		44433	502	35.300	31.600	+11.7		44436	507	27.400	23.700	+15.6	
44429	508	0.710	0.630	+12.7		44433	503	11.300	10.100	+11.9		44436	508	36.900	32.900	+12.2	
44429	509	0.390	0.340	+14.7		44433	504	20.300	17.300	+17.3		44436	509	20.000	17.500	+14.3	
44429	510	0.560	0.470	+19.1		44433	505	8.050	6.960	+15.7		44436	510	28.900	24.400	+18.4	
44430	501	0.290	0.250	+16.0		44433	506	8.190	7.400	+10.7		44437	501	18.200	15.700	+15.9	
44430	502	1.100	0.980	+12.2		44433	507	11.800	10.200	+15.7		44437	502	67.800	60.500	+12.1	
44430	503	0.350	0.310	+12.9		44433	508	16.000	14.200	+12.7		44437	503	21.600	19.400	+11.3	
44430	504	0.630	0.540	+16.7		44433	509	8.650	7.560	+14.4		44437	504	38.900	33.100	+17.5	
44430	505	0.250	0.216	+15.7		44433	510	12.500	10.600	+17.9		44437	505	15.400	13.300	+15.8	
44430	506	0.250	0.229	+9.2		44434	501	18.100	15.700	+15.3		44437	506	15.700	14.200	+10.6	
44430	507	0.370	0.320	+15.6		44434	502	67.600	60.400	+11.9		44437	507	22.700	19.600	+15.8	
44430	508	0.490	0.440	+11.4		44434	503	21.600	19.400	+11.3		44437	508	30.600	27.300	+12.1	
44430	509	0.270	0.234	+15.4		44434	504	38.800	33.000	+17.6		44437	509	16.600	14.500	+14.5	
44430	510	0.390	0.330	+18.2		44434	505	15.400	13.300	+15.8		44437	510	24.000	20.200	+18.8	

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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
44438	501	14.400	12.400	+16.1		45190	506	1.900	1.880	+1.1		45210	501	1.620	1.530	+5.9	
44438	502	53.600	47.800	+12.1		45190	507	1.200	1.140	+5.3		45210	502	0.480	0.470	+2.1	
44438	503	17.100	15.300	+11.8		45190	508	3.650	3.560	+2.5		45210	503	1.680	1.650	+1.8	
44438	504	30.700	26.200	+17.2		45190	509	1.930	1.850	+4.3		45210	504	0.680	0.630	+7.9	
44438	505	12.200	10.500	+16.2		45190	510	3.130	2.900	+7.9		45210	505	0.780	0.740	+5.4	
44438	506	12.400	11.200	+10.7		45191	501	1.860	1.750	+6.3		45210	506	1.180	1.160	+1.7	
44438	507	17.900	15.500	+15.5		45191	502	0.550	0.530	+3.8		45210	507	0.740	0.700	+5.7	
44438	508	24.200	21.600	+12.0		45191	503	1.920	1.890	+1.6		45210	508	2.260	2.210	+2.3	
44438	509	13.100	11.500	+13.9		45191	504	0.770	0.720	+6.9		45210	509	1.200	1.150	+4.3	
44438	510	18.900	16.000	+18.1		45191	505	0.890	0.840	+6.0		45210	510	1.940	1.800	+7.8	
44439	501	27.900	24.100	+15.8		45191	506	1.350	1.330	+1.5		45334	501	55.100	51.400	+7.2	
44439	502	104.000	93.100	+11.7		45191	507	0.850	0.810	+4.9		45334	502	21.300	20.600	+3.4	
44439	503	33.200	29.900	+11.0		45191	508	2.590	2.530	+2.4		45334	503	21.400	20.900	+2.4	
44439	504	59.800	50.900	+17.5		45191	509	1.370	1.310	+4.6		45334	504	40.300	37.200	+8.3	
44439	505	23.800	20.500	+16.1		45191	510	2.220	2.060	+7.8		45334	505	24.000	22.500	+6.7	
44439	506	24.100	21.800	+10.6		45192	501	2.170	2.050	+5.9		45334	506	19.400	19.000	+2.1	
44439	507	34.900	30.200	+15.6		45192	502	0.640	0.620	+3.2		45334	507	25.500	23.900	+6.7	
44439	508	47.000	42.000	+11.9		45192	503	2.250	2.210	+1.8		45334	508	61.200	59.200	+3.4	
44439	509	25.500	22.300	+14.3		45192	504	0.910	0.850	+7.1		45334	509	23.000	21.900	+5.0	
44439	510	36.900	31.100	+18.6		45192	505	1.040	0.990	+5.1		45334	510	20.700	19.000	+8.9	
44440	501	23.100	20.000	+15.5		45192	506	1.570	1.560	+0.6		45380	501	0.135	0.134	+0.7	
44440	502	86.300	77.000	+12.1		45192	507	1.000	0.940	+6.4		45380	502	0.103	0.102	+1.0	
44440	503	27.500	24.700	+11.3		45192	508	3.030	2.950	+2.7		45380	503	0.129	0.129	0.0	
44440	504	49.500	42.100	+17.6		45192	509	1.600	1.540	+3.9		45380	504	0.074	0.073	+1.4	
44440	505	19.700	17.000	+15.9		45192	510	2.600	2.400	+8.3		45380	505	0.107	0.106	+0.9	
44440	506	20.000	18.100	+10.5		45193	501	1.280	1.210	+5.8		45380	506	0.094	0.094	0.0	
44440	507	28.900	25.000	+15.6		45193	502	0.380	0.370	+2.7		45380	507	0.097	0.097	0.0	
44440	508	38.900	34.700	+12.1		45193	503	1.330	1.300	+2.3		45380	508	0.113	0.112	+0.9	
44440	509	21.100	18.500	+14.1		45193	504	0.530	0.500	+6.0		45380	509	0.117	0.115	+1.7	
44440	510	30.500	25.800	+18.2		45193	505	0.610	0.580	+5.2		45380	510	0.142	0.140	+1.4	
45190	501	2.620	2.470	+6.1		45193	506	0.930	0.920	+1.1		45450	501	16.200	15.100	+7.3	
45190	502	0.770	0.750	+2.7		45193	507	0.590	0.560	+5.4		45450	502	6.260	6.070	+3.1	
45190	503	2.710	2.660	+1.9		45193	508	1.790	1.740	+2.9		45450	503	6.290	6.130	+2.6	
45190	504	1.090	1.020	+6.9		45193	509	0.950	0.910	+4.4		45450	504	11.800	10.900	+8.3	
45190	505	1.250	1.190	+5.0		45193	510	1.530	1.420	+7.7		45450	505	7.050	6.610	+6.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
45450	506	5.710	5.590	+2.1		45900	501	0.072	0.065	+10.8		46004	506	9.820	8.650	+13.5	
45450	507	7.490	7.030	+6.5		45900	502	0.141	0.131	+7.6		46004	507	24.100	20.300	+18.7	
45450	508	18.000	17.400	+3.4		45900	503	0.073	0.068	+7.4		46004	508	16.600	14.400	+15.3	
45450	509	6.770	6.430	+5.3		45900	504	0.078	0.069	+13.0		46004	509	11.100	9.440	+17.6	
45450	510	6.070	5.570	+9.0		45900	505	0.059	0.053	+11.3		46004	510	11.900	9.810	+21.3	
45678	501	0.176	0.170	+3.5		45900	506	0.061	0.057	+7.0		46005	501	20.100	16.900	+18.9	
45678	502	0.149	0.143	+4.2		45900	507	0.043	0.038	+13.2		46005	502	10.700	9.270	+15.4	
45678	503	0.169	0.165	+2.4		45900	508	0.085	0.079	+7.6		46005	503	13.200	11.600	+13.8	
45678	504	0.232	0.224	+3.6		45900	509	0.079	0.072	+9.7		46005	504	13.000	10.800	+20.4	
45678	505	0.150	0.145	+3.4		45900	510	0.044	0.039	+12.8		46005	505	9.120	7.680	+18.8	
45678	506	0.152	0.148	+2.7		45901	501	0.062	0.056	+10.7		46005	506	7.860	6.920	+13.6	
45678	507	0.190	0.185	+2.7		45901	502	0.121	0.112	+8.0		46005	507	19.300	16.200	+19.1	
45678	508	0.174	0.166	+4.8		45901	503	0.062	0.058	+6.9		46005	508	13.300	11.500	+15.7	
45678	509	0.181	0.172	+5.2		45901	504	0.067	0.059	+13.6		46005	509	8.850	7.560	+17.1	
45678	510	0.143	0.136	+5.1		45901	505	0.050	0.045	+11.1		46005	510	9.520	7.850	+21.3	
45771	501	0.205	0.204	+0.5		45901	506	0.052	0.049	+6.1		46112	501	0.031	0.026	+19.2	
45771	502	0.157	0.156	+0.6		45901	507	0.036	0.033	+9.1		46112	502	0.114	0.102	+11.8	
45771	503	0.197	0.197	0.0		45901	508	0.073	0.067	+9.0		46112	503	0.036	0.033	+9.1	
45771	504	0.112	0.111	+0.9		45901	509	0.068	0.062	+9.7		46112	504	0.065	0.056	+16.1	
45771	505	0.162	0.161	+0.6		45901	510	0.038	0.033	+15.2		46112	505	0.026	0.022	+18.2	
45771	506	0.143	0.143	0.0		45937	501	0.216	0.202	+6.9		46112	506	0.026	0.024	+8.3	
45771	507	0.148	0.148	0.0		45937	502	0.084	0.081	+3.7		46112	507	0.038	0.033	+15.2	
45771	508	0.172	0.171	+0.6		45937	503	0.084	0.082	+2.4		46112	508	0.051	0.046	+10.9	
45771	509	0.179	0.176	+1.7		45937	504	0.158	0.146	+8.2		46112	509	0.028	0.024	+16.7	
45771	510	0.216	0.213	+1.4		45937	505	0.094	0.088	+6.8		46112	510	0.040	0.034	+17.6	
45819	501	0.067	0.066	+1.5		45937	506	0.076	0.075	+1.3		46202	501	3.330	3.140	+6.1	
45819	502	0.051	0.051	0.0		45937	507	0.100	0.094	+6.4		46202	502	0.980	0.950	+3.2	
45819	503	0.064	0.064	0.0		45937	508	0.240	0.232	+3.4		46202	503	3.440	3.380	+1.8	
45819	504	0.036	0.036	0.0		45937	509	0.090	0.086	+4.7		46202	504	1.390	1.300	+6.9	
45819	505	0.053	0.052	+1.9		45937	510	0.081	0.074	+9.5		46202	505	1.590	1.510	+5.3	
45819	506	0.046	0.047	-2.1		46004	501	25.200	21.100	+19.4		46202	506	2.410	2.380	+1.3	
45819	507	0.048	0.048	0.0		46004	502	13.300	11.600	+14.7		46202	507	1.520	1.440	+5.6	
45819	508	0.056	0.055	+1.8		46004	503	16.500	14.500	+13.8		46202	508	4.630	4.520	+2.4	
45819	509	0.058	0.057	+1.8		46004	504	16.300	13.500	+20.7		46202	509	2.450	2.350	+4.3	
45819	510	0.070	0.069	+1.4		46004	505	11.400	9.600	+18.8		46202	510	3.970	3.680	+7.9	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
46362	501	206.000	200.000	+3.0		46603	506	1.430	1.460	-2.1		46622	501	6.950	6.710	+3.6	
46362	502	165.000	167.000	-1.2		46603	507	1.200	1.180	+1.7		46622	502	5.900	5.670	+4.1	
46362	503	133.000	135.000	-1.5		46603	508	2.000	2.020	-1.0		46622	503	6.690	6.540	+2.3	
46362	504	120.000	116.000	+3.4		46603	509	1.260	1.250	+0.8		46622	504	9.180	8.860	+3.6	
46362	505	95.400	93.100	+2.5		46603	510	1.490	1.420	+4.9		46622	505	5.960	5.730	+4.0	
46362	506	117.000	119.000	-1.7		46604	501	2.910	2.830	+2.8		46622	506	6.030	5.860	+2.9	
46362	507	98.200	96.000	+2.3		46604	502	2.340	2.360	-0.8		46622	507	7.500	7.320	+2.5	
46362	508	163.000	164.000	-0.6		46604	503	1.880	1.910	-1.6		46622	508	6.890	6.590	+4.6	
46362	509	103.000	102.000	+1.0		46604	504	1.700	1.640	+3.7		46622	509	7.170	6.810	+5.3	
46362	510	121.000	116.000	+4.3		46604	505	1.350	1.320	+2.3		46622	510	5.640	5.400	+4.4	
46426	501	30.100	29.300	+2.7		46604	506	1.650	1.690	-2.4		46700	501	192.000	180.000	+6.7	
46426	502	24.100	24.400	-1.2		46604	507	1.390	1.360	+2.2		46700	502	74.300	72.000	+3.2	
46426	503	19.400	19.700	-1.5		46604	508	2.310	2.320	-0.4		46700	503	74.700	72.800	+2.6	
46426	504	17.600	16.900	+4.1		46604	509	1.460	1.440	+1.4		46700	504	141.000	130.000	+8.5	
46426	505	13.900	13.600	+2.2		46604	510	1.720	1.640	+4.9		46700	505	83.700	78.400	+6.8	
46426	506	17.100	17.400	-1.7		46606	501	7.760	7.550	+2.8		46700	506	67.800	66.400	+2.1	
46426	507	14.300	14.000	+2.1		46606	502	6.230	6.290	-1.0		46700	507	88.800	83.400	+6.5	
46426	508	23.800	24.000	-0.8		46606	503	5.010	5.080	-1.4		46700	508	214.000	206.000	+3.9	
46426	509	15.100	14.900	+1.3		46606	504	4.540	4.360	+4.1		46700	509	80.300	76.300	+5.2	
46426	510	17.700	16.900	+4.7		46606	505	3.600	3.510	+2.6		46700	510	72.100	66.100	+9.1	
46427	501	40.200	39.100	+2.8		46606	506	4.400	4.490	-2.0		46911	501	19.000	17.600	+8.0	
46427	502	32.200	32.600	-1.2		46606	507	3.700	3.620	+2.2		46911	502	16.600	16.000	+3.8	
46427	503	25.900	26.300	-1.5		46606	508	6.150	6.190	-0.6		46911	503	12.900	12.500	+3.2	
46427	504	23.500	22.600	+4.0		46606	509	3.890	3.850	+1.0		46911	504	18.200	16.700	+9.0	
46427	505	18.600	18.200	+2.2		46606	510	4.570	4.360	+4.8		46911	505	15.500	14.400	+7.6	
46427	506	22.800	23.200	-1.7		46607	501	10.700	10.400	+2.9		46911	506	9.220	8.950	+3.0	
46427	507	19.200	18.700	+2.7		46607	502	8.570	8.650	-0.9		46911	507	14.600	13.600	+7.4	
46427	508	31.800	32.100	-0.9		46607	503	6.890	6.980	-1.3		46911	508	22.400	21.500	+4.2	
46427	509	20.100	19.900	+1.0		46607	504	6.240	5.990	+4.2		46911	509	13.600	12.800	+6.3	
46427	510	23.700	22.600	+4.9		46607	505	4.940	4.820	+2.5		46911	510	12.300	11.200	+9.8	
46603	501	2.520	2.460	+2.4		46607	506	6.050	6.180	-2.1		46912	501	34.700	32.100	+8.1	
46603	502	2.030	2.050	-1.0		46607	507	5.090	4.980	+2.2		46912	502	30.400	29.200	+4.1	
46603	503	1.630	1.650	-1.2		46607	508	8.460	8.520	-0.7		46912	503	23.600	22.800	+3.5	
46603	504	1.480	1.420	+4.2		46607	509	5.350	5.290	+1.1		46912	504	33.400	30.600	+9.2	
46603	505	1.170	1.140	+2.6		46607	510	6.290	6.000	+4.8		46912	505	28.400	26.400	+7.6	

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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
46912	506	16.900	16.400	+3.0		47367	501	0.162	0.157	+3.2		47471	506	1.340	1.180	+13.6	
46912	507	26.800	24.900	+7.6		47367	502	0.137	0.133	+3.0		47471	507	3.300	2.780	+18.7	
46912	508	41.000	39.300	+4.3		47367	503	0.155	0.153	+1.3		47471	508	2.270	1.970	+15.2	
46912	509	24.900	23.500	+6.0		47367	504	0.213	0.207	+2.9		47471	509	1.510	1.290	+17.1	
46912	510	22.500	20.500	+9.8		47367	505	0.138	0.134	+3.0		47471	510	1.630	1.340	+21.6	
47050	501	0.650	0.630	+3.2		47367	506	0.140	0.137	+2.2		47473	501	4.500	3.780	+19.0	
47050	502	0.550	0.530	+3.8		47367	507	0.174	0.171	+1.8		47473	502	2.380	2.070	+15.0	
47050	503	0.630	0.610	+3.3		47367	508	0.160	0.154	+3.9		47473	503	2.960	2.590	+14.3	
47050	504	0.850	0.830	+2.4		47367	509	0.167	0.159	+5.0		47473	504	2.910	2.420	+20.2	
47050	505	0.560	0.540	+3.7		47367	510	0.131	0.126	+4.0		47473	505	2.040	1.720	+18.6	
47050	506	0.560	0.550	+1.8		47420	501	1.710	1.580	+8.2		47473	506	1.760	1.550	+13.5	
47050	507	0.700	0.680	+2.9		47420	502	1.500	1.440	+4.2		47473	507	4.310	3.630	+18.7	
47050	508	0.640	0.620	+3.2		47420	503	1.160	1.120	+3.6		47473	508	2.970	2.580	+15.1	
47050	509	0.670	0.640	+4.7		47420	504	1.640	1.500	+9.3		47473	509	1.980	1.690	+17.2	
47050	510	0.530	0.510	+3.9		47420	505	1.400	1.300	+7.7		47473	510	2.130	1.760	+21.0	
47221	501	211.000	197.000	+7.1		47420	506	0.830	0.810	+2.5		47474	501	5.030	4.220	+19.2	
47221	502	81.500	79.000	+3.2		47420	507	1.320	1.220	+8.2		47474	502	2.660	2.320	+14.7	
47221	503	81.900	79.900	+2.5		47420	508	2.020	1.930	+4.7		47474	503	3.300	2.890	+14.2	
47221	504	154.000	142.000	+8.5		47420	509	1.220	1.150	+6.1		47474	504	3.260	2.700	+20.7	
47221	505	91.800	86.000	+6.7		47420	510	1.110	1.010	+9.9		47474	505	2.280	1.920	+18.8	
47221	506	74.300	72.800	+2.1		47469	501	3.970	3.340	+18.9		47474	506	1.960	1.730	+13.3	
47221	507	97.400	91.500	+6.4		47469	502	2.100	1.830	+14.8		47474	507	4.820	4.060	+18.7	
47221	508	234.000	227.000	+3.1		47469	503	2.610	2.280	+14.5		47474	508	3.320	2.880	+15.3	
47221	509	88.100	83.700	+5.3		47469	504	2.570	2.130	+20.7		47474	509	2.210	1.890	+16.9	
47221	510	79.100	72.600	+9.0		47469	505	1.800	1.520	+18.4		47474	510	2.380	1.960	+21.4	
47318	501	7.790	7.210	+8.0		47469	506	1.550	1.370	+13.1		47475	501	3.970	3.340	+18.9	
47318	502	6.830	6.560	+4.1		47469	507	3.800	3.210	+18.4		47475	502	2.100	1.830	+14.8	
47318	503	5.310	5.130	+3.5		47469	508	2.620	2.270	+15.4		47475	503	2.610	2.280	+14.5	
47318	504	7.490	6.870	+9.0		47469	509	1.750	1.490	+17.4		47475	504	2.570	2.130	+20.7	
47318	505	6.380	5.920	+7.8		47469	510	1.880	1.550	+21.3		47475	505	1.800	1.520	+18.4	
47318	506	3.790	3.680	+3.0		47471	501	3.440	2.890	+19.0		47475	506	1.550	1.370	+13.1	
47318	507	6.010	5.590	+7.5		47471	502	1.820	1.590	+14.5		47475	507	3.800	3.210	+18.4	
47318	508	9.200	8.820	+4.3		47471	503	2.260	1.980	+14.1		47475	508	2.620	2.270	+15.4	
47318	509	5.590	5.260	+6.3		47471	504	2.230	1.850	+20.5		47475	509	1.750	1.490	+17.4	
47318	510	5.050	4.590	+10.0		47471	505	1.560	1.310	+19.1		47475	510	1.880	1.550	+21.3	

L - Lower Cap Applied
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STATE: 34 - OHIO
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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
47476	501	3.970	3.340	+18.9		48039	506	23.900	23.400	+2.1		48558	501	9.260	8.570	+8.1	
47476	502	2.100	1.830	+14.8		48039	507	31.300	29.400	+6.5		48558	502	8.110	7.790	+4.1	
47476	503	2.610	2.280	+14.5		48039	508	75.300	72.800	+3.4		48558	503	6.300	6.090	+3.4	
47476	504	2.570	2.130	+20.7		48039	509	28.300	26.900	+5.2		48558	504	8.900	8.160	+9.1	
47476	505	1.800	1.520	+18.4		48039	510	25.400	23.300	+9.0		48558	505	7.580	7.030	+7.8	
47476	506	1.550	1.370	+13.1		48206	501	25.300	23.500	+7.7		48558	506	4.500	4.370	+3.0	
47476	507	3.800	3.210	+18.4		48206	502	22.200	21.300	+4.2		48558	507	7.140	6.640	+7.5	
47476	508	2.620	2.270	+15.4		48206	503	17.300	16.700	+3.6		48558	508	10.900	10.500	+3.8	
47476	509	1.750	1.490	+17.4		48206	504	24.400	22.300	+9.4		48558	509	6.640	6.250	+6.2	
47476	510	1.880	1.550	+21.3		48206	505	20.700	19.200	+7.8		48558	510	6.000	5.450	+10.1	
47477	501	5.300	4.450	+19.1		48206	506	12.300	12.000	+2.5		48600	501	60.100	58.500	+2.7	
47477	502	2.800	2.440	+14.8		48206	507	19.600	18.200	+7.7		48600	502	48.300	48.800	-1.0	
47477	503	3.480	3.050	+14.1		48206	508	29.900	28.700	+4.2		48600	503	38.800	39.400	-1.5	
47477	504	3.430	2.850	+20.4		48206	509	18.200	17.100	+6.4		48600	504	35.200	33.800	+4.1	
47477	505	2.400	2.020	+18.8		48206	510	16.400	14.900	+10.1		48600	505	27.900	27.200	+2.6	
47477	506	2.070	1.820	+13.7		48441	501	0.106	0.099	+7.1		48600	506	34.100	34.800	-2.0	
47477	507	5.070	4.270	+18.7		48441	502	0.093	0.090	+3.3		48600	507	28.700	28.000	+2.5	
47477	508	3.490	3.030	+15.2		48441	503	0.072	0.070	+2.9		48600	508	47.700	48.000	-0.6	
47477	509	2.330	1.990	+17.1		48441	504	0.102	0.094	+8.5		48600	509	30.100	29.800	+1.0	
47477	510	2.510	2.060	+21.8		48441	505	0.087	0.081	+7.4		48600	510	35.500	33.800	+5.0	
47478	501	5.560	4.670	+19.1		48441	506	0.052	0.050	+4.0		48636	501	0.480	0.500	-4.0	
47478	502	2.940	2.560	+14.8		48441	507	0.082	0.076	+7.9		48636	502	0.640	0.660	-3.0	
47478	503	3.650	3.200	+14.1		48441	508	0.126	0.121	+4.1		48636	503	0.470	0.490	-4.1	
47478	504	3.600	2.990	+20.4		48441	509	0.076	0.072	+5.6		48636	504	0.660	0.680	-2.9	
47478	505	2.520	2.120	+18.9		48441	510	0.069	0.063	+9.5		48636	505	0.360	0.370	-2.7	
47478	506	2.170	1.910	+13.6		48557	501	10.600	9.860	+7.5		48636	506	0.760	0.800	-5.0	
47478	507	5.320	4.490	+18.5		48557	502	9.330	8.960	+4.1		48636	507	0.550	0.580	-5.2	
47478	508	3.670	3.180	+15.4		48557	503	7.250	7.000	+3.6		48636	508	0.560	0.570	-1.8	
47478	509	2.440	2.090	+16.7		48557	504	10.200	9.380	+8.7		48636	509	0.610	0.620	-1.6	
47478	510	2.630	2.170	+21.2		48557	505	8.710	8.080	+7.8		48636	510	0.600	0.610	-1.6	
48039	501	67.800	63.300	+7.1		48557	506	5.180	5.030	+3.0		48637	501	8.130	7.530	+8.0	
48039	502	26.200	25.400	+3.1		48557	507	8.210	7.640	+7.5		48637	502	7.130	6.850	+4.1	
48039	503	26.300	25.700	+2.3		48557	508	12.600	12.100	+4.1		48637	503	5.540	5.350	+3.6	
48039	504	49.600	45.700	+8.5		48557	509	7.630	7.190	+6.1		48637	504	7.820	7.170	+9.1	
48039	505	29.500	27.600	+6.9		48557	510	6.890	6.270	+9.9		48637	505	6.660	6.180	+7.8	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
48637	506	3.960	3.840	+3.1		49005	501	0.111	0.107	+3.7		49183	506	9.520	9.320	+2.1	
48637	507	6.270	5.830	+7.5		49005	502	0.094	0.090	+4.4		49183	507	12.500	11.700	+6.8	
48637	508	9.600	9.210	+4.2		49005	503	0.106	0.104	+1.9		49183	508	30.000	29.000	+3.4	
48637	509	5.830	5.490	+6.2		49005	504	0.146	0.141	+3.5		49183	509	11.300	10.700	+5.6	
48637	510	5.270	4.790	+10.0		49005	505	0.095	0.091	+4.4		49183	510	10.100	9.290	+8.7	
48638	501	4.040	3.740	+8.0		49005	506	0.096	0.093	+3.2		49184	501	57.000	53.200	+7.1	
48638	502	3.540	3.400	+4.1		49005	507	0.119	0.116	+2.6		49184	502	22.000	21.300	+3.3	
48638	503	2.750	2.660	+3.4		49005	508	0.110	0.105	+4.8		49184	503	22.100	21.600	+2.3	
48638	504	3.880	3.560	+9.0		49005	509	0.114	0.108	+5.6		49184	504	41.700	38.500	+8.3	
48638	505	3.300	3.070	+7.5		49005	510	0.090	0.086	+4.7		49184	505	24.800	23.200	+6.9	
48638	506	1.960	1.910	+2.6		49111	501	1.640	1.470	+11.6		49184	506	20.100	19.700	+2.0	
48638	507	3.110	2.900	+7.2		49111	502	3.170	2.950	+7.5		49184	507	26.300	24.700	+6.5	
48638	508	4.770	4.570	+4.4		49111	503	1.640	1.530	+7.2		49184	508	63.300	61.200	+3.4	
48638	509	2.900	2.730	+6.2		49111	504	1.770	1.560	+13.5		49184	509	23.800	22.600	+5.3	
48638	510	2.610	2.380	+9.7		49111	505	1.320	1.190	+10.9		49184	510	21.400	19.600	+9.2	
48808	501	1.070	0.960	+11.5		49111	506	1.370	1.290	+6.2		49185	501	51.900	48.400	+7.2	
48808	502	2.080	1.930	+7.8		49111	507	0.960	0.860	+11.6		49185	502	20.000	19.400	+3.1	
48808	503	1.070	1.000	+7.0		49111	508	1.920	1.780	+7.9		49185	503	20.100	19.600	+2.6	
48808	504	1.160	1.020	+13.7		49111	509	1.780	1.620	+9.9		49185	504	37.900	35.000	+8.3	
48808	505	0.870	0.780	+11.5		49111	510	1.000	0.880	+13.6		49185	505	22.600	21.100	+7.1	
48808	506	0.900	0.840	+7.1		49181	501	22.200	20.700	+7.2		49185	506	18.300	17.900	+2.2	
48808	507	0.630	0.560	+12.5		49181	502	8.560	8.300	+3.1		49185	507	24.000	22.500	+6.7	
48808	508	1.260	1.160	+8.6		49181	503	8.600	8.380	+2.6		49185	508	57.600	55.700	+3.4	
48808	509	1.170	1.060	+10.4		49181	504	16.200	14.900	+8.7		49185	509	21.700	20.600	+5.3	
48808	510	0.650	0.570	+14.0		49181	505	9.640	9.030	+6.8		49185	510	19.400	17.800	+9.0	
48925	501	195.000	180.000	+8.3		49181	506	7.810	7.650	+2.1		49239	501	0.101	0.100	+1.0	
48925	502	171.000	164.000	+4.3		49181	507	10.200	9.610	+6.1		49239	502	0.077	0.076	+1.3	
48925	503	133.000	128.000	+3.9		49181	508	24.600	23.800	+3.4		49239	503	0.096	0.097	-1.0	
48925	504	187.000	171.000	+9.4		49181	509	9.250	8.790	+5.2		49239	504	0.055	0.055	0.0	
48925	505	159.000	148.000	+7.4		49181	510	8.300	7.620	+8.9		49239	505	0.080	0.079	+1.3	
48925	506	94.700	91.900	+3.0		49183	501	27.000	25.200	+7.1		49239	506	0.070	0.070	0.0	
48925	507	150.000	140.000	+7.1		49183	502	10.400	10.100	+3.0		49239	507	0.072	0.073	-1.4	
48925	508	230.000	220.000	+4.5		49183	503	10.500	10.200	+2.9		49239	508	0.085	0.084	+1.2	
48925	509	140.000	131.000	+6.9		49183	504	19.700	18.200	+8.2		49239	509	0.088	0.086	+2.3	
48925	510	126.000	115.000	+9.6		49183	505	11.800	11.000	+7.3		49239	510	0.106	0.105	+1.0	

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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
49292	501	1.620	1.510	+7.3		49618	506	0.115	0.109	+5.5		49802	501	16.500	15.400	+7.1	
49292	502	0.630	0.610	+3.3		49618	507	0.112	0.102	+9.8		49802	502	6.370	6.170	+3.2	
49292	503	0.630	0.610	+3.3		49618	508	0.138	0.129	+7.0		49802	503	6.400	6.240	+2.6	
49292	504	1.180	1.090	+8.3		49618	509	0.105	0.097	+8.2		49802	504	12.000	11.100	+8.1	
49292	505	0.710	0.660	+7.6		49618	510	0.165	0.146	+13.0		49802	505	7.170	6.720	+6.7	
49292	506	0.570	0.560	+1.8		49619	501	0.330	0.300	+10.0		49802	506	5.810	5.690	+2.1	
49292	507	0.750	0.700	+7.1		49619	502	0.150	0.141	+6.4		49802	507	7.610	7.150	+6.4	
49292	508	1.800	1.740	+3.4		49619	503	0.184	0.174	+5.7		49802	508	18.300	17.700	+3.4	
49292	509	0.680	0.640	+6.3		49619	504	0.202	0.181	+11.6		49802	509	6.880	6.540	+5.2	
49292	510	0.610	0.560	+8.9		49619	505	0.165	0.149	+10.7		49802	510	6.180	5.670	+9.0	
49333	501	11.900	11.100	+7.2		49619	506	0.216	0.205	+5.4		49803	501	29.200	27.200	+7.4	
49333	502	4.590	4.450	+3.1		49619	507	0.210	0.191	+9.9		49803	502	11.300	10.900	+3.7	
49333	503	4.610	4.500	+2.4		49619	508	0.260	0.243	+7.0		49803	503	11.300	11.000	+2.7	
49333	504	8.690	8.020	+8.4		49619	509	0.198	0.182	+8.8		49803	504	21.300	19.700	+8.1	
49333	505	5.170	4.840	+6.8		49619	510	0.310	0.280	+10.7		49803	505	12.700	11.900	+6.7	
49333	506	4.190	4.100	+2.2		49763	501	2.130	1.920	+10.9		49803	506	10.300	10.100	+2.0	
49333	507	5.490	5.150	+6.6		49763	502	0.980	0.920	+6.5		49803	507	13.500	12.700	+6.3	
49333	508	13.200	12.800	+3.1		49763	503	1.200	1.130	+6.2		49803	508	32.400	31.300	+3.5	
49333	509	4.960	4.720	+5.1		49763	504	1.310	1.170	+12.0		49803	509	12.200	11.600	+5.2	
49333	510	4.450	4.090	+8.8		49763	505	1.070	0.970	+10.3		49803	510	10.900	10.000	+9.0	
49617	501	0.208	0.188	+10.6		49763	506	1.400	1.330	+5.3		49840	501	0.670	0.650	+3.1	
49617	502	0.095	0.089	+6.7		49763	507	1.360	1.240	+9.7		49840	502	0.570	0.550	+3.6	
49617	503	0.117	0.110	+6.4		49763	508	1.680	1.580	+6.3		49840	503	0.640	0.630	+1.6	
49617	504	0.128	0.114	+12.3		49763	509	1.290	1.180	+9.3		49840	504	0.880	0.850	+3.5	
49617	505	0.104	0.094	+10.6		49763	510	2.020	1.790	+12.8		49840	505	0.570	0.550	+3.6	
49617	506	0.137	0.130	+5.4		49801	501	186.000	173.000	+7.5		49840	506	0.580	0.560	+3.6	
49617	507	0.133	0.121	+9.9		49801	502	71.800	69.600	+3.2		49840	507	0.720	0.710	+1.4	
49617	508	0.164	0.154	+6.5		49801	503	72.100	70.300	+2.6		49840	508	0.660	0.630	+4.8	
49617	509	0.125	0.115	+8.7		49801	504	136.000	125.000	+8.8		49840	509	0.690	0.660	+4.5	
49617	510	0.196	0.174	+12.6		49801	505	80.900	75.700	+6.9		49840	510	0.540	0.520	+3.8	
49618	501	0.175	0.158	+10.8		49801	506	65.500	64.100	+2.2		49870	501	81.400	75.300	+8.1	
49618	502	0.080	0.075	+6.7		49801	507	85.800	80.600	+6.5		49870	502	71.300	68.500	+4.1	
49618	503	0.098	0.092	+6.5		49801	508	207.000	200.000	+3.5		49870	503	55.400	53.500	+3.6	
49618	504	0.108	0.096	+12.5		49801	509	77.600	73.700	+5.3		49870	504	78.300	71.700	+9.2	
49618	505	0.088	0.079	+11.4		49801	510	69.700	63.900	+9.1		49870	505	66.600	61.800	+7.8	

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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
49870	506	39.600	38.400	+3.1		50015	501	0.058	0.062	-6.5		50019	506	0.018	0.019	-5.3	
49870	507	62.800	58.400	+7.5		50015	502	0.070	0.075	-6.7		50019	507	0.026	0.028	-7.1	
49870	508	96.000	92.100	+4.2		50015	503	0.071	0.077	-7.8		50019	508	0.026	0.027	-3.7	
49870	509	58.400	55.000	+6.2		50015	504	0.032	0.034	-5.9		50019	509	0.024	0.025	-4.0	
49870	510	52.700	47.900	+10.0		50015	505	0.085	0.090	-5.6		50019	510	0.023	0.024	-4.2	
50010	501	0.089	0.095	-6.3		50015	506	0.044	0.047	-6.4		50045	501	0.101	0.108	-6.5	
50010	502	0.108	0.115	-6.1		50015	507	0.064	0.069	-7.2		50045	502	0.122	0.130	-6.2	
50010	503	0.109	0.118	-7.6		50015	508	0.064	0.067	-4.5		50045	503	0.124	0.133	-6.8	
50010	504	0.050	0.053	-5.7		50015	509	0.060	0.062	-3.2		50045	504	0.056	0.060	-6.7	
50010	505	0.130	0.138	-5.8		50015	510	0.057	0.060	-5.0		50045	505	0.147	0.156	-5.8	
50010	506	0.068	0.072	-5.6		50017	501	0.044	0.047	-6.4		50045	506	0.076	0.081	-6.2	
50010	507	0.099	0.106	-6.6		50017	502	0.054	0.057	-5.3		50045	507	0.112	0.120	-6.7	
50010	508	0.098	0.103	-4.9		50017	503	0.054	0.058	-6.9		50045	508	0.111	0.117	-5.1	
50010	509	0.092	0.096	-4.2		50017	504	0.025	0.026	-3.8		50045	509	0.104	0.109	-4.6	
50010	510	0.087	0.092	-5.4		50017	505	0.064	0.068	-5.9		50045	510	0.098	0.104	-5.8	
50011	501	0.026	0.027	-3.7		50017	506	0.033	0.036	-8.3		50047	501	0.011	0.012	-8.3	
50011	502	0.035	0.036	-2.8		50017	507	0.049	0.052	-5.8		50047	502	0.014	0.015	-6.7	
50011	503	0.026	0.027	-3.7		50017	508	0.049	0.051	-3.9		50047	503	0.014	0.015	-6.7	
50011	504	0.036	0.037	-2.7		50017	509	0.045	0.047	-4.3		50047	504	0.006	0.007	-14.3	
50011	505	0.020	0.021	-4.8		50017	510	0.043	0.045	-4.4		50047	505	0.017	0.018	-5.6	
50011	506	0.043	0.044	-2.3		50018	501	0.024	0.025	-4.0		50047	506	0.009	0.009	0.0	
50011	507	0.031	0.032	-3.1		50018	502	0.032	0.033	-3.0		50047	507	0.013	0.013	0.0	
50011	508	0.031	0.032	-3.1		50018	503	0.024	0.025	-4.0		50047	508	0.012	0.013	-7.7	
50011	509	0.033	0.034	-2.9		50018	504	0.033	0.034	-2.9		50047	509	0.012	0.012	0.0	
50011	510	0.033	0.034	-2.9		50018	505	0.018	0.019	-5.3		50047	510	0.011	0.012	-8.3	
50012	501	0.033	0.035	-5.7		50018	506	0.039	0.040	-2.5		51001	501	0.016	0.017	-5.9	
50012	502	0.040	0.043	-7.0		50018	507	0.028	0.029	-3.4		51001	502	0.022	0.022	0.0	
50012	503	0.040	0.044	-9.1		50018	508	0.028	0.029	-3.4		51001	503	0.016	0.017	-5.9	
50012	504	0.018	0.020	-10.0		50018	509	0.031	0.031	0.0		51001	504	0.022	0.023	-4.3	
50012	505	0.048	0.051	-5.9		50018	510	0.030	0.031	-3.2		51001	505	0.012	0.013	-7.7	
50012	506	0.025	0.027	-7.4		50019	501	0.024	0.025	-4.0		51001	506	0.026	0.027	-3.7	
50012	507	0.036	0.039	-7.7		50019	502	0.029	0.030	-3.3		51001	507	0.019	0.020	-5.0	
50012	508	0.036	0.038	-5.3		50019	503	0.029	0.031	-6.5		51001	508	0.019	0.020	-5.0	
50012	509	0.034	0.035	-2.9		50019	504	0.013	0.014	-7.1		51001	509	0.021	0.021	0.0	
50012	510	0.032	0.034	-5.9		50019	505	0.034	0.036	-5.6		51001	510	0.021	0.021	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
51005	501	0.003	0.003	0.0		51205	506	0.035	0.038	-7.9		51221	501	0.055	0.057	-3.5	
51005	502	0.004	0.005	-20.0		51205	507	0.051	0.055	-7.3		51221	502	0.073	0.075	-2.7	
51005	503	0.003	0.003	0.0		51205	508	0.051	0.054	-5.6		51221	503	0.054	0.057	-5.3	
51005	504	0.005	0.005	0.0		51205	509	0.048	0.050	-4.0		51221	504	0.075	0.077	-2.6	
51005	505	0.003	0.003	0.0		51205	510	0.045	0.048	-6.3		51221	505	0.042	0.043	-2.3	
51005	506	0.005	0.006	-16.7		51206	501	0.007	0.008	-12.5		51221	506	0.088	0.092	-4.3	
51005	507	0.004	0.004	0.0		51206	502	0.009	0.009	0.0		51221	507	0.063	0.066	-4.5	
51005	508	0.004	0.004	0.0		51206	503	0.009	0.010	-10.0		51221	508	0.064	0.066	-3.0	
51005	509	0.004	0.004	0.0		51206	504	0.004	0.004	0.0		51221	509	0.069	0.070	-1.4	
51005	510	0.004	0.004	0.0		51206	505	0.011	0.011	0.0		51221	510	0.069	0.070	-1.4	
51116	501	0.041	0.043	-4.7		51206	506	0.006	0.006	0.0		51222	501	0.067	0.069	-2.9	
51116	502	0.055	0.057	-3.5		51206	507	0.008	0.009	-11.1		51222	502	0.088	0.091	-3.3	
51116	503	0.041	0.043	-4.7		51206	508	0.008	0.008	0.0		51222	503	0.066	0.069	-4.3	
51116	504	0.057	0.059	-3.4		51206	509	0.007	0.008	-12.5		51222	504	0.091	0.094	-3.2	
51116	505	0.031	0.032	-3.1		51206	510	0.007	0.007	0.0		51222	505	0.051	0.052	-1.9	
51116	506	0.067	0.069	-2.9		51210	501	0.029	0.030	-3.3		51222	506	0.107	0.111	-3.6	
51116	507	0.048	0.050	-4.0		51210	502	0.038	0.039	-2.6		51222	507	0.077	0.080	-3.7	
51116	508	0.049	0.050	-2.0		51210	503	0.028	0.030	-6.7		51222	508	0.078	0.080	-2.5	
51116	509	0.053	0.053	0.0		51210	504	0.039	0.041	-4.9		51222	509	0.084	0.086	-2.3	
51116	510	0.052	0.053	-1.9		51210	505	0.022	0.022	0.0		51222	510	0.084	0.086	-2.3	
51201	501	0.015	0.016	-6.3		51210	506	0.046	0.048	-4.2		51224	501	0.070	0.072	-2.8	
51201	502	0.019	0.020	-5.0		51210	507	0.033	0.035	-5.7		51224	502	0.093	0.096	-3.1	
51201	503	0.019	0.020	-5.0		51210	508	0.034	0.034	0.0		51224	503	0.069	0.072	-4.2	
51201	504	0.009	0.009	0.0		51210	509	0.036	0.037	-2.7		51224	504	0.096	0.099	-3.0	
51201	505	0.022	0.024	-8.3		51210	510	0.036	0.037	-2.7		51224	505	0.053	0.054	-1.9	
51201	506	0.012	0.012	0.0		51220	501	0.098	0.102	-3.9		51224	506	0.112	0.117	-4.3	
51201	507	0.017	0.018	-5.6		51220	502	0.131	0.135	-3.0		51224	507	0.081	0.084	-3.6	
51201	508	0.017	0.018	-5.6		51220	503	0.097	0.102	-4.9		51224	508	0.082	0.084	-2.4	
51201	509	0.016	0.016	0.0		51220	504	0.135	0.139	-2.9		51224	509	0.088	0.090	-2.2	
51201	510	0.015	0.016	-6.3		51220	505	0.075	0.077	-2.6		51224	510	0.088	0.090	-2.2	
51205	501	0.047	0.050	-6.0		51220	506	0.158	0.165	-4.2		51230	501	0.012	0.012	0.0	
51205	502	0.056	0.060	-6.7		51220	507	0.114	0.119	-4.2		51230	502	0.016	0.016	0.0	
51205	503	0.057	0.061	-6.6		51220	508	0.115	0.118	-2.5		51230	503	0.012	0.012	0.0	
51205	504	0.026	0.028	-7.1		51220	509	0.125	0.127	-1.6		51230	504	0.016	0.017	-5.9	
51205	505	0.068	0.072	-5.6		51220	510	0.124	0.127	-2.4		51230	505	0.009	0.009	0.0	

L - Lower Cap Applied
U - Upper Cap Applied
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STATE: 34 - OHIO
 SUBLINE: PREM/OPS

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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
51230	506	0.019	0.020	-5.0		51251	501	0.016	0.017	-5.9		51254	506	0.011	0.012	-8.3	
51230	507	0.014	0.014	0.0		51251	502	0.019	0.020	-5.0		51254	507	0.016	0.017	-5.9	
51230	508	0.014	0.014	0.0		51251	503	0.019	0.021	-9.5		51254	508	0.016	0.017	-5.9	
51230	509	0.015	0.015	0.0		51251	504	0.009	0.009	0.0		51254	509	0.015	0.016	-6.3	
51230	510	0.015	0.015	0.0		51251	505	0.023	0.024	-4.2		51254	510	0.014	0.015	-6.7	
51240	501	0.184	0.196	-6.1		51251	506	0.012	0.013	-7.7		51255	501	0.192	0.199	-3.5	
51240	502	0.223	0.236	-5.5		51251	507	0.017	0.019	-10.5		51255	502	0.250	0.260	-3.8	
51240	503	0.225	0.242	-7.0		51251	508	0.017	0.018	-5.6		51255	503	0.190	0.199	-4.5	
51240	504	0.102	0.109	-6.4		51251	509	0.016	0.017	-5.9		51255	504	0.260	0.270	-3.7	
51240	505	0.270	0.280	-3.6		51251	510	0.015	0.016	-6.3		51255	505	0.146	0.150	-2.7	
51240	506	0.139	0.148	-6.1		51252	501	0.055	0.059	-6.8		51255	506	0.310	0.320	-3.1	
51240	507	0.203	0.218	-6.9		51252	502	0.067	0.071	-5.6		51255	507	0.222	0.231	-3.9	
51240	508	0.202	0.212	-4.7		51252	503	0.068	0.073	-6.8		51255	508	0.225	0.230	-2.2	
51240	509	0.188	0.197	-4.6		51252	504	0.031	0.033	-6.1		51255	509	0.243	0.247	-1.6	
51240	510	0.179	0.188	-4.8		51252	505	0.081	0.085	-4.7		51255	510	0.241	0.247	-2.4	
51241	501	0.550	0.580	-5.2		51252	506	0.042	0.045	-6.7		51300	501	0.068	0.069	-1.4	
51241	502	0.660	0.700	-5.7		51252	507	0.061	0.066	-7.6		51300	502	0.037	0.037	0.0	
51241	503	0.670	0.720	-6.9		51252	508	0.061	0.064	-4.7		51300	503	0.043	0.044	-2.3	
51241	504	0.300	0.320	-6.3		51252	509	0.057	0.060	-5.0		51300	504	0.029	0.029	0.0	
51241	505	0.790	0.840	-6.0		51252	510	0.054	0.057	-5.3		51300	505	0.032	0.032	0.0	
51241	506	0.410	0.440	-6.8		51253	501	0.047	0.050	-6.0		51300	506	0.060	0.061	-1.6	
51241	507	0.600	0.650	-7.7		51253	502	0.057	0.061	-6.6		51300	507	0.043	0.044	-2.3	
51241	508	0.600	0.630	-4.8		51253	503	0.058	0.062	-6.5		51300	508	0.053	0.053	0.0	
51241	509	0.560	0.590	-5.1		51253	504	0.026	0.028	-7.1		51300	509	0.049	0.048	+2.1	
51241	510	0.530	0.560	-5.4		51253	505	0.069	0.073	-5.5		51300	510	0.020	0.020	0.0	
51250	501	0.076	0.078	-2.6		51253	506	0.036	0.038	-5.3		51305	501	0.068	0.069	-1.4	
51250	502	0.101	0.104	-2.9		51253	507	0.052	0.056	-7.1		51305	502	0.037	0.037	0.0	
51250	503	0.075	0.078	-3.8		51253	508	0.052	0.055	-5.5		51305	503	0.043	0.044	-2.3	
51250	504	0.104	0.107	-2.8		51253	509	0.048	0.051	-5.9		51305	504	0.029	0.029	0.0	
51250	505	0.057	0.059	-3.4		51253	510	0.046	0.048	-4.2		51305	505	0.032	0.032	0.0	
51250	506	0.122	0.127	-3.9		51254	501	0.015	0.016	-6.3		51305	506	0.060	0.061	-1.6	
51250	507	0.088	0.091	-3.3		51254	502	0.018	0.019	-5.3		51305	507	0.043	0.044	-2.3	
51250	508	0.089	0.091	-2.2		51254	503	0.018	0.019	-5.3		51305	508	0.053	0.053	0.0	
51250	509	0.096	0.097	-1.0		51254	504	0.008	0.009	-11.1		51305	509	0.049	0.048	+2.1	
51250	510	0.095	0.097	-2.1		51254	505	0.021	0.023	-8.7		51305	510	0.020	0.020	0.0	

L - Lower Cap Applied
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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51315	501	0.065	0.065	0.0		51340	506	0.011	0.012	-8.3		51355	501	0.096	0.096	0.0	
51315	502	0.050	0.050	0.0		51340	507	0.017	0.018	-5.6		51355	502	0.052	0.052	0.0	
51315	503	0.063	0.063	0.0		51340	508	0.017	0.017	0.0		51355	503	0.061	0.062	-1.6	
51315	504	0.036	0.035	+2.9		51340	509	0.015	0.016	-6.3		51355	504	0.041	0.041	0.0	
51315	505	0.052	0.051	+2.0		51340	510	0.015	0.015	0.0		51355	505	0.045	0.045	0.0	
51315	506	0.046	0.046	0.0		51350	501	0.114	0.115	-0.9		51355	506	0.084	0.086	-2.3	
51315	507	0.047	0.047	0.0		51350	502	0.062	0.062	0.0		51355	507	0.061	0.061	0.0	
51315	508	0.055	0.054	+1.9		51350	503	0.072	0.074	-2.7		51355	508	0.074	0.074	0.0	
51315	509	0.057	0.056	+1.8		51350	504	0.049	0.049	0.0		51355	509	0.068	0.067	+1.5	
51315	510	0.069	0.068	+1.5		51350	505	0.054	0.054	0.0		51355	510	0.029	0.028	+3.6	
51330	501	0.029	0.030	-3.3		51350	506	0.100	0.102	-2.0		51356	501	0.103	0.104	-1.0	
51330	502	0.039	0.040	-2.5		51350	507	0.073	0.073	0.0		51356	502	0.056	0.056	0.0	
51330	503	0.029	0.030	-3.3		51350	508	0.088	0.089	-1.1		51356	503	0.065	0.066	-1.5	
51330	504	0.040	0.041	-2.4		51350	509	0.082	0.080	+2.5		51356	504	0.044	0.044	0.0	
51330	505	0.022	0.023	-4.3		51350	510	0.034	0.034	0.0		51356	505	0.049	0.048	+2.1	
51330	506	0.047	0.049	-4.1		51351	501	0.102	0.103	-1.0		51356	506	0.090	0.092	-2.2	
51330	507	0.034	0.035	-2.9		51351	502	0.056	0.056	0.0		51356	507	0.065	0.066	-1.5	
51330	508	0.034	0.035	-2.9		51351	503	0.065	0.066	-1.5		51356	508	0.080	0.080	0.0	
51330	509	0.037	0.038	-2.6		51351	504	0.044	0.044	0.0		51356	509	0.074	0.073	+1.4	
51330	510	0.037	0.037	0.0		51351	505	0.049	0.048	+2.1		51356	510	0.031	0.031	0.0	
51333	501	0.010	0.010	0.0		51351	506	0.090	0.092	-2.2		51357	501	0.093	0.092	+1.1	
51333	502	0.013	0.013	0.0		51351	507	0.065	0.066	-1.5		51357	502	0.071	0.070	+1.4	
51333	503	0.009	0.010	-10.0		51351	508	0.079	0.080	-1.2		51357	503	0.089	0.089	0.0	
51333	504	0.013	0.014	-7.1		51351	509	0.073	0.072	+1.4		51357	504	0.051	0.050	+2.0	
51333	505	0.007	0.007	0.0		51351	510	0.031	0.030	+3.3		51357	505	0.073	0.073	0.0	
51333	506	0.015	0.016	-6.3		51352	501	0.140	0.142	-1.4		51357	506	0.065	0.065	0.0	
51333	507	0.011	0.012	-8.3		51352	502	0.076	0.077	-1.3		51357	507	0.067	0.067	0.0	
51333	508	0.011	0.011	0.0		51352	503	0.089	0.091	-2.2		51357	508	0.078	0.077	+1.3	
51333	509	0.012	0.012	0.0		51352	504	0.060	0.060	0.0		51357	509	0.081	0.080	+1.2	
51333	510	0.012	0.012	0.0		51352	505	0.067	0.066	+1.5		51357	510	0.098	0.096	+2.1	
51340	501	0.015	0.016	-6.3		51352	506	0.123	0.126	-2.4		51358	501	0.224	0.222	+0.9	
51340	502	0.018	0.019	-5.3		51352	507	0.089	0.090	-1.1		51358	502	0.171	0.170	+0.6	
51340	503	0.019	0.020	-5.0		51352	508	0.109	0.109	0.0		51358	503	0.214	0.215	-0.5	
51340	504	0.008	0.009	-11.1		51352	509	0.100	0.099	+1.0		51358	504	0.122	0.121	+0.8	
51340	505	0.022	0.023	-4.3		51352	510	0.042	0.042	0.0		51358	505	0.177	0.176	+0.6	

L - Lower Cap Applied
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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51358	506	0.156	0.156	0.0		51400	501	0.068	0.071	-4.2		51516	506	0.042	0.041	+2.4	
51358	507	0.161	0.161	0.0		51400	502	0.091	0.094	-3.2		51516	507	0.053	0.051	+3.9	
51358	508	0.188	0.186	+1.1		51400	503	0.068	0.071	-4.2		51516	508	0.048	0.046	+4.3	
51358	509	0.195	0.192	+1.6		51400	504	0.094	0.097	-3.1		51516	509	0.050	0.048	+4.2	
51358	510	0.236	0.232	+1.7		51400	505	0.052	0.053	-1.9		51516	510	0.040	0.038	+5.3	
51359	501	0.196	0.195	+0.5		51400	506	0.110	0.115	-4.3		51517	501	0.055	0.053	+3.8	
51359	502	0.150	0.149	+0.7		51400	507	0.079	0.082	-3.7		51517	502	0.047	0.045	+4.4	
51359	503	0.188	0.188	0.0		51400	508	0.080	0.082	-2.4		51517	503	0.053	0.052	+1.9	
51359	504	0.107	0.106	+0.9		51400	509	0.087	0.088	-1.1		51517	504	0.073	0.070	+4.3	
51359	505	0.155	0.154	+0.6		51400	510	0.086	0.088	-2.3		51517	505	0.047	0.046	+2.2	
51359	506	0.137	0.137	0.0		51401	501	0.101	0.104	-2.9		51517	506	0.048	0.047	+2.1	
51359	507	0.141	0.141	0.0		51401	502	0.134	0.138	-2.9		51517	507	0.060	0.058	+3.4	
51359	508	0.165	0.163	+1.2		51401	503	0.100	0.104	-3.8		51517	508	0.055	0.052	+5.8	
51359	509	0.171	0.168	+1.8		51401	504	0.138	0.143	-3.5		51517	509	0.057	0.054	+5.6	
51359	510	0.207	0.204	+1.5		51401	505	0.076	0.079	-3.8		51517	510	0.045	0.043	+4.7	
51370	501	0.180	0.191	-5.8		51401	506	0.162	0.169	-4.1		51550	501	0.042	0.045	-6.7	
51370	502	0.217	0.231	-6.1		51401	507	0.117	0.121	-3.3		51550	502	0.051	0.054	-5.6	
51370	503	0.220	0.236	-6.8		51401	508	0.118	0.121	-2.5		51550	503	0.051	0.055	-7.3	
51370	504	0.100	0.106	-5.7		51401	509	0.128	0.130	-1.5		51550	504	0.023	0.025	-8.0	
51370	505	0.260	0.280	-7.1		51401	510	0.127	0.129	-1.6		51550	505	0.061	0.065	-6.2	
51370	506	0.136	0.145	-6.2		51500	501	0.034	0.036	-5.6		51550	506	0.032	0.034	-5.9	
51370	507	0.198	0.213	-7.0		51500	502	0.041	0.044	-6.8		51550	507	0.046	0.050	-8.0	
51370	508	0.197	0.207	-4.8		51500	503	0.042	0.045	-6.7		51550	508	0.046	0.048	-4.2	
51370	509	0.184	0.193	-4.7		51500	504	0.019	0.020	-5.0		51550	509	0.043	0.045	-4.4	
51370	510	0.175	0.184	-4.9		51500	505	0.049	0.052	-5.8		51550	510	0.041	0.043	-4.7	
51380	501	0.018	0.019	-5.3		51500	506	0.026	0.027	-3.7		51551	501	0.015	0.016	-6.3	
51380	502	0.022	0.023	-4.3		51500	507	0.037	0.040	-7.5		51551	502	0.018	0.019	-5.3	
51380	503	0.022	0.024	-8.3		51500	508	0.037	0.039	-5.1		51551	503	0.018	0.019	-5.3	
51380	504	0.010	0.011	-9.1		51500	509	0.035	0.036	-2.8		51551	504	0.008	0.009	-11.1	
51380	505	0.026	0.028	-7.1		51500	510	0.033	0.035	-5.7		51551	505	0.021	0.022	-4.5	
51380	506	0.014	0.014	0.0		51516	501	0.049	0.047	+4.3		51551	506	0.011	0.012	-8.3	
51380	507	0.020	0.021	-4.8		51516	502	0.041	0.040	+2.5		51551	507	0.016	0.017	-5.9	
51380	508	0.020	0.021	-4.8		51516	503	0.047	0.046	+2.2		51551	508	0.016	0.017	-5.9	
51380	509	0.018	0.019	-5.3		51516	504	0.064	0.062	+3.2		51551	509	0.015	0.016	-6.3	
51380	510	0.017	0.018	-5.6		51516	505	0.042	0.040	+5.0		51551	510	0.014	0.015	-6.7	

L - Lower Cap Applied
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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51552	501	0.025	0.027	-7.4		51575	506	0.027	0.027	0.0		51625	501	0.015	0.016	-6.3	
51552	502	0.031	0.032	-3.1		51575	507	0.019	0.020	-5.0		51625	502	0.020	0.021	-4.8	
51552	503	0.031	0.033	-6.1		51575	508	0.024	0.024	0.0		51625	503	0.015	0.016	-6.3	
51552	504	0.014	0.015	-6.7		51575	509	0.022	0.022	0.0		51625	504	0.021	0.021	0.0	
51552	505	0.037	0.039	-5.1		51575	510	0.009	0.009	0.0		51625	505	0.011	0.012	-8.3	
51552	506	0.019	0.020	-5.0		51576	501	0.081	0.086	-5.8		51625	506	0.024	0.025	-4.0	
51552	507	0.028	0.030	-6.7		51576	502	0.098	0.104	-5.8		51625	507	0.017	0.018	-5.6	
51552	508	0.028	0.029	-3.4		51576	503	0.099	0.106	-6.6		51625	508	0.018	0.018	0.0	
51552	509	0.026	0.027	-3.7		51576	504	0.045	0.048	-6.3		51625	509	0.019	0.019	0.0	
51552	510	0.025	0.026	-3.8		51576	505	0.117	0.124	-5.6		51625	510	0.019	0.019	0.0	
51553	501	0.045	0.048	-6.3		51576	506	0.061	0.065	-6.2		51666	501	0.049	0.049	0.0	
51553	502	0.054	0.058	-6.9		51576	507	0.089	0.096	-7.3		51666	502	0.026	0.027	-3.7	
51553	503	0.055	0.059	-6.8		51576	508	0.089	0.093	-4.3		51666	503	0.031	0.031	0.0	
51553	504	0.025	0.027	-7.4		51576	509	0.083	0.087	-4.6		51666	504	0.021	0.021	0.0	
51553	505	0.065	0.069	-5.8		51576	510	0.078	0.083	-6.0		51666	505	0.023	0.023	0.0	
51553	506	0.034	0.036	-5.6		51600	501	0.055	0.058	-5.2		51666	506	0.043	0.044	-2.3	
51553	507	0.050	0.053	-5.7		51600	502	0.067	0.071	-5.6		51666	507	0.031	0.031	0.0	
51553	508	0.049	0.052	-5.8		51600	503	0.067	0.072	-6.9		51666	508	0.038	0.038	0.0	
51553	509	0.046	0.048	-4.2		51600	504	0.031	0.033	-6.1		51666	509	0.035	0.034	+2.9	
51553	510	0.044	0.046	-4.3		51600	505	0.080	0.085	-5.9		51666	510	0.015	0.014	+7.1	
51554	501	0.004	0.005	-20.0		51600	506	0.041	0.044	-6.8		51702	501	0.045	0.047	-4.3	
51554	502	0.005	0.005	0.0		51600	507	0.061	0.065	-6.2		51702	502	0.060	0.062	-3.2	
51554	503	0.005	0.006	-16.7		51600	508	0.060	0.063	-4.8		51702	503	0.045	0.047	-4.3	
51554	504	0.003	0.003	0.0	L	51600	509	0.056	0.059	-5.1		51702	504	0.062	0.064	-3.1	
51554	505	0.006	0.007	-14.3		51600	510	0.053	0.056	-5.4		51702	505	0.034	0.035	-2.9	
51554	506	0.003	0.003	0.0		51613	501	0.036	0.039	-7.7		51702	506	0.073	0.076	-3.9	
51554	507	0.005	0.005	0.0		51613	502	0.044	0.047	-6.4		51702	507	0.052	0.054	-3.7	
51554	508	0.005	0.005	0.0		51613	503	0.044	0.048	-8.3		51702	508	0.053	0.054	-1.9	
51554	509	0.004	0.005	-20.0		51613	504	0.020	0.021	-4.8		51702	509	0.057	0.058	-1.7	
51554	510	0.004	0.004	0.0		51613	505	0.053	0.056	-5.4		51702	510	0.057	0.058	-1.7	
51575	501	0.031	0.031	0.0		51613	506	0.027	0.029	-6.9		51703	501	0.019	0.019	0.0	
51575	502	0.017	0.017	0.0		51613	507	0.040	0.043	-7.0		51703	502	0.025	0.026	-3.8	
51575	503	0.019	0.020	-5.0		51613	508	0.040	0.042	-4.8		51703	503	0.018	0.019	-5.3	
51575	504	0.013	0.013	0.0		51613	509	0.037	0.039	-5.1		51703	504	0.026	0.026	0.0	
51575	505	0.015	0.014	+7.1		51613	510	0.035	0.037	-5.4		51703	505	0.014	0.015	-6.7	

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STATE: 34 - OHIO
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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
51703	506	0.030	0.031	-3.2		51767	501	0.014	0.014	0.0		51796	506	0.026	0.028	-7.1	
51703	507	0.022	0.023	-4.3		51767	502	0.008	0.008	0.0		51796	507	0.038	0.041	-7.3	
51703	508	0.022	0.022	0.0		51767	503	0.009	0.009	0.0		51796	508	0.038	0.040	-5.0	
51703	509	0.024	0.024	0.0		51767	504	0.006	0.006	0.0		51796	509	0.036	0.037	-2.7	
51703	510	0.023	0.024	-4.2		51767	505	0.007	0.007	0.0		51796	510	0.034	0.036	-5.6	
51734	501	0.035	0.036	-2.8		51767	506	0.012	0.013	-7.7		51808	501	0.124	0.132	-6.1	
51734	502	0.047	0.048	-2.1		51767	507	0.009	0.009	0.0		51808	502	0.150	0.159	-5.7	
51734	503	0.035	0.036	-2.8		51767	508	0.011	0.011	0.0		51808	503	0.152	0.163	-6.7	
51734	504	0.048	0.050	-4.0		51767	509	0.010	0.010	0.0		51808	504	0.069	0.073	-5.5	
51734	505	0.027	0.027	0.0		51767	510	0.004	0.004	0.0		51808	505	0.180	0.191	-5.8	
51734	506	0.056	0.059	-5.1		51777	501	0.049	0.050	-2.0		51808	506	0.094	0.100	-6.0	
51734	507	0.041	0.042	-2.4		51777	502	0.027	0.027	0.0		51808	507	0.137	0.147	-6.8	
51734	508	0.041	0.042	-2.4		51777	503	0.031	0.032	-3.1		51808	508	0.136	0.143	-4.9	
51734	509	0.044	0.045	-2.2		51777	504	0.021	0.021	0.0		51808	509	0.127	0.133	-4.5	
51734	510	0.044	0.045	-2.2		51777	505	0.023	0.023	0.0		51808	510	0.120	0.127	-5.5	
51741	501	0.096	0.102	-5.9		51777	506	0.043	0.044	-2.3		51809	501	0.154	0.164	-6.1	
51741	502	0.116	0.123	-5.7		51777	507	0.031	0.032	-3.1		51809	502	0.186	0.198	-6.1	
51741	503	0.117	0.126	-7.1		51777	508	0.038	0.038	0.0		51809	503	0.188	0.203	-7.4	
51741	504	0.053	0.057	-7.0		51777	509	0.035	0.035	0.0		51809	504	0.086	0.091	-5.5	
51741	505	0.139	0.147	-5.4		51777	510	0.015	0.015	0.0		51809	505	0.224	0.237	-5.5	
51741	506	0.072	0.077	-6.5		51790	501	0.082	0.083	-1.2		51809	506	0.116	0.124	-6.5	
51741	507	0.105	0.113	-7.1		51790	502	0.045	0.045	0.0		51809	507	0.170	0.182	-6.6	
51741	508	0.105	0.110	-4.5		51790	503	0.052	0.053	-1.9		51809	508	0.169	0.178	-5.1	
51741	509	0.098	0.103	-4.9		51790	504	0.035	0.035	0.0		51809	509	0.157	0.165	-4.8	
51741	510	0.093	0.098	-5.1		51790	505	0.039	0.039	0.0		51809	510	0.150	0.158	-5.1	
51752	501	0.081	0.086	-5.8		51790	506	0.072	0.074	-2.7		51833	501	0.074	0.075	-1.3	
51752	502	0.098	0.104	-5.8		51790	507	0.052	0.053	-1.9		51833	502	0.040	0.040	0.0	
51752	503	0.099	0.106	-6.6		51790	508	0.064	0.064	0.0		51833	503	0.047	0.048	-2.1	
51752	504	0.045	0.048	-6.3		51790	509	0.059	0.058	+1.7		51833	504	0.032	0.031	+3.2	
51752	505	0.117	0.124	-5.6		51790	510	0.025	0.024	+4.2		51833	505	0.035	0.035	0.0	
51752	506	0.061	0.065	-6.2		51796	501	0.035	0.037	-5.4		51833	506	0.065	0.066	-1.5	
51752	507	0.089	0.096	-7.3		51796	502	0.042	0.045	-6.7		51833	507	0.047	0.048	-2.1	
51752	508	0.089	0.093	-4.3		51796	503	0.043	0.046	-6.5		51833	508	0.057	0.057	0.0	
51752	509	0.083	0.087	-4.6		51796	504	0.019	0.021	-9.5		51833	509	0.053	0.052	+1.9	
51752	510	0.078	0.083	-6.0		51796	505	0.051	0.054	-5.6		51833	510	0.022	0.022	0.0	

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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51850	501	0.071	0.073	-2.7		51853	506	0.073	0.076	-3.9		51857	501	0.100	0.103	-2.9	
51850	502	0.094	0.097	-3.1		51853	507	0.052	0.054	-3.7		51857	502	0.133	0.137	-2.9	
51850	503	0.070	0.073	-4.1		51853	508	0.053	0.054	-1.9		51857	503	0.099	0.103	-3.9	
51850	504	0.097	0.100	-3.0		51853	509	0.057	0.058	-1.7		51857	504	0.137	0.141	-2.8	
51850	505	0.054	0.055	-1.8		51853	510	0.057	0.058	-1.7		51857	505	0.076	0.078	-2.6	
51850	506	0.114	0.118	-3.4		51854	501	0.101	0.105	-3.8		51857	506	0.161	0.167	-3.6	
51850	507	0.082	0.085	-3.5		51854	502	0.134	0.139	-3.6		51857	507	0.116	0.120	-3.3	
51850	508	0.083	0.085	-2.4		51854	503	0.100	0.105	-4.8		51857	508	0.117	0.120	-2.5	
51850	509	0.089	0.091	-2.2		51854	504	0.139	0.143	-2.8		51857	509	0.126	0.129	-2.3	
51850	510	0.089	0.091	-2.2		51854	505	0.077	0.079	-2.5		51857	510	0.125	0.128	-2.3	
51851	501	0.048	0.050	-4.0		51854	506	0.163	0.169	-3.6		51869	501	0.041	0.044	-6.8	
51851	502	0.064	0.066	-3.0		51854	507	0.117	0.122	-4.1		51869	502	0.050	0.053	-5.7	
51851	503	0.047	0.050	-6.0		51854	508	0.118	0.121	-2.5		51869	503	0.050	0.054	-7.4	
51851	504	0.066	0.068	-2.9		51854	509	0.128	0.130	-1.5		51869	504	0.023	0.024	-4.2	
51851	505	0.036	0.037	-2.7		51854	510	0.127	0.130	-2.3		51869	505	0.060	0.063	-4.8	
51851	506	0.077	0.080	-3.7		51855	501	0.106	0.110	-3.6		51869	506	0.031	0.033	-6.1	
51851	507	0.055	0.058	-5.2		51855	502	0.141	0.146	-3.4		51869	507	0.045	0.049	-8.2	
51851	508	0.056	0.057	-1.8		51855	503	0.105	0.110	-4.5		51869	508	0.045	0.047	-4.3	
51851	509	0.061	0.062	-1.6		51855	504	0.146	0.150	-2.7		51869	509	0.042	0.044	-4.5	
51851	510	0.060	0.062	-3.2		51855	505	0.081	0.083	-2.4		51869	510	0.040	0.042	-4.8	
51852	501	0.112	0.116	-3.4		51855	506	0.171	0.178	-3.9		51877	501	0.231	0.246	-6.1	
51852	502	0.149	0.154	-3.2		51855	507	0.123	0.128	-3.9		51877	502	0.280	0.300	-6.7	
51852	503	0.111	0.116	-4.3		51855	508	0.124	0.127	-2.4		51877	503	0.280	0.300	-6.7	
51852	504	0.154	0.159	-3.1		51855	509	0.134	0.137	-2.2		51877	504	0.129	0.137	-5.8	
51852	505	0.085	0.088	-3.4		51855	510	0.133	0.136	-2.2		51877	505	0.340	0.360	-5.6	
51852	506	0.180	0.188	-4.3		51856	501	0.058	0.060	-3.3		51877	506	0.175	0.186	-5.9	
51852	507	0.130	0.135	-3.7		51856	502	0.078	0.080	-2.5		51877	507	0.260	0.270	-3.7	
51852	508	0.131	0.134	-2.2		51856	503	0.058	0.060	-3.3		51877	508	0.250	0.270	-7.4	
51852	509	0.142	0.144	-1.4		51856	504	0.080	0.083	-3.6		51877	509	0.237	0.248	-4.4	
51852	510	0.141	0.144	-2.1		51856	505	0.044	0.046	-4.3		51877	510	0.225	0.237	-5.1	
51853	501	0.045	0.047	-4.3		51856	506	0.094	0.098	-4.1		51889	501	0.038	0.040	-5.0	
51853	502	0.060	0.062	-3.2		51856	507	0.068	0.070	-2.9		51889	502	0.046	0.049	-6.1	
51853	503	0.045	0.047	-4.3		51856	508	0.068	0.070	-2.9		51889	503	0.047	0.050	-6.0	
51853	504	0.062	0.064	-3.1		51856	509	0.074	0.075	-1.3		51889	504	0.021	0.023	-8.7	
51853	505	0.034	0.035	-2.9		51856	510	0.073	0.075	-2.7		51889	505	0.055	0.059	-6.8	

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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51889	506	0.029	0.031	-6.5		51919	501	0.038	0.041	-7.3		51934	506	0.032	0.035	-8.6	
51889	507	0.042	0.045	-6.7		51919	502	0.046	0.049	-6.1		51934	507	0.047	0.051	-7.8	
51889	508	0.042	0.044	-4.5		51919	503	0.047	0.051	-7.8		51934	508	0.047	0.049	-4.1	
51889	509	0.039	0.041	-4.9		51919	504	0.021	0.023	-8.7		51934	509	0.044	0.046	-4.3	
51889	510	0.037	0.039	-5.1		51919	505	0.056	0.059	-5.1		51934	510	0.042	0.044	-4.5	
51896	501	0.018	0.019	-5.3		51919	506	0.029	0.031	-6.5		51941	501	0.039	0.041	-4.9	
51896	502	0.022	0.023	-4.3		51919	507	0.042	0.046	-8.7		51941	502	0.047	0.050	-6.0	
51896	503	0.022	0.023	-4.3		51919	508	0.042	0.044	-4.5		51941	503	0.048	0.051	-5.9	
51896	504	0.010	0.011	-9.1		51919	509	0.039	0.041	-4.9		51941	504	0.022	0.023	-4.3	
51896	505	0.026	0.027	-3.7		51919	510	0.037	0.039	-5.1		51941	505	0.057	0.060	-5.0	
51896	506	0.013	0.014	-7.1		51926	501	0.039	0.042	-7.1		51941	506	0.029	0.031	-6.5	
51896	507	0.020	0.021	-4.8		51926	502	0.047	0.050	-6.0		51941	507	0.043	0.046	-6.5	
51896	508	0.020	0.021	-4.8		51926	503	0.048	0.052	-7.7		51941	508	0.043	0.045	-4.4	
51896	509	0.018	0.019	-5.3		51926	504	0.022	0.023	-4.3		51941	509	0.040	0.042	-4.8	
51896	510	0.017	0.018	-5.6		51926	505	0.057	0.060	-5.0		51941	510	0.038	0.040	-5.0	
51900	501	0.055	0.056	-1.8		51926	506	0.030	0.031	-3.2		51942	501	0.062	0.066	-6.1	
51900	502	0.030	0.030	0.0		51926	507	0.043	0.046	-6.5		51942	502	0.075	0.080	-6.3	
51900	503	0.035	0.036	-2.8		51926	508	0.043	0.045	-4.4		51942	503	0.076	0.082	-7.3	
51900	504	0.024	0.024	0.0		51926	509	0.040	0.042	-4.8		51942	504	0.035	0.037	-5.4	
51900	505	0.026	0.026	0.0		51926	510	0.038	0.040	-5.0		51942	505	0.091	0.096	-5.2	
51900	506	0.048	0.050	-4.0		51927	501	0.021	0.023	-8.7		51942	506	0.047	0.050	-6.0	
51900	507	0.035	0.036	-2.8		51927	502	0.026	0.027	-3.7		51942	507	0.069	0.074	-6.8	
51900	508	0.043	0.043	0.0		51927	503	0.026	0.028	-7.1		51942	508	0.068	0.072	-5.6	
51900	509	0.040	0.039	+2.6		51927	504	0.012	0.013	-7.7		51942	509	0.064	0.067	-4.5	
51900	510	0.017	0.016	+6.3		51927	505	0.031	0.033	-6.1		51942	510	0.061	0.064	-4.7	
51909	501	0.064	0.066	-3.0		51927	506	0.016	0.017	-5.9		51956	501	0.168	0.179	-6.1	
51909	502	0.085	0.087	-2.3		51927	507	0.023	0.025	-8.0		51956	502	0.203	0.216	-6.0	
51909	503	0.063	0.066	-4.5		51927	508	0.023	0.024	-4.2		51956	503	0.206	0.221	-6.8	
51909	504	0.087	0.090	-3.3		51927	509	0.022	0.023	-4.3		51956	504	0.094	0.100	-6.0	
51909	505	0.048	0.050	-4.0		51927	510	0.021	0.022	-4.5		51956	505	0.245	0.260	-5.8	
51909	506	0.103	0.107	-3.7		51934	501	0.043	0.046	-6.5		51956	506	0.127	0.135	-5.9	
51909	507	0.074	0.077	-3.9		51934	502	0.052	0.055	-5.5		51956	507	0.185	0.199	-7.0	
51909	508	0.075	0.076	-1.3		51934	503	0.052	0.056	-7.1		51956	508	0.184	0.194	-5.2	
51909	509	0.081	0.082	-1.2		51934	504	0.024	0.025	-4.0		51956	509	0.172	0.180	-4.4	
51909	510	0.080	0.082	-2.4		51934	505	0.062	0.066	-6.1		51956	510	0.163	0.172	-5.2	

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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51957	501	0.148	0.158	-6.3		51960	506	0.013	0.014	-7.1		51986	501	0.089	0.095	-6.3	
51957	502	0.179	0.190	-5.8		51960	507	0.020	0.021	-4.8		51986	502	0.108	0.115	-6.1	
51957	503	0.181	0.195	-7.2		51960	508	0.020	0.021	-4.8		51986	503	0.109	0.118	-7.6	
51957	504	0.082	0.088	-6.8		51960	509	0.018	0.019	-5.3		51986	504	0.050	0.053	-5.7	
51957	505	0.216	0.228	-5.3		51960	510	0.017	0.018	-5.6		51986	505	0.130	0.138	-5.8	
51957	506	0.112	0.119	-5.9		51970	501	0.077	0.082	-6.1		51986	506	0.068	0.072	-5.6	
51957	507	0.163	0.176	-7.4		51970	502	0.094	0.099	-5.1		51986	507	0.099	0.106	-6.6	
51957	508	0.163	0.171	-4.7		51970	503	0.095	0.102	-6.9		51986	508	0.098	0.103	-4.9	
51957	509	0.152	0.159	-4.4		51970	504	0.043	0.046	-6.5		51986	509	0.092	0.096	-4.2	
51957	510	0.144	0.152	-5.3		51970	505	0.113	0.119	-5.0		51986	510	0.087	0.092	-5.4	
51958	501	0.132	0.140	-5.7		51970	506	0.058	0.062	-6.5		51999	501	0.038	0.040	-5.0	
51958	502	0.159	0.169	-5.9		51970	507	0.085	0.092	-7.6		51999	502	0.046	0.048	-4.2	
51958	503	0.161	0.173	-6.9		51970	508	0.085	0.089	-4.5		51999	503	0.046	0.050	-8.0	
51958	504	0.073	0.078	-6.4		51970	509	0.079	0.083	-4.8		51999	504	0.021	0.022	-4.5	
51958	505	0.191	0.203	-5.9		51970	510	0.075	0.079	-5.1		51999	505	0.055	0.058	-5.2	
51958	506	0.099	0.106	-6.6		51982	501	0.023	0.024	-4.2		51999	506	0.028	0.030	-6.7	
51958	507	0.145	0.156	-7.1		51982	502	0.028	0.029	-3.4		51999	507	0.042	0.045	-6.7	
51958	508	0.144	0.152	-5.3		51982	503	0.028	0.030	-6.7		51999	508	0.041	0.044	-6.8	
51958	509	0.135	0.141	-4.3		51982	504	0.013	0.013	0.0		51999	509	0.039	0.040	-2.5	
51958	510	0.128	0.135	-5.2		51982	505	0.033	0.035	-5.7		51999	510	0.037	0.039	-5.1	
51959	501	0.135	0.143	-5.6		51982	506	0.017	0.018	-5.6		52002	501	0.033	0.035	-5.7	
51959	502	0.163	0.173	-5.8		51982	507	0.025	0.027	-7.4		52002	502	0.040	0.043	-7.0	
51959	503	0.165	0.177	-6.8		51982	508	0.025	0.026	-3.8		52002	503	0.040	0.044	-9.1	
51959	504	0.075	0.080	-6.3		51982	509	0.023	0.024	-4.2		52002	504	0.018	0.020	-10.0	
51959	505	0.196	0.208	-5.8		51982	510	0.022	0.023	-4.3		52002	505	0.048	0.051	-5.9	
51959	506	0.102	0.109	-6.4		51985	501	0.046	0.044	+4.5		52002	506	0.025	0.027	-7.4	
51959	507	0.149	0.160	-6.9		51985	502	0.039	0.037	+5.4		52002	507	0.036	0.039	-7.7	
51959	508	0.148	0.156	-5.1		51985	503	0.044	0.043	+2.3		52002	508	0.036	0.038	-5.3	
51959	509	0.138	0.145	-4.8		51985	504	0.060	0.058	+3.4		52002	509	0.034	0.035	-2.9	
51959	510	0.131	0.138	-5.1		51985	505	0.039	0.038	+2.6		52002	510	0.032	0.034	-5.9	
51960	501	0.018	0.019	-5.3		51985	506	0.039	0.038	+2.6		52075	501	0.056	0.058	-3.4	
51960	502	0.022	0.023	-4.3		51985	507	0.049	0.048	+2.1		52075	502	0.074	0.076	-2.6	
51960	503	0.022	0.023	-4.3		51985	508	0.045	0.043	+4.7		52075	503	0.055	0.058	-5.2	
51960	504	0.010	0.011	-9.1		51985	509	0.047	0.045	+4.4		52075	504	0.076	0.079	-3.8	
51960	505	0.026	0.027	-3.7		51985	510	0.037	0.035	+5.7		52075	505	0.042	0.043	-2.3	

L - Lower Cap Applied
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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
52075	506	0.089	0.093	-4.3		52137	501	0.022	0.023	-4.3		52341	506	0.022	0.023	-4.3	
52075	507	0.064	0.067	-4.5		52137	502	0.029	0.030	-3.3		52341	507	0.016	0.016	0.0	
52075	508	0.065	0.067	-3.0		52137	503	0.022	0.023	-4.3		52341	508	0.016	0.016	0.0	
52075	509	0.070	0.072	-2.8		52137	504	0.030	0.031	-3.2		52341	509	0.017	0.018	-5.6	
52075	510	0.070	0.071	-1.4		52137	505	0.017	0.017	0.0		52341	510	0.017	0.018	-5.6	
52076	501	0.067	0.069	-2.9		52137	506	0.035	0.037	-5.4		52342	501	0.040	0.041	-2.4	
52076	502	0.089	0.092	-3.3		52137	507	0.025	0.026	-3.8		52342	502	0.053	0.054	-1.9	
52076	503	0.066	0.069	-4.3		52137	508	0.026	0.026	0.0		52342	503	0.039	0.041	-4.9	
52076	504	0.092	0.095	-3.2		52137	509	0.028	0.028	0.0		52342	504	0.054	0.056	-3.6	
52076	505	0.051	0.052	-1.9		52137	510	0.027	0.028	-3.6		52342	505	0.030	0.031	-3.2	
52076	506	0.108	0.112	-3.6		52150	501	0.204	0.217	-6.0		52342	506	0.064	0.066	-3.0	
52076	507	0.078	0.081	-3.7		52150	502	0.247	0.260	-5.0		52342	507	0.046	0.048	-4.2	
52076	508	0.078	0.080	-2.5		52150	503	0.250	0.270	-7.4		52342	508	0.046	0.048	-4.2	
52076	509	0.085	0.086	-1.2		52150	504	0.113	0.121	-6.6		52342	509	0.050	0.051	-2.0	
52076	510	0.084	0.086	-2.3		52150	505	0.300	0.310	-3.2		52342	510	0.050	0.051	-2.0	
52109	501	0.008	0.009	-11.1		52150	506	0.154	0.164	-6.1		52343	501	0.024	0.025	-4.0	
52109	502	0.010	0.011	-9.1		52150	507	0.225	0.242	-7.0		52343	502	0.032	0.033	-3.0	
52109	503	0.010	0.011	-9.1		52150	508	0.224	0.235	-4.7		52343	503	0.024	0.025	-4.0	
52109	504	0.005	0.005	0.0		52150	509	0.209	0.219	-4.6		52343	504	0.033	0.034	-2.9	
52109	505	0.012	0.013	-7.7		52150	510	0.198	0.209	-5.3		52343	505	0.018	0.019	-5.3	
52109	506	0.006	0.007	-14.3		52315	501	0.064	0.065	-1.5		52343	506	0.039	0.040	-2.5	
52109	507	0.009	0.010	-10.0		52315	502	0.035	0.035	0.0		52343	507	0.028	0.029	-3.4	
52109	508	0.009	0.010	-10.0		52315	503	0.041	0.041	0.0		52343	508	0.028	0.029	-3.4	
52109	509	0.009	0.009	0.0		52315	504	0.027	0.027	0.0		52343	509	0.031	0.031	0.0	
52109	510	0.008	0.009	-11.1		52315	505	0.031	0.030	+3.3		52343	510	0.030	0.031	-3.2	
52134	501	0.111	0.118	-5.9		52315	506	0.056	0.058	-3.4		52401	501	0.075	0.077	-2.6	
52134	502	0.134	0.142	-5.6		52315	507	0.041	0.041	0.0		52401	502	0.099	0.102	-2.9	
52134	503	0.136	0.146	-6.8		52315	508	0.050	0.050	0.0		52401	503	0.074	0.077	-3.9	
52134	504	0.062	0.066	-6.1		52315	509	0.046	0.045	+2.2		52401	504	0.102	0.106	-3.8	
52134	505	0.161	0.171	-5.8		52315	510	0.019	0.019	0.0		52401	505	0.057	0.058	-1.7	
52134	506	0.084	0.089	-5.6		52341	501	0.014	0.014	0.0		52401	506	0.120	0.125	-4.0	
52134	507	0.122	0.131	-6.9		52341	502	0.018	0.019	-5.3		52401	507	0.087	0.090	-3.3	
52134	508	0.122	0.128	-4.7		52341	503	0.014	0.014	0.0		52401	508	0.088	0.090	-2.2	
52134	509	0.113	0.119	-5.0		52341	504	0.019	0.019	0.0		52401	509	0.095	0.096	-1.0	
52134	510	0.108	0.113	-4.4		52341	505	0.010	0.011	-9.1		52401	510	0.094	0.096	-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
52402	501	0.008	0.009	-11.1		52435	506	0.036	0.038	-5.3		52469	501	0.017	0.019	-10.5	
52402	502	0.010	0.011	-9.1		52435	507	0.052	0.056	-7.1		52469	502	0.021	0.022	-4.5	
52402	503	0.010	0.011	-9.1		52435	508	0.052	0.055	-5.5		52469	503	0.021	0.023	-8.7	
52402	504	0.005	0.005	0.0		52435	509	0.049	0.051	-3.9		52469	504	0.010	0.010	0.0	
52402	505	0.012	0.013	-7.7		52435	510	0.046	0.049	-6.1		52469	505	0.025	0.027	-7.4	
52402	506	0.006	0.007	-14.3		52438	501	0.034	0.037	-8.1		52469	506	0.013	0.014	-7.1	
52402	507	0.009	0.010	-10.0		52438	502	0.042	0.044	-4.5		52469	507	0.019	0.021	-9.5	
52402	508	0.009	0.010	-10.0		52438	503	0.042	0.045	-6.7		52469	508	0.019	0.020	-5.0	
52402	509	0.009	0.009	0.0		52438	504	0.019	0.020	-5.0		52469	509	0.018	0.019	-5.3	
52402	510	0.008	0.009	-11.1		52438	505	0.050	0.053	-5.7		52469	510	0.017	0.018	-5.6	
52432	501	0.041	0.044	-6.8		52438	506	0.026	0.028	-7.1		52505	501	0.087	0.092	-5.4	
52432	502	0.050	0.053	-5.7		52438	507	0.038	0.041	-7.3		52505	502	0.105	0.112	-6.3	
52432	503	0.051	0.055	-7.3		52438	508	0.038	0.040	-5.0		52505	503	0.106	0.114	-7.0	
52432	504	0.023	0.025	-8.0		52438	509	0.035	0.037	-5.4		52505	504	0.048	0.051	-5.9	
52432	505	0.060	0.064	-6.3		52438	510	0.033	0.035	-5.7		52505	505	0.126	0.134	-6.0	
52432	506	0.031	0.033	-6.1		52440	501	0.054	0.057	-5.3		52505	506	0.066	0.070	-5.7	
52432	507	0.046	0.049	-6.1		52440	502	0.065	0.069	-5.8		52505	507	0.096	0.103	-6.8	
52432	508	0.045	0.048	-6.3		52440	503	0.066	0.071	-7.0		52505	508	0.095	0.100	-5.0	
52432	509	0.042	0.044	-4.5		52440	504	0.030	0.032	-6.3		52505	509	0.089	0.093	-4.3	
52432	510	0.040	0.042	-4.8		52440	505	0.078	0.083	-6.0		52505	510	0.084	0.089	-5.6	
52433	501	0.038	0.040	-5.0		52440	506	0.041	0.043	-4.7		52547	501	0.065	0.067	-3.0	
52433	502	0.046	0.049	-6.1		52440	507	0.059	0.064	-7.8		52547	502	0.086	0.089	-3.4	
52433	503	0.046	0.050	-8.0		52440	508	0.059	0.062	-4.8		52547	503	0.064	0.067	-4.5	
52433	504	0.021	0.022	-4.5		52440	509	0.055	0.058	-5.2		52547	504	0.089	0.092	-3.3	
52433	505	0.055	0.058	-5.2		52440	510	0.052	0.055	-5.5		52547	505	0.049	0.051	-3.9	
52433	506	0.029	0.030	-3.3		52467	501	0.050	0.053	-5.7		52547	506	0.104	0.108	-3.7	
52433	507	0.042	0.045	-6.7		52467	502	0.060	0.064	-6.3		52547	507	0.075	0.078	-3.8	
52433	508	0.042	0.044	-4.5		52467	503	0.061	0.066	-7.6		52547	508	0.076	0.078	-2.6	
52433	509	0.039	0.041	-4.9		52467	504	0.028	0.030	-6.7		52547	509	0.082	0.083	-1.2	
52433	510	0.037	0.039	-5.1		52467	505	0.072	0.077	-6.5		52547	510	0.081	0.083	-2.4	
52435	501	0.047	0.051	-7.8		52467	506	0.038	0.040	-5.0		52581	501	0.420	0.450	-6.7	
52435	502	0.057	0.061	-6.6		52467	507	0.055	0.059	-6.8		52581	502	0.510	0.540	-5.6	
52435	503	0.058	0.063	-7.9		52467	508	0.055	0.057	-3.5		52581	503	0.520	0.560	-7.1	
52435	504	0.026	0.028	-7.1		52467	509	0.051	0.053	-3.8		52581	504	0.235	0.250	-6.0	
52435	505	0.069	0.073	-5.5		52467	510	0.048	0.051	-5.9		52581	505	0.620	0.650	-4.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
52581	506	0.320	0.340	-5.9		52767	501	0.059	0.061	-3.3		53001	506	0.066	0.070	-5.7	
52581	507	0.470	0.500	-6.0		52767	502	0.079	0.081	-2.5		53001	507	0.096	0.103	-6.8	
52581	508	0.460	0.490	-6.1		52767	503	0.059	0.061	-3.3		53001	508	0.095	0.100	-5.0	
52581	509	0.430	0.450	-4.4		52767	504	0.081	0.084	-3.6		53001	509	0.089	0.093	-4.3	
52581	510	0.410	0.430	-4.7		52767	505	0.045	0.046	-2.2		53001	510	0.085	0.089	-4.5	
52619	501	0.030	0.032	-6.3		52767	506	0.095	0.099	-4.0		53077	501	0.042	0.044	-4.5	
52619	502	0.036	0.038	-5.3		52767	507	0.069	0.071	-2.8		53077	502	0.051	0.054	-5.6	
52619	503	0.036	0.039	-7.7		52767	508	0.069	0.071	-2.8		53077	503	0.051	0.055	-7.3	
52619	504	0.017	0.018	-5.6		52767	509	0.075	0.076	-1.3		53077	504	0.023	0.025	-8.0	
52619	505	0.043	0.046	-6.5		52767	510	0.074	0.076	-2.6		53077	505	0.061	0.064	-4.7	
52619	506	0.022	0.024	-8.3		52911	501	0.024	0.025	-4.0		53077	506	0.032	0.034	-5.9	
52619	507	0.033	0.035	-5.7		52911	502	0.029	0.030	-3.3		53077	507	0.046	0.050	-8.0	
52619	508	0.033	0.034	-2.9		52911	503	0.029	0.031	-6.5		53077	508	0.046	0.048	-4.2	
52619	509	0.030	0.032	-6.3		52911	504	0.013	0.014	-7.1		53077	509	0.043	0.045	-4.4	
52619	510	0.029	0.030	-3.3		52911	505	0.034	0.036	-5.6		53077	510	0.041	0.043	-4.7	
52660	501	0.058	0.056	+3.6		52911	506	0.018	0.019	-5.3		53095	501	0.029	0.030	-3.3	
52660	502	0.049	0.047	+4.3		52911	507	0.026	0.028	-7.1		53095	502	0.035	0.037	-5.4	
52660	503	0.056	0.054	+3.7		52911	508	0.026	0.027	-3.7		53095	503	0.035	0.038	-7.9	
52660	504	0.076	0.074	+2.7		52911	509	0.024	0.025	-4.0		53095	504	0.016	0.017	-5.9	
52660	505	0.050	0.048	+4.2		52911	510	0.023	0.024	-4.2		53095	505	0.042	0.044	-4.5	
52660	506	0.050	0.049	+2.0		52967	501	0.009	0.009	0.0		53095	506	0.022	0.023	-4.3	
52660	507	0.062	0.061	+1.6		52967	502	0.011	0.011	0.0		53095	507	0.032	0.034	-5.9	
52660	508	0.057	0.055	+3.6		52967	503	0.011	0.012	-8.3		53095	508	0.031	0.033	-6.1	
52660	509	0.060	0.057	+5.3		52967	504	0.005	0.005	0.0		53095	509	0.029	0.031	-6.5	
52660	510	0.047	0.045	+4.4		52967	505	0.013	0.014	-7.1		53095	510	0.028	0.029	-3.4	
52744	501	0.280	0.290	-3.4		52967	506	0.007	0.007	0.0		53096	501	0.040	0.042	-4.8	
52744	502	0.154	0.155	-0.6		52967	507	0.010	0.011	-9.1		53096	502	0.048	0.051	-5.9	
52744	503	0.179	0.183	-2.2		52967	508	0.010	0.010	0.0		53096	503	0.049	0.052	-5.8	
52744	504	0.121	0.120	+0.8		52967	509	0.009	0.010	-10.0		53096	504	0.022	0.024	-8.3	
52744	505	0.134	0.133	+0.8		52967	510	0.009	0.009	0.0		53096	505	0.058	0.061	-4.9	
52744	506	0.248	0.250	-0.8		53001	501	0.087	0.093	-6.5		53096	506	0.030	0.032	-6.3	
52744	507	0.180	0.182	-1.1		53001	502	0.105	0.112	-6.3		53096	507	0.044	0.047	-6.4	
52744	508	0.219	0.220	-0.5		53001	503	0.106	0.115	-7.8		53096	508	0.044	0.046	-4.3	
52744	509	0.202	0.199	+1.5		53001	504	0.048	0.052	-7.7		53096	509	0.041	0.043	-4.7	
52744	510	0.085	0.084	+1.2		53001	505	0.127	0.134	-5.2		53096	510	0.039	0.041	-4.9	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
53121	501	0.113	0.121	-6.6		53271	506	0.016	0.017	-5.9		53376	501	0.063	0.064	-1.6	
53121	502	0.137	0.146	-6.2		53271	507	0.024	0.025	-4.0		53376	502	0.035	0.035	0.0	
53121	503	0.139	0.149	-6.7		53271	508	0.023	0.025	-8.0		53376	503	0.040	0.041	-2.4	
53121	504	0.063	0.067	-6.0		53271	509	0.022	0.023	-4.3		53376	504	0.027	0.027	0.0	
53121	505	0.165	0.174	-5.2		53271	510	0.021	0.022	-4.5		53376	505	0.030	0.030	0.0	
53121	506	0.086	0.091	-5.5		53333	501	0.055	0.057	-3.5		53376	506	0.056	0.057	-1.8	
53121	507	0.125	0.134	-6.7		53333	502	0.073	0.076	-3.9		53376	507	0.040	0.041	-2.4	
53121	508	0.124	0.131	-5.3		53333	503	0.055	0.057	-3.5		53376	508	0.049	0.049	0.0	
53121	509	0.116	0.122	-4.9		53333	504	0.076	0.078	-2.6		53376	509	0.045	0.045	0.0	
53121	510	0.110	0.116	-5.2		53333	505	0.042	0.043	-2.3		53376	510	0.019	0.019	0.0	
53147	501	0.010	0.010	0.0		53333	506	0.089	0.092	-3.3		53377	501	0.065	0.066	-1.5	
53147	502	0.013	0.014	-7.1		53333	507	0.064	0.067	-4.5		53377	502	0.035	0.035	0.0	
53147	503	0.010	0.010	0.0		53333	508	0.065	0.066	-1.5		53377	503	0.041	0.042	-2.4	
53147	504	0.014	0.014	0.0		53333	509	0.070	0.071	-1.4		53377	504	0.028	0.028	0.0	
53147	505	0.008	0.008	0.0		53333	510	0.069	0.071	-2.8		53377	505	0.031	0.031	0.0	
53147	506	0.016	0.017	-5.9		53374	501	0.075	0.075	0.0		53377	506	0.057	0.058	-1.7	
53147	507	0.012	0.012	0.0		53374	502	0.041	0.041	0.0		53377	507	0.041	0.042	-2.4	
53147	508	0.012	0.012	0.0		53374	503	0.047	0.048	-2.1		53377	508	0.050	0.051	-2.0	
53147	509	0.013	0.013	0.0		53374	504	0.032	0.032	0.0		53377	509	0.046	0.046	0.0	
53147	510	0.013	0.013	0.0		53374	505	0.035	0.035	0.0		53377	510	0.019	0.019	0.0	
53229	501	0.056	0.058	-3.4		53374	506	0.065	0.067	-3.0		53403	501	0.041	0.041	0.0	
53229	502	0.074	0.077	-3.9		53374	507	0.047	0.048	-2.1		53403	502	0.022	0.022	0.0	
53229	503	0.055	0.058	-5.2		53374	508	0.058	0.058	0.0		53403	503	0.026	0.026	0.0	
53229	504	0.077	0.079	-2.5		53374	509	0.053	0.053	0.0		53403	504	0.018	0.017	+5.9	
53229	505	0.043	0.044	-2.3		53374	510	0.022	0.022	0.0		53403	505	0.020	0.019	+5.3	
53229	506	0.090	0.094	-4.3		53375	501	0.040	0.040	0.0		53403	506	0.036	0.037	-2.7	
53229	507	0.065	0.068	-4.4		53375	502	0.022	0.022	0.0		53403	507	0.026	0.026	0.0	
53229	508	0.066	0.067	-1.5		53375	503	0.025	0.026	-3.8		53403	508	0.032	0.032	0.0	
53229	509	0.071	0.072	-1.4		53375	504	0.017	0.017	0.0		53403	509	0.029	0.029	0.0	
53229	510	0.070	0.072	-2.8		53375	505	0.019	0.019	0.0		53403	510	0.012	0.012	0.0	
53271	501	0.021	0.023	-8.7		53375	506	0.035	0.035	0.0		53425	501	0.052	0.054	-3.7	
53271	502	0.026	0.027	-3.7		53375	507	0.025	0.025	0.0		53425	502	0.069	0.071	-2.8	
53271	503	0.026	0.028	-7.1		53375	508	0.031	0.031	0.0		53425	503	0.051	0.054	-5.6	
53271	504	0.012	0.013	-7.7		53375	509	0.028	0.028	0.0		53425	504	0.071	0.074	-4.1	
53271	505	0.031	0.033	-6.1		53375	510	0.012	0.012	0.0		53425	505	0.039	0.041	-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
53425	506	0.084	0.087	-3.4		53731	501	0.014	0.015	-6.7		53734	506	0.250	0.247	+1.2	
53425	507	0.060	0.063	-4.8		53731	502	0.017	0.018	-5.6		53734	507	0.320	0.310	+3.2	
53425	508	0.061	0.062	-1.6		53731	503	0.017	0.018	-5.6		53734	508	0.290	0.280	+3.6	
53425	509	0.066	0.067	-1.5		53731	504	0.008	0.008	0.0		53734	509	0.300	0.290	+3.4	
53425	510	0.065	0.067	-3.0		53731	505	0.020	0.021	-4.8		53734	510	0.238	0.227	+4.8	
53565	501	0.048	0.048	0.0		53731	506	0.010	0.011	-9.1		53803	501	0.124	0.128	-3.1	
53565	502	0.026	0.026	0.0		53731	507	0.015	0.016	-6.3		53803	502	0.165	0.170	-2.9	
53565	503	0.030	0.031	-3.2		53731	508	0.015	0.016	-6.3		53803	503	0.123	0.128	-3.9	
53565	504	0.020	0.020	0.0		53731	509	0.014	0.015	-6.7		53803	504	0.170	0.175	-2.9	
53565	505	0.023	0.022	+4.5		53731	510	0.013	0.014	-7.1		53803	505	0.094	0.097	-3.1	
53565	506	0.042	0.043	-2.3		53732	501	0.095	0.101	-5.9		53803	506	0.200	0.208	-3.8	
53565	507	0.030	0.031	-3.2		53732	502	0.115	0.122	-5.7		53803	507	0.144	0.150	-4.0	
53565	508	0.037	0.037	0.0		53732	503	0.116	0.125	-7.2		53803	508	0.145	0.149	-2.7	
53565	509	0.034	0.034	0.0		53732	504	0.053	0.056	-5.4		53803	509	0.157	0.160	-1.9	
53565	510	0.014	0.014	0.0		53732	505	0.138	0.146	-5.5		53803	510	0.156	0.159	-1.9	
53631	501	0.013	0.014	-7.1		53732	506	0.071	0.076	-6.6		53907	501	0.042	0.044	-4.5	
53631	502	0.016	0.017	-5.9		53732	507	0.104	0.112	-7.1		53907	502	0.050	0.053	-5.7	
53631	503	0.016	0.017	-5.9		53732	508	0.104	0.109	-4.6		53907	503	0.051	0.055	-7.3	
53631	504	0.007	0.008	-12.5		53732	509	0.097	0.101	-4.0		53907	504	0.023	0.025	-8.0	
53631	505	0.019	0.020	-5.0		53732	510	0.092	0.097	-5.2		53907	505	0.061	0.064	-4.7	
53631	506	0.010	0.011	-9.1		53733	501	0.061	0.065	-6.2		53907	506	0.031	0.033	-6.1	
53631	507	0.015	0.016	-6.3		53733	502	0.074	0.079	-6.3		53907	507	0.046	0.049	-6.1	
53631	508	0.014	0.015	-6.7		53733	503	0.075	0.081	-7.4		53907	508	0.046	0.048	-4.2	
53631	509	0.013	0.014	-7.1		53733	504	0.034	0.036	-5.6		53907	509	0.043	0.045	-4.4	
53631	510	0.013	0.013	0.0		53733	505	0.090	0.095	-5.3		53907	510	0.040	0.043	-7.0	
53632	501	0.015	0.016	-6.3		53733	506	0.046	0.050	-8.0		54012	501	0.029	0.028	+3.6	
53632	502	0.018	0.019	-5.3		53733	507	0.068	0.073	-6.8		54012	502	0.025	0.024	+4.2	
53632	503	0.019	0.020	-5.0		53733	508	0.068	0.071	-4.2		54012	503	0.028	0.028	0.0	
53632	504	0.008	0.009	-11.1		53733	509	0.063	0.066	-4.5		54012	504	0.039	0.037	+5.4	
53632	505	0.022	0.023	-4.3		53733	510	0.060	0.063	-4.8		54012	505	0.025	0.024	+4.2	
53632	506	0.011	0.012	-8.3		53734	501	0.290	0.280	+3.6		54012	506	0.025	0.025	0.0	
53632	507	0.017	0.018	-5.6		53734	502	0.248	0.239	+3.8		54012	507	0.032	0.031	+3.2	
53632	508	0.017	0.017	0.0		53734	503	0.280	0.280	0.0		54012	508	0.029	0.028	+3.6	
53632	509	0.015	0.016	-6.3		53734	504	0.390	0.370	+5.4		54012	509	0.030	0.029	+3.4	
53632	510	0.015	0.015	0.0		53734	505	0.250	0.241	+3.7		54012	510	0.024	0.023	+4.3	

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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
54077	501	0.057	0.061	-6.6		55012	506	0.042	0.045	-6.7		55426	501	0.057	0.059	-3.4	
54077	502	0.069	0.073	-5.5		55012	507	0.061	0.066	-7.6		55426	502	0.076	0.078	-2.6	
54077	503	0.070	0.075	-6.7		55012	508	0.061	0.064	-4.7		55426	503	0.056	0.059	-5.1	
54077	504	0.032	0.034	-5.9		55012	509	0.057	0.059	-3.4		55426	504	0.078	0.081	-3.7	
54077	505	0.083	0.088	-5.7		55012	510	0.054	0.057	-5.3		55426	505	0.043	0.045	-4.4	
54077	506	0.043	0.046	-6.5		55013	501	0.047	0.049	-4.1		55426	506	0.092	0.095	-3.2	
54077	507	0.063	0.067	-6.0		55013	502	0.062	0.064	-3.1		55426	507	0.066	0.069	-4.3	
54077	508	0.062	0.066	-6.1		55013	503	0.046	0.049	-6.1		55426	508	0.067	0.068	-1.5	
54077	509	0.058	0.061	-4.9		55013	504	0.064	0.066	-3.0		55426	509	0.072	0.073	-1.4	
54077	510	0.055	0.058	-5.2		55013	505	0.036	0.037	-2.7		55426	510	0.072	0.073	-1.4	
55010	501	0.172	0.183	-6.0		55013	506	0.076	0.079	-3.8		55597	501	0.011	0.012	-8.3	
55010	502	0.208	0.221	-5.9		55013	507	0.054	0.057	-5.3		55597	502	0.014	0.014	0.0	
55010	503	0.210	0.226	-7.1		55013	508	0.055	0.056	-1.8		55597	503	0.014	0.015	-6.7	
55010	504	0.096	0.102	-5.9		55013	509	0.059	0.060	-1.7		55597	504	0.006	0.007	-14.3	
55010	505	0.250	0.260	-3.8		55013	510	0.059	0.060	-1.7		55597	505	0.016	0.017	-5.9	
55010	506	0.130	0.138	-5.8		55214	501	0.045	0.048	-6.3		55597	506	0.008	0.009	-11.1	
55010	507	0.189	0.204	-7.4		55214	502	0.054	0.058	-6.9		55597	507	0.012	0.013	-7.7	
55010	508	0.189	0.198	-4.5		55214	503	0.055	0.059	-6.8		55597	508	0.012	0.013	-7.7	
55010	509	0.176	0.184	-4.3		55214	504	0.025	0.027	-7.4		55597	509	0.011	0.012	-8.3	
55010	510	0.167	0.176	-5.1		55214	505	0.065	0.069	-5.8		55597	510	0.011	0.011	0.0	
55011	501	0.046	0.049	-6.1		55214	506	0.034	0.036	-5.6		55647	501	0.022	0.024	-8.3	
55011	502	0.056	0.060	-6.7		55214	507	0.049	0.053	-7.5		55647	502	0.027	0.029	-6.9	
55011	503	0.057	0.061	-6.6		55214	508	0.049	0.052	-5.8		55647	503	0.027	0.030	-10.0	
55011	504	0.026	0.028	-7.1		55214	509	0.046	0.048	-4.2		55647	504	0.012	0.013	-7.7	
55011	505	0.068	0.071	-4.2		55214	510	0.044	0.046	-4.3		55647	505	0.033	0.035	-5.7	
55011	506	0.035	0.037	-5.4		55371	501	0.190	0.192	-1.0		55647	506	0.017	0.018	-5.6	
55011	507	0.051	0.055	-7.3		55371	502	0.104	0.104	0.0		55647	507	0.025	0.027	-7.4	
55011	508	0.051	0.054	-5.6		55371	503	0.121	0.123	-1.6		55647	508	0.025	0.026	-3.8	
55011	509	0.047	0.050	-6.0		55371	504	0.081	0.081	0.0		55647	509	0.023	0.024	-4.2	
55011	510	0.045	0.048	-6.3		55371	505	0.090	0.089	+1.1		55647	510	0.022	0.023	-4.3	
55012	501	0.055	0.059	-6.8		55371	506	0.167	0.171	-2.3		55648	501	0.010	0.011	-9.1	
55012	502	0.067	0.071	-5.6		55371	507	0.121	0.122	-0.8		55648	502	0.012	0.013	-7.7	
55012	503	0.068	0.073	-6.8		55371	508	0.147	0.148	-0.7		55648	503	0.012	0.013	-7.7	
55012	504	0.031	0.033	-6.1		55371	509	0.136	0.134	+1.5		55648	504	0.006	0.006	0.0	
55012	505	0.080	0.085	-5.9		55371	510	0.057	0.057	0.0		55648	505	0.015	0.016	-6.3	

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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
55648	506	0.008	0.008	0.0		55717	501	0.075	0.078	-3.8		55918	506	0.038	0.041	-7.3	
55648	507	0.011	0.012	-8.3		55717	502	0.100	0.103	-2.9		55918	507	0.056	0.060	-6.7	
55648	508	0.011	0.012	-8.3		55717	503	0.074	0.078	-5.1		55918	508	0.056	0.059	-5.1	
55648	509	0.010	0.011	-9.1		55717	504	0.103	0.106	-2.8		55918	509	0.052	0.055	-5.5	
55648	510	0.010	0.010	0.0		55717	505	0.057	0.059	-3.4		55918	510	0.049	0.052	-5.8	
55649	501	0.012	0.013	-7.7		55717	506	0.121	0.126	-4.0		55919	501	0.007	0.007	0.0	
55649	502	0.015	0.016	-6.3		55717	507	0.087	0.091	-4.4		55919	502	0.008	0.009	-11.1	
55649	503	0.015	0.016	-6.3		55717	508	0.088	0.090	-2.2		55919	503	0.008	0.009	-11.1	
55649	504	0.007	0.007	0.0		55717	509	0.095	0.097	-2.1		55919	504	0.004	0.004	0.0	
55649	505	0.018	0.019	-5.3		55717	510	0.094	0.097	-3.1		55919	505	0.010	0.011	-9.1	
55649	506	0.009	0.010	-10.0		55718	501	0.073	0.076	-3.9		55919	506	0.005	0.006	-16.7	
55649	507	0.013	0.014	-7.1		55718	502	0.097	0.100	-3.0		55919	507	0.008	0.008	0.0	
55649	508	0.013	0.014	-7.1		55718	503	0.072	0.075	-4.0		55919	508	0.008	0.008	0.0	
55649	509	0.012	0.013	-7.7		55718	504	0.100	0.103	-2.9		55919	509	0.007	0.007	0.0	
55649	510	0.012	0.012	0.0		55718	505	0.055	0.057	-3.5		55919	510	0.007	0.007	0.0	
55715	501	0.089	0.095	-6.3		55718	506	0.117	0.122	-4.1		56040	501	0.005	0.005	0.0	
55715	502	0.108	0.114	-5.3		55718	507	0.084	0.088	-4.5		56040	502	0.006	0.006	0.0	
55715	503	0.109	0.117	-6.8		55718	508	0.085	0.087	-2.3		56040	503	0.006	0.006	0.0	
55715	504	0.049	0.053	-7.5		55718	509	0.092	0.094	-2.1		56040	504	0.003	0.003	0.0	
55715	505	0.129	0.137	-5.8		55718	510	0.092	0.094	-2.1		56040	505	0.007	0.007	0.0	
55715	506	0.067	0.072	-6.9		55802	501	0.049	0.050	-2.0		56040	506	0.004	0.004	0.0	
55715	507	0.098	0.105	-6.7		55802	502	0.027	0.027	0.0		56040	507	0.005	0.006	-16.7	
55715	508	0.098	0.103	-4.9		55802	503	0.031	0.032	-3.1		56040	508	0.005	0.006	-16.7	
55715	509	0.091	0.095	-4.2		55802	504	0.021	0.021	0.0		56040	509	0.005	0.005	0.0	
55715	510	0.086	0.091	-5.5		55802	505	0.023	0.023	0.0		56040	510	0.005	0.005	0.0	
55716	501	0.129	0.137	-5.8		55802	506	0.043	0.044	-2.3		56041	501	0.032	0.034	-5.9	
55716	502	0.156	0.165	-5.5		55802	507	0.031	0.032	-3.1		56041	502	0.038	0.041	-7.3	
55716	503	0.157	0.169	-7.1		55802	508	0.038	0.038	0.0		56041	503	0.039	0.042	-7.1	
55716	504	0.072	0.076	-5.3		55802	509	0.035	0.035	0.0		56041	504	0.018	0.019	-5.3	
55716	505	0.187	0.198	-5.6		55802	510	0.015	0.015	0.0		56041	505	0.046	0.049	-6.1	
55716	506	0.097	0.104	-6.7		55918	501	0.051	0.054	-5.6		56041	506	0.024	0.025	-4.0	
55716	507	0.142	0.152	-6.6		55918	502	0.062	0.065	-4.6		56041	507	0.035	0.038	-7.9	
55716	508	0.141	0.148	-4.7		55918	503	0.062	0.067	-7.5		56041	508	0.035	0.037	-5.4	
55716	509	0.132	0.138	-4.3		55918	504	0.028	0.030	-6.7		56041	509	0.032	0.034	-5.9	
55716	510	0.125	0.132	-5.3		55918	505	0.074	0.078	-5.1		56041	510	0.031	0.032	-3.1	

L - Lower Cap Applied
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E - Subject to Capping Exception

STATE: 34 - OHIO
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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
56042	501	0.040	0.042	-4.8		56202	506	0.024	0.025	-4.0		56488	501	0.082	0.083	-1.2	
56042	502	0.048	0.051	-5.9		56202	507	0.035	0.038	-7.9		56488	502	0.045	0.045	0.0	
56042	503	0.049	0.052	-5.8		56202	508	0.035	0.037	-5.4		56488	503	0.052	0.053	-1.9	
56042	504	0.022	0.024	-8.3		56202	509	0.032	0.034	-5.9		56488	504	0.035	0.035	0.0	
56042	505	0.058	0.061	-4.9		56202	510	0.031	0.032	-3.1		56488	505	0.039	0.039	0.0	
56042	506	0.030	0.032	-6.3		56390	501	0.055	0.059	-6.8		56488	506	0.072	0.074	-2.7	
56042	507	0.044	0.047	-6.4		56390	502	0.067	0.071	-5.6		56488	507	0.052	0.053	-1.9	
56042	508	0.044	0.046	-4.3		56390	503	0.068	0.073	-6.8		56488	508	0.064	0.064	0.0	
56042	509	0.041	0.043	-4.7		56390	504	0.031	0.033	-6.1		56488	509	0.059	0.058	+1.7	
56042	510	0.039	0.041	-4.9		56390	505	0.080	0.085	-5.9		56488	510	0.025	0.024	+4.2	
56170	501	0.051	0.053	-3.8		56390	506	0.042	0.045	-6.7		56567	501	0.053	0.055	-3.6	
56170	502	0.068	0.070	-2.9		56390	507	0.061	0.066	-7.6		56567	502	0.070	0.072	-2.8	
56170	503	0.051	0.053	-3.8		56390	508	0.061	0.064	-4.7		56567	503	0.052	0.055	-5.5	
56170	504	0.070	0.072	-2.8		56390	509	0.057	0.059	-3.4		56567	504	0.072	0.075	-4.0	
56170	505	0.039	0.040	-2.5		56390	510	0.054	0.057	-5.3		56567	505	0.040	0.041	-2.4	
56170	506	0.082	0.086	-4.7		56391	501	0.047	0.051	-7.8		56567	506	0.085	0.089	-4.5	
56170	507	0.059	0.062	-4.8		56391	502	0.057	0.061	-6.6		56567	507	0.061	0.064	-4.7	
56170	508	0.060	0.061	-1.6		56391	503	0.058	0.063	-7.9		56567	508	0.062	0.063	-1.6	
56170	509	0.065	0.066	-1.5		56391	504	0.026	0.028	-7.1		56567	509	0.067	0.068	-1.5	
56170	510	0.064	0.066	-3.0		56391	505	0.069	0.073	-5.5		56567	510	0.066	0.068	-2.9	
56171	501	0.025	0.026	-3.8		56391	506	0.036	0.038	-5.3		56650	501	0.162	0.168	-3.6	
56171	502	0.033	0.034	-2.9		56391	507	0.052	0.056	-7.1		56650	502	0.215	0.222	-3.2	
56171	503	0.025	0.026	-3.8		56391	508	0.052	0.055	-5.5		56650	503	0.160	0.168	-4.8	
56171	504	0.034	0.035	-2.9		56391	509	0.049	0.051	-3.9		56650	504	0.222	0.229	-3.1	
56171	505	0.019	0.020	-5.0		56391	510	0.046	0.049	-6.1		56650	505	0.123	0.126	-2.4	
56171	506	0.040	0.042	-4.8		56427	501	0.076	0.081	-6.2		56650	506	0.260	0.270	-3.7	
56171	507	0.029	0.030	-3.3		56427	502	0.093	0.098	-5.1		56650	507	0.187	0.195	-4.1	
56171	508	0.029	0.030	-3.3		56427	503	0.094	0.101	-6.9		56650	508	0.189	0.194	-2.6	
56171	509	0.032	0.032	0.0		56427	504	0.043	0.045	-4.4		56650	509	0.205	0.208	-1.4	
56171	510	0.031	0.032	-3.1		56427	505	0.111	0.118	-5.9		56650	510	0.203	0.208	-2.4	
56202	501	0.032	0.034	-5.9		56427	506	0.058	0.062	-6.5		56651	501	0.088	0.091	-3.3	
56202	502	0.038	0.041	-7.3		56427	507	0.084	0.091	-7.7		56651	502	0.117	0.121	-3.3	
56202	503	0.039	0.042	-7.1		56427	508	0.084	0.088	-4.5		56651	503	0.087	0.091	-4.4	
56202	504	0.018	0.019	-5.3		56427	509	0.078	0.082	-4.9		56651	504	0.121	0.124	-2.4	
56202	505	0.046	0.049	-6.1		56427	510	0.074	0.078	-5.1		56651	505	0.067	0.069	-2.9	

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
56651	506	0.142	0.147	-3.4		56690	501	0.043	0.043	0.0		56759	506	0.023	0.025	-8.0	
56651	507	0.102	0.106	-3.8		56690	502	0.023	0.023	0.0		56759	507	0.034	0.036	-5.6	
56651	508	0.103	0.105	-1.9		56690	503	0.027	0.027	0.0		56759	508	0.034	0.035	-2.9	
56651	509	0.111	0.113	-1.8		56690	504	0.018	0.018	0.0		56759	509	0.031	0.033	-6.1	
56651	510	0.111	0.113	-1.8		56690	505	0.020	0.020	0.0		56759	510	0.030	0.031	-3.2	
56652	501	0.063	0.065	-3.1		56690	506	0.037	0.038	-2.6		56760	501	0.044	0.047	-6.4	
56652	502	0.084	0.086	-2.3		56690	507	0.027	0.027	0.0		56760	502	0.053	0.056	-5.4	
56652	503	0.062	0.065	-4.6		56690	508	0.033	0.033	0.0		56760	503	0.054	0.058	-6.9	
56652	504	0.086	0.089	-3.4		56690	509	0.030	0.030	0.0		56760	504	0.024	0.026	-7.7	
56652	505	0.048	0.049	-2.0		56690	510	0.013	0.013	0.0		56760	505	0.064	0.068	-5.9	
56652	506	0.101	0.105	-3.8		56699	501	0.035	0.037	-5.4		56760	506	0.033	0.035	-5.7	
56652	507	0.073	0.076	-3.9		56699	502	0.043	0.045	-4.4		56760	507	0.048	0.052	-7.7	
56652	508	0.074	0.075	-1.3		56699	503	0.043	0.046	-6.5		56760	508	0.048	0.051	-5.9	
56652	509	0.080	0.081	-1.2		56699	504	0.020	0.021	-4.8		56760	509	0.045	0.047	-4.3	
56652	510	0.079	0.081	-2.5		56699	505	0.051	0.054	-5.6		56760	510	0.043	0.045	-4.4	
56653	501	0.061	0.063	-3.2		56699	506	0.027	0.028	-3.6		56805	501	0.058	0.061	-4.9	
56653	502	0.081	0.083	-2.4		56699	507	0.039	0.042	-7.1		56805	502	0.070	0.074	-5.4	
56653	503	0.060	0.063	-4.8		56699	508	0.039	0.041	-4.9		56805	503	0.071	0.076	-6.6	
56653	504	0.083	0.086	-3.5		56699	509	0.036	0.038	-5.3		56805	504	0.032	0.034	-5.9	
56653	505	0.046	0.047	-2.1		56699	510	0.034	0.036	-5.6		56805	505	0.084	0.089	-5.6	
56653	506	0.098	0.102	-3.9		56758	501	0.030	0.032	-6.3		56805	506	0.044	0.047	-6.4	
56653	507	0.070	0.073	-4.1		56758	502	0.036	0.038	-5.3		56805	507	0.064	0.069	-7.2	
56653	508	0.071	0.073	-2.7		56758	503	0.037	0.039	-5.1		56805	508	0.063	0.067	-6.0	
56653	509	0.077	0.078	-1.3		56758	504	0.017	0.018	-5.6		56805	509	0.059	0.062	-4.8	
56653	510	0.076	0.078	-2.6		56758	505	0.043	0.046	-6.5		56805	510	0.056	0.059	-5.1	
56654	501	0.031	0.032	-3.1		56758	506	0.023	0.024	-4.2		56806	501	0.041	0.044	-6.8	
56654	502	0.041	0.042	-2.4		56758	507	0.033	0.035	-5.7		56806	502	0.050	0.053	-5.7	
56654	503	0.031	0.032	-3.1		56758	508	0.033	0.034	-2.9		56806	503	0.050	0.054	-7.4	
56654	504	0.042	0.044	-4.5		56758	509	0.031	0.032	-3.1		56806	504	0.023	0.024	-4.2	
56654	505	0.024	0.024	0.0		56758	510	0.029	0.031	-6.5		56806	505	0.060	0.063	-4.8	
56654	506	0.050	0.052	-3.8		56759	501	0.031	0.033	-6.1		56806	506	0.031	0.033	-6.1	
56654	507	0.036	0.037	-2.7		56759	502	0.037	0.039	-5.1		56806	507	0.045	0.048	-6.3	
56654	508	0.036	0.037	-2.7		56759	503	0.037	0.040	-7.5		56806	508	0.045	0.047	-4.3	
56654	509	0.039	0.040	-2.5		56759	504	0.017	0.018	-5.6		56806	509	0.042	0.044	-4.5	
56654	510	0.039	0.040	-2.5		56759	505	0.045	0.047	-4.3		56806	510	0.040	0.042	-4.8	

L - Lower Cap Applied
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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
56807	501	0.041	0.043	-4.7		56910	506	0.019	0.020	-5.0		56915	501	0.178	0.185	-3.8	
56807	502	0.049	0.052	-5.8		56910	507	0.028	0.030	-6.7		56915	502	0.237	0.244	-2.9	
56807	503	0.050	0.053	-5.7		56910	508	0.028	0.029	-3.4		56915	503	0.176	0.185	-4.9	
56807	504	0.023	0.024	-4.2		56910	509	0.026	0.027	-3.7		56915	504	0.244	0.250	-2.4	
56807	505	0.059	0.062	-4.8		56910	510	0.025	0.026	-3.8		56915	505	0.135	0.139	-2.9	
56807	506	0.031	0.033	-6.1		56911	501	0.046	0.047	-2.1		56915	506	0.290	0.300	-3.3	
56807	507	0.045	0.048	-6.3		56911	502	0.061	0.062	-1.6		56915	507	0.206	0.215	-4.2	
56807	508	0.044	0.047	-6.4		56911	503	0.045	0.047	-4.3		56915	508	0.209	0.214	-2.3	
56807	509	0.041	0.043	-4.7		56911	504	0.062	0.064	-3.1		56915	509	0.226	0.229	-1.3	
56807	510	0.039	0.042	-7.1		56911	505	0.035	0.036	-2.8		56915	510	0.224	0.229	-2.2	
56808	501	0.053	0.056	-5.4		56911	506	0.073	0.076	-3.9		56916	501	0.161	0.167	-3.6	
56808	502	0.064	0.068	-5.9		56911	507	0.053	0.055	-3.6		56916	502	0.214	0.221	-3.2	
56808	503	0.065	0.070	-7.1		56911	508	0.053	0.055	-3.6		56916	503	0.159	0.167	-4.8	
56808	504	0.029	0.031	-6.5		56911	509	0.058	0.059	-1.7		56916	504	0.221	0.228	-3.1	
56808	505	0.077	0.082	-6.1		56911	510	0.057	0.059	-3.4		56916	505	0.122	0.126	-3.2	
56808	506	0.040	0.043	-7.0		56912	501	0.037	0.038	-2.6		56916	506	0.260	0.270	-3.7	
56808	507	0.058	0.063	-7.9		56912	502	0.049	0.051	-3.9		56916	507	0.186	0.194	-4.1	
56808	508	0.058	0.061	-4.9		56912	503	0.037	0.038	-2.6		56916	508	0.188	0.193	-2.6	
56808	509	0.054	0.057	-5.3		56912	504	0.051	0.052	-1.9		56916	509	0.204	0.207	-1.4	
56808	510	0.052	0.054	-3.7		56912	505	0.028	0.029	-3.4		56916	510	0.202	0.207	-2.4	
56900	501	0.051	0.054	-5.6		56912	506	0.059	0.062	-4.8		56917	501	0.046	0.048	-4.2	
56900	502	0.062	0.065	-4.6		56912	507	0.043	0.045	-4.4		56917	502	0.062	0.064	-3.1	
56900	503	0.062	0.067	-7.5		56912	508	0.043	0.044	-2.3		56917	503	0.046	0.048	-4.2	
56900	504	0.028	0.030	-6.7		56912	509	0.047	0.048	-2.1		56917	504	0.064	0.066	-3.0	
56900	505	0.074	0.078	-5.1		56912	510	0.046	0.047	-2.1		56917	505	0.035	0.036	-2.8	
56900	506	0.038	0.041	-7.3		56913	501	0.030	0.031	-3.2		56917	506	0.075	0.078	-3.8	
56900	507	0.056	0.060	-6.7		56913	502	0.040	0.041	-2.4		56917	507	0.054	0.056	-3.6	
56900	508	0.056	0.059	-5.1		56913	503	0.030	0.031	-3.2		56917	508	0.054	0.056	-3.6	
56900	509	0.052	0.055	-5.5		56913	504	0.041	0.043	-4.7		56917	509	0.059	0.060	-1.7	
56900	510	0.049	0.052	-5.8		56913	505	0.023	0.023	0.0		56917	510	0.058	0.060	-3.3	
56910	501	0.025	0.027	-7.4		56913	506	0.048	0.050	-4.0		56918	501	0.022	0.023	-4.3	
56910	502	0.031	0.033	-6.1		56913	507	0.035	0.036	-2.8		56918	502	0.030	0.031	-3.2	
56910	503	0.031	0.033	-6.1		56913	508	0.035	0.036	-2.8		56918	503	0.022	0.023	-4.3	
56910	504	0.014	0.015	-6.7		56913	509	0.038	0.039	-2.6		56918	504	0.031	0.032	-3.1	
56910	505	0.037	0.039	-5.1		56913	510	0.038	0.039	-2.6		56918	505	0.017	0.017	0.0	

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
56918	506	0.036	0.037	-2.7		57001	501	0.015	0.016	-6.3		57146	506	0.085	0.089	-4.5	
56918	507	0.026	0.027	-3.7		57001	502	0.018	0.019	-5.3		57146	507	0.061	0.064	-4.7	
56918	508	0.026	0.027	-3.7		57001	503	0.019	0.020	-5.0		57146	508	0.062	0.063	-1.6	
56918	509	0.028	0.029	-3.4		57001	504	0.008	0.009	-11.1		57146	509	0.067	0.068	-1.5	
56918	510	0.028	0.029	-3.4		57001	505	0.022	0.023	-4.3		57146	510	0.066	0.068	-2.9	
56919	501	0.057	0.059	-3.4		57001	506	0.011	0.012	-8.3		57202	501	0.039	0.042	-7.1	
56919	502	0.076	0.078	-2.6		57001	507	0.017	0.018	-5.6		57202	502	0.047	0.050	-6.0	
56919	503	0.056	0.059	-5.1		57001	508	0.017	0.017	0.0		57202	503	0.048	0.052	-7.7	
56919	504	0.078	0.081	-3.7		57001	509	0.015	0.016	-6.3		57202	504	0.022	0.023	-4.3	
56919	505	0.043	0.045	-4.4		57001	510	0.015	0.015	0.0		57202	505	0.057	0.060	-5.0	
56919	506	0.092	0.095	-3.2		57002	501	0.010	0.010	0.0		57202	506	0.030	0.031	-3.2	
56919	507	0.066	0.069	-4.3		57002	502	0.012	0.013	-7.7		57202	507	0.043	0.046	-6.5	
56919	508	0.067	0.068	-1.5		57002	503	0.012	0.013	-7.7		57202	508	0.043	0.045	-4.4	
56919	509	0.072	0.073	-1.4		57002	504	0.005	0.006	-16.7		57202	509	0.040	0.042	-4.8	
56919	510	0.072	0.073	-1.4		57002	505	0.014	0.015	-6.7		57202	510	0.038	0.040	-5.0	
56920	501	0.052	0.054	-3.7		57002	506	0.007	0.008	-12.5		57257	501	0.049	0.052	-5.8	
56920	502	0.069	0.071	-2.8		57002	507	0.011	0.012	-8.3		57257	502	0.059	0.062	-4.8	
56920	503	0.051	0.054	-5.6		57002	508	0.011	0.011	0.0		57257	503	0.059	0.064	-7.8	
56920	504	0.071	0.074	-4.1		57002	509	0.010	0.010	0.0		57257	504	0.027	0.029	-6.9	
56920	505	0.039	0.041	-4.9		57002	510	0.010	0.010	0.0		57257	505	0.071	0.075	-5.3	
56920	506	0.084	0.087	-3.4		57090	501	0.083	0.086	-3.5		57257	506	0.037	0.039	-5.1	
56920	507	0.060	0.063	-4.8		57090	502	0.111	0.114	-2.6		57257	507	0.054	0.058	-6.9	
56920	508	0.061	0.062	-1.6		57090	503	0.083	0.086	-3.5		57257	508	0.053	0.056	-5.4	
56920	509	0.066	0.067	-1.5		57090	504	0.114	0.118	-3.4		57257	509	0.050	0.052	-3.8	
56920	510	0.065	0.067	-3.0		57090	505	0.063	0.065	-3.1		57257	510	0.047	0.050	-6.0	
56980	501	0.044	0.047	-6.4		57090	506	0.134	0.140	-4.3		57401	501	0.028	0.029	-3.4	
56980	502	0.053	0.057	-7.0		57090	507	0.097	0.101	-4.0		57401	502	0.033	0.035	-5.7	
56980	503	0.054	0.058	-6.9		57090	508	0.098	0.100	-2.0		57401	503	0.034	0.036	-5.6	
56980	504	0.025	0.026	-3.8		57090	509	0.106	0.107	-0.9		57401	504	0.015	0.016	-6.3	
56980	505	0.064	0.068	-5.9		57090	510	0.105	0.107	-1.9		57401	505	0.040	0.042	-4.8	
56980	506	0.033	0.036	-8.3		57146	501	0.053	0.055	-3.6		57401	506	0.021	0.022	-4.5	
56980	507	0.049	0.052	-5.8		57146	502	0.070	0.072	-2.8		57401	507	0.030	0.033	-9.1	
56980	508	0.048	0.051	-5.9		57146	503	0.052	0.055	-5.5		57401	508	0.030	0.032	-6.3	
56980	509	0.045	0.047	-4.3		57146	504	0.072	0.075	-4.0		57401	509	0.028	0.030	-6.7	
56980	510	0.043	0.045	-4.4		57146	505	0.040	0.041	-2.4		57401	510	0.027	0.028	-3.6	

L - Lower Cap Applied
U - Upper Cap Applied
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E - Subject to Capping Exception

STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
57403	501	0.101	0.102	-1.0		57572	506	0.006	0.006	0.0		57651	501	0.025	0.026	-3.8	
57403	502	0.055	0.055	0.0		57572	507	0.009	0.009	0.0		57651	502	0.030	0.032	-6.3	
57403	503	0.064	0.065	-1.5		57572	508	0.009	0.009	0.0		57651	503	0.030	0.033	-9.1	
57403	504	0.043	0.043	0.0		57572	509	0.008	0.008	0.0		57651	504	0.014	0.015	-6.7	
57403	505	0.048	0.047	+2.1		57572	510	0.008	0.008	0.0		57651	505	0.036	0.038	-5.3	
57403	506	0.088	0.090	-2.2		57600	501	0.023	0.025	-8.0		57651	506	0.019	0.020	-5.0	
57403	507	0.064	0.065	-1.5		57600	502	0.028	0.030	-6.7		57651	507	0.027	0.030	-10.0	
57403	508	0.078	0.078	0.0		57600	503	0.029	0.031	-6.5		57651	508	0.027	0.029	-6.9	
57403	509	0.072	0.071	+1.4		57600	504	0.013	0.014	-7.1		57651	509	0.025	0.027	-7.4	
57403	510	0.030	0.030	0.0		57600	505	0.034	0.036	-5.6		57651	510	0.024	0.025	-4.0	
57410	501	0.013	0.014	-7.1		57600	506	0.018	0.019	-5.3		57690	501	0.036	0.037	-2.7	
57410	502	0.016	0.017	-5.9		57600	507	0.026	0.028	-7.1		57690	502	0.047	0.049	-4.1	
57410	503	0.016	0.018	-11.1		57600	508	0.026	0.027	-3.7		57690	503	0.035	0.037	-5.4	
57410	504	0.007	0.008	-12.5		57600	509	0.024	0.025	-4.0		57690	504	0.049	0.050	-2.0	
57410	505	0.019	0.021	-9.5		57600	510	0.023	0.024	-4.2		57690	505	0.027	0.028	-3.6	
57410	506	0.010	0.011	-9.1		57611	501	0.027	0.028	-3.6		57690	506	0.057	0.060	-5.0	
57410	507	0.015	0.016	-6.3		57611	502	0.036	0.037	-2.7		57690	507	0.041	0.043	-4.7	
57410	508	0.015	0.015	0.0		57611	503	0.027	0.028	-3.6		57690	508	0.042	0.043	-2.3	
57410	509	0.014	0.014	0.0		57611	504	0.037	0.039	-5.1		57690	509	0.045	0.046	-2.2	
57410	510	0.013	0.014	-7.1		57611	505	0.021	0.021	0.0		57690	510	0.045	0.046	-2.2	
57411	501	0.013	0.013	0.0		57611	506	0.044	0.046	-4.3		57716	501	0.017	0.017	0.0	
57411	502	0.017	0.017	0.0		57611	507	0.032	0.033	-3.0		57716	502	0.022	0.023	-4.3	
57411	503	0.013	0.013	0.0		57611	508	0.032	0.033	-3.0		57716	503	0.017	0.017	0.0	
57411	504	0.017	0.018	-5.6		57611	509	0.035	0.035	0.0		57716	504	0.023	0.024	-4.2	
57411	505	0.010	0.010	0.0		57611	510	0.034	0.035	-2.9		57716	505	0.013	0.013	0.0	
57411	506	0.021	0.021	0.0		57625	501	0.205	0.218	-6.0		57716	506	0.027	0.028	-3.6	
57411	507	0.015	0.015	0.0		57625	502	0.248	0.260	-4.6		57716	507	0.020	0.020	0.0	
57411	508	0.015	0.015	0.0		57625	503	0.250	0.270	-7.4		57716	508	0.020	0.020	0.0	
57411	509	0.016	0.016	0.0		57625	504	0.114	0.121	-5.8		57716	509	0.021	0.022	-4.5	
57411	510	0.016	0.016	0.0		57625	505	0.300	0.320	-6.3		57716	510	0.021	0.022	-4.5	
57572	501	0.008	0.008	0.0		57625	506	0.155	0.165	-6.1		57725	501	0.037	0.038	-2.6	
57572	502	0.009	0.010	-10.0		57625	507	0.226	0.243	-7.0		57725	502	0.049	0.051	-3.9	
57572	503	0.010	0.010	0.0		57625	508	0.225	0.236	-4.7		57725	503	0.037	0.038	-2.6	
57572	504	0.004	0.005	-20.0		57625	509	0.210	0.220	-4.5		57725	504	0.051	0.052	-1.9	
57572	505	0.011	0.012	-8.3		57625	510	0.199	0.210	-5.2		57725	505	0.028	0.029	-3.4	

L - Lower Cap Applied
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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
57725	506	0.059	0.062	-4.8		57808	501	0.014	0.015	-6.7		57871	506	0.027	0.028	-3.6	
57725	507	0.043	0.045	-4.4		57808	502	0.019	0.019	0.0		57871	507	0.020	0.020	0.0	
57725	508	0.043	0.044	-2.3		57808	503	0.014	0.015	-6.7		57871	508	0.020	0.020	0.0	
57725	509	0.047	0.048	-2.1		57808	504	0.019	0.020	-5.0		57871	509	0.021	0.022	-4.5	
57725	510	0.046	0.047	-2.1		57808	505	0.011	0.011	0.0		57871	510	0.021	0.022	-4.5	
57726	501	0.029	0.030	-3.3		57808	506	0.023	0.024	-4.2		57913	501	0.061	0.065	-6.2	
57726	502	0.038	0.039	-2.6		57808	507	0.016	0.017	-5.9		57913	502	0.074	0.078	-5.1	
57726	503	0.028	0.030	-6.7		57808	508	0.017	0.017	0.0		57913	503	0.075	0.080	-6.3	
57726	504	0.039	0.041	-4.9		57808	509	0.018	0.018	0.0		57913	504	0.034	0.036	-5.6	
57726	505	0.022	0.022	0.0		57808	510	0.018	0.018	0.0		57913	505	0.089	0.094	-5.3	
57726	506	0.046	0.048	-4.2		57809	501	0.015	0.015	0.0		57913	506	0.046	0.049	-6.1	
57726	507	0.033	0.035	-5.7		57809	502	0.019	0.020	-5.0		57913	507	0.067	0.072	-6.9	
57726	508	0.034	0.034	0.0		57809	503	0.014	0.015	-6.7		57913	508	0.067	0.070	-4.3	
57726	509	0.036	0.037	-2.7		57809	504	0.020	0.021	-4.8		57913	509	0.062	0.065	-4.6	
57726	510	0.036	0.037	-2.7		57809	505	0.011	0.011	0.0		57913	510	0.059	0.062	-4.8	
57798	501	0.013	0.013	0.0		57809	506	0.023	0.024	-4.2		57997	501	0.065	0.063	+3.2	
57798	502	0.015	0.016	-6.3		57809	507	0.017	0.018	-5.6		57997	502	0.055	0.053	+3.8	
57798	503	0.015	0.017	-11.8		57809	508	0.017	0.017	0.0		57997	503	0.063	0.061	+3.3	
57798	504	0.007	0.007	0.0		57809	509	0.018	0.019	-5.3		57997	504	0.086	0.083	+3.6	
57798	505	0.018	0.019	-5.3		57809	510	0.018	0.019	-5.3		57997	505	0.056	0.054	+3.7	
57798	506	0.010	0.010	0.0		57810	501	0.014	0.015	-6.7		57997	506	0.056	0.055	+1.8	
57798	507	0.014	0.015	-6.7		57810	502	0.019	0.019	0.0		57997	507	0.070	0.068	+2.9	
57798	508	0.014	0.015	-6.7		57810	503	0.014	0.015	-6.7		57997	508	0.064	0.062	+3.2	
57798	509	0.013	0.014	-7.1		57810	504	0.019	0.020	-5.0		57997	509	0.067	0.064	+4.7	
57798	510	0.012	0.013	-7.7		57810	505	0.011	0.011	0.0		57997	510	0.053	0.051	+3.9	
57800	501	0.047	0.050	-6.0		57810	506	0.023	0.024	-4.2		57998	501	0.027	0.029	-6.9	
57800	502	0.057	0.061	-6.6		57810	507	0.016	0.017	-5.9		57998	502	0.033	0.035	-5.7	
57800	503	0.058	0.062	-6.5		57810	508	0.017	0.017	0.0		57998	503	0.033	0.036	-8.3	
57800	504	0.026	0.028	-7.1		57810	509	0.018	0.018	0.0		57998	504	0.015	0.016	-6.3	
57800	505	0.069	0.073	-5.5		57810	510	0.018	0.018	0.0		57998	505	0.039	0.042	-7.1	
57800	506	0.036	0.038	-5.3		57871	501	0.017	0.017	0.0		57998	506	0.020	0.022	-9.1	
57800	507	0.052	0.056	-7.1		57871	502	0.022	0.023	-4.3		57998	507	0.030	0.032	-6.3	
57800	508	0.052	0.054	-3.7		57871	503	0.017	0.017	0.0		57998	508	0.030	0.031	-3.2	
57800	509	0.048	0.051	-5.9		57871	504	0.023	0.024	-4.2		57998	509	0.028	0.029	-3.4	
57800	510	0.046	0.048	-4.2		57871	505	0.013	0.013	0.0		57998	510	0.026	0.028	-7.1	

L - Lower Cap Applied
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STATE: 34 - OHIO
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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	0.023	0.024	-4.2		58020	506	0.095	0.097	-2.1		58095	501	0.060	0.063	-4.8	
57999	502	0.031	0.032	-3.1		58020	507	0.069	0.070	-1.4		58095	502	0.072	0.077	-6.5	
57999	503	0.023	0.024	-4.2		58020	508	0.084	0.084	0.0		58095	503	0.073	0.078	-6.4	
57999	504	0.032	0.033	-3.0		58020	509	0.077	0.076	+1.3		58095	504	0.033	0.035	-5.7	
57999	505	0.018	0.018	0.0		58020	510	0.032	0.032	0.0		58095	505	0.087	0.092	-5.4	
57999	506	0.037	0.039	-5.1		58056	501	0.075	0.080	-6.3		58095	506	0.045	0.048	-6.3	
57999	507	0.027	0.028	-3.6		58056	502	0.091	0.096	-5.2		58095	507	0.066	0.071	-7.0	
57999	508	0.027	0.028	-3.6		58056	503	0.092	0.099	-7.1		58095	508	0.065	0.069	-5.8	
57999	509	0.029	0.030	-3.3		58056	504	0.042	0.044	-4.5		58095	509	0.061	0.064	-4.7	
57999	510	0.029	0.030	-3.3		58056	505	0.109	0.115	-5.2		58095	510	0.058	0.061	-4.9	
58009	501	0.023	0.024	-4.2		58056	506	0.057	0.060	-5.0		58096	501	0.079	0.084	-6.0	
58009	502	0.031	0.032	-3.1		58056	507	0.083	0.089	-6.7		58096	502	0.096	0.102	-5.9	
58009	503	0.023	0.024	-4.2		58056	508	0.082	0.086	-4.7		58096	503	0.097	0.104	-6.7	
58009	504	0.032	0.033	-3.0		58056	509	0.077	0.080	-3.7		58096	504	0.044	0.047	-6.4	
58009	505	0.018	0.018	0.0		58056	510	0.073	0.077	-5.2		58096	505	0.115	0.122	-5.7	
58009	506	0.037	0.039	-5.1		58057	501	0.047	0.050	-6.0		58096	506	0.060	0.064	-6.3	
58009	507	0.027	0.028	-3.6		58057	502	0.057	0.061	-6.6		58096	507	0.087	0.094	-7.4	
58009	508	0.027	0.028	-3.6		58057	503	0.058	0.062	-6.5		58096	508	0.087	0.091	-4.4	
58009	509	0.029	0.030	-3.3		58057	504	0.026	0.028	-7.1		58096	509	0.081	0.085	-4.7	
58009	510	0.029	0.030	-3.3		58057	505	0.069	0.073	-5.5		58096	510	0.077	0.081	-4.9	
58010	501	0.063	0.067	-6.0		58057	506	0.036	0.038	-5.3		58301	501	0.018	0.018	0.0	
58010	502	0.076	0.081	-6.2		58057	507	0.052	0.056	-7.1		58301	502	0.024	0.024	0.0	
58010	503	0.077	0.083	-7.2		58057	508	0.052	0.054	-3.7		58301	503	0.018	0.018	0.0	
58010	504	0.035	0.037	-5.4		58057	509	0.048	0.051	-5.9		58301	504	0.024	0.025	-4.0	
58010	505	0.091	0.097	-6.2		58057	510	0.046	0.048	-4.2		58301	505	0.013	0.014	-7.1	
58010	506	0.047	0.051	-7.8		58058	501	0.042	0.045	-6.7		58301	506	0.029	0.030	-3.3	
58010	507	0.069	0.074	-6.8		58058	502	0.051	0.054	-5.6		58301	507	0.021	0.021	0.0	
58010	508	0.069	0.072	-4.2		58058	503	0.052	0.056	-7.1		58301	508	0.021	0.021	0.0	
58010	509	0.064	0.067	-4.5		58058	504	0.024	0.025	-4.0		58301	509	0.023	0.023	0.0	
58010	510	0.061	0.064	-4.7		58058	505	0.062	0.065	-4.6		58301	510	0.022	0.023	-4.3	
58020	501	0.108	0.109	-0.9		58058	506	0.032	0.034	-5.9		58302	501	0.021	0.023	-8.7	
58020	502	0.059	0.059	0.0		58058	507	0.047	0.050	-6.0		58302	502	0.026	0.027	-3.7	
58020	503	0.069	0.070	-1.4		58058	508	0.046	0.049	-6.1		58302	503	0.026	0.028	-7.1	
58020	504	0.046	0.046	0.0		58058	509	0.043	0.045	-4.4		58302	504	0.012	0.013	-7.7	
58020	505	0.051	0.051	0.0		58058	510	0.041	0.043	-4.7		58302	505	0.031	0.033	-6.1	

L - Lower Cap Applied
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 N - Not Subject to Capping
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
58302	506	0.016	0.017	-5.9		58456	501	0.026	0.025	+4.0		58459	506	0.051	0.049	+4.1	
58302	507	0.024	0.025	-4.0		58456	502	0.022	0.021	+4.8		58459	507	0.063	0.062	+1.6	
58302	508	0.023	0.025	-8.0		58456	503	0.025	0.024	+4.2		58459	508	0.058	0.055	+5.5	
58302	509	0.022	0.023	-4.3		58456	504	0.034	0.033	+3.0		58459	509	0.060	0.057	+5.3	
58302	510	0.021	0.022	-4.5		58456	505	0.022	0.021	+4.8		58459	510	0.048	0.045	+6.7	
58397	501	0.124	0.132	-6.1		58456	506	0.023	0.022	+4.5		58503	501	0.033	0.035	-5.7	
58397	502	0.150	0.159	-5.7		58456	507	0.028	0.027	+3.7		58503	502	0.040	0.043	-7.0	
58397	503	0.152	0.163	-6.7		58456	508	0.026	0.025	+4.0		58503	503	0.040	0.044	-9.1	
58397	504	0.069	0.073	-5.5		58456	509	0.027	0.025	+8.0		58503	504	0.018	0.020	-10.0	
58397	505	0.180	0.191	-5.8		58456	510	0.021	0.020	+5.0		58503	505	0.048	0.051	-5.9	
58397	506	0.094	0.100	-6.0		58457	501	0.038	0.036	+5.6		58503	506	0.025	0.027	-7.4	
58397	507	0.137	0.147	-6.8		58457	502	0.032	0.031	+3.2		58503	507	0.036	0.039	-7.7	
58397	508	0.136	0.143	-4.9		58457	503	0.036	0.036	0.0		58503	508	0.036	0.038	-5.3	
58397	509	0.127	0.133	-4.5		58457	504	0.050	0.048	+4.2		58503	509	0.034	0.035	-2.9	
58397	510	0.120	0.127	-5.5		58457	505	0.032	0.031	+3.2		58503	510	0.032	0.034	-5.9	
58408	501	0.038	0.037	+2.7		58457	506	0.033	0.032	+3.1		58532	501	0.043	0.045	-4.4	
58408	502	0.033	0.031	+6.5		58457	507	0.041	0.040	+2.5		58532	502	0.052	0.055	-5.5	
58408	503	0.037	0.036	+2.8		58457	508	0.037	0.036	+2.8		58532	503	0.052	0.056	-7.1	
58408	504	0.051	0.049	+4.1		58457	509	0.039	0.037	+5.4		58532	504	0.024	0.025	-4.0	
58408	505	0.033	0.032	+3.1		58457	510	0.031	0.029	+6.9		58532	505	0.062	0.066	-6.1	
58408	506	0.033	0.032	+3.1		58458	501	0.049	0.047	+4.3		58532	506	0.032	0.034	-5.9	
58408	507	0.041	0.040	+2.5		58458	502	0.041	0.040	+2.5		58532	507	0.047	0.051	-7.8	
58408	508	0.038	0.036	+5.6		58458	503	0.047	0.046	+2.2		58532	508	0.047	0.049	-4.1	
58408	509	0.040	0.038	+5.3		58458	504	0.064	0.062	+3.2		58532	509	0.044	0.046	-4.3	
58408	510	0.031	0.030	+3.3		58458	505	0.042	0.040	+5.0		58532	510	0.041	0.044	-6.8	
58409	501	0.049	0.047	+4.3		58458	506	0.042	0.041	+2.4		58559	501	0.009	0.009	0.0	
58409	502	0.041	0.040	+2.5		58458	507	0.053	0.051	+3.9		58559	502	0.011	0.011	0.0	
58409	503	0.047	0.046	+2.2		58458	508	0.048	0.046	+4.3		58559	503	0.011	0.011	0.0	
58409	504	0.064	0.062	+3.2		58458	509	0.050	0.048	+4.2		58559	504	0.005	0.005	0.0	
58409	505	0.042	0.040	+5.0		58458	510	0.040	0.038	+5.3		58559	505	0.013	0.013	0.0	
58409	506	0.042	0.041	+2.4		58459	501	0.059	0.057	+3.5		58559	506	0.007	0.007	0.0	
58409	507	0.053	0.051	+3.9		58459	502	0.050	0.048	+4.2		58559	507	0.010	0.010	0.0	
58409	508	0.048	0.046	+4.3		58459	503	0.056	0.055	+1.8		58559	508	0.010	0.010	0.0	
58409	509	0.050	0.048	+4.2		58459	504	0.077	0.075	+2.7		58559	509	0.009	0.009	0.0	
58409	510	0.040	0.038	+5.3		58459	505	0.050	0.048	+4.2		58559	510	0.008	0.009	-11.1	

L - Lower Cap Applied
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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
58560	501	0.021	0.022	-4.5		58663	506	0.189	0.196	-3.6		58756	501	0.022	0.023	-4.3	
58560	502	0.025	0.027	-7.4		58663	507	0.136	0.141	-3.5		58756	502	0.029	0.030	-3.3	
58560	503	0.026	0.028	-7.1		58663	508	0.137	0.140	-2.1		58756	503	0.022	0.023	-4.3	
58560	504	0.012	0.012	0.0		58663	509	0.148	0.151	-2.0		58756	504	0.030	0.031	-3.2	
58560	505	0.031	0.032	-3.1		58663	510	0.147	0.151	-2.6		58756	505	0.017	0.017	0.0	
58560	506	0.016	0.017	-5.9		58682	501	0.077	0.082	-6.1		58756	506	0.035	0.037	-5.4	
58560	507	0.023	0.025	-8.0		58682	502	0.093	0.099	-6.1		58756	507	0.025	0.026	-3.8	
58560	508	0.023	0.024	-4.2		58682	503	0.094	0.102	-7.8		58756	508	0.026	0.026	0.0	
58560	509	0.021	0.023	-8.7		58682	504	0.043	0.046	-6.5		58756	509	0.028	0.028	0.0	
58560	510	0.020	0.021	-4.8		58682	505	0.112	0.119	-5.9		58756	510	0.027	0.028	-3.6	
58575	501	0.027	0.029	-6.9		58682	506	0.058	0.062	-6.5		58757	501	0.189	0.201	-6.0	
58575	502	0.033	0.035	-5.7		58682	507	0.085	0.091	-6.6		58757	502	0.229	0.243	-5.8	
58575	503	0.033	0.036	-8.3		58682	508	0.085	0.089	-4.5		58757	503	0.231	0.249	-7.2	
58575	504	0.015	0.016	-6.3		58682	509	0.079	0.083	-4.8		58757	504	0.105	0.112	-6.3	
58575	505	0.039	0.042	-7.1		58682	510	0.075	0.079	-5.1		58757	505	0.270	0.290	-6.9	
58575	506	0.020	0.022	-9.1		58713	501	0.031	0.032	-3.1		58757	506	0.143	0.152	-5.9	
58575	507	0.030	0.032	-6.3		58713	502	0.017	0.017	0.0		58757	507	0.208	0.224	-7.1	
58575	508	0.030	0.031	-3.2		58713	503	0.020	0.020	0.0		58757	508	0.207	0.218	-5.0	
58575	509	0.028	0.029	-3.4		58713	504	0.013	0.013	0.0		58757	509	0.193	0.203	-4.9	
58575	510	0.026	0.028	-7.1		58713	505	0.015	0.015	0.0		58757	510	0.184	0.193	-4.7	
58627	501	0.087	0.092	-5.4		58713	506	0.027	0.028	-3.6		58759	501	0.023	0.025	-8.0	
58627	502	0.105	0.112	-6.3		58713	507	0.020	0.020	0.0		58759	502	0.028	0.030	-6.7	
58627	503	0.106	0.114	-7.0		58713	508	0.024	0.024	0.0		58759	503	0.029	0.031	-6.5	
58627	504	0.048	0.051	-5.9		58713	509	0.022	0.022	0.0		58759	504	0.013	0.014	-7.1	
58627	505	0.126	0.134	-6.0		58713	510	0.009	0.009	0.0		58759	505	0.034	0.036	-5.6	
58627	506	0.066	0.070	-5.7		58737	501	0.056	0.060	-6.7		58759	506	0.018	0.019	-5.3	
58627	507	0.096	0.103	-6.8		58737	502	0.068	0.072	-5.6		58759	507	0.026	0.028	-7.1	
58627	508	0.095	0.100	-5.0		58737	503	0.069	0.074	-6.8		58759	508	0.026	0.027	-3.7	
58627	509	0.089	0.093	-4.3		58737	504	0.031	0.033	-6.1		58759	509	0.024	0.025	-4.0	
58627	510	0.084	0.089	-5.6		58737	505	0.082	0.086	-4.7		58759	510	0.023	0.024	-4.2	
58663	501	0.117	0.121	-3.3		58737	506	0.042	0.045	-6.7		58802	501	0.026	0.028	-7.1	
58663	502	0.156	0.161	-3.1		58737	507	0.062	0.066	-6.1		58802	502	0.032	0.034	-5.9	
58663	503	0.116	0.121	-4.1		58737	508	0.061	0.065	-6.2		58802	503	0.032	0.035	-8.6	
58663	504	0.161	0.166	-3.0		58737	509	0.057	0.060	-5.0		58802	504	0.015	0.016	-6.3	
58663	505	0.089	0.091	-2.2		58737	510	0.054	0.057	-5.3		58802	505	0.039	0.041	-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
58802	506	0.020	0.021	-4.8		58840	501	0.032	0.034	-5.9		58904	506	0.010	0.010	0.0	
58802	507	0.029	0.031	-6.5		58840	502	0.043	0.044	-2.3		58904	507	0.014	0.015	-6.7	
58802	508	0.029	0.031	-6.5		58840	503	0.032	0.034	-5.9		58904	508	0.014	0.015	-6.7	
58802	509	0.027	0.028	-3.6		58840	504	0.044	0.046	-4.3		58904	509	0.013	0.014	-7.1	
58802	510	0.026	0.027	-3.7		58840	505	0.025	0.025	0.0		58904	510	0.012	0.013	-7.7	
58813	501	0.054	0.056	-3.6		58840	506	0.052	0.054	-3.7		58922	501	0.086	0.089	-3.4	
58813	502	0.071	0.074	-4.1		58840	507	0.037	0.039	-5.1		58922	502	0.114	0.117	-2.6	
58813	503	0.053	0.056	-5.4		58840	508	0.038	0.039	-2.6		58922	503	0.085	0.089	-4.5	
58813	504	0.074	0.076	-2.6		58840	509	0.041	0.042	-2.4		58922	504	0.117	0.121	-3.3	
58813	505	0.041	0.042	-2.4		58840	510	0.041	0.042	-2.4		58922	505	0.065	0.067	-3.0	
58813	506	0.087	0.090	-3.3		58873	501	0.051	0.053	-3.8		58922	506	0.138	0.144	-4.2	
58813	507	0.062	0.065	-4.6		58873	502	0.068	0.071	-4.2		58922	507	0.099	0.103	-3.9	
58813	508	0.063	0.064	-1.6		58873	503	0.051	0.053	-3.8		58922	508	0.100	0.103	-2.9	
58813	509	0.068	0.069	-1.4		58873	504	0.071	0.073	-2.7		58922	509	0.109	0.110	-0.9	
58813	510	0.068	0.069	-1.4		58873	505	0.039	0.040	-2.5		58922	510	0.108	0.110	-1.8	
58822	501	0.073	0.078	-6.4		58873	506	0.083	0.086	-3.5		59005	501	0.032	0.034	-5.9	
58822	502	0.088	0.094	-6.4		58873	507	0.060	0.062	-3.2		59005	502	0.038	0.041	-7.3	
58822	503	0.089	0.096	-7.3		58873	508	0.060	0.062	-3.2		59005	503	0.039	0.042	-7.1	
58822	504	0.041	0.043	-4.7		58873	509	0.065	0.066	-1.5		59005	504	0.018	0.019	-5.3	
58822	505	0.106	0.112	-5.4		58873	510	0.065	0.066	-1.5		59005	505	0.046	0.049	-6.1	
58822	506	0.055	0.059	-6.8		58903	501	0.017	0.018	-5.6		59005	506	0.024	0.025	-4.0	
58822	507	0.080	0.086	-7.0		58903	502	0.020	0.021	-4.8		59005	507	0.035	0.038	-7.9	
58822	508	0.080	0.084	-4.8		58903	503	0.020	0.022	-9.1		59005	508	0.035	0.037	-5.4	
58822	509	0.075	0.078	-3.8		58903	504	0.009	0.010	-10.0		59005	509	0.032	0.034	-5.9	
58822	510	0.071	0.075	-5.3		58903	505	0.024	0.026	-7.7		59005	510	0.031	0.032	-3.1	
58837	501	0.108	0.112	-3.6		58903	506	0.013	0.013	0.0		59057	501	0.234	0.249	-6.0	
58837	502	0.144	0.148	-2.7		58903	507	0.018	0.020	-10.0		59057	502	0.280	0.300	-6.7	
58837	503	0.107	0.112	-4.5		58903	508	0.018	0.019	-5.3		59057	503	0.290	0.310	-6.5	
58837	504	0.148	0.153	-3.3		58903	509	0.017	0.018	-5.6		59057	504	0.130	0.139	-6.5	
58837	505	0.082	0.084	-2.4		58903	510	0.016	0.017	-5.9		59057	505	0.340	0.360	-5.6	
58837	506	0.174	0.181	-3.9		58904	501	0.013	0.014	-7.1		59057	506	0.177	0.189	-6.3	
58837	507	0.125	0.130	-3.8		58904	502	0.015	0.016	-6.3		59057	507	0.260	0.280	-7.1	
58837	508	0.126	0.129	-2.3		58904	503	0.016	0.017	-5.9		59057	508	0.260	0.270	-3.7	
58837	509	0.137	0.139	-1.4		58904	504	0.007	0.008	-12.5		59057	509	0.240	0.250	-4.0	
58837	510	0.136	0.139	-2.2		58904	505	0.019	0.020	-5.0		59057	510	0.228	0.240	-5.0	

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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59058	501	0.152	0.161	-5.6		59223	506	0.086	0.089	-3.4		59481	501	0.144	0.153	-5.9	
59058	502	0.184	0.195	-5.6		59223	507	0.062	0.064	-3.1		59481	502	0.174	0.185	-5.9	
59058	503	0.186	0.200	-7.0		59223	508	0.062	0.064	-3.1		59481	503	0.176	0.189	-6.9	
59058	504	0.084	0.090	-6.7		59223	509	0.068	0.069	-1.4		59481	504	0.080	0.085	-5.9	
59058	505	0.221	0.234	-5.6		59223	510	0.067	0.069	-2.9		59481	505	0.209	0.222	-5.9	
59058	506	0.115	0.122	-5.7		59257	501	0.009	0.009	0.0		59481	506	0.109	0.116	-6.0	
59058	507	0.167	0.180	-7.2		59257	502	0.010	0.011	-9.1		59481	507	0.159	0.171	-7.0	
59058	508	0.166	0.175	-5.1		59257	503	0.010	0.011	-9.1		59481	508	0.158	0.166	-4.8	
59058	509	0.155	0.163	-4.9		59257	504	0.005	0.005	0.0		59481	509	0.147	0.154	-4.5	
59058	510	0.147	0.155	-5.2		59257	505	0.012	0.013	-7.7		59481	510	0.140	0.147	-4.8	
59188	501	0.215	0.217	-0.9		59257	506	0.006	0.007	-14.3		59482	501	0.224	0.226	-0.9	
59188	502	0.117	0.117	0.0		59257	507	0.009	0.010	-10.0		59482	502	0.122	0.122	0.0	
59188	503	0.136	0.139	-2.2		59257	508	0.009	0.010	-10.0		59482	503	0.142	0.144	-1.4	
59188	504	0.092	0.092	0.0		59257	509	0.009	0.009	0.0		59482	504	0.096	0.095	+1.1	
59188	505	0.102	0.101	+1.0		59257	510	0.008	0.009	-11.1		59482	505	0.106	0.105	+1.0	
59188	506	0.189	0.193	-2.1		59306	501	0.054	0.057	-5.3		59482	506	0.196	0.201	-2.5	
59188	507	0.137	0.138	-0.7		59306	502	0.065	0.069	-5.8		59482	507	0.142	0.144	-1.4	
59188	508	0.166	0.167	-0.6		59306	503	0.066	0.070	-5.7		59482	508	0.173	0.174	-0.6	
59188	509	0.154	0.151	+2.0		59306	504	0.030	0.032	-6.3		59482	509	0.160	0.158	+1.3	
59188	510	0.064	0.064	0.0		59306	505	0.078	0.082	-4.9		59482	510	0.067	0.066	+1.5	
59189	501	0.290	0.300	-3.3		59306	506	0.040	0.043	-7.0		59537	501	0.037	0.039	-5.1	
59189	502	0.160	0.161	-0.6		59306	507	0.059	0.063	-6.3		59537	502	0.050	0.051	-2.0	
59189	503	0.187	0.190	-1.6		59306	508	0.059	0.062	-4.8		59537	503	0.037	0.039	-5.1	
59189	504	0.126	0.126	0.0		59306	509	0.055	0.057	-3.5		59537	504	0.051	0.053	-3.8	
59189	505	0.140	0.139	+0.7		59306	510	0.052	0.055	-5.5		59537	505	0.028	0.029	-3.4	
59189	506	0.260	0.260	0.0		59378	501	0.035	0.036	-2.8		59537	506	0.060	0.063	-4.8	
59189	507	0.187	0.190	-1.6		59378	502	0.046	0.047	-2.1		59537	507	0.043	0.045	-4.4	
59189	508	0.228	0.229	-0.4		59378	503	0.034	0.036	-5.6		59537	508	0.044	0.045	-2.2	
59189	509	0.211	0.208	+1.4		59378	504	0.047	0.049	-4.1		59537	509	0.047	0.048	-2.1	
59189	510	0.088	0.088	0.0		59378	505	0.026	0.027	-3.7		59537	510	0.047	0.048	-2.1	
59223	501	0.053	0.055	-3.6		59378	506	0.056	0.058	-3.4		59601	501	0.054	0.058	-6.9	
59223	502	0.071	0.073	-2.7		59378	507	0.040	0.042	-4.8		59601	502	0.066	0.070	-5.7	
59223	503	0.053	0.055	-3.6		59378	508	0.041	0.042	-2.4		59601	503	0.066	0.071	-7.0	
59223	504	0.073	0.075	-2.7		59378	509	0.044	0.045	-2.2		59601	504	0.030	0.032	-6.3	
59223	505	0.040	0.042	-4.8		59378	510	0.044	0.045	-2.2		59601	505	0.079	0.084	-6.0	

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
59601	506	0.041	0.044	-6.8		59693	501	0.008	0.009	-11.1		59722	506	0.035	0.037	-5.4	
59601	507	0.060	0.064	-6.3		59693	502	0.010	0.011	-9.1		59722	507	0.051	0.055	-7.3	
59601	508	0.060	0.063	-4.8		59693	503	0.010	0.011	-9.1		59722	508	0.051	0.053	-3.8	
59601	509	0.056	0.058	-3.4		59693	504	0.005	0.005	0.0		59722	509	0.047	0.050	-6.0	
59601	510	0.053	0.056	-5.4		59693	505	0.012	0.013	-7.7		59722	510	0.045	0.047	-4.3	
59647	501	0.100	0.101	-1.0		59693	506	0.006	0.007	-14.3		59723	501	0.017	0.019	-10.5	
59647	502	0.054	0.055	-1.8		59693	507	0.009	0.010	-10.0		59723	502	0.021	0.022	-4.5	
59647	503	0.063	0.065	-3.1		59693	508	0.009	0.009	0.0		59723	503	0.021	0.023	-8.7	
59647	504	0.043	0.043	0.0		59693	509	0.008	0.009	-11.1		59723	504	0.010	0.010	0.0	
59647	505	0.048	0.047	+2.1		59693	510	0.008	0.008	0.0		59723	505	0.025	0.027	-7.4	
59647	506	0.088	0.090	-2.2		59701	501	0.004	0.004	0.0		59723	506	0.013	0.014	-7.1	
59647	507	0.064	0.064	0.0		59701	502	0.005	0.005	0.0		59723	507	0.019	0.021	-9.5	
59647	508	0.077	0.078	-1.3		59701	503	0.005	0.005	0.0		59723	508	0.019	0.020	-5.0	
59647	509	0.072	0.070	+2.9		59701	504	0.002	0.002	0.0		59723	509	0.018	0.019	-5.3	
59647	510	0.030	0.030	0.0		59701	505	0.006	0.006	0.0		59723	510	0.017	0.018	-5.6	
59660	501	0.100	0.106	-5.7		59701	506	0.003	0.003	0.0		59724	501	0.027	0.028	-3.6	
59660	502	0.121	0.128	-5.5		59701	507	0.004	0.005	-20.0		59724	502	0.032	0.034	-5.9	
59660	503	0.122	0.131	-6.9		59701	508	0.004	0.005	-20.0		59724	503	0.033	0.035	-5.7	
59660	504	0.056	0.059	-5.1		59701	509	0.004	0.004	0.0		59724	504	0.015	0.016	-6.3	
59660	505	0.145	0.154	-5.8		59701	510	0.004	0.004	0.0		59724	505	0.039	0.041	-4.9	
59660	506	0.075	0.080	-6.3		59713	501	0.089	0.095	-6.3		59724	506	0.020	0.021	-4.8	
59660	507	0.110	0.118	-6.8		59713	502	0.108	0.115	-6.1		59724	507	0.029	0.032	-9.4	
59660	508	0.109	0.115	-5.2		59713	503	0.109	0.118	-7.6		59724	508	0.029	0.031	-6.5	
59660	509	0.102	0.107	-4.7		59713	504	0.050	0.053	-5.7		59724	509	0.027	0.029	-6.9	
59660	510	0.097	0.102	-4.9		59713	505	0.130	0.137	-5.1		59724	510	0.026	0.027	-3.7	
59661	501	0.049	0.052	-5.8		59713	506	0.067	0.072	-6.9		59725	501	0.033	0.035	-5.7	
59661	502	0.059	0.063	-6.3		59713	507	0.098	0.106	-7.5		59725	502	0.040	0.043	-7.0	
59661	503	0.060	0.064	-6.3		59713	508	0.098	0.103	-4.9		59725	503	0.041	0.044	-6.8	
59661	504	0.027	0.029	-6.9		59713	509	0.091	0.096	-5.2		59725	504	0.019	0.020	-5.0	
59661	505	0.071	0.075	-5.3		59713	510	0.087	0.091	-4.4		59725	505	0.048	0.051	-5.9	
59661	506	0.037	0.039	-5.1		59722	501	0.046	0.049	-6.1		59725	506	0.025	0.027	-7.4	
59661	507	0.054	0.058	-6.9		59722	502	0.056	0.059	-5.1		59725	507	0.037	0.039	-5.1	
59661	508	0.054	0.056	-3.6		59722	503	0.057	0.061	-6.6		59725	508	0.036	0.038	-5.3	
59661	509	0.050	0.052	-3.8		59722	504	0.026	0.027	-3.7		59725	509	0.034	0.036	-5.6	
59661	510	0.048	0.050	-4.0		59722	505	0.067	0.071	-5.6		59725	510	0.032	0.034	-5.9	

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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
59726	501	0.024	0.026	-7.7		59751	506	0.016	0.017	-5.9		59781	501	0.024	0.025	-4.0	
59726	502	0.029	0.031	-6.5		59751	507	0.012	0.012	0.0		59781	502	0.032	0.033	-3.0	
59726	503	0.030	0.032	-6.3		59751	508	0.012	0.012	0.0		59781	503	0.024	0.025	-4.0	
59726	504	0.013	0.014	-7.1		59751	509	0.013	0.013	0.0		59781	504	0.033	0.034	-2.9	
59726	505	0.035	0.037	-5.4		59751	510	0.013	0.013	0.0		59781	505	0.018	0.019	-5.3	
59726	506	0.018	0.019	-5.3		59773	501	0.013	0.013	0.0		59781	506	0.039	0.040	-2.5	
59726	507	0.027	0.029	-6.9		59773	502	0.007	0.007	0.0		59781	507	0.028	0.029	-3.4	
59726	508	0.027	0.028	-3.6		59773	503	0.008	0.008	0.0		59781	508	0.028	0.029	-3.4	
59726	509	0.025	0.026	-3.8		59773	504	0.005	0.005	0.0		59781	509	0.031	0.031	0.0	
59726	510	0.024	0.025	-4.0		59773	505	0.006	0.006	0.0		59781	510	0.030	0.031	-3.2	
59738	501	0.077	0.082	-6.1		59773	506	0.011	0.011	0.0		59782	501	0.036	0.037	-2.7	
59738	502	0.093	0.099	-6.1		59773	507	0.008	0.008	0.0		59782	502	0.048	0.049	-2.0	
59738	503	0.094	0.102	-7.8		59773	508	0.010	0.010	0.0		59782	503	0.036	0.037	-2.7	
59738	504	0.043	0.046	-6.5		59773	509	0.009	0.009	0.0		59782	504	0.049	0.051	-3.9	
59738	505	0.112	0.119	-5.9		59773	510	0.004	0.004	0.0		59782	505	0.027	0.028	-3.6	
59738	506	0.058	0.062	-6.5		59774	501	0.010	0.011	-9.1		59782	506	0.058	0.060	-3.3	
59738	507	0.085	0.091	-6.6		59774	502	0.006	0.006	0.0		59782	507	0.042	0.043	-2.3	
59738	508	0.085	0.089	-4.5		59774	503	0.007	0.007	0.0		59782	508	0.042	0.043	-2.3	
59738	509	0.079	0.083	-4.8		59774	504	0.004	0.004	0.0		59782	509	0.046	0.046	0.0	
59738	510	0.075	0.079	-5.1		59774	505	0.005	0.005	0.0		59782	510	0.045	0.046	-2.2	
59750	501	0.028	0.029	-3.4		59774	506	0.009	0.009	0.0		59783	501	0.035	0.036	-2.8	
59750	502	0.037	0.038	-2.6		59774	507	0.007	0.007	0.0		59783	502	0.047	0.048	-2.1	
59750	503	0.028	0.029	-3.4		59774	508	0.008	0.008	0.0		59783	503	0.035	0.036	-2.8	
59750	504	0.038	0.039	-2.6		59774	509	0.007	0.007	0.0		59783	504	0.048	0.050	-4.0	
59750	505	0.021	0.022	-4.5		59774	510	0.003	0.003	0.0		59783	505	0.027	0.027	0.0	
59750	506	0.045	0.047	-4.3		59775	501	0.013	0.014	-7.1		59783	506	0.056	0.059	-5.1	
59750	507	0.032	0.034	-5.9		59775	502	0.007	0.007	0.0		59783	507	0.041	0.042	-2.4	
59750	508	0.033	0.033	0.0		59775	503	0.009	0.009	0.0		59783	508	0.041	0.042	-2.4	
59750	509	0.035	0.036	-2.8		59775	504	0.006	0.006	0.0		59783	509	0.044	0.045	-2.2	
59750	510	0.035	0.036	-2.8		59775	505	0.006	0.006	0.0		59783	510	0.044	0.045	-2.2	
59751	501	0.010	0.010	0.0		59775	506	0.012	0.012	0.0		59784	501	0.027	0.028	-3.6	
59751	502	0.013	0.014	-7.1		59775	507	0.009	0.009	0.0		59784	502	0.036	0.037	-2.7	
59751	503	0.010	0.010	0.0		59775	508	0.010	0.010	0.0		59784	503	0.027	0.028	-3.6	
59751	504	0.014	0.014	0.0		59775	509	0.010	0.009	+11.1		59784	504	0.037	0.038	-2.6	
59751	505	0.008	0.008	0.0		59775	510	0.004	0.004	0.0		59784	505	0.020	0.021	-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
59784	506	0.043	0.045	-4.4		59867	501	0.067	0.071	-5.6		59892	506	0.056	0.059	-5.1	
59784	507	0.031	0.032	-3.1		59867	502	0.081	0.086	-5.8		59892	507	0.041	0.042	-2.4	
59784	508	0.031	0.032	-3.1		59867	503	0.082	0.088	-6.8		59892	508	0.041	0.042	-2.4	
59784	509	0.034	0.035	-2.9		59867	504	0.037	0.040	-7.5		59892	509	0.044	0.045	-2.2	
59784	510	0.034	0.035	-2.9		59867	505	0.098	0.103	-4.9		59892	510	0.044	0.045	-2.2	
59790	501	0.060	0.063	-4.8		59867	506	0.051	0.054	-5.6		59904	501	0.024	0.025	-4.0	
59790	502	0.072	0.077	-6.5		59867	507	0.074	0.079	-6.3		59904	502	0.031	0.032	-3.1	
59790	503	0.073	0.078	-6.4		59867	508	0.074	0.077	-3.9		59904	503	0.023	0.025	-8.0	
59790	504	0.033	0.035	-5.7		59867	509	0.069	0.072	-4.2		59904	504	0.032	0.034	-5.9	
59790	505	0.087	0.092	-5.4		59867	510	0.065	0.069	-5.8		59904	505	0.018	0.019	-5.3	
59790	506	0.045	0.048	-6.3		59886	501	0.009	0.010	-10.0		59904	506	0.038	0.040	-5.0	
59790	507	0.066	0.071	-7.0		59886	502	0.011	0.012	-8.3		59904	507	0.027	0.029	-6.9	
59790	508	0.065	0.069	-5.8		59886	503	0.011	0.012	-8.3		59904	508	0.028	0.028	0.0	
59790	509	0.061	0.064	-4.7		59886	504	0.005	0.005	0.0		59904	509	0.030	0.031	-3.2	
59790	510	0.058	0.061	-4.9		59886	505	0.013	0.014	-7.1		59904	510	0.030	0.030	0.0	
59798	501	0.092	0.095	-3.2		59886	506	0.007	0.007	0.0		59905	501	0.042	0.045	-6.7	
59798	502	0.122	0.126	-3.2		59886	507	0.010	0.011	-9.1		59905	502	0.051	0.054	-5.6	
59798	503	0.091	0.095	-4.2		59886	508	0.010	0.010	0.0		59905	503	0.051	0.055	-7.3	
59798	504	0.126	0.130	-3.1		59886	509	0.009	0.010	-10.0		59905	504	0.023	0.025	-8.0	
59798	505	0.070	0.072	-2.8		59886	510	0.009	0.009	0.0		59905	505	0.061	0.065	-6.2	
59798	506	0.147	0.153	-3.9		59889	501	0.042	0.042	0.0		59905	506	0.032	0.034	-5.9	
59798	507	0.106	0.110	-3.6		59889	502	0.023	0.023	0.0		59905	507	0.046	0.050	-8.0	
59798	508	0.107	0.110	-2.7		59889	503	0.027	0.027	0.0		59905	508	0.046	0.048	-4.2	
59798	509	0.116	0.118	-1.7		59889	504	0.018	0.018	0.0		59905	509	0.043	0.045	-4.4	
59798	510	0.115	0.118	-2.5		59889	505	0.020	0.020	0.0		59905	510	0.041	0.043	-4.7	
59806	501	0.066	0.068	-2.9		59889	506	0.037	0.038	-2.6		59914	501	0.246	0.260	-5.4	
59806	502	0.087	0.090	-3.3		59889	507	0.027	0.027	0.0		59914	502	0.300	0.320	-6.3	
59806	503	0.065	0.068	-4.4		59889	508	0.032	0.033	-3.0		59914	503	0.300	0.320	-6.3	
59806	504	0.090	0.093	-3.2		59889	509	0.030	0.029	+3.4		59914	504	0.137	0.146	-6.2	
59806	505	0.050	0.051	-2.0		59889	510	0.012	0.012	0.0		59914	505	0.360	0.380	-5.3	
59806	506	0.106	0.110	-3.6		59892	501	0.035	0.036	-2.8		59914	506	0.186	0.198	-6.1	
59806	507	0.076	0.079	-3.8		59892	502	0.047	0.048	-2.1		59914	507	0.270	0.290	-6.9	
59806	508	0.077	0.079	-2.5		59892	503	0.035	0.036	-2.8		59914	508	0.270	0.280	-3.6	
59806	509	0.083	0.084	-1.2		59892	504	0.048	0.050	-4.0		59914	509	0.250	0.260	-3.8	
59806	510	0.082	0.084	-2.4		59892	505	0.027	0.027	0.0		59914	510	0.240	0.250	-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
59915	501	0.079	0.082	-3.7		59925	506	0.140	0.141	-0.7		59932	501	0.119	0.127	-6.3	
59915	502	0.105	0.108	-2.8		59925	507	0.145	0.145	0.0		59932	502	0.144	0.153	-5.9	
59915	503	0.078	0.082	-4.9		59925	508	0.169	0.167	+1.2		59932	503	0.146	0.157	-7.0	
59915	504	0.108	0.112	-3.6		59925	509	0.176	0.173	+1.7		59932	504	0.066	0.071	-7.0	
59915	505	0.060	0.062	-3.2		59925	510	0.212	0.209	+1.4		59932	505	0.174	0.184	-5.4	
59915	506	0.127	0.132	-3.8		59926	501	0.171	0.170	+0.6		59932	506	0.090	0.096	-6.3	
59915	507	0.091	0.095	-4.2		59926	502	0.131	0.130	+0.8		59932	507	0.132	0.141	-6.4	
59915	508	0.092	0.094	-2.1		59926	503	0.164	0.165	-0.6		59932	508	0.131	0.138	-5.1	
59915	509	0.100	0.102	-2.0		59926	504	0.094	0.093	+1.1		59932	509	0.122	0.128	-4.7	
59915	510	0.099	0.101	-2.0		59926	505	0.135	0.134	+0.7		59932	510	0.116	0.122	-4.9	
59917	501	0.015	0.015	0.0		59926	506	0.119	0.120	-0.8		59941	501	0.037	0.040	-7.5	
59917	502	0.019	0.020	-5.0		59926	507	0.123	0.123	0.0		59941	502	0.045	0.048	-6.3	
59917	503	0.014	0.015	-6.7		59926	508	0.144	0.142	+1.4		59941	503	0.045	0.049	-8.2	
59917	504	0.020	0.021	-4.8		59926	509	0.149	0.147	+1.4		59941	504	0.021	0.022	-4.5	
59917	505	0.011	0.011	0.0		59926	510	0.181	0.178	+1.7		59941	505	0.054	0.057	-5.3	
59917	506	0.023	0.024	-4.2		59927	501	0.115	0.114	+0.9		59941	506	0.028	0.030	-6.7	
59917	507	0.017	0.018	-5.6		59927	502	0.088	0.087	+1.1		59941	507	0.041	0.044	-6.8	
59917	508	0.017	0.017	0.0		59927	503	0.110	0.111	-0.9		59941	508	0.041	0.043	-4.7	
59917	509	0.018	0.019	-5.3		59927	504	0.063	0.062	+1.6		59941	509	0.038	0.040	-5.0	
59917	510	0.018	0.019	-5.3		59927	505	0.091	0.090	+1.1		59941	510	0.036	0.038	-5.3	
59923	501	0.006	0.006	0.0		59927	506	0.080	0.080	0.0		59947	501	0.024	0.025	-4.0	
59923	502	0.007	0.008	-12.5		59927	507	0.083	0.083	0.0		59947	502	0.031	0.032	-3.1	
59923	503	0.007	0.008	-12.5		59927	508	0.097	0.096	+1.0		59947	503	0.023	0.025	-8.0	
59923	504	0.004	0.004	0.0		59927	509	0.100	0.099	+1.0		59947	504	0.032	0.034	-5.9	
59923	505	0.009	0.009	0.0		59927	510	0.121	0.120	+0.8		59947	505	0.018	0.019	-5.3	
59923	506	0.005	0.005	0.0		59931	501	0.111	0.118	-5.9		59947	506	0.038	0.040	-5.0	
59923	507	0.007	0.007	0.0		59931	502	0.134	0.142	-5.6		59947	507	0.027	0.029	-6.9	
59923	508	0.007	0.007	0.0		59931	503	0.136	0.146	-6.8		59947	508	0.028	0.028	0.0	
59923	509	0.006	0.006	0.0		59931	504	0.062	0.066	-6.1		59947	509	0.030	0.031	-3.2	
59923	510	0.006	0.006	0.0		59931	505	0.161	0.171	-5.8		59947	510	0.030	0.030	0.0	
59925	501	0.201	0.200	+0.5		59931	506	0.084	0.089	-5.6		59955	501	0.014	0.015	-6.7	
59925	502	0.154	0.153	+0.7		59931	507	0.122	0.131	-6.9		59955	502	0.017	0.018	-5.6	
59925	503	0.193	0.193	0.0		59931	508	0.122	0.128	-4.7		59955	503	0.017	0.019	-10.5	
59925	504	0.110	0.109	+0.9		59931	509	0.113	0.119	-5.0		59955	504	0.008	0.008	0.0	
59925	505	0.159	0.158	+0.6		59931	510	0.108	0.113	-4.4		59955	505	0.021	0.022	-4.5	

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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
59955	506	0.011	0.011	0.0		59973	501	0.068	0.073	-6.8		59984	506	0.014	0.015	-6.7	
59955	507	0.016	0.017	-5.9		59973	502	0.083	0.088	-5.7		59984	507	0.021	0.022	-4.5	
59955	508	0.016	0.016	0.0		59973	503	0.084	0.090	-6.7		59984	508	0.020	0.022	-9.1	
59955	509	0.015	0.015	0.0		59973	504	0.038	0.040	-5.0		59984	509	0.019	0.020	-5.0	
59955	510	0.014	0.015	-6.7		59973	505	0.099	0.105	-5.7		59984	510	0.018	0.019	-5.3	
59963	501	0.106	0.113	-6.2		59973	506	0.052	0.055	-5.5		59985	501	0.073	0.078	-6.4	
59963	502	0.128	0.136	-5.9		59973	507	0.075	0.081	-7.4		59985	502	0.088	0.094	-6.4	
59963	503	0.130	0.139	-6.5		59973	508	0.075	0.079	-5.1		59985	503	0.089	0.096	-7.3	
59963	504	0.059	0.063	-6.3		59973	509	0.070	0.073	-4.1		59985	504	0.041	0.043	-4.7	
59963	505	0.154	0.163	-5.5		59973	510	0.066	0.070	-5.7		59985	505	0.106	0.113	-6.2	
59963	506	0.080	0.085	-5.9		59975	501	0.045	0.046	-2.2		59985	506	0.055	0.059	-6.8	
59963	507	0.117	0.125	-6.4		59975	502	0.059	0.061	-3.3		59985	507	0.081	0.087	-6.9	
59963	508	0.116	0.122	-4.9		59975	503	0.044	0.046	-4.3		59985	508	0.080	0.084	-4.8	
59963	509	0.108	0.113	-4.4		59975	504	0.061	0.063	-3.2		59985	509	0.075	0.078	-3.8	
59963	510	0.103	0.108	-4.6		59975	505	0.034	0.035	-2.9		59985	510	0.071	0.075	-5.3	
59964	501	0.248	0.260	-4.6		59975	506	0.072	0.075	-4.0		59986	501	0.056	0.059	-5.1	
59964	502	0.300	0.320	-6.3		59975	507	0.052	0.054	-3.7		59986	502	0.068	0.072	-5.6	
59964	503	0.300	0.330	-9.1		59975	508	0.052	0.054	-3.7		59986	503	0.068	0.074	-8.1	
59964	504	0.138	0.147	-6.1		59975	509	0.057	0.058	-1.7		59986	504	0.031	0.033	-6.1	
59964	505	0.360	0.380	-5.3		59975	510	0.056	0.057	-1.8		59986	505	0.081	0.086	-5.8	
59964	506	0.187	0.200	-6.5		59977	501	0.026	0.026	0.0		59986	506	0.042	0.045	-6.7	
59964	507	0.270	0.290	-6.9		59977	502	0.034	0.035	-2.9		59986	507	0.062	0.066	-6.1	
59964	508	0.270	0.290	-6.9		59977	503	0.025	0.026	-3.8		59986	508	0.061	0.064	-4.7	
59964	509	0.250	0.270	-7.4		59977	504	0.035	0.036	-2.8		59986	509	0.057	0.060	-5.0	
59964	510	0.241	0.250	-3.6		59977	505	0.019	0.020	-5.0		59986	510	0.054	0.057	-5.3	
59970	501	0.032	0.033	-3.0		59977	506	0.041	0.043	-4.7		59988	501	0.011	0.012	-8.3	
59970	502	0.042	0.044	-4.5		59977	507	0.030	0.031	-3.2		59988	502	0.015	0.016	-6.3	
59970	503	0.032	0.033	-3.0		59977	508	0.030	0.031	-3.2		59988	503	0.011	0.012	-8.3	
59970	504	0.044	0.045	-2.2		59977	509	0.032	0.033	-3.0		59988	504	0.016	0.016	0.0	
59970	505	0.024	0.025	-4.0		59977	510	0.032	0.033	-3.0		59988	505	0.009	0.009	0.0	
59970	506	0.051	0.053	-3.8		59984	501	0.019	0.020	-5.0		59988	506	0.018	0.019	-5.3	
59970	507	0.037	0.038	-2.6		59984	502	0.023	0.024	-4.2		59988	507	0.013	0.014	-7.1	
59970	508	0.037	0.038	-2.6		59984	503	0.023	0.025	-8.0		59988	508	0.013	0.014	-7.1	
59970	509	0.040	0.041	-2.4		59984	504	0.010	0.011	-9.1		59988	509	0.014	0.015	-6.7	
59970	510	0.040	0.041	-2.4		59984	505	0.027	0.029	-6.9		59988	510	0.014	0.015	-6.7	

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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
59989	501	0.010	0.010	0.0		60012	506	21.300	20.200	+5.4		60035	501	36.100	35.100	+2.8	
59989	502	0.012	0.013	-7.7		60012	507	13.100	11.900	+10.1		60035	502	29.000	29.300	-1.0	
59989	503	0.012	0.013	-7.7		60012	508	26.800	25.100	+6.8		60035	503	23.300	23.600	-1.3	
59989	504	0.005	0.006	-16.7		60012	509	15.800	14.600	+8.2		60035	504	21.100	20.300	+3.9	
59989	505	0.014	0.015	-6.7		60012	510	15.800	14.000	+12.9		60035	505	16.700	16.300	+2.5	
59989	506	0.007	0.008	-12.5		60013	501	32.900	29.700	+10.8		60035	506	20.500	20.900	-1.9	
59989	507	0.011	0.012	-8.3		60013	502	19.800	18.600	+6.5		60035	507	17.200	16.800	+2.4	
59989	508	0.011	0.011	0.0		60013	503	18.900	17.800	+6.2		60035	508	28.600	28.800	-0.7	
59989	509	0.010	0.010	0.0		60013	504	18.500	16.600	+11.4		60035	509	18.100	17.900	+1.1	
59989	510	0.010	0.010	0.0		60013	505	15.400	14.000	+10.0		60035	510	21.300	20.300	+4.9	
60010	501	20.300	18.400	+10.3		60013	506	18.200	17.300	+5.2		61000	501	20.100	18.200	+10.4	
60010	502	12.200	11.500	+6.1		60013	507	11.200	10.200	+9.8		61000	502	12.100	11.300	+7.1	
60010	503	11.700	11.000	+6.4		60013	508	23.000	21.500	+7.0		61000	503	11.500	10.900	+5.5	
60010	504	11.400	10.200	+11.8		60013	509	13.600	12.500	+8.8		61000	504	11.300	10.100	+11.9	
60010	505	9.520	8.650	+10.1		60013	510	13.500	12.000	+12.5		61000	505	9.430	8.570	+10.0	
60010	506	11.300	10.700	+5.6		60015	501	24.600	22.200	+10.8		61000	506	11.200	10.600	+5.7	
60010	507	6.910	6.290	+9.9		60015	502	14.800	13.900	+6.5		61000	507	6.840	6.230	+9.8	
60010	508	14.200	13.300	+6.8		60015	503	14.100	13.300	+6.0		61000	508	14.000	13.200	+6.1	
60010	509	8.370	7.700	+8.7		60015	504	13.800	12.400	+11.3		61000	509	8.280	7.630	+8.5	
60010	510	8.350	7.420	+12.5		60015	505	11.500	10.500	+9.5		61000	510	8.270	7.350	+12.5	
60011	501	23.400	21.100	+10.9		60015	506	13.600	13.000	+4.6		61212	501	18.400	17.900	+2.8	
60011	502	14.000	13.200	+6.1		60015	507	8.360	7.610	+9.9		61212	502	14.800	14.900	-0.7	
60011	503	13.400	12.700	+5.5		60015	508	17.200	16.100	+6.8		61212	503	11.900	12.100	-1.7	
60011	504	13.100	11.800	+11.0		60015	509	10.100	9.320	+8.4		61212	504	10.800	10.400	+3.8	
60011	505	11.000	9.950	+10.6		60015	510	10.100	8.980	+12.5		61212	505	8.540	8.330	+2.5	
60011	506	13.000	12.300	+5.7		60016	501	27.600	25.000	+10.4		61212	506	10.500	10.700	-1.9	
60011	507	7.940	7.230	+9.8		60016	502	16.600	15.600	+6.4		61212	507	8.790	8.590	+2.3	
60011	508	16.300	15.300	+6.5		60016	503	15.800	15.000	+5.3		61212	508	14.600	14.700	-0.7	
60011	509	9.620	8.860	+8.6		60016	504	15.500	13.900	+11.5		61212	509	9.230	9.140	+1.0	
60011	510	9.600	8.530	+12.5		60016	505	13.000	11.800	+10.2		61212	510	10.900	10.400	+4.8	
60012	501	38.400	34.700	+10.7		60016	506	15.300	14.600	+4.8		61216	501	20.500	19.900	+3.0	
60012	502	23.100	21.700	+6.5		60016	507	9.390	8.560	+9.7		61216	502	16.400	16.600	-1.2	
60012	503	22.000	20.800	+5.8		60016	508	19.300	18.100	+6.6		61216	503	13.200	13.400	-1.5	
60012	504	21.600	19.300	+11.9		60016	509	11.400	10.500	+8.6		61216	504	12.000	11.500	+4.3	
60012	505	18.000	16.400	+9.8		60016	510	11.400	10.100	+12.9		61216	505	9.480	9.250	+2.5	

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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
61216	506	11.600	11.800	-1.7		61224	501	28.800	28.000	+2.9		61227	506	34.900	35.600	-2.0	
61216	507	9.760	9.540	+2.3		61224	502	23.100	23.400	-1.3		61227	507	29.400	28.700	+2.4	
61216	508	16.200	16.300	-0.6		61224	503	18.600	18.800	-1.1		61227	508	48.800	49.100	-0.6	
61216	509	10.200	10.100	+1.0		61224	504	16.800	16.200	+3.7		61227	509	30.800	30.500	+1.0	
61216	510	12.100	11.500	+5.2		61224	505	13.300	13.000	+2.3		61227	510	36.300	34.600	+4.9	
61217	501	18.600	18.100	+2.8		61224	506	16.300	16.700	-2.4		62000	501	14.000	13.600	+2.9	
61217	502	14.900	15.100	-1.3		61224	507	13.700	13.400	+2.2		62000	502	11.200	11.400	-1.8	
61217	503	12.000	12.200	-1.6		61224	508	22.800	23.000	-0.9		62000	503	9.040	9.170	-1.4	
61217	504	10.900	10.500	+3.8		61224	509	14.400	14.300	+0.7		62000	504	8.190	7.870	+4.1	
61217	505	8.630	8.420	+2.5		61224	510	17.000	16.200	+4.9		62000	505	6.490	6.330	+2.5	
61217	506	10.600	10.800	-1.9		61225	501	40.000	38.900	+2.8		62000	506	7.950	8.110	-2.0	
61217	507	8.880	8.680	+2.3		61225	502	32.100	32.400	-0.9		62000	507	6.680	6.530	+2.3	
61217	508	14.800	14.900	-0.7		61225	503	25.800	26.200	-1.5		62000	508	11.100	11.200	-0.9	
61217	509	9.320	9.230	+1.0		61225	504	23.400	22.500	+4.0		62000	509	7.020	6.940	+1.2	
61217	510	11.000	10.500	+4.8		61225	505	18.500	18.100	+2.2		62000	510	8.260	7.870	+5.0	
61218	501	12.700	12.400	+2.4		61225	506	22.700	23.100	-1.7		62001	501	11.100	10.800	+2.8	
61218	502	10.200	10.300	-1.0		61225	507	19.100	18.600	+2.7		62001	502	8.880	8.970	-1.0	
61218	503	8.210	8.320	-1.3		61225	508	31.700	31.900	-0.6		62001	503	7.140	7.240	-1.4	
61218	504	7.440	7.140	+4.2		61225	509	20.000	19.800	+1.0		62001	504	6.470	6.210	+4.2	
61218	505	5.890	5.750	+2.4		61225	510	23.600	22.500	+4.9		62001	505	5.120	5.000	+2.4	
61218	506	7.210	7.360	-2.0		61226	501	67.300	65.500	+2.7		62001	506	6.270	6.400	-2.0	
61218	507	6.060	5.930	+2.2		61226	502	54.000	54.500	-0.9		62001	507	5.270	5.160	+2.1	
61218	508	10.100	10.200	-1.0		61226	503	43.400	44.000	-1.4		62001	508	8.760	8.830	-0.8	
61218	509	6.370	6.300	+1.1		61226	504	39.300	37.800	+4.0		62001	509	5.540	5.480	+1.1	
61218	510	7.500	7.150	+4.9		61226	505	31.200	30.400	+2.6		62001	510	6.520	6.210	+5.0	
61223	501	90.400	88.000	+2.7		61226	506	38.200	38.900	-1.8		62002	501	5.050	4.920	+2.6	
61223	502	72.600	73.300	-1.0		61226	507	32.100	31.400	+2.2		62002	502	4.050	4.090	-1.0	
61223	503	58.300	59.200	-1.5		61226	508	53.300	53.700	-0.7		62002	503	3.260	3.300	-1.2	
61223	504	52.900	50.800	+4.1		61226	509	33.700	33.300	+1.2		62002	504	2.950	2.840	+3.9	
61223	505	41.900	40.900	+2.4		61226	510	39.700	37.800	+5.0		62002	505	2.340	2.280	+2.6	
61223	506	51.300	52.300	-1.9		61227	501	61.600	59.900	+2.8		62002	506	2.860	2.920	-2.1	
61223	507	43.100	42.100	+2.4		61227	502	49.400	49.900	-1.0		62002	507	2.410	2.350	+2.6	
61223	508	71.600	72.200	-0.8		61227	503	39.700	40.300	-1.5		62002	508	4.000	4.030	-0.7	
61223	509	45.300	44.800	+1.1		61227	504	36.000	34.600	+4.0		62002	509	2.530	2.500	+1.2	
61223	510	53.300	50.800	+4.9		61227	505	28.500	27.800	+2.5		62002	510	2.980	2.840	+4.9	

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62003	501	15.900	15.500	+2.6		63012	506	36.000	34.300	+5.0		63217	501	37.100	34.300	+8.2	
62003	502	12.800	12.900	-0.8		63012	507	22.100	20.100	+10.0		63217	502	32.500	31.200	+4.2	
62003	503	10.300	10.400	-1.0		63012	508	45.400	42.500	+6.8		63217	503	25.300	24.400	+3.7	
62003	504	9.300	8.930	+4.1		63012	509	26.800	24.700	+8.5		63217	504	35.700	32.700	+9.2	
62003	505	7.370	7.190	+2.5		63012	510	26.700	23.700	+12.7		63217	505	30.400	28.200	+7.8	
62003	506	9.020	9.200	-2.0		63013	501	61.500	55.600	+10.6		63217	506	18.000	17.500	+2.9	
62003	507	7.580	7.420	+2.2		63013	502	37.000	34.700	+6.6		63217	507	28.600	26.600	+7.5	
62003	508	12.600	12.700	-0.8		63013	503	35.300	33.400	+5.7		63217	508	43.800	42.000	+4.3	
62003	509	7.970	7.890	+1.0		63013	504	34.600	31.000	+11.6		63217	509	26.600	25.100	+6.0	
62003	510	9.380	8.940	+4.9		63013	505	28.900	26.200	+10.3		63217	510	24.000	21.900	+9.6	
63010	501	36.600	33.000	+10.9		63013	506	34.100	32.400	+5.2		63218	501	12.500	11.600	+7.8	
63010	502	22.000	20.600	+6.8		63013	507	20.900	19.100	+9.4		63218	502	10.900	10.500	+3.8	
63010	503	21.000	19.800	+6.1		63013	508	43.000	40.200	+7.0		63218	503	8.510	8.220	+3.5	
63010	504	20.500	18.400	+11.4		63013	509	25.300	23.300	+8.6		63218	504	12.000	11.000	+9.1	
63010	505	17.100	15.600	+9.6		63013	510	25.300	22.500	+12.4		63218	505	10.200	9.490	+7.5	
63010	506	20.300	19.300	+5.2		63215	501	52.600	51.200	+2.7		63218	506	6.080	5.900	+3.1	
63010	507	12.400	11.300	+9.7		63215	502	42.200	42.600	-0.9		63218	507	9.640	8.960	+7.6	
63010	508	25.500	23.900	+6.7		63215	503	33.900	34.400	-1.5		63218	508	14.700	14.100	+4.3	
63010	509	15.100	13.900	+8.6		63215	504	30.800	29.500	+4.4		63218	509	8.960	8.440	+6.2	
63010	510	15.000	13.400	+11.9		63215	505	24.400	23.800	+2.5		63218	510	8.090	7.360	+9.9	
63011	501	45.700	41.300	+10.7		63215	506	29.800	30.400	-2.0		64074	501	18.500	17.400	+6.3	
63011	502	27.500	25.800	+6.6		63215	507	25.100	24.500	+2.4		64074	502	5.440	5.310	+2.4	
63011	503	26.200	24.800	+5.6		63215	508	41.700	42.000	-0.7		64074	503	19.100	18.800	+1.6	
63011	504	25.700	23.000	+11.7		63215	509	26.300	26.100	+0.8		64074	504	7.700	7.210	+6.8	
63011	505	21.400	19.500	+9.7		63215	510	31.000	29.600	+4.7		64074	505	8.860	8.390	+5.6	
63011	506	25.300	24.100	+5.0		63216	501	36.500	35.500	+2.8		64074	506	13.400	13.200	+1.5	
63011	507	15.500	14.200	+9.2		63216	502	29.300	29.600	-1.0		64074	507	8.480	8.020	+5.7	
63011	508	31.900	29.900	+6.7		63216	503	23.500	23.900	-1.7		64074	508	25.800	25.100	+2.8	
63011	509	18.800	17.300	+8.7		63216	504	21.300	20.500	+3.9		64074	509	13.600	13.100	+3.8	
63011	510	18.800	16.700	+12.6		63216	505	16.900	16.500	+2.4		64074	510	22.100	20.500	+7.8	
63012	501	65.000	58.700	+10.7		63216	506	20.700	21.100	-1.9		64075	501	13.000	12.300	+5.7	
63012	502	39.100	36.700	+6.5		63216	507	17.400	17.000	+2.4		64075	502	3.830	3.730	+2.7	
63012	503	37.300	35.200	+6.0		63216	508	28.900	29.100	-0.7		64075	503	13.500	13.200	+2.3	
63012	504	36.500	32.700	+11.6		63216	509	18.300	18.100	+1.1		64075	504	5.420	5.070	+6.9	
63012	505	30.500	27.700	+10.1		63216	510	21.500	20.500	+4.9		64075	505	6.240	5.900	+5.8	

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

STATE: 34 - OHIO
SUBLINE: PREM/OPS

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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
64075	506	9.420	9.320	+1.1		66309	501	22.100	21.500	+2.8		67508	506	12.400	10.900	+13.8	
64075	507	5.970	5.640	+5.9		66309	502	17.800	17.900	-0.6		67508	507	30.400	25.600	+18.7	
64075	508	18.100	17.700	+2.3		66309	503	14.300	14.500	-1.4		67508	508	20.900	18.200	+14.8	
64075	509	9.590	9.200	+4.2		66309	504	12.900	12.400	+4.0		67508	509	14.000	11.900	+17.6	
64075	510	15.500	14.400	+7.6		66309	505	10.200	10.000	+2.0		67508	510	15.000	12.400	+21.0	
65007	501	32.000	31.200	+2.6		66309	506	12.500	12.800	-2.3		67509	501	23.300	19.600	+18.9	
65007	502	25.700	26.000	-1.2		66309	507	10.500	10.300	+1.9		67509	502	12.300	10.700	+15.0	
65007	503	20.700	20.900	-1.0		66309	508	17.500	17.700	-1.1		67509	503	15.300	13.400	+14.2	
65007	504	18.700	18.000	+3.9		66309	509	11.100	11.000	+0.9		67509	504	15.100	12.500	+20.8	
65007	505	14.800	14.500	+2.1		66309	510	13.000	12.400	+4.8		67509	505	10.600	8.890	+19.2	
65007	506	18.200	18.500	-1.6		66561	501	51.200	49.800	+2.8		67509	506	9.100	8.010	+13.6	
65007	507	15.300	14.900	+2.7		66561	502	41.100	41.500	-1.0		67509	507	22.300	18.800	+18.6	
65007	508	25.400	25.600	-0.8		66561	503	33.100	33.500	-1.2		67509	508	15.400	13.300	+15.8	
65007	509	16.000	15.900	+0.6		66561	504	30.000	28.800	+4.2		67509	509	10.200	8.750	+16.6	
65007	510	18.900	18.000	+5.0		66561	505	23.700	23.200	+2.2		67509	510	11.000	9.090	+21.0	
66122	501	13.800	13.400	+3.0		66561	506	29.100	29.600	-1.7		67510	501	13.000	10.900	+19.3	
66122	502	11.100	11.200	-0.9		66561	507	24.400	23.900	+2.1		67510	502	6.870	5.980	+14.9	
66122	503	8.890	9.010	-1.3		66561	508	40.600	40.900	-0.7		67510	503	8.520	7.460	+14.2	
66122	504	8.050	7.730	+4.1		66561	509	25.700	25.400	+1.2		67510	504	8.400	6.970	+20.5	
66122	505	6.380	6.220	+2.6		66561	510	30.200	28.800	+4.9		67510	505	5.880	4.950	+18.8	
66122	506	7.810	7.970	-2.0		67017	501	47.500	46.300	+2.6		67510	506	5.070	4.460	+13.7	
66122	507	6.570	6.420	+2.3		67017	502	38.200	38.500	-0.8		67510	507	12.400	10.500	+18.1	
66122	508	10.900	11.000	-0.9		67017	503	30.700	31.100	-1.3		67510	508	8.550	7.430	+15.1	
66122	509	6.900	6.830	+1.0		67017	504	27.800	26.700	+4.1		67510	509	5.700	4.870	+17.0	
66122	510	8.120	7.740	+4.9		67017	505	22.000	21.500	+2.3		67510	510	6.140	5.060	+21.3	
66123	501	7.570	7.370	+2.7		67017	506	27.000	27.500	-1.8		67511	501	14.000	11.800	+18.6	
66123	502	6.080	6.140	-1.0		67017	507	22.700	22.200	+2.3		67511	502	7.430	6.470	+14.8	
66123	503	4.890	4.960	-1.4		67017	508	37.700	37.900	-0.5		67511	503	9.220	8.070	+14.3	
66123	504	4.430	4.250	+4.2		67017	509	23.800	23.600	+0.8		67511	504	9.090	7.540	+20.6	
66123	505	3.510	3.420	+2.6		67017	510	28.000	26.700	+4.9		67511	505	6.360	5.360	+18.7	
66123	506	4.300	4.380	-1.8		67508	501	31.800	26.700	+19.1		67511	506	5.480	4.830	+13.5	
66123	507	3.610	3.530	+2.3		67508	502	16.800	14.600	+15.1		67511	507	13.400	11.300	+18.6	
66123	508	6.000	6.050	-0.8		67508	503	20.900	18.300	+14.2		67511	508	9.250	8.040	+15.0	
66123	509	3.790	3.760	+0.8		67508	504	20.600	17.100	+20.5		67511	509	6.170	5.270	+17.1	
66123	510	4.470	4.260	+4.9		67508	505	14.400	12.100	+19.0		67511	510	6.640	5.470	+21.4	

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

STATE: 34 - OHIO
SUBLINE: PREM/OPS

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
67512	501	60.100	50.500	+19.0		67635	506	16.500	16.800	-1.8		68604	501	2.140	2.080	+2.9	
67512	502	31.800	27.700	+14.8		67635	507	13.900	13.600	+2.2		68604	502	1.720	1.730	-0.6	
67512	503	39.500	34.600	+14.2		67635	508	23.100	23.200	-0.4		68604	503	1.380	1.400	-1.4	
67512	504	38.900	32.300	+20.4		67635	509	14.600	14.400	+1.4		68604	504	1.250	1.200	+4.2	
67512	505	27.200	22.900	+18.8		67635	510	17.200	16.400	+4.9		68604	505	0.990	0.970	+2.1	
67512	506	23.500	20.700	+13.5		68001	501	88.800	86.500	+2.7		68604	506	1.210	1.240	-2.4	
67512	507	57.500	48.500	+18.6		68001	502	71.300	72.000	-1.0		68604	507	1.020	1.000	+2.0	
67512	508	39.600	34.400	+15.1		68001	503	57.300	58.100	-1.4		68604	508	1.690	1.710	-1.2	
67512	509	26.400	22.600	+16.8		68001	504	52.000	49.900	+4.2		68604	509	1.070	1.060	+0.9	
67512	510	28.400	23.400	+21.4		68001	505	41.200	40.200	+2.5		68604	510	1.260	1.200	+5.0	
67513	501	38.200	32.000	+19.4		68001	506	50.400	51.400	-1.9		68606	501	8.350	8.130	+2.7	
67513	502	20.200	17.600	+14.8		68001	507	42.400	41.400	+2.4		68606	502	6.700	6.770	-1.0	
67513	503	25.000	21.900	+14.2		68001	508	70.400	70.900	-0.7		68606	503	5.390	5.460	-1.3	
67513	504	24.700	20.500	+20.5		68001	509	44.500	44.000	+1.1		68606	504	4.880	4.690	+4.1	
67513	505	17.300	14.600	+18.5		68001	510	52.400	49.900	+5.0		68606	505	3.870	3.770	+2.7	
67513	506	14.900	13.100	+13.7		68439	501	114.000	111.000	+2.7		68606	506	4.740	4.830	-1.9	
67513	507	36.500	30.800	+18.5		68439	502	91.700	92.600	-1.0		68606	507	3.980	3.890	+2.3	
67513	508	25.100	21.800	+15.1		68439	503	73.800	74.800	-1.3		68606	508	6.620	6.660	-0.6	
67513	509	16.800	14.300	+17.5		68439	504	66.800	64.200	+4.0		68606	509	4.180	4.140	+1.0	
67513	510	18.000	14.900	+20.8		68439	505	52.900	51.700	+2.3		68606	510	4.920	4.690	+4.9	
67634	501	41.100	40.000	+2.8		68439	506	64.800	66.100	-2.0		68607	501	6.600	6.420	+2.8	
67634	502	33.000	33.400	-1.2		68439	507	54.500	53.300	+2.3		68607	502	5.300	5.350	-0.9	
67634	503	26.600	26.900	-1.1		68439	508	90.600	91.200	-0.7		68607	503	4.260	4.320	-1.4	
67634	504	24.100	23.100	+4.3		68439	509	57.200	56.600	+1.1		68607	504	3.860	3.710	+4.0	
67634	505	19.100	18.600	+2.7		68439	510	67.400	64.200	+5.0		68607	505	3.060	2.980	+2.7	
67634	506	23.300	23.800	-2.1		68500	501	4.470	4.040	+10.6		68607	506	3.740	3.820	-2.1	
67634	507	19.600	19.200	+2.1		68500	502	2.690	2.520	+6.7		68607	507	3.150	3.080	+2.3	
67634	508	32.600	32.800	-0.6		68500	503	2.560	2.420	+5.8		68607	508	5.230	5.270	-0.8	
67634	509	20.600	20.400	+1.0		68500	504	2.510	2.250	+11.6		68607	509	3.310	3.270	+1.2	
67634	510	24.200	23.100	+4.8		68500	505	2.100	1.900	+10.5		68607	510	3.890	3.710	+4.9	
67635	501	29.100	28.300	+2.8		68500	506	2.480	2.360	+5.1		68702	501	5.440	5.290	+2.8	
67635	502	23.400	23.600	-0.8		68500	507	1.520	1.380	+10.1		68702	502	4.360	4.410	-1.1	
67635	503	18.800	19.000	-1.1		68500	508	3.120	2.920	+6.8		68702	503	3.510	3.560	-1.4	
67635	504	17.000	16.300	+4.3		68500	509	1.840	1.690	+8.9		68702	504	3.180	3.050	+4.3	
67635	505	13.500	13.200	+2.3		68500	510	1.840	1.630	+12.9		68702	505	2.520	2.460	+2.4	

L - Lower Cap Applied
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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
68702	506	3.080	3.150	-2.2		90089	501	2.500	2.520	-0.8		91127	506	1.390	1.370	+1.5	
68702	507	2.590	2.530	+2.4		90089	502	2.500	2.520	-0.8		91127	507	1.390	1.370	+1.5	
68702	508	4.310	4.340	-0.7		90089	503	2.500	2.520	-0.8		91127	508	1.390	1.370	+1.5	
68702	509	2.720	2.700	+0.7		90089	504	2.500	2.520	-0.8		91127	509	1.390	1.370	+1.5	
68702	510	3.210	3.060	+4.9		90089	505	2.500	2.520	-0.8		91127	510	1.390	1.370	+1.5	
68703	501	4.070	3.960	+2.8		90089	506	2.500	2.520	-0.8		91130	501	0.790	0.800	-1.2	
68703	502	3.270	3.300	-0.9		90089	507	2.500	2.520	-0.8		91130	502	0.790	0.800	-1.2	
68703	503	2.630	2.670	-1.5		90089	508	2.500	2.520	-0.8		91130	503	0.790	0.800	-1.2	
68703	504	2.380	2.290	+3.9		90089	509	2.500	2.520	-0.8		91130	504	0.790	0.800	-1.2	
68703	505	1.890	1.840	+2.7		90089	510	2.500	2.520	-0.8		91130	505	0.790	0.800	-1.2	
68703	506	2.310	2.360	-2.1		91111	501	2.070	2.040	+1.5		91130	506	0.790	0.800	-1.2	
68703	507	1.940	1.900	+2.1		91111	502	2.070	2.040	+1.5		91130	507	0.790	0.800	-1.2	
68703	508	3.230	3.250	-0.6		91111	503	2.070	2.040	+1.5		91130	508	0.790	0.800	-1.2	
68703	509	2.040	2.020	+1.0		91111	504	2.070	2.040	+1.5		91130	509	0.790	0.800	-1.2	
68703	510	2.400	2.290	+4.8		91111	505	2.070	2.040	+1.5		91130	510	0.790	0.800	-1.2	
68706	501	17.500	17.000	+2.9		91111	506	2.070	2.040	+1.5		91135	501	0.220	0.224	-1.8	
68706	502	14.000	14.200	-1.4		91111	507	2.070	2.040	+1.5		91135	502	0.220	0.224	-1.8	
68706	503	11.300	11.400	-0.9		91111	508	2.070	2.040	+1.5		91135	503	0.220	0.224	-1.8	
68706	504	10.200	9.800	+4.1		91111	509	2.070	2.040	+1.5		91135	504	0.220	0.224	-1.8	
68706	505	8.090	7.890	+2.5		91111	510	2.070	2.040	+1.5		91135	505	0.220	0.224	-1.8	
68706	506	9.900	10.100	-2.0		91125	501	1.510	1.520	-0.7		91135	506	0.220	0.224	-1.8	
68706	507	8.320	8.140	+2.2		91125	502	1.510	1.520	-0.7		91135	507	0.220	0.224	-1.8	
68706	508	13.800	13.900	-0.7		91125	503	1.510	1.520	-0.7		91135	508	0.220	0.224	-1.8	
68706	509	8.740	8.650	+1.0		91125	504	1.510	1.520	-0.7		91135	509	0.220	0.224	-1.8	
68706	510	10.300	9.810	+5.0		91125	505	1.510	1.520	-0.7		91135	510	0.220	0.224	-1.8	
68707	501	17.300	16.800	+3.0		91125	506	1.510	1.520	-0.7		91150	501	1.310	1.300	+0.8	
68707	502	13.900	14.000	-0.7		91125	507	1.510	1.520	-0.7		91150	502	1.310	1.300	+0.8	
68707	503	11.100	11.300	-1.8		91125	508	1.510	1.520	-0.7		91150	503	1.310	1.300	+0.8	
68707	504	10.100	9.700	+4.1		91125	509	1.510	1.520	-0.7		91150	504	1.310	1.300	+0.8	
68707	505	8.000	7.810	+2.4		91125	510	1.510	1.520	-0.7		91150	505	1.310	1.300	+0.8	
68707	506	9.800	9.990	-1.9		91127	501	1.390	1.370	+1.5		91150	506	1.310	1.300	+0.8	
68707	507	8.230	8.050	+2.2		91127	502	1.390	1.370	+1.5		91150	507	1.310	1.300	+0.8	
68707	508	13.700	13.800	-0.7		91127	503	1.390	1.370	+1.5		91150	508	1.310	1.300	+0.8	
68707	509	8.650	8.560	+1.1		91127	504	1.390	1.370	+1.5		91150	509	1.310	1.300	+0.8	
68707	510	10.200	9.710	+5.0		91127	505	1.390	1.370	+1.5		91150	510	1.310	1.300	+0.8	

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

STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
91155	501	2.910	2.880	+1.0		91177	506	2.270	2.300	-1.3		91235	501	1.600	1.580	+1.3	
91155	502	2.910	2.880	+1.0		91177	507	2.270	2.300	-1.3		91235	502	1.600	1.580	+1.3	
91155	503	2.910	2.880	+1.0		91177	508	2.270	2.300	-1.3		91235	503	1.600	1.580	+1.3	
91155	504	2.910	2.880	+1.0		91177	509	2.270	2.300	-1.3		91235	504	1.600	1.580	+1.3	
91155	505	2.910	2.880	+1.0		91177	510	2.270	2.300	-1.3		91235	505	1.600	1.580	+1.3	
91155	506	2.910	2.880	+1.0		91179	501	2.280	2.310	-1.3		91235	506	1.600	1.580	+1.3	
91155	507	2.910	2.880	+1.0		91179	502	2.280	2.310	-1.3		91235	507	1.600	1.580	+1.3	
91155	508	2.910	2.880	+1.0		91179	503	2.280	2.310	-1.3		91235	508	1.600	1.580	+1.3	
91155	509	2.910	2.880	+1.0		91179	504	2.280	2.310	-1.3		91235	509	1.600	1.580	+1.3	
91155	510	2.910	2.880	+1.0		91179	505	2.280	2.310	-1.3		91235	510	1.600	1.580	+1.3	
91160	501	0.610	0.610	0.0		91179	506	2.280	2.310	-1.3		91250	501	2.410	2.390	+0.8	
91160	502	0.610	0.610	0.0		91179	507	2.280	2.310	-1.3		91250	502	2.410	2.390	+0.8	
91160	503	0.610	0.610	0.0		91179	508	2.280	2.310	-1.3		91250	503	2.410	2.390	+0.8	
91160	504	0.610	0.610	0.0		91179	509	2.280	2.310	-1.3		91250	504	2.410	2.390	+0.8	
91160	505	0.610	0.610	0.0		91179	510	2.280	2.310	-1.3		91250	505	2.410	2.390	+0.8	
91160	506	0.610	0.610	0.0		91190	501	1.220	1.240	-1.6		91250	506	2.410	2.390	+0.8	
91160	507	0.610	0.610	0.0		91190	502	1.220	1.240	-1.6		91250	507	2.410	2.390	+0.8	
91160	508	0.610	0.610	0.0		91190	503	1.220	1.240	-1.6		91250	508	2.410	2.390	+0.8	
91160	509	0.610	0.610	0.0		91190	504	1.220	1.240	-1.6		91250	509	2.410	2.390	+0.8	
91160	510	0.610	0.610	0.0		91190	505	1.220	1.240	-1.6		91250	510	2.410	2.390	+0.8	
91175	501	0.520	0.520	0.0		91190	506	1.220	1.240	-1.6		91265	501	9.680	9.810	-1.3	
91175	502	0.520	0.520	0.0		91190	507	1.220	1.240	-1.6		91265	502	9.680	9.810	-1.3	
91175	503	0.520	0.520	0.0		91190	508	1.220	1.240	-1.6		91265	503	9.680	9.810	-1.3	
91175	504	0.520	0.520	0.0		91190	509	1.220	1.240	-1.6		91265	504	9.680	9.810	-1.3	
91175	505	0.520	0.520	0.0		91190	510	1.220	1.240	-1.6		91265	505	9.680	9.810	-1.3	
91175	506	0.520	0.520	0.0		91200	501	0.460	0.460	0.0		91265	506	9.680	9.810	-1.3	
91175	507	0.520	0.520	0.0		91200	502	0.460	0.460	0.0		91265	507	9.680	9.810	-1.3	
91175	508	0.520	0.520	0.0		91200	503	0.460	0.460	0.0		91265	508	9.680	9.810	-1.3	
91175	509	0.520	0.520	0.0		91200	504	0.460	0.460	0.0		91265	509	9.680	9.810	-1.3	
91175	510	0.520	0.520	0.0		91200	505	0.460	0.460	0.0		91265	510	9.680	9.810	-1.3	
91177	501	2.270	2.300	-1.3		91200	506	0.460	0.460	0.0		91266	501	5.120	5.190	-1.3	
91177	502	2.270	2.300	-1.3		91200	507	0.460	0.460	0.0		91266	502	5.120	5.190	-1.3	
91177	503	2.270	2.300	-1.3		91200	508	0.460	0.460	0.0		91266	503	5.120	5.190	-1.3	
91177	504	2.270	2.300	-1.3		91200	509	0.460	0.460	0.0		91266	504	5.120	5.190	-1.3	
91177	505	2.270	2.300	-1.3		91200	510	0.460	0.460	0.0		91266	505	5.120	5.190	-1.3	

L - Lower Cap Applied
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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91266	506	5.120	5.190	-1.3		91340	501	3.210	3.170	+1.3		91343	506	0.580	0.580	0.0	
91266	507	5.120	5.190	-1.3		91340	502	3.210	3.170	+1.3		91343	507	0.580	0.580	0.0	
91266	508	5.120	5.190	-1.3		91340	503	3.210	3.170	+1.3		91343	508	0.580	0.580	0.0	
91266	509	5.120	5.190	-1.3		91340	504	3.210	3.170	+1.3		91343	509	0.580	0.580	0.0	
91266	510	5.120	5.190	-1.3		91340	505	3.210	3.170	+1.3		91343	510	0.580	0.580	0.0	
91302	501	7.270	7.180	+1.3		91340	506	3.210	3.170	+1.3		91405	501	3.730	3.690	+1.1	
91302	502	7.270	7.180	+1.3		91340	507	3.210	3.170	+1.3		91405	502	3.730	3.690	+1.1	
91302	503	7.270	7.180	+1.3		91340	508	3.210	3.170	+1.3		91405	503	3.730	3.690	+1.1	
91302	504	7.270	7.180	+1.3		91340	509	3.210	3.170	+1.3		91405	504	3.730	3.690	+1.1	
91302	505	7.270	7.180	+1.3		91340	510	3.210	3.170	+1.3		91405	505	3.730	3.690	+1.1	
91302	506	7.270	7.180	+1.3		91341	501	2.610	2.630	-0.8		91405	506	3.730	3.690	+1.1	
91302	507	7.270	7.180	+1.3		91341	502	2.610	2.630	-0.8		91405	507	3.730	3.690	+1.1	
91302	508	7.270	7.180	+1.3		91341	503	2.610	2.630	-0.8		91405	508	3.730	3.690	+1.1	
91302	509	7.270	7.180	+1.3		91341	504	2.610	2.630	-0.8		91405	509	3.730	3.690	+1.1	
91302	510	7.270	7.180	+1.3		91341	505	2.610	2.630	-0.8		91405	510	3.730	3.690	+1.1	
91315	501	2.200	2.180	+0.9		91341	506	2.610	2.630	-0.8		91436	501	2.950	2.980	-1.0	
91315	502	2.200	2.180	+0.9		91341	507	2.610	2.630	-0.8		91436	502	2.950	2.980	-1.0	
91315	503	2.200	2.180	+0.9		91341	508	2.610	2.630	-0.8		91436	503	2.950	2.980	-1.0	
91315	504	2.200	2.180	+0.9		91341	509	2.610	2.630	-0.8		91436	504	2.950	2.980	-1.0	
91315	505	2.200	2.180	+0.9		91341	510	2.610	2.630	-0.8		91436	505	2.950	2.980	-1.0	
91315	506	2.200	2.180	+0.9		91342	501	2.940	2.910	+1.0		91436	506	2.950	2.980	-1.0	
91315	507	2.200	2.180	+0.9		91342	502	2.940	2.910	+1.0		91436	507	2.950	2.980	-1.0	
91315	508	2.200	2.180	+0.9		91342	503	2.940	2.910	+1.0		91436	508	2.950	2.980	-1.0	
91315	509	2.200	2.180	+0.9		91342	504	2.940	2.910	+1.0		91436	509	2.950	2.980	-1.0	
91315	510	2.200	2.180	+0.9		91342	505	2.940	2.910	+1.0		91436	510	2.950	2.980	-1.0	
91324	501	4.920	4.860	+1.2		91342	506	2.940	2.910	+1.0		91481	501	10.800	10.900	-0.9	
91324	502	4.920	4.860	+1.2		91342	507	2.940	2.910	+1.0		91481	502	10.800	10.900	-0.9	
91324	503	4.920	4.860	+1.2		91342	508	2.940	2.910	+1.0		91481	503	10.800	10.900	-0.9	
91324	504	4.920	4.860	+1.2		91342	509	2.940	2.910	+1.0		91481	504	10.800	10.900	-0.9	
91324	505	4.920	4.860	+1.2		91342	510	2.940	2.910	+1.0		91481	505	10.800	10.900	-0.9	
91324	506	4.920	4.860	+1.2		91343	501	0.580	0.580	0.0		91481	506	10.800	10.900	-0.9	
91324	507	4.920	4.860	+1.2		91343	502	0.580	0.580	0.0		91481	507	10.800	10.900	-0.9	
91324	508	4.920	4.860	+1.2		91343	503	0.580	0.580	0.0		91481	508	10.800	10.900	-0.9	
91324	509	4.920	4.860	+1.2		91343	504	0.580	0.580	0.0		91481	509	10.800	10.900	-0.9	
91324	510	4.920	4.860	+1.2		91343	505	0.580	0.580	0.0		91481	510	10.800	10.900	-0.9	

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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91507	501	1.590	1.600	-0.6		91551	506	0.860	0.870	-1.1		91577	501	6.880	6.950	-1.0	
91507	502	1.590	1.600	-0.6		91551	507	0.860	0.870	-1.1		91577	502	6.880	6.950	-1.0	
91507	503	1.590	1.600	-0.6		91551	508	0.860	0.870	-1.1		91577	503	6.880	6.950	-1.0	
91507	504	1.590	1.600	-0.6		91551	509	0.860	0.870	-1.1		91577	504	6.880	6.950	-1.0	
91507	505	1.590	1.600	-0.6		91551	510	0.860	0.870	-1.1		91577	505	6.880	6.950	-1.0	
91507	506	1.590	1.600	-0.6		91555	501	0.960	0.950	+1.1		91577	506	6.880	6.950	-1.0	
91507	507	1.590	1.600	-0.6		91555	502	0.960	0.950	+1.1		91577	507	6.880	6.950	-1.0	
91507	508	1.590	1.600	-0.6		91555	503	0.960	0.950	+1.1		91577	508	6.880	6.950	-1.0	
91507	509	1.590	1.600	-0.6		91555	504	0.960	0.950	+1.1		91577	509	6.880	6.950	-1.0	
91507	510	1.590	1.600	-0.6		91555	505	0.960	0.950	+1.1		91577	510	6.880	6.950	-1.0	
91523	501	24.500	24.700	-0.8		91555	506	0.960	0.950	+1.1		91580	501	3.730	3.790	-1.6	
91523	502	24.500	24.700	-0.8		91555	507	0.960	0.950	+1.1		91580	502	3.730	3.790	-1.6	
91523	503	24.500	24.700	-0.8		91555	508	0.960	0.950	+1.1		91580	503	3.730	3.790	-1.6	
91523	504	24.500	24.700	-0.8		91555	509	0.960	0.950	+1.1		91580	504	3.730	3.790	-1.6	
91523	505	24.500	24.700	-0.8		91555	510	0.960	0.950	+1.1		91580	505	3.730	3.790	-1.6	
91523	506	24.500	24.700	-0.8		91560	501	2.830	2.870	-1.4		91580	506	3.730	3.790	-1.6	
91523	507	24.500	24.700	-0.8		91560	502	2.830	2.870	-1.4		91580	507	3.730	3.790	-1.6	
91523	508	24.500	24.700	-0.8		91560	503	2.830	2.870	-1.4		91580	508	3.730	3.790	-1.6	
91523	509	24.500	24.700	-0.8		91560	504	2.830	2.870	-1.4		91580	509	3.730	3.790	-1.6	
91523	510	24.500	24.700	-0.8		91560	505	2.830	2.870	-1.4		91580	510	3.730	3.790	-1.6	
91547	501	0.139	0.141	-1.4		91560	506	2.830	2.870	-1.4		91590	501	2.000	2.020	-1.0	
91547	502	0.139	0.141	-1.4		91560	507	2.830	2.870	-1.4		91590	502	2.000	2.020	-1.0	
91547	503	0.139	0.141	-1.4		91560	508	2.830	2.870	-1.4		91590	503	2.000	2.020	-1.0	
91547	504	0.139	0.141	-1.4		91560	509	2.830	2.870	-1.4		91590	504	2.000	2.020	-1.0	
91547	505	0.139	0.141	-1.4		91560	510	2.830	2.870	-1.4		91590	505	2.000	2.020	-1.0	
91547	506	0.139	0.141	-1.4		91562	501	1.930	1.940	-0.5		91590	506	2.000	2.020	-1.0	
91547	507	0.139	0.141	-1.4		91562	502	1.930	1.940	-0.5		91590	507	2.000	2.020	-1.0	
91547	508	0.139	0.141	-1.4		91562	503	1.930	1.940	-0.5		91590	508	2.000	2.020	-1.0	
91547	509	0.139	0.141	-1.4		91562	504	1.930	1.940	-0.5		91590	509	2.000	2.020	-1.0	
91547	510	0.139	0.141	-1.4		91562	505	1.930	1.940	-0.5		91590	510	2.000	2.020	-1.0	
91551	501	0.860	0.870	-1.1		91562	506	1.930	1.940	-0.5		91606	501	7.760	7.860	-1.3	
91551	502	0.860	0.870	-1.1		91562	507	1.930	1.940	-0.5		91606	502	7.760	7.860	-1.3	
91551	503	0.860	0.870	-1.1		91562	508	1.930	1.940	-0.5		91606	503	7.760	7.860	-1.3	
91551	504	0.860	0.870	-1.1		91562	509	1.930	1.940	-0.5		91606	504	7.760	7.860	-1.3	
91551	505	0.860	0.870	-1.1		91562	510	1.930	1.940	-0.5		91606	505	7.760	7.860	-1.3	

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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91606	506	7.760	7.860	-1.3		91666	501	0.540	0.540	0.0		91805	506	0.121	0.122	-0.8	
91606	507	7.760	7.860	-1.3		91666	502	0.540	0.540	0.0		91805	507	0.121	0.122	-0.8	
91606	508	7.760	7.860	-1.3		91666	503	0.540	0.540	0.0		91805	508	0.121	0.122	-0.8	
91606	509	7.760	7.860	-1.3		91666	504	0.540	0.540	0.0		91805	509	0.121	0.122	-0.8	
91606	510	7.760	7.860	-1.3		91666	505	0.540	0.540	0.0		91805	510	0.121	0.122	-0.8	
91629	501	1.590	1.610	-1.2		91666	506	0.540	0.540	0.0		92053	501	0.300	0.300	0.0	
91629	502	1.590	1.610	-1.2		91666	507	0.540	0.540	0.0		92053	502	0.300	0.300	0.0	
91629	503	1.590	1.610	-1.2		91666	508	0.540	0.540	0.0		92053	503	0.300	0.300	0.0	
91629	504	1.590	1.610	-1.2		91666	509	0.540	0.540	0.0		92053	504	0.300	0.300	0.0	
91629	505	1.590	1.610	-1.2		91666	510	0.540	0.540	0.0		92053	505	0.300	0.300	0.0	
91629	506	1.590	1.610	-1.2		91722	501	2.380	2.410	-1.2		92053	506	0.300	0.300	0.0	
91629	507	1.590	1.610	-1.2		91722	502	2.380	2.410	-1.2		92053	507	0.300	0.300	0.0	
91629	508	1.590	1.610	-1.2		91722	503	2.380	2.410	-1.2		92053	508	0.300	0.300	0.0	
91629	509	1.590	1.610	-1.2		91722	504	2.380	2.410	-1.2		92053	509	0.300	0.300	0.0	
91629	510	1.590	1.610	-1.2		91722	505	2.380	2.410	-1.2		92053	510	0.300	0.300	0.0	
91636	501	2.720	2.750	-1.1		91722	506	2.380	2.410	-1.2		92054	501	0.102	0.103	-1.0	
91636	502	2.720	2.750	-1.1		91722	507	2.380	2.410	-1.2		92054	502	0.102	0.103	-1.0	
91636	503	2.720	2.750	-1.1		91722	508	2.380	2.410	-1.2		92054	503	0.102	0.103	-1.0	
91636	504	2.720	2.750	-1.1		91722	509	2.380	2.410	-1.2		92054	504	0.102	0.103	-1.0	
91636	505	2.720	2.750	-1.1		91722	510	2.380	2.410	-1.2		92054	505	0.102	0.103	-1.0	
91636	506	2.720	2.750	-1.1		91746	501	1.930	1.940	-0.5		92054	506	0.102	0.103	-1.0	
91636	507	2.720	2.750	-1.1		91746	502	1.930	1.940	-0.5		92054	507	0.102	0.103	-1.0	
91636	508	2.720	2.750	-1.1		91746	503	1.930	1.940	-0.5		92054	508	0.102	0.103	-1.0	
91636	509	2.720	2.750	-1.1		91746	504	1.930	1.940	-0.5		92054	509	0.102	0.103	-1.0	
91636	510	2.720	2.750	-1.1		91746	505	1.930	1.940	-0.5		92054	510	0.102	0.103	-1.0	
91641	501	0.730	0.750	-2.7		91746	506	1.930	1.940	-0.5		92055	501	2.850	2.880	-1.0	
91641	502	0.730	0.750	-2.7		91746	507	1.930	1.940	-0.5		92055	502	2.850	2.880	-1.0	
91641	503	0.730	0.750	-2.7		91746	508	1.930	1.940	-0.5		92055	503	2.850	2.880	-1.0	
91641	504	0.730	0.750	-2.7		91746	509	1.930	1.940	-0.5		92055	504	2.850	2.880	-1.0	
91641	505	0.730	0.750	-2.7		91746	510	1.930	1.940	-0.5		92055	505	2.850	2.880	-1.0	
91641	506	0.730	0.750	-2.7		91805	501	0.121	0.122	-0.8		92055	506	2.850	2.880	-1.0	
91641	507	0.730	0.750	-2.7		91805	502	0.121	0.122	-0.8		92055	507	2.850	2.880	-1.0	
91641	508	0.730	0.750	-2.7		91805	503	0.121	0.122	-0.8		92055	508	2.850	2.880	-1.0	
91641	509	0.730	0.750	-2.7		91805	504	0.121	0.122	-0.8		92055	509	2.850	2.880	-1.0	
91641	510	0.730	0.750	-2.7		91805	505	0.121	0.122	-0.8		92055	510	2.850	2.880	-1.0	

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

STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
92101	501	4.460	4.500	-0.9		92338	506	1.030	1.040	-1.0		92451	501	1.600	1.580	+1.3	
92101	502	4.460	4.500	-0.9		92338	507	1.030	1.040	-1.0		92451	502	1.600	1.580	+1.3	
92101	503	4.460	4.500	-0.9		92338	508	1.030	1.040	-1.0		92451	503	1.600	1.580	+1.3	
92101	504	4.460	4.500	-0.9		92338	509	1.030	1.040	-1.0		92451	504	1.600	1.580	+1.3	
92101	505	4.460	4.500	-0.9		92338	510	1.030	1.040	-1.0		92451	505	1.600	1.580	+1.3	
92101	506	4.460	4.500	-0.9		92445	501	1.560	1.580	-1.3		92451	506	1.600	1.580	+1.3	
92101	507	4.460	4.500	-0.9		92445	502	1.560	1.580	-1.3		92451	507	1.600	1.580	+1.3	
92101	508	4.460	4.500	-0.9		92445	503	1.560	1.580	-1.3		92451	508	1.600	1.580	+1.3	
92101	509	4.460	4.500	-0.9		92445	504	1.560	1.580	-1.3		92451	509	1.600	1.580	+1.3	
92101	510	4.460	4.500	-0.9		92445	505	1.560	1.580	-1.3		92451	510	1.600	1.580	+1.3	
92102	501	2.680	2.710	-1.1		92445	506	1.560	1.580	-1.3		92453	501	1.880	1.890	-0.5	
92102	502	2.680	2.710	-1.1		92445	507	1.560	1.580	-1.3		92453	502	1.880	1.890	-0.5	
92102	503	2.680	2.710	-1.1		92445	508	1.560	1.580	-1.3		92453	503	1.880	1.890	-0.5	
92102	504	2.680	2.710	-1.1		92445	509	1.560	1.580	-1.3		92453	504	1.880	1.890	-0.5	
92102	505	2.680	2.710	-1.1		92445	510	1.560	1.580	-1.3		92453	505	1.880	1.890	-0.5	
92102	506	2.680	2.710	-1.1		92446	501	3.390	3.420	-0.9		92453	506	1.880	1.890	-0.5	
92102	507	2.680	2.710	-1.1		92446	502	3.390	3.420	-0.9		92453	507	1.880	1.890	-0.5	
92102	508	2.680	2.710	-1.1		92446	503	3.390	3.420	-0.9		92453	508	1.880	1.890	-0.5	
92102	509	2.680	2.710	-1.1		92446	504	3.390	3.420	-0.9		92453	509	1.880	1.890	-0.5	
92102	510	2.680	2.710	-1.1		92446	505	3.390	3.420	-0.9		92453	510	1.880	1.890	-0.5	
92215	501	2.290	2.270	+0.9		92446	506	3.390	3.420	-0.9		92478	501	0.930	0.940	-1.1	
92215	502	2.290	2.270	+0.9		92446	507	3.390	3.420	-0.9		92478	502	0.930	0.940	-1.1	
92215	503	2.290	2.270	+0.9		92446	508	3.390	3.420	-0.9		92478	503	0.930	0.940	-1.1	
92215	504	2.290	2.270	+0.9		92446	509	3.390	3.420	-0.9		92478	504	0.930	0.940	-1.1	
92215	505	2.290	2.270	+0.9		92446	510	3.390	3.420	-0.9		92478	505	0.930	0.940	-1.1	
92215	506	2.290	2.270	+0.9		92447	501	2.960	2.990	-1.0		92478	506	0.930	0.940	-1.1	
92215	507	2.290	2.270	+0.9		92447	502	2.960	2.990	-1.0		92478	507	0.930	0.940	-1.1	
92215	508	2.290	2.270	+0.9		92447	503	2.960	2.990	-1.0		92478	508	0.930	0.940	-1.1	
92215	509	2.290	2.270	+0.9		92447	504	2.960	2.990	-1.0		92478	509	0.930	0.940	-1.1	
92215	510	2.290	2.270	+0.9		92447	505	2.960	2.990	-1.0		92478	510	0.930	0.940	-1.1	
92338	501	1.030	1.040	-1.0		92447	506	2.960	2.990	-1.0		92593	501	21.100	20.800	+1.4	
92338	502	1.030	1.040	-1.0		92447	507	2.960	2.990	-1.0		92593	502	21.100	20.800	+1.4	
92338	503	1.030	1.040	-1.0		92447	508	2.960	2.990	-1.0		92593	503	21.100	20.800	+1.4	
92338	504	1.030	1.040	-1.0		92447	509	2.960	2.990	-1.0		92593	504	21.100	20.800	+1.4	
92338	505	1.030	1.040	-1.0		92447	510	2.960	2.990	-1.0		92593	505	21.100	20.800	+1.4	

L - Lower Cap Applied
U - Upper Cap Applied
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STATE: 34 - OHIO
 SUBLINE: PREM/OPS

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
92593	506	21.100	20.800	+1.4		94225	501	5.100	5.150	-1.0		94381	506	3.840	3.800	+1.1	
92593	507	21.100	20.800	+1.4		94225	502	5.100	5.150	-1.0		94381	507	3.840	3.800	+1.1	
92593	508	21.100	20.800	+1.4		94225	503	5.100	5.150	-1.0		94381	508	3.840	3.800	+1.1	
92593	509	21.100	20.800	+1.4		94225	504	5.100	5.150	-1.0		94381	509	3.840	3.800	+1.1	
92593	510	21.100	20.800	+1.4		94225	505	5.100	5.150	-1.0		94381	510	3.840	3.800	+1.1	
92663	501	0.370	0.370	0.0		94225	506	5.100	5.150	-1.0		94404	501	2.510	2.540	-1.2	
92663	502	0.370	0.370	0.0		94225	507	5.100	5.150	-1.0		94404	502	2.510	2.540	-1.2	
92663	503	0.370	0.370	0.0		94225	508	5.100	5.150	-1.0		94404	503	2.510	2.540	-1.2	
92663	504	0.370	0.370	0.0		94225	509	5.100	5.150	-1.0		94404	504	2.510	2.540	-1.2	
92663	505	0.370	0.370	0.0		94225	510	5.100	5.150	-1.0		94404	505	2.510	2.540	-1.2	
92663	506	0.370	0.370	0.0		94276	501	2.660	2.680	-0.7		94404	506	2.510	2.540	-1.2	
92663	507	0.370	0.370	0.0		94276	502	2.660	2.680	-0.7		94404	507	2.510	2.540	-1.2	
92663	508	0.370	0.370	0.0		94276	503	2.660	2.680	-0.7		94404	508	2.510	2.540	-1.2	
92663	509	0.370	0.370	0.0		94276	504	2.660	2.680	-0.7		94404	509	2.510	2.540	-1.2	
92663	510	0.370	0.370	0.0		94276	505	2.660	2.680	-0.7		94404	510	2.510	2.540	-1.2	
94007	501	6.370	6.420	-0.8		94276	506	2.660	2.680	-0.7		94569	501	1.700	1.720	-1.2	
94007	502	6.370	6.420	-0.8		94276	507	2.660	2.680	-0.7		94569	502	1.700	1.720	-1.2	
94007	503	6.370	6.420	-0.8		94276	508	2.660	2.680	-0.7		94569	503	1.700	1.720	-1.2	
94007	504	6.370	6.420	-0.8		94276	509	2.660	2.680	-0.7		94569	504	1.700	1.720	-1.2	
94007	505	6.370	6.420	-0.8		94276	510	2.660	2.680	-0.7		94569	505	1.700	1.720	-1.2	
94007	506	6.370	6.420	-0.8		94304	501	2.050	2.020	+1.5		94569	506	1.700	1.720	-1.2	
94007	507	6.370	6.420	-0.8		94304	502	2.050	2.020	+1.5		94569	507	1.700	1.720	-1.2	
94007	508	6.370	6.420	-0.8		94304	503	2.050	2.020	+1.5		94569	508	1.700	1.720	-1.2	
94007	509	6.370	6.420	-0.8		94304	504	2.050	2.020	+1.5		94569	509	1.700	1.720	-1.2	
94007	510	6.370	6.420	-0.8		94304	505	2.050	2.020	+1.5		94569	510	1.700	1.720	-1.2	
94099	501	1.450	1.460	-0.7		94304	506	2.050	2.020	+1.5		94590	501	7.330	7.400	-0.9	
94099	502	1.450	1.460	-0.7		94304	507	2.050	2.020	+1.5		94590	502	7.330	7.400	-0.9	
94099	503	1.450	1.460	-0.7		94304	508	2.050	2.020	+1.5		94590	503	7.330	7.400	-0.9	
94099	504	1.450	1.460	-0.7		94304	509	2.050	2.020	+1.5		94590	504	7.330	7.400	-0.9	
94099	505	1.450	1.460	-0.7		94304	510	2.050	2.020	+1.5		94590	505	7.330	7.400	-0.9	
94099	506	1.450	1.460	-0.7		94381	501	3.840	3.800	+1.1		94590	506	7.330	7.400	-0.9	
94099	507	1.450	1.460	-0.7		94381	502	3.840	3.800	+1.1		94590	507	7.330	7.400	-0.9	
94099	508	1.450	1.460	-0.7		94381	503	3.840	3.800	+1.1		94590	508	7.330	7.400	-0.9	
94099	509	1.450	1.460	-0.7		94381	504	3.840	3.800	+1.1		94590	509	7.330	7.400	-0.9	
94099	510	1.450	1.460	-0.7		94381	505	3.840	3.800	+1.1		94590	510	7.330	7.400	-0.9	

L - Lower Cap Applied
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STATE: 34 - OHIO
SUBLINE: PREM/OPS

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
94617	501	2.310	2.330	-0.9		95305	506	1.990	2.010	-1.0		95410	501	2.560	2.590	-1.2	
94617	502	2.310	2.330	-0.9		95305	507	1.990	2.010	-1.0		95410	502	2.560	2.590	-1.2	
94617	503	2.310	2.330	-0.9		95305	508	1.990	2.010	-1.0		95410	503	2.560	2.590	-1.2	
94617	504	2.310	2.330	-0.9		95305	509	1.990	2.010	-1.0		95410	504	2.560	2.590	-1.2	
94617	505	2.310	2.330	-0.9		95305	510	1.990	2.010	-1.0		95410	505	2.560	2.590	-1.2	
94617	506	2.310	2.330	-0.9		95306	501	3.120	3.160	-1.3		95410	506	2.560	2.590	-1.2	
94617	507	2.310	2.330	-0.9		95306	502	3.120	3.160	-1.3		95410	507	2.560	2.590	-1.2	
94617	508	2.310	2.330	-0.9		95306	503	3.120	3.160	-1.3		95410	508	2.560	2.590	-1.2	
94617	509	2.310	2.330	-0.9		95306	504	3.120	3.160	-1.3		95410	509	2.560	2.590	-1.2	
94617	510	2.310	2.330	-0.9		95306	505	3.120	3.160	-1.3		95410	510	2.560	2.590	-1.2	
95124	501	0.850	0.860	-1.2		95306	506	3.120	3.160	-1.3		95455	501	3.290	3.330	-1.2	
95124	502	0.850	0.860	-1.2		95306	507	3.120	3.160	-1.3		95455	502	3.290	3.330	-1.2	
95124	503	0.850	0.860	-1.2		95306	508	3.120	3.160	-1.3		95455	503	3.290	3.330	-1.2	
95124	504	0.850	0.860	-1.2		95306	509	3.120	3.160	-1.3		95455	504	3.290	3.330	-1.2	
95124	505	0.850	0.860	-1.2		95306	510	3.120	3.160	-1.3		95455	505	3.290	3.330	-1.2	
95124	506	0.850	0.860	-1.2		95310	501	4.750	4.790	-0.8		95455	506	3.290	3.330	-1.2	
95124	507	0.850	0.860	-1.2		95310	502	4.750	4.790	-0.8		95455	507	3.290	3.330	-1.2	
95124	508	0.850	0.860	-1.2		95310	503	4.750	4.790	-0.8		95455	508	3.290	3.330	-1.2	
95124	509	0.850	0.860	-1.2		95310	504	4.750	4.790	-0.8		95455	509	3.290	3.330	-1.2	
95124	510	0.850	0.860	-1.2		95310	505	4.750	4.790	-0.8		95455	510	3.290	3.330	-1.2	
95233	501	1.830	1.850	-1.1		95310	506	4.750	4.790	-0.8		95487	501	1.370	1.390	-1.4	
95233	502	1.830	1.850	-1.1		95310	507	4.750	4.790	-0.8		95487	502	1.370	1.390	-1.4	
95233	503	1.830	1.850	-1.1		95310	508	4.750	4.790	-0.8		95487	503	1.370	1.390	-1.4	
95233	504	1.830	1.850	-1.1		95310	509	4.750	4.790	-0.8		95487	504	1.370	1.390	-1.4	
95233	505	1.830	1.850	-1.1		95310	510	4.750	4.790	-0.8		95487	505	1.370	1.390	-1.4	
95233	506	1.830	1.850	-1.1		95357	501	0.790	0.800	-1.2		95487	506	1.370	1.390	-1.4	
95233	507	1.830	1.850	-1.1		95357	502	0.790	0.800	-1.2		95487	507	1.370	1.390	-1.4	
95233	508	1.830	1.850	-1.1		95357	503	0.790	0.800	-1.2		95487	508	1.370	1.390	-1.4	
95233	509	1.830	1.850	-1.1		95357	504	0.790	0.800	-1.2		95487	509	1.370	1.390	-1.4	
95233	510	1.830	1.850	-1.1		95357	505	0.790	0.800	-1.2		95487	510	1.370	1.390	-1.4	
95305	501	1.990	2.010	-1.0		95357	506	0.790	0.800	-1.2		95505	501	1.530	1.550	-1.3	
95305	502	1.990	2.010	-1.0		95357	507	0.790	0.800	-1.2		95505	502	1.530	1.550	-1.3	
95305	503	1.990	2.010	-1.0		95357	508	0.790	0.800	-1.2		95505	503	1.530	1.550	-1.3	
95305	504	1.990	2.010	-1.0		95357	509	0.790	0.800	-1.2		95505	504	1.530	1.550	-1.3	
95305	505	1.990	2.010	-1.0		95357	510	0.790	0.800	-1.2		95505	505	1.530	1.550	-1.3	

L - Lower Cap Applied
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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
95505	506	1.530	1.550	-1.3		96053	501	1.470	1.450	+1.4		96409	506	2.060	2.070	-0.5	
95505	507	1.530	1.550	-1.3		96053	502	1.470	1.450	+1.4		96409	507	2.060	2.070	-0.5	
95505	508	1.530	1.550	-1.3		96053	503	1.470	1.450	+1.4		96409	508	2.060	2.070	-0.5	
95505	509	1.530	1.550	-1.3		96053	504	1.470	1.450	+1.4		96409	509	2.060	2.070	-0.5	
95505	510	1.530	1.550	-1.3		96053	505	1.470	1.450	+1.4		96409	510	2.060	2.070	-0.5	
95620	501	1.110	1.120	-0.9		96053	506	1.470	1.450	+1.4		96410	501	1.800	1.820	-1.1	
95620	502	1.110	1.120	-0.9		96053	507	1.470	1.450	+1.4		96410	502	1.800	1.820	-1.1	
95620	503	1.110	1.120	-0.9		96053	508	1.470	1.450	+1.4		96410	503	1.800	1.820	-1.1	
95620	504	1.110	1.120	-0.9		96053	509	1.470	1.450	+1.4		96410	504	1.800	1.820	-1.1	
95620	505	1.110	1.120	-0.9		96053	510	1.470	1.450	+1.4		96410	505	1.800	1.820	-1.1	
95620	506	1.110	1.120	-0.9		96317	501	0.820	0.830	-1.2		96410	506	1.800	1.820	-1.1	
95620	507	1.110	1.120	-0.9		96317	502	0.820	0.830	-1.2		96410	507	1.800	1.820	-1.1	
95620	508	1.110	1.120	-0.9		96317	503	0.820	0.830	-1.2		96410	508	1.800	1.820	-1.1	
95620	509	1.110	1.120	-0.9		96317	504	0.820	0.830	-1.2		96410	509	1.800	1.820	-1.1	
95620	510	1.110	1.120	-0.9		96317	505	0.820	0.830	-1.2		96410	510	1.800	1.820	-1.1	
95625	501	3.480	3.430	+1.5		96317	506	0.820	0.830	-1.2		96611	501	0.730	0.730	0.0	
95625	502	3.480	3.430	+1.5		96317	507	0.820	0.830	-1.2		96611	502	0.730	0.730	0.0	
95625	503	3.480	3.430	+1.5		96317	508	0.820	0.830	-1.2		96611	503	0.730	0.730	0.0	
95625	504	3.480	3.430	+1.5		96317	509	0.820	0.830	-1.2		96611	504	0.730	0.730	0.0	
95625	505	3.480	3.430	+1.5		96317	510	0.820	0.830	-1.2		96611	505	0.730	0.730	0.0	
95625	506	3.480	3.430	+1.5		96408	501	2.220	2.240	-0.9		96611	506	0.730	0.730	0.0	
95625	507	3.480	3.430	+1.5		96408	502	2.220	2.240	-0.9		96611	507	0.730	0.730	0.0	
95625	508	3.480	3.430	+1.5		96408	503	2.220	2.240	-0.9		96611	508	0.730	0.730	0.0	
95625	509	3.480	3.430	+1.5		96408	504	2.220	2.240	-0.9		96611	509	0.730	0.730	0.0	
95625	510	3.480	3.430	+1.5		96408	505	2.220	2.240	-0.9		96611	510	0.730	0.730	0.0	
95647	501	1.930	1.910	+1.0		96408	506	2.220	2.240	-0.9		96702	501	2.550	2.580	-1.2	
95647	502	1.930	1.910	+1.0		96408	507	2.220	2.240	-0.9		96702	502	2.550	2.580	-1.2	
95647	503	1.930	1.910	+1.0		96408	508	2.220	2.240	-0.9		96702	503	2.550	2.580	-1.2	
95647	504	1.930	1.910	+1.0		96408	509	2.220	2.240	-0.9		96702	504	2.550	2.580	-1.2	
95647	505	1.930	1.910	+1.0		96408	510	2.220	2.240	-0.9		96702	505	2.550	2.580	-1.2	
95647	506	1.930	1.910	+1.0		96409	501	2.060	2.070	-0.5		96702	506	2.550	2.580	-1.2	
95647	507	1.930	1.910	+1.0		96409	502	2.060	2.070	-0.5		96702	507	2.550	2.580	-1.2	
95647	508	1.930	1.910	+1.0		96409	503	2.060	2.070	-0.5		96702	508	2.550	2.580	-1.2	
95647	509	1.930	1.910	+1.0		96409	504	2.060	2.070	-0.5		96702	509	2.550	2.580	-1.2	
95647	510	1.930	1.910	+1.0		96409	505	2.060	2.070	-0.5		96702	510	2.550	2.580	-1.2	

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

STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
96816	501	2.390	2.420	-1.2		97050	506	1.740	1.720	+1.2		97223	501	1.600	1.580	+1.3	
96816	502	2.390	2.420	-1.2		97050	507	1.740	1.720	+1.2		97223	502	1.600	1.580	+1.3	
96816	503	2.390	2.420	-1.2		97050	508	1.740	1.720	+1.2		97223	503	1.600	1.580	+1.3	
96816	504	2.390	2.420	-1.2		97050	509	1.740	1.720	+1.2		97223	504	1.600	1.580	+1.3	
96816	505	2.390	2.420	-1.2		97050	510	1.740	1.720	+1.2		97223	505	1.600	1.580	+1.3	
96816	506	2.390	2.420	-1.2		97111	501	3.070	3.090	-0.6		97223	506	1.600	1.580	+1.3	
96816	507	2.390	2.420	-1.2		97111	502	3.070	3.090	-0.6		97223	507	1.600	1.580	+1.3	
96816	508	2.390	2.420	-1.2		97111	503	3.070	3.090	-0.6		97223	508	1.600	1.580	+1.3	
96816	509	2.390	2.420	-1.2		97111	504	3.070	3.090	-0.6		97223	509	1.600	1.580	+1.3	
96816	510	2.390	2.420	-1.2		97111	505	3.070	3.090	-0.6		97223	510	1.600	1.580	+1.3	
96872	501	2.920	2.950	-1.0		97111	506	3.070	3.090	-0.6		97308	501	0.400	0.400	0.0	
96872	502	2.920	2.950	-1.0		97111	507	3.070	3.090	-0.6		97308	502	0.400	0.400	0.0	
96872	503	2.920	2.950	-1.0		97111	508	3.070	3.090	-0.6		97308	503	0.400	0.400	0.0	
96872	504	2.920	2.950	-1.0		97111	509	3.070	3.090	-0.6		97308	504	0.400	0.400	0.0	
96872	505	2.920	2.950	-1.0		97111	510	3.070	3.090	-0.6		97308	505	0.400	0.400	0.0	
96872	506	2.920	2.950	-1.0		97220	501	0.213	0.215	-0.9		97308	506	0.400	0.400	0.0	
96872	507	2.920	2.950	-1.0		97220	502	0.213	0.215	-0.9		97308	507	0.400	0.400	0.0	
96872	508	2.920	2.950	-1.0		97220	503	0.213	0.215	-0.9		97308	508	0.400	0.400	0.0	
96872	509	2.920	2.950	-1.0		97220	504	0.213	0.215	-0.9		97308	509	0.400	0.400	0.0	
96872	510	2.920	2.950	-1.0		97220	505	0.213	0.215	-0.9		97308	510	0.400	0.400	0.0	
97047	501	2.230	2.210	+0.9		97220	506	0.213	0.215	-0.9		97447	501	1.300	1.320	-1.5	
97047	502	2.230	2.210	+0.9		97220	507	0.213	0.215	-0.9		97447	502	1.300	1.320	-1.5	
97047	503	2.230	2.210	+0.9		97220	508	0.213	0.215	-0.9		97447	503	1.300	1.320	-1.5	
97047	504	2.230	2.210	+0.9		97220	509	0.213	0.215	-0.9		97447	504	1.300	1.320	-1.5	
97047	505	2.230	2.210	+0.9		97220	510	0.213	0.215	-0.9		97447	505	1.300	1.320	-1.5	
97047	506	2.230	2.210	+0.9		97222	501	1.060	1.050	+1.0		97447	506	1.300	1.320	-1.5	
97047	507	2.230	2.210	+0.9		97222	502	1.060	1.050	+1.0		97447	507	1.300	1.320	-1.5	
97047	508	2.230	2.210	+0.9		97222	503	1.060	1.050	+1.0		97447	508	1.300	1.320	-1.5	
97047	509	2.230	2.210	+0.9		97222	504	1.060	1.050	+1.0		97447	509	1.300	1.320	-1.5	
97047	510	2.230	2.210	+0.9		97222	505	1.060	1.050	+1.0		97447	510	1.300	1.320	-1.5	
97050	501	1.740	1.720	+1.2		97222	506	1.060	1.050	+1.0		97650	501	2.120	2.140	-0.9	
97050	502	1.740	1.720	+1.2		97222	507	1.060	1.050	+1.0		97650	502	2.120	2.140	-0.9	
97050	503	1.740	1.720	+1.2		97222	508	1.060	1.050	+1.0		97650	503	2.120	2.140	-0.9	
97050	504	1.740	1.720	+1.2		97222	509	1.060	1.050	+1.0		97650	504	2.120	2.140	-0.9	
97050	505	1.740	1.720	+1.2		97222	510	1.060	1.050	+1.0		97650	505	2.120	2.140	-0.9	

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

STATE: 34 - OHIO
SUBLINE: PREM/OPS

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
97650	506	2.120	2.140	-0.9		97654	501	3.160	3.190	-0.9		98003	506	0.570	0.570	0.0	
97650	507	2.120	2.140	-0.9		97654	502	3.160	3.190	-0.9		98003	507	0.570	0.570	0.0	
97650	508	2.120	2.140	-0.9		97654	503	3.160	3.190	-0.9		98003	508	0.570	0.570	0.0	
97650	509	2.120	2.140	-0.9		97654	504	3.160	3.190	-0.9		98003	509	0.570	0.570	0.0	
97650	510	2.120	2.140	-0.9		97654	505	3.160	3.190	-0.9		98003	510	0.570	0.570	0.0	
97651	501	3.850	3.900	-1.3		97654	506	3.160	3.190	-0.9		98090	501	0.076	0.077	-1.3	
97651	502	3.850	3.900	-1.3		97654	507	3.160	3.190	-0.9		98090	502	0.076	0.077	-1.3	
97651	503	3.850	3.900	-1.3		97654	508	3.160	3.190	-0.9		98090	503	0.076	0.077	-1.3	
97651	504	3.850	3.900	-1.3		97654	509	3.160	3.190	-0.9		98090	504	0.076	0.077	-1.3	
97651	505	3.850	3.900	-1.3		97654	510	3.160	3.190	-0.9		98090	505	0.076	0.077	-1.3	
97651	506	3.850	3.900	-1.3		97655	501	2.970	3.010	-1.3		98090	506	0.076	0.077	-1.3	
97651	507	3.850	3.900	-1.3		97655	502	2.970	3.010	-1.3		98090	507	0.076	0.077	-1.3	
97651	508	3.850	3.900	-1.3		97655	503	2.970	3.010	-1.3		98090	508	0.076	0.077	-1.3	
97651	509	3.850	3.900	-1.3		97655	504	2.970	3.010	-1.3		98090	509	0.076	0.077	-1.3	
97651	510	3.850	3.900	-1.3		97655	505	2.970	3.010	-1.3		98090	510	0.076	0.077	-1.3	
97652	501	3.340	3.380	-1.2		97655	506	2.970	3.010	-1.3		98091	501	0.082	0.083	-1.2	
97652	502	3.340	3.380	-1.2		97655	507	2.970	3.010	-1.3		98091	502	0.082	0.083	-1.2	
97652	503	3.340	3.380	-1.2		97655	508	2.970	3.010	-1.3		98091	503	0.082	0.083	-1.2	
97652	504	3.340	3.380	-1.2		97655	509	2.970	3.010	-1.3		98091	504	0.082	0.083	-1.2	
97652	505	3.340	3.380	-1.2		97655	510	2.970	3.010	-1.3		98091	505	0.082	0.083	-1.2	
97652	506	3.340	3.380	-1.2		98002	501	0.540	0.550	-1.8		98091	506	0.082	0.083	-1.2	
97652	507	3.340	3.380	-1.2		98002	502	0.540	0.550	-1.8		98091	507	0.082	0.083	-1.2	
97652	508	3.340	3.380	-1.2		98002	503	0.540	0.550	-1.8		98091	508	0.082	0.083	-1.2	
97652	509	3.340	3.380	-1.2		98002	504	0.540	0.550	-1.8		98091	509	0.082	0.083	-1.2	
97652	510	3.340	3.380	-1.2		98002	505	0.540	0.550	-1.8		98091	510	0.082	0.083	-1.2	
97653	501	1.810	1.830	-1.1		98002	506	0.540	0.550	-1.8		98092	501	0.248	0.250	-0.8	
97653	502	1.810	1.830	-1.1		98002	507	0.540	0.550	-1.8		98092	502	0.248	0.250	-0.8	
97653	503	1.810	1.830	-1.1		98002	508	0.540	0.550	-1.8		98092	503	0.248	0.250	-0.8	
97653	504	1.810	1.830	-1.1		98002	509	0.540	0.550	-1.8		98092	504	0.248	0.250	-0.8	
97653	505	1.810	1.830	-1.1		98002	510	0.540	0.550	-1.8		98092	505	0.248	0.250	-0.8	
97653	506	1.810	1.830	-1.1		98003	501	0.570	0.570	0.0		98092	506	0.248	0.250	-0.8	
97653	507	1.810	1.830	-1.1		98003	502	0.570	0.570	0.0		98092	507	0.248	0.250	-0.8	
97653	508	1.810	1.830	-1.1		98003	503	0.570	0.570	0.0		98092	508	0.248	0.250	-0.8	
97653	509	1.810	1.830	-1.1		98003	504	0.570	0.570	0.0		98092	509	0.248	0.250	-0.8	
97653	510	1.810	1.830	-1.1		98003	505	0.570	0.570	0.0		98092	510	0.248	0.250	-0.8	

L - Lower Cap Applied
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N - Not Subject to Capping
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STATE: 34 - OHIO
SUBLINE: PREM/OPS

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
98111	501	0.410	0.400	+2.5		98154	506	2.400	2.440	-1.6		98160	501	3.060	3.100	-1.3	
98111	502	0.410	0.400	+2.5		98154	507	2.400	2.440	-1.6		98160	502	3.060	3.100	-1.3	
98111	503	0.410	0.400	+2.5		98154	508	2.400	2.440	-1.6		98160	503	3.060	3.100	-1.3	
98111	504	0.410	0.400	+2.5		98154	509	2.400	2.440	-1.6		98160	504	3.060	3.100	-1.3	
98111	505	0.410	0.400	+2.5		98154	510	2.400	2.440	-1.6		98160	505	3.060	3.100	-1.3	
98111	506	0.410	0.400	+2.5		98155	501	3.370	3.410	-1.2		98160	506	3.060	3.100	-1.3	
98111	507	0.410	0.400	+2.5		98155	502	3.370	3.410	-1.2		98160	507	3.060	3.100	-1.3	
98111	508	0.410	0.400	+2.5		98155	503	3.370	3.410	-1.2		98160	508	3.060	3.100	-1.3	
98111	509	0.410	0.400	+2.5		98155	504	3.370	3.410	-1.2		98160	509	3.060	3.100	-1.3	
98111	510	0.410	0.400	+2.5		98155	505	3.370	3.410	-1.2		98160	510	3.060	3.100	-1.3	
98152	501	1.810	1.840	-1.6		98155	506	3.370	3.410	-1.2		98161	501	3.430	3.470	-1.2	
98152	502	1.810	1.840	-1.6		98155	507	3.370	3.410	-1.2		98161	502	3.430	3.470	-1.2	
98152	503	1.810	1.840	-1.6		98155	508	3.370	3.410	-1.2		98161	503	3.430	3.470	-1.2	
98152	504	1.810	1.840	-1.6		98155	509	3.370	3.410	-1.2		98161	504	3.430	3.470	-1.2	
98152	505	1.810	1.840	-1.6		98155	510	3.370	3.410	-1.2		98161	505	3.430	3.470	-1.2	
98152	506	1.810	1.840	-1.6		98157	501	2.150	2.180	-1.4		98161	506	3.430	3.470	-1.2	
98152	507	1.810	1.840	-1.6		98157	502	2.150	2.180	-1.4		98161	507	3.430	3.470	-1.2	
98152	508	1.810	1.840	-1.6		98157	503	2.150	2.180	-1.4		98161	508	3.430	3.470	-1.2	
98152	509	1.810	1.840	-1.6		98157	504	2.150	2.180	-1.4		98161	509	3.430	3.470	-1.2	
98152	510	1.810	1.840	-1.6		98157	505	2.150	2.180	-1.4		98161	510	3.430	3.470	-1.2	
98153	501	2.040	2.070	-1.4		98157	506	2.150	2.180	-1.4		98163	501	3.590	3.640	-1.4	
98153	502	2.040	2.070	-1.4		98157	507	2.150	2.180	-1.4		98163	502	3.590	3.640	-1.4	
98153	503	2.040	2.070	-1.4		98157	508	2.150	2.180	-1.4		98163	503	3.590	3.640	-1.4	
98153	504	2.040	2.070	-1.4		98157	509	2.150	2.180	-1.4		98163	504	3.590	3.640	-1.4	
98153	505	2.040	2.070	-1.4		98157	510	2.150	2.180	-1.4		98163	505	3.590	3.640	-1.4	
98153	506	2.040	2.070	-1.4		98159	501	1.440	1.460	-1.4		98163	506	3.590	3.640	-1.4	
98153	507	2.040	2.070	-1.4		98159	502	1.440	1.460	-1.4		98163	507	3.590	3.640	-1.4	
98153	508	2.040	2.070	-1.4		98159	503	1.440	1.460	-1.4		98163	508	3.590	3.640	-1.4	
98153	509	2.040	2.070	-1.4		98159	504	1.440	1.460	-1.4		98163	509	3.590	3.640	-1.4	
98153	510	2.040	2.070	-1.4		98159	505	1.440	1.460	-1.4		98163	510	3.590	3.640	-1.4	
98154	501	2.400	2.440	-1.6		98159	506	1.440	1.460	-1.4		98164	501	1.350	1.340	+0.7	
98154	502	2.400	2.440	-1.6		98159	507	1.440	1.460	-1.4		98164	502	1.350	1.340	+0.7	
98154	503	2.400	2.440	-1.6		98159	508	1.440	1.460	-1.4		98164	503	1.350	1.340	+0.7	
98154	504	2.400	2.440	-1.6		98159	509	1.440	1.460	-1.4		98164	504	1.350	1.340	+0.7	
98154	505	2.400	2.440	-1.6		98159	510	1.440	1.460	-1.4		98164	505	1.350	1.340	+0.7	

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

STATE: 34 - OHIO
SUBLINE: PREM/OPS

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98164	506	1.350	1.340	+0.7		98305	501	1.800	1.770	+1.7		98308	506	0.660	0.670	-1.5	
98164	507	1.350	1.340	+0.7		98305	502	1.800	1.770	+1.7		98308	507	0.660	0.670	-1.5	
98164	508	1.350	1.340	+0.7		98305	503	1.800	1.770	+1.7		98308	508	0.660	0.670	-1.5	
98164	509	1.350	1.340	+0.7		98305	504	1.800	1.770	+1.7		98308	509	0.660	0.670	-1.5	
98164	510	1.350	1.340	+0.7		98305	505	1.800	1.770	+1.7		98308	510	0.660	0.670	-1.5	
98257	501	0.850	0.860	-1.2		98305	506	1.800	1.770	+1.7		98309	501	3.400	3.440	-1.2	
98257	502	0.850	0.860	-1.2		98305	507	1.800	1.770	+1.7		98309	502	3.400	3.440	-1.2	
98257	503	0.850	0.860	-1.2		98305	508	1.800	1.770	+1.7		98309	503	3.400	3.440	-1.2	
98257	504	0.850	0.860	-1.2		98305	509	1.800	1.770	+1.7		98309	504	3.400	3.440	-1.2	
98257	505	0.850	0.860	-1.2		98305	510	1.800	1.770	+1.7		98309	505	3.400	3.440	-1.2	
98257	506	0.850	0.860	-1.2		98306	501	4.620	4.570	+1.1		98309	506	3.400	3.440	-1.2	
98257	507	0.850	0.860	-1.2		98306	502	4.620	4.570	+1.1		98309	507	3.400	3.440	-1.2	
98257	508	0.850	0.860	-1.2		98306	503	4.620	4.570	+1.1		98309	508	3.400	3.440	-1.2	
98257	509	0.850	0.860	-1.2		98306	504	4.620	4.570	+1.1		98309	509	3.400	3.440	-1.2	
98257	510	0.850	0.860	-1.2		98306	505	4.620	4.570	+1.1		98309	510	3.400	3.440	-1.2	
98303	501	6.760	6.860	-1.5		98306	506	4.620	4.570	+1.1		98344	501	0.500	0.490	+2.0	
98303	502	6.760	6.860	-1.5		98306	507	4.620	4.570	+1.1		98344	502	0.500	0.490	+2.0	
98303	503	6.760	6.860	-1.5		98306	508	4.620	4.570	+1.1		98344	503	0.500	0.490	+2.0	
98303	504	6.760	6.860	-1.5		98306	509	4.620	4.570	+1.1		98344	504	0.500	0.490	+2.0	
98303	505	6.760	6.860	-1.5		98306	510	4.620	4.570	+1.1		98344	505	0.500	0.490	+2.0	
98303	506	6.760	6.860	-1.5		98307	501	1.000	1.010	-1.0		98344	506	0.500	0.490	+2.0	
98303	507	6.760	6.860	-1.5		98307	502	1.000	1.010	-1.0		98344	507	0.500	0.490	+2.0	
98303	508	6.760	6.860	-1.5		98307	503	1.000	1.010	-1.0		98344	508	0.500	0.490	+2.0	
98303	509	6.760	6.860	-1.5		98307	504	1.000	1.010	-1.0		98344	509	0.500	0.490	+2.0	
98303	510	6.760	6.860	-1.5		98307	505	1.000	1.010	-1.0		98344	510	0.500	0.490	+2.0	
98304	501	3.170	3.200	-0.9		98307	506	1.000	1.010	-1.0		98405	501	0.820	0.810	+1.2	
98304	502	3.170	3.200	-0.9		98307	507	1.000	1.010	-1.0		98405	502	0.820	0.810	+1.2	
98304	503	3.170	3.200	-0.9		98307	508	1.000	1.010	-1.0		98405	503	0.820	0.810	+1.2	
98304	504	3.170	3.200	-0.9		98307	509	1.000	1.010	-1.0		98405	504	0.820	0.810	+1.2	
98304	505	3.170	3.200	-0.9		98307	510	1.000	1.010	-1.0		98405	505	0.820	0.810	+1.2	
98304	506	3.170	3.200	-0.9		98308	501	0.660	0.670	-1.5		98405	506	0.820	0.810	+1.2	
98304	507	3.170	3.200	-0.9		98308	502	0.660	0.670	-1.5		98405	507	0.820	0.810	+1.2	
98304	508	3.170	3.200	-0.9		98308	503	0.660	0.670	-1.5		98405	508	0.820	0.810	+1.2	
98304	509	3.170	3.200	-0.9		98308	504	0.660	0.670	-1.5		98405	509	0.820	0.810	+1.2	
98304	510	3.170	3.200	-0.9		98308	505	0.660	0.670	-1.5		98405	510	0.820	0.810	+1.2	

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

STATE: 34 - OHIO
 SUBLINE: PREM/OPS

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
98413	501	8.340	8.420	-1.0		98423	506	2.380	2.410	-1.2		98427	501	1.430	1.440	-0.7	
98413	502	8.340	8.420	-1.0		98423	507	2.380	2.410	-1.2		98427	502	1.430	1.440	-0.7	
98413	503	8.340	8.420	-1.0		98423	508	2.380	2.410	-1.2		98427	503	1.430	1.440	-0.7	
98413	504	8.340	8.420	-1.0		98423	509	2.380	2.410	-1.2		98427	504	1.430	1.440	-0.7	
98413	505	8.340	8.420	-1.0		98423	510	2.380	2.410	-1.2		98427	505	1.430	1.440	-0.7	
98413	506	8.340	8.420	-1.0		98424	501	4.050	4.090	-1.0		98427	506	1.430	1.440	-0.7	
98413	507	8.340	8.420	-1.0		98424	502	4.050	4.090	-1.0		98427	507	1.430	1.440	-0.7	
98413	508	8.340	8.420	-1.0		98424	503	4.050	4.090	-1.0		98427	508	1.430	1.440	-0.7	
98413	509	8.340	8.420	-1.0		98424	504	4.050	4.090	-1.0		98427	509	1.430	1.440	-0.7	
98413	510	8.340	8.420	-1.0		98424	505	4.050	4.090	-1.0		98427	510	1.430	1.440	-0.7	
98414	501	7.640	7.700	-0.8		98424	506	4.050	4.090	-1.0		98429	501	0.710	0.720	-1.4	
98414	502	7.640	7.700	-0.8		98424	507	4.050	4.090	-1.0		98429	502	0.710	0.720	-1.4	
98414	503	7.640	7.700	-0.8		98424	508	4.050	4.090	-1.0		98429	503	0.710	0.720	-1.4	
98414	504	7.640	7.700	-0.8		98424	509	4.050	4.090	-1.0		98429	504	0.710	0.720	-1.4	
98414	505	7.640	7.700	-0.8		98424	510	4.050	4.090	-1.0		98429	505	0.710	0.720	-1.4	
98414	506	7.640	7.700	-0.8		98425	501	1.660	1.680	-1.2		98429	506	0.710	0.720	-1.4	
98414	507	7.640	7.700	-0.8		98425	502	1.660	1.680	-1.2		98429	507	0.710	0.720	-1.4	
98414	508	7.640	7.700	-0.8		98425	503	1.660	1.680	-1.2		98429	508	0.710	0.720	-1.4	
98414	509	7.640	7.700	-0.8		98425	504	1.660	1.680	-1.2		98429	509	0.710	0.720	-1.4	
98414	510	7.640	7.700	-0.8		98425	505	1.660	1.680	-1.2		98429	510	0.710	0.720	-1.4	
98415	501	1.000	1.010	-1.0		98425	506	1.660	1.680	-1.2		98449	501	2.060	2.070	-0.5	
98415	502	1.000	1.010	-1.0		98425	507	1.660	1.680	-1.2		98449	502	2.060	2.070	-0.5	
98415	503	1.000	1.010	-1.0		98425	508	1.660	1.680	-1.2		98449	503	2.060	2.070	-0.5	
98415	504	1.000	1.010	-1.0		98425	509	1.660	1.680	-1.2		98449	504	2.060	2.070	-0.5	
98415	505	1.000	1.010	-1.0		98425	510	1.660	1.680	-1.2		98449	505	2.060	2.070	-0.5	
98415	506	1.000	1.010	-1.0		98426	501	1.470	1.480	-0.7		98449	506	2.060	2.070	-0.5	
98415	507	1.000	1.010	-1.0		98426	502	1.470	1.480	-0.7		98449	507	2.060	2.070	-0.5	
98415	508	1.000	1.010	-1.0		98426	503	1.470	1.480	-0.7		98449	508	2.060	2.070	-0.5	
98415	509	1.000	1.010	-1.0		98426	504	1.470	1.480	-0.7		98449	509	2.060	2.070	-0.5	
98415	510	1.000	1.010	-1.0		98426	505	1.470	1.480	-0.7		98449	510	2.060	2.070	-0.5	
98423	501	2.380	2.410	-1.2		98426	506	1.470	1.480	-0.7		98482	501	2.200	2.220	-0.9	
98423	502	2.380	2.410	-1.2		98426	507	1.470	1.480	-0.7		98482	502	2.200	2.220	-0.9	
98423	503	2.380	2.410	-1.2		98426	508	1.470	1.480	-0.7		98482	503	2.200	2.220	-0.9	
98423	504	2.380	2.410	-1.2		98426	509	1.470	1.480	-0.7		98482	504	2.200	2.220	-0.9	
98423	505	2.380	2.410	-1.2		98426	510	1.470	1.480	-0.7		98482	505	2.200	2.220	-0.9	

L - Lower Cap Applied
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STATE: 34 - OHIO
SUBLINE: PREM/OPS

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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
98482	506	2.200	2.220	-0.9		98597	501	0.330	0.330	0.0		98624	506	0.590	0.590	0.0	
98482	507	2.200	2.220	-0.9		98597	502	0.330	0.330	0.0		98624	507	0.590	0.590	0.0	
98482	508	2.200	2.220	-0.9		98597	503	0.330	0.330	0.0		98624	508	0.590	0.590	0.0	
98482	509	2.200	2.220	-0.9		98597	504	0.330	0.330	0.0		98624	509	0.590	0.590	0.0	
98482	510	2.200	2.220	-0.9		98597	505	0.330	0.330	0.0		98624	510	0.590	0.590	0.0	
98483	501	3.250	3.280	-0.9		98597	506	0.330	0.330	0.0		98636	501	1.970	1.950	+1.0	
98483	502	3.250	3.280	-0.9		98597	507	0.330	0.330	0.0		98636	502	1.970	1.950	+1.0	
98483	503	3.250	3.280	-0.9		98597	508	0.330	0.330	0.0		98636	503	1.970	1.950	+1.0	
98483	504	3.250	3.280	-0.9		98597	509	0.330	0.330	0.0		98636	504	1.970	1.950	+1.0	
98483	505	3.250	3.280	-0.9		98597	510	0.330	0.330	0.0		98636	505	1.970	1.950	+1.0	
98483	506	3.250	3.280	-0.9		98598	501	0.111	0.112	-0.9		98636	506	1.970	1.950	+1.0	
98483	507	3.250	3.280	-0.9		98598	502	0.111	0.112	-0.9		98636	507	1.970	1.950	+1.0	
98483	508	3.250	3.280	-0.9		98598	503	0.111	0.112	-0.9		98636	508	1.970	1.950	+1.0	
98483	509	3.250	3.280	-0.9		98598	504	0.111	0.112	-0.9		98636	509	1.970	1.950	+1.0	
98483	510	3.250	3.280	-0.9		98598	505	0.111	0.112	-0.9		98636	510	1.970	1.950	+1.0	
98502	501	3.110	3.140	-1.0		98598	506	0.111	0.112	-0.9		98640	501	64.200	64.800	-0.9	
98502	502	3.110	3.140	-1.0		98598	507	0.111	0.112	-0.9		98640	502	64.200	64.800	-0.9	
98502	503	3.110	3.140	-1.0		98598	508	0.111	0.112	-0.9		98640	503	64.200	64.800	-0.9	
98502	504	3.110	3.140	-1.0		98598	509	0.111	0.112	-0.9		98640	504	64.200	64.800	-0.9	
98502	505	3.110	3.140	-1.0		98598	510	0.111	0.112	-0.9		98640	505	64.200	64.800	-0.9	
98502	506	3.110	3.140	-1.0		98601	501	3.720	3.760	-1.1		98640	506	64.200	64.800	-0.9	
98502	507	3.110	3.140	-1.0		98601	502	3.720	3.760	-1.1		98640	507	64.200	64.800	-0.9	
98502	508	3.110	3.140	-1.0		98601	503	3.720	3.760	-1.1		98640	508	64.200	64.800	-0.9	
98502	509	3.110	3.140	-1.0		98601	504	3.720	3.760	-1.1		98640	509	64.200	64.800	-0.9	
98502	510	3.110	3.140	-1.0		98601	505	3.720	3.760	-1.1		98640	510	64.200	64.800	-0.9	
98555	501	1.450	1.460	-0.7		98601	506	3.720	3.760	-1.1		98658	501	3.490	3.530	-1.1	
98555	502	1.450	1.460	-0.7		98601	507	3.720	3.760	-1.1		98658	502	3.490	3.530	-1.1	
98555	503	1.450	1.460	-0.7		98601	508	3.720	3.760	-1.1		98658	503	3.490	3.530	-1.1	
98555	504	1.450	1.460	-0.7		98601	509	3.720	3.760	-1.1		98658	504	3.490	3.530	-1.1	
98555	505	1.450	1.460	-0.7		98601	510	3.720	3.760	-1.1		98658	505	3.490	3.530	-1.1	
98555	506	1.450	1.460	-0.7		98624	501	0.590	0.590	0.0		98658	506	3.490	3.530	-1.1	
98555	507	1.450	1.460	-0.7		98624	502	0.590	0.590	0.0		98658	507	3.490	3.530	-1.1	
98555	508	1.450	1.460	-0.7		98624	503	0.590	0.590	0.0		98658	508	3.490	3.530	-1.1	
98555	509	1.450	1.460	-0.7		98624	504	0.590	0.590	0.0		98658	509	3.490	3.530	-1.1	
98555	510	1.450	1.460	-0.7		98624	505	0.590	0.590	0.0		98658	510	3.490	3.530	-1.1	

L - Lower Cap Applied
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STATE: 34 - OHIO
SUBLINE: PREM/OPS

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
98659	501	0.630	0.630	0.0		98699	506	2.930	2.950	-0.7		98805	501	2.660	2.680	-0.7	
98659	502	0.630	0.630	0.0		98699	507	2.930	2.950	-0.7		98805	502	2.660	2.680	-0.7	
98659	503	0.630	0.630	0.0		98699	508	2.930	2.950	-0.7		98805	503	2.660	2.680	-0.7	
98659	504	0.630	0.630	0.0		98699	509	2.930	2.950	-0.7		98805	504	2.660	2.680	-0.7	
98659	505	0.630	0.630	0.0		98699	510	2.930	2.950	-0.7		98805	505	2.660	2.680	-0.7	
98659	506	0.630	0.630	0.0		98705	501	4.930	4.990	-1.2		98805	506	2.660	2.680	-0.7	
98659	507	0.630	0.630	0.0		98705	502	4.930	4.990	-1.2		98805	507	2.660	2.680	-0.7	
98659	508	0.630	0.630	0.0		98705	503	4.930	4.990	-1.2		98805	508	2.660	2.680	-0.7	
98659	509	0.630	0.630	0.0		98705	504	4.930	4.990	-1.2		98805	509	2.660	2.680	-0.7	
98659	510	0.630	0.630	0.0		98705	505	4.930	4.990	-1.2		98805	510	2.660	2.680	-0.7	
98677	501	10.100	10.200	-1.0		98705	506	4.930	4.990	-1.2		98806	501	1.840	1.810	+1.7	
98677	502	10.100	10.200	-1.0		98705	507	4.930	4.990	-1.2		98806	502	1.840	1.810	+1.7	
98677	503	10.100	10.200	-1.0		98705	508	4.930	4.990	-1.2		98806	503	1.840	1.810	+1.7	
98677	504	10.100	10.200	-1.0		98705	509	4.930	4.990	-1.2		98806	504	1.840	1.810	+1.7	
98677	505	10.100	10.200	-1.0		98705	510	4.930	4.990	-1.2		98806	505	1.840	1.810	+1.7	
98677	506	10.100	10.200	-1.0		98710	501	2.040	2.050	-0.5		98806	506	1.840	1.810	+1.7	
98677	507	10.100	10.200	-1.0		98710	502	2.040	2.050	-0.5		98806	507	1.840	1.810	+1.7	
98677	508	10.100	10.200	-1.0		98710	503	2.040	2.050	-0.5		98806	508	1.840	1.810	+1.7	
98677	509	10.100	10.200	-1.0		98710	504	2.040	2.050	-0.5		98806	509	1.840	1.810	+1.7	
98677	510	10.100	10.200	-1.0		98710	505	2.040	2.050	-0.5		98806	510	1.840	1.810	+1.7	
98678	501	8.990	9.070	-0.9		98710	506	2.040	2.050	-0.5		98810	501	2.530	2.500	+1.2	
98678	502	8.990	9.070	-0.9		98710	507	2.040	2.050	-0.5		98810	502	2.530	2.500	+1.2	
98678	503	8.990	9.070	-0.9		98710	508	2.040	2.050	-0.5		98810	503	2.530	2.500	+1.2	
98678	504	8.990	9.070	-0.9		98710	509	2.040	2.050	-0.5		98810	504	2.530	2.500	+1.2	
98678	505	8.990	9.070	-0.9		98710	510	2.040	2.050	-0.5		98810	505	2.530	2.500	+1.2	
98678	506	8.990	9.070	-0.9		98751	501	2.630	2.670	-1.5		98810	506	2.530	2.500	+1.2	
98678	507	8.990	9.070	-0.9		98751	502	2.630	2.670	-1.5		98810	507	2.530	2.500	+1.2	
98678	508	8.990	9.070	-0.9		98751	503	2.630	2.670	-1.5		98810	508	2.530	2.500	+1.2	
98678	509	8.990	9.070	-0.9		98751	504	2.630	2.670	-1.5		98810	509	2.530	2.500	+1.2	
98678	510	8.990	9.070	-0.9		98751	505	2.630	2.670	-1.5		98810	510	2.530	2.500	+1.2	
98699	501	2.930	2.950	-0.7		98751	506	2.630	2.670	-1.5		98813	501	2.440	2.410	+1.2	
98699	502	2.930	2.950	-0.7		98751	507	2.630	2.670	-1.5		98813	502	2.440	2.410	+1.2	
98699	503	2.930	2.950	-0.7		98751	508	2.630	2.670	-1.5		98813	503	2.440	2.410	+1.2	
98699	504	2.930	2.950	-0.7		98751	509	2.630	2.670	-1.5		98813	504	2.440	2.410	+1.2	
98699	505	2.930	2.950	-0.7		98751	510	2.630	2.670	-1.5		98813	505	2.440	2.410	+1.2	

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

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
98813	506	2.440	2.410	+1.2		98949	501	0.600	0.600	0.0		99003	506	0.980	0.990	-1.0	
98813	507	2.440	2.410	+1.2		98949	502	0.600	0.600	0.0		99003	507	0.980	0.990	-1.0	
98813	508	2.440	2.410	+1.2		98949	503	0.600	0.600	0.0		99003	508	0.980	0.990	-1.0	
98813	509	2.440	2.410	+1.2		98949	504	0.600	0.600	0.0		99003	509	0.980	0.990	-1.0	
98813	510	2.440	2.410	+1.2		98949	505	0.600	0.600	0.0		99003	510	0.980	0.990	-1.0	
98820	501	5.070	5.120	-1.0		98949	506	0.600	0.600	0.0		99004	501	2.030	2.010	+1.0	
98820	502	5.070	5.120	-1.0		98949	507	0.600	0.600	0.0		99004	502	2.030	2.010	+1.0	
98820	503	5.070	5.120	-1.0		98949	508	0.600	0.600	0.0		99004	503	2.030	2.010	+1.0	
98820	504	5.070	5.120	-1.0		98949	509	0.600	0.600	0.0		99004	504	2.030	2.010	+1.0	
98820	505	5.070	5.120	-1.0		98949	510	0.600	0.600	0.0		99004	505	2.030	2.010	+1.0	
98820	506	5.070	5.120	-1.0		98967	501	2.080	2.090	-0.5		99004	506	2.030	2.010	+1.0	
98820	507	5.070	5.120	-1.0		98967	502	2.080	2.090	-0.5		99004	507	2.030	2.010	+1.0	
98820	508	5.070	5.120	-1.0		98967	503	2.080	2.090	-0.5		99004	508	2.030	2.010	+1.0	
98820	509	5.070	5.120	-1.0		98967	504	2.080	2.090	-0.5		99004	509	2.030	2.010	+1.0	
98820	510	5.070	5.120	-1.0		98967	505	2.080	2.090	-0.5		99004	510	2.030	2.010	+1.0	
98884	501	1.320	1.330	-0.8		98967	506	2.080	2.090	-0.5		99080	501	0.700	0.700	0.0	
98884	502	1.320	1.330	-0.8		98967	507	2.080	2.090	-0.5		99080	502	0.700	0.700	0.0	
98884	503	1.320	1.330	-0.8		98967	508	2.080	2.090	-0.5		99080	503	0.700	0.700	0.0	
98884	504	1.320	1.330	-0.8		98967	509	2.080	2.090	-0.5		99080	504	0.700	0.700	0.0	
98884	505	1.320	1.330	-0.8		98967	510	2.080	2.090	-0.5		99080	505	0.700	0.700	0.0	
98884	506	1.320	1.330	-0.8		98993	501	3.760	3.720	+1.1		99080	506	0.700	0.700	0.0	
98884	507	1.320	1.330	-0.8		98993	502	3.760	3.720	+1.1		99080	507	0.700	0.700	0.0	
98884	508	1.320	1.330	-0.8		98993	503	3.760	3.720	+1.1		99080	508	0.700	0.700	0.0	
98884	509	1.320	1.330	-0.8		98993	504	3.760	3.720	+1.1		99080	509	0.700	0.700	0.0	
98884	510	1.320	1.330	-0.8		98993	505	3.760	3.720	+1.1		99080	510	0.700	0.700	0.0	
98914	501	0.430	0.430	0.0		98993	506	3.760	3.720	+1.1		99111	501	1.010	1.020	-1.0	
98914	502	0.430	0.430	0.0		98993	507	3.760	3.720	+1.1		99111	502	1.010	1.020	-1.0	
98914	503	0.430	0.430	0.0		98993	508	3.760	3.720	+1.1		99111	503	1.010	1.020	-1.0	
98914	504	0.430	0.430	0.0		98993	509	3.760	3.720	+1.1		99111	504	1.010	1.020	-1.0	
98914	505	0.430	0.430	0.0		98993	510	3.760	3.720	+1.1		99111	505	1.010	1.020	-1.0	
98914	506	0.430	0.430	0.0		99003	501	0.980	0.990	-1.0		99111	506	1.010	1.020	-1.0	
98914	507	0.430	0.430	0.0		99003	502	0.980	0.990	-1.0		99111	507	1.010	1.020	-1.0	
98914	508	0.430	0.430	0.0		99003	503	0.980	0.990	-1.0		99111	508	1.010	1.020	-1.0	
98914	509	0.430	0.430	0.0		99003	504	0.980	0.990	-1.0		99111	509	1.010	1.020	-1.0	
98914	510	0.430	0.430	0.0		99003	505	0.980	0.990	-1.0		99111	510	1.010	1.020	-1.0	

L - Lower Cap Applied
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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss	Present Cost	Percent Change	Capping Flag
99163	501	2.410	2.440	-1.2		99222	506	1.760	1.780	-1.1		99315	501	5.960	6.010	-0.8	
99163	502	2.410	2.440	-1.2		99222	507	1.760	1.780	-1.1		99315	502	5.960	6.010	-0.8	
99163	503	2.410	2.440	-1.2		99222	508	1.760	1.780	-1.1		99315	503	5.960	6.010	-0.8	
99163	504	2.410	2.440	-1.2		99222	509	1.760	1.780	-1.1		99315	504	5.960	6.010	-0.8	
99163	505	2.410	2.440	-1.2		99222	510	1.760	1.780	-1.1		99315	505	5.960	6.010	-0.8	
99163	506	2.410	2.440	-1.2		99223	501	0.149	0.150	-0.7		99315	506	5.960	6.010	-0.8	
99163	507	2.410	2.440	-1.2		99223	502	0.149	0.150	-0.7		99315	507	5.960	6.010	-0.8	
99163	508	2.410	2.440	-1.2		99223	503	0.149	0.150	-0.7		99315	508	5.960	6.010	-0.8	
99163	509	2.410	2.440	-1.2		99223	504	0.149	0.150	-0.7		99315	509	5.960	6.010	-0.8	
99163	510	2.410	2.440	-1.2		99223	505	0.149	0.150	-0.7		99315	510	5.960	6.010	-0.8	
99165	501	0.530	0.530	0.0		99223	506	0.149	0.150	-0.7		99321	501	5.780	5.830	-0.9	
99165	502	0.530	0.530	0.0		99223	507	0.149	0.150	-0.7		99321	502	5.780	5.830	-0.9	
99165	503	0.530	0.530	0.0		99223	508	0.149	0.150	-0.7		99321	503	5.780	5.830	-0.9	
99165	504	0.530	0.530	0.0		99223	509	0.149	0.150	-0.7		99321	504	5.780	5.830	-0.9	
99165	505	0.530	0.530	0.0		99223	510	0.149	0.150	-0.7		99321	505	5.780	5.830	-0.9	
99165	506	0.530	0.530	0.0		99303	501	8.100	8.170	-0.9		99321	506	5.780	5.830	-0.9	
99165	507	0.530	0.530	0.0		99303	502	8.100	8.170	-0.9		99321	507	5.780	5.830	-0.9	
99165	508	0.530	0.530	0.0		99303	503	8.100	8.170	-0.9		99321	508	5.780	5.830	-0.9	
99165	509	0.530	0.530	0.0		99303	504	8.100	8.170	-0.9		99321	509	5.780	5.830	-0.9	
99165	510	0.530	0.530	0.0		99303	505	8.100	8.170	-0.9		99321	510	5.780	5.830	-0.9	
99220	501	0.930	0.950	-2.1		99303	506	8.100	8.170	-0.9		99471	501	0.430	0.430	0.0	
99220	502	0.930	0.950	-2.1		99303	507	8.100	8.170	-0.9		99471	502	0.430	0.430	0.0	
99220	503	0.930	0.950	-2.1		99303	508	8.100	8.170	-0.9		99471	503	0.430	0.430	0.0	
99220	504	0.930	0.950	-2.1		99303	509	8.100	8.170	-0.9		99471	504	0.430	0.430	0.0	
99220	505	0.930	0.950	-2.1		99303	510	8.100	8.170	-0.9		99471	505	0.430	0.430	0.0	
99220	506	0.930	0.950	-2.1		99310	501	2.030	2.040	-0.5		99471	506	0.430	0.430	0.0	
99220	507	0.930	0.950	-2.1		99310	502	2.030	2.040	-0.5		99471	507	0.430	0.430	0.0	
99220	508	0.930	0.950	-2.1		99310	503	2.030	2.040	-0.5		99471	508	0.430	0.430	0.0	
99220	509	0.930	0.950	-2.1		99310	504	2.030	2.040	-0.5		99471	509	0.430	0.430	0.0	
99220	510	0.930	0.950	-2.1		99310	505	2.030	2.040	-0.5		99471	510	0.430	0.430	0.0	
99222	501	1.760	1.780	-1.1		99310	506	2.030	2.040	-0.5		99505	501	3.190	3.150	+1.3	
99222	502	1.760	1.780	-1.1		99310	507	2.030	2.040	-0.5		99505	502	3.190	3.150	+1.3	
99222	503	1.760	1.780	-1.1		99310	508	2.030	2.040	-0.5		99505	503	3.190	3.150	+1.3	
99222	504	1.760	1.780	-1.1		99310	509	2.030	2.040	-0.5		99505	504	3.190	3.150	+1.3	
99222	505	1.760	1.780	-1.1		99310	510	2.030	2.040	-0.5		99505	505	3.190	3.150	+1.3	

L - Lower Cap Applied
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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99505	506	3.190	3.150	+1.3		99571	501	0.450	0.440	+2.3		99600	506	0.880	0.870	+1.1	
99505	507	3.190	3.150	+1.3		99571	502	0.450	0.440	+2.3		99600	507	0.880	0.870	+1.1	
99505	508	3.190	3.150	+1.3		99571	503	0.450	0.440	+2.3		99600	508	0.880	0.870	+1.1	
99505	509	3.190	3.150	+1.3		99571	504	0.450	0.440	+2.3		99600	509	0.880	0.870	+1.1	
99505	510	3.190	3.150	+1.3		99571	505	0.450	0.440	+2.3		99600	510	0.880	0.870	+1.1	
99506	501	3.920	3.880	+1.0		99571	506	0.450	0.440	+2.3		99613	501	5.110	5.160	-1.0	
99506	502	3.920	3.880	+1.0		99571	507	0.450	0.440	+2.3		99613	502	5.110	5.160	-1.0	
99506	503	3.920	3.880	+1.0		99571	508	0.450	0.440	+2.3		99613	503	5.110	5.160	-1.0	
99506	504	3.920	3.880	+1.0		99571	509	0.450	0.440	+2.3		99613	504	5.110	5.160	-1.0	
99506	505	3.920	3.880	+1.0		99571	510	0.450	0.440	+2.3		99613	505	5.110	5.160	-1.0	
99506	506	3.920	3.880	+1.0		99572	501	0.860	0.860	0.0		99613	506	5.110	5.160	-1.0	
99506	507	3.920	3.880	+1.0		99572	502	0.860	0.860	0.0		99613	507	5.110	5.160	-1.0	
99506	508	3.920	3.880	+1.0		99572	503	0.860	0.860	0.0		99613	508	5.110	5.160	-1.0	
99506	509	3.920	3.880	+1.0		99572	504	0.860	0.860	0.0		99613	509	5.110	5.160	-1.0	
99506	510	3.920	3.880	+1.0		99572	505	0.860	0.860	0.0		99613	510	5.110	5.160	-1.0	
99507	501	3.420	3.380	+1.2		99572	506	0.860	0.860	0.0		99614	501	1.980	1.950	+1.5	
99507	502	3.420	3.380	+1.2		99572	507	0.860	0.860	0.0		99614	502	1.980	1.950	+1.5	
99507	503	3.420	3.380	+1.2		99572	508	0.860	0.860	0.0		99614	503	1.980	1.950	+1.5	
99507	504	3.420	3.380	+1.2		99572	509	0.860	0.860	0.0		99614	504	1.980	1.950	+1.5	
99507	505	3.420	3.380	+1.2		99572	510	0.860	0.860	0.0		99614	505	1.980	1.950	+1.5	
99507	506	3.420	3.380	+1.2		99573	501	0.830	0.820	+1.2		99614	506	1.980	1.950	+1.5	
99507	507	3.420	3.380	+1.2		99573	502	0.830	0.820	+1.2		99614	507	1.980	1.950	+1.5	
99507	508	3.420	3.380	+1.2		99573	503	0.830	0.820	+1.2		99614	508	1.980	1.950	+1.5	
99507	509	3.420	3.380	+1.2		99573	504	0.830	0.820	+1.2		99614	509	1.980	1.950	+1.5	
99507	510	3.420	3.380	+1.2		99573	505	0.830	0.820	+1.2		99614	510	1.980	1.950	+1.5	
99570	501	1.840	1.810	+1.7		99573	506	0.830	0.820	+1.2		99620	501	0.280	0.280	0.0	
99570	502	1.840	1.810	+1.7		99573	507	0.830	0.820	+1.2		99620	502	0.280	0.280	0.0	
99570	503	1.840	1.810	+1.7		99573	508	0.830	0.820	+1.2		99620	503	0.280	0.280	0.0	
99570	504	1.840	1.810	+1.7		99573	509	0.830	0.820	+1.2		99620	504	0.280	0.280	0.0	
99570	505	1.840	1.810	+1.7		99573	510	0.830	0.820	+1.2		99620	505	0.280	0.280	0.0	
99570	506	1.840	1.810	+1.7		99600	501	0.880	0.870	+1.1		99620	506	0.280	0.280	0.0	
99570	507	1.840	1.810	+1.7		99600	502	0.880	0.870	+1.1		99620	507	0.280	0.280	0.0	
99570	508	1.840	1.810	+1.7		99600	503	0.880	0.870	+1.1		99620	508	0.280	0.280	0.0	
99570	509	1.840	1.810	+1.7		99600	504	0.880	0.870	+1.1		99620	509	0.280	0.280	0.0	
99570	510	1.840	1.810	+1.7		99600	505	0.880	0.870	+1.1		99620	510	0.280	0.280	0.0	

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STATE: 34 - OHIO
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99650	501	0.860	0.860	0.0		99746	506	1.380	1.400	-1.4		99826	501	0.500	0.490	+2.0	
99650	502	0.860	0.860	0.0		99746	507	1.380	1.400	-1.4		99826	502	0.500	0.490	+2.0	
99650	503	0.860	0.860	0.0		99746	508	1.380	1.400	-1.4		99826	503	0.500	0.490	+2.0	
99650	504	0.860	0.860	0.0		99746	509	1.380	1.400	-1.4		99826	504	0.500	0.490	+2.0	
99650	505	0.860	0.860	0.0		99746	510	1.380	1.400	-1.4		99826	505	0.500	0.490	+2.0	
99650	506	0.860	0.860	0.0		99760	501	0.158	0.159	-0.6		99826	506	0.500	0.490	+2.0	
99650	507	0.860	0.860	0.0		99760	502	0.158	0.159	-0.6		99826	507	0.500	0.490	+2.0	
99650	508	0.860	0.860	0.0		99760	503	0.158	0.159	-0.6		99826	508	0.500	0.490	+2.0	
99650	509	0.860	0.860	0.0		99760	504	0.158	0.159	-0.6		99826	509	0.500	0.490	+2.0	
99650	510	0.860	0.860	0.0		99760	505	0.158	0.159	-0.6		99826	510	0.500	0.490	+2.0	
99709	501	2.140	2.120	+0.9		99760	506	0.158	0.159	-0.6		99827	501	0.248	0.250	-0.8	
99709	502	2.140	2.120	+0.9		99760	507	0.158	0.159	-0.6		99827	502	0.248	0.250	-0.8	
99709	503	2.140	2.120	+0.9		99760	508	0.158	0.159	-0.6		99827	503	0.248	0.250	-0.8	
99709	504	2.140	2.120	+0.9		99760	509	0.158	0.159	-0.6		99827	504	0.248	0.250	-0.8	
99709	505	2.140	2.120	+0.9		99760	510	0.158	0.159	-0.6		99827	505	0.248	0.250	-0.8	
99709	506	2.140	2.120	+0.9		99777	501	4.390	4.330	+1.4		99827	506	0.248	0.250	-0.8	
99709	507	2.140	2.120	+0.9		99777	502	4.390	4.330	+1.4		99827	507	0.248	0.250	-0.8	
99709	508	2.140	2.120	+0.9		99777	503	4.390	4.330	+1.4		99827	508	0.248	0.250	-0.8	
99709	509	2.140	2.120	+0.9		99777	504	4.390	4.330	+1.4		99827	509	0.248	0.250	-0.8	
99709	510	2.140	2.120	+0.9		99777	505	4.390	4.330	+1.4		99827	510	0.248	0.250	-0.8	
99718	501	0.810	0.820	-1.2		99777	506	4.390	4.330	+1.4		99851	501	1.020	1.030	-1.0	
99718	502	0.810	0.820	-1.2		99777	507	4.390	4.330	+1.4		99851	502	1.020	1.030	-1.0	
99718	503	0.810	0.820	-1.2		99777	508	4.390	4.330	+1.4		99851	503	1.020	1.030	-1.0	
99718	504	0.810	0.820	-1.2		99777	509	4.390	4.330	+1.4		99851	504	1.020	1.030	-1.0	
99718	505	0.810	0.820	-1.2		99777	510	4.390	4.330	+1.4		99851	505	1.020	1.030	-1.0	
99718	506	0.810	0.820	-1.2		99793	501	1.760	1.770	-0.6		99851	506	1.020	1.030	-1.0	
99718	507	0.810	0.820	-1.2		99793	502	1.760	1.770	-0.6		99851	507	1.020	1.030	-1.0	
99718	508	0.810	0.820	-1.2		99793	503	1.760	1.770	-0.6		99851	508	1.020	1.030	-1.0	
99718	509	0.810	0.820	-1.2		99793	504	1.760	1.770	-0.6		99851	509	1.020	1.030	-1.0	
99718	510	0.810	0.820	-1.2		99793	505	1.760	1.770	-0.6		99851	510	1.020	1.030	-1.0	
99746	501	1.380	1.400	-1.4		99793	506	1.760	1.770	-0.6		99917	501	1.660	1.670	-0.6	
99746	502	1.380	1.400	-1.4		99793	507	1.760	1.770	-0.6		99917	502	1.660	1.670	-0.6	
99746	503	1.380	1.400	-1.4		99793	508	1.760	1.770	-0.6		99917	503	1.660	1.670	-0.6	
99746	504	1.380	1.400	-1.4		99793	509	1.760	1.770	-0.6		99917	504	1.660	1.670	-0.6	
99746	505	1.380	1.400	-1.4		99793	510	1.760	1.770	-0.6		99917	505	1.660	1.670	-0.6	

L - Lower Cap Applied
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STATE: 34 - OHIO
 SUBLINE: PREM/OPS

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99917	506	1.660	1.670	-0.6		99948	501	4.540	4.490	+1.1		99954	506	2.910	2.880	+1.0	
99917	507	1.660	1.670	-0.6		99948	502	4.540	4.490	+1.1		99954	507	2.910	2.880	+1.0	
99917	508	1.660	1.670	-0.6		99948	503	4.540	4.490	+1.1		99954	508	2.910	2.880	+1.0	
99917	509	1.660	1.670	-0.6		99948	504	4.540	4.490	+1.1		99954	509	2.910	2.880	+1.0	
99917	510	1.660	1.670	-0.6		99948	505	4.540	4.490	+1.1		99954	510	2.910	2.880	+1.0	
99938	501	1.860	1.870	-0.5		99948	506	4.540	4.490	+1.1		99955	501	3.640	3.610	+0.8	
99938	502	1.860	1.870	-0.5		99948	507	4.540	4.490	+1.1		99955	502	3.640	3.610	+0.8	
99938	503	1.860	1.870	-0.5		99948	508	4.540	4.490	+1.1		99955	503	3.640	3.610	+0.8	
99938	504	1.860	1.870	-0.5		99948	509	4.540	4.490	+1.1		99955	504	3.640	3.610	+0.8	
99938	505	1.860	1.870	-0.5		99948	510	4.540	4.490	+1.1		99955	505	3.640	3.610	+0.8	
99938	506	1.860	1.870	-0.5		99952	501	3.700	3.660	+1.1		99955	506	3.640	3.610	+0.8	
99938	507	1.860	1.870	-0.5		99952	502	3.700	3.660	+1.1		99955	507	3.640	3.610	+0.8	
99938	508	1.860	1.870	-0.5		99952	503	3.700	3.660	+1.1		99955	508	3.640	3.610	+0.8	
99938	509	1.860	1.870	-0.5		99952	504	3.700	3.660	+1.1		99955	509	3.640	3.610	+0.8	
99938	510	1.860	1.870	-0.5		99952	505	3.700	3.660	+1.1		99955	510	3.640	3.610	+0.8	
99943	501	5.390	5.440	-0.9		99952	506	3.700	3.660	+1.1		99963	501	0.400	0.400	0.0	
99943	502	5.390	5.440	-0.9		99952	507	3.700	3.660	+1.1		99963	502	0.400	0.400	0.0	
99943	503	5.390	5.440	-0.9		99952	508	3.700	3.660	+1.1		99963	503	0.400	0.400	0.0	
99943	504	5.390	5.440	-0.9		99952	509	3.700	3.660	+1.1		99963	504	0.400	0.400	0.0	
99943	505	5.390	5.440	-0.9		99952	510	3.700	3.660	+1.1		99963	505	0.400	0.400	0.0	
99943	506	5.390	5.440	-0.9		99953	501	4.000	3.960	+1.0		99963	506	0.400	0.400	0.0	
99943	507	5.390	5.440	-0.9		99953	502	4.000	3.960	+1.0		99963	507	0.400	0.400	0.0	
99943	508	5.390	5.440	-0.9		99953	503	4.000	3.960	+1.0		99963	508	0.400	0.400	0.0	
99943	509	5.390	5.440	-0.9		99953	504	4.000	3.960	+1.0		99963	509	0.400	0.400	0.0	
99943	510	5.390	5.440	-0.9		99953	505	4.000	3.960	+1.0		99963	510	0.400	0.400	0.0	
99946	501	4.010	4.050	-1.0		99953	506	4.000	3.960	+1.0		99969	501	1.700	1.720	-1.2	
99946	502	4.010	4.050	-1.0		99953	507	4.000	3.960	+1.0		99969	502	1.700	1.720	-1.2	
99946	503	4.010	4.050	-1.0		99953	508	4.000	3.960	+1.0		99969	503	1.700	1.720	-1.2	
99946	504	4.010	4.050	-1.0		99953	509	4.000	3.960	+1.0		99969	504	1.700	1.720	-1.2	
99946	505	4.010	4.050	-1.0		99953	510	4.000	3.960	+1.0		99969	505	1.700	1.720	-1.2	
99946	506	4.010	4.050	-1.0		99954	501	2.910	2.880	+1.0		99969	506	1.700	1.720	-1.2	
99946	507	4.010	4.050	-1.0		99954	502	2.910	2.880	+1.0		99969	507	1.700	1.720	-1.2	
99946	508	4.010	4.050	-1.0		99954	503	2.910	2.880	+1.0		99969	508	1.700	1.720	-1.2	
99946	509	4.010	4.050	-1.0		99954	504	2.910	2.880	+1.0		99969	509	1.700	1.720	-1.2	
99946	510	4.010	4.050	-1.0		99954	505	2.910	2.880	+1.0		99969	510	1.700	1.720	-1.2	

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

STATE: 34 - OHIO
 SUBLINE: PREM/OPS

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99975	501	3.240	3.200	+1.2													
99975	502	3.240	3.200	+1.2													
99975	503	3.240	3.200	+1.2													
99975	504	3.240	3.200	+1.2													
99975	505	3.240	3.200	+1.2													
99975	506	3.240	3.200	+1.2													
99975	507	3.240	3.200	+1.2													
99975	508	3.240	3.200	+1.2													
99975	509	3.240	3.200	+1.2													
99975	510	3.240	3.200	+1.2													
99988	501	1.500	1.520	-1.3													
99988	502	1.500	1.520	-1.3													
99988	503	1.500	1.520	-1.3													
99988	504	1.500	1.520	-1.3													
99988	505	1.500	1.520	-1.3													
99988	506	1.500	1.520	-1.3													
99988	507	1.500	1.520	-1.3													
99988	508	1.500	1.520	-1.3													
99988	509	1.500	1.520	-1.3													
99988	510	1.500	1.520	-1.3													

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10010	0.137	0.167	-18.0		11259	0.145	0.116	+25.0		13759	0.073	0.076	-3.9	
10026	0.013	0.014	-7.1		11288	0.061	0.053	+15.1		13930	0.103	0.147	-29.9	
10040	0.300	0.320	-6.3		12014	0.027	0.027	0.0		14068	0.008	0.010	-20.0	
10042	0.228	0.232	-1.7		12356	0.020	0.020	0.0		14101	0.029	0.030	-3.3	
10060	0.041	0.042	-2.4		12361	0.063	0.066	-4.6		14279	0.046	0.048	-4.2	
10065	0.037	0.038	-2.6		12373	0.024	0.022	+9.1		14401	0.078	0.068	+14.7	
10066	0.047	0.041	+14.6		12374	0.050	0.044	+13.6		14527	0.139	0.169	-17.8	
10070	0.094	0.134	-29.9		12375	0.035	0.030	+16.7		14855	0.083	0.110	-24.6	
10071	0.070	0.071	-1.4		12391	0.055	0.059	-6.8		14913	0.094	0.096	-2.1	
10073	0.320	0.320	0.0		12509	0.020	0.026	-23.1		15223	0.032	0.039	-18.0	
10075	0.113	0.121	-6.6		12510	0.016	0.017	-5.9		15224	0.052	0.045	+15.6	
10100	0.044	0.039	+12.8		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	0.011	0.011	0.0	
10107	0.162	0.165	-1.8		12797	0.153	0.177	-13.6		15600	0.061	0.062	-1.6	
10111	0.045	0.059	-23.7		12805	0.108	0.110	-1.8		15608	0.007	0.007	0.0	
10115	0.052	0.053	-1.9		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	0.018	-5.6	
10141	0.026	0.021	+23.8		13112	0.038	0.054	-29.6		15991	0.048	0.049	-2.0	
10145	0.009	0.008	+12.5		13201	0.097	0.123	-21.1		15993	0.030	0.030	0.0	
10146	0.014	0.012	+16.7		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	0.103	0.127	-18.9	
10257	0.148	0.146	+1.4		13351	0.036	0.037	-2.7		16527	0.222	0.270	-17.8	
10309	0.011	0.011	0.0		13352	0.026	0.026	0.0		16604	0.074	0.100	-26.0	
10352	0.045	0.039	+15.4		13410	1.550	1.660	-6.6		16676	0.009	0.010	-10.0	
11020	0.129	0.132	-2.3		13412	1.150	1.190	-3.4		16705	0.090	0.113	-20.4	
11039	0.054	0.047	+14.9		13506	0.045	0.046	-2.2		16750	0.036	0.035	+2.9	
11126	0.019	0.023	-17.4		13507	0.103	0.104	-1.0		16900	0.063	0.055	+14.5	
11127	0.006	0.006	0.0		13590	0.590	0.610	-3.3		16901	0.085	0.074	+14.9	
11128	0.047	0.048	-2.1		13621	0.320	0.340	-5.9		16902	0.047	0.041	+14.6	
11203	0.290	0.380	-23.7		13670	0.022	0.018	+22.2	U	16905	0.055	0.048	+14.6	
11204	0.930	0.950	-2.1		13673	0.012	0.010	+20.0		16906	0.078	0.068	+14.7	
11234	0.039	0.039	0.0		13715	0.088	0.111	-20.7		16910	0.040	0.035	+14.3	
11248	0.010	0.013	-23.1		13716	0.069	0.070	-1.4		16911	0.039	0.034	+14.7	
11258	0.121	0.097	+24.7	U	13720	0.044	0.039	+12.8		16915	0.038	0.033	+15.2	

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STATE: 34 - OHIO
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

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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	0.045	0.039	+15.4		51116	0.520	0.640	-18.8		51666	0.059	0.085	-30.6	
16920	0.088	0.077	+14.3		51205	0.035	0.046	-23.9		51734	0.380	0.430	-11.6	
16921	0.035	0.031	+12.9		51206	0.400	0.370	+8.1		51741	0.246	0.260	-5.4	
16930	0.109	0.095	+14.7		51220	1.140	1.480	-23.0		51752	0.137	0.141	-2.8	
16931	0.046	0.043	+7.0		51221	1.120	1.470	-23.8		51767	0.005	0.007	-28.6	
16940	0.035	0.031	+12.9		51222	3.290	4.760	-30.9		51777	0.047	0.058	-19.0	
16941	0.062	0.054	+14.8		51224	0.960	1.170	-18.0		51808	0.430	0.530	-18.9	
18078	0.094	0.096	-2.1		51230	0.540	0.640	-15.6		51809	0.164	0.173	-5.2	
18109	0.020	0.020	0.0		51240	0.193	0.215	-10.2		51833	0.034	0.051	-33.3	
18110	0.021	0.022	-4.5		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	0.072	0.073	-1.4		51254	0.019	0.025	-24.0		51889	0.007	0.010	-30.0	
18335	0.011	0.011	0.0		51300	0.109	0.127	-14.2		51896	0.013	0.017	-23.5	
18435	0.049	0.043	+14.0		51305	0.650	0.760	-14.5		51900	0.085	0.098	-13.3	
18436	0.107	0.093	+15.1		51315	0.059	0.080	-26.3		51909	0.040	0.048	-16.7	
18501	0.011	0.010	+10.0		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	0.005	0.0		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	0.015	0.015	0.0		51355	0.081	0.082	-1.2		51957	0.330	0.370	-10.8	
18834	0.074	0.076	-2.6		51356	0.420	0.470	-10.6		51958	0.233	0.310	-24.8	
18911	0.012	0.012	0.0		51357	1.180	0.950	+24.2	U	51960	0.248	0.300	-17.3	
18912	0.020	0.020	0.0		51358	0.094	0.111	-15.3		51970	0.131	0.138	-5.1	
18920	0.012	0.013	-7.7		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	0.045	0.046	-2.2		51380	0.026	0.039	-33.3		51999	0.250	0.320	-21.9	
45900	0.037	0.032	+15.6		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	0.116	0.101	+14.9		51552	0.113	0.137	-17.5		52315	0.237	0.270	-12.2	
49618	0.034	0.038	-10.5		51575	0.020	0.023	-13.0		52433	0.470	0.650	-27.7	
49619	0.080	0.081	-1.2		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	0.016	+18.8		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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STATE: 34 - OHIO
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

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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	2.900	3.010	-3.7		96409	6.010	6.140	-2.1	
59782	0.630	0.620	+1.6		91342	2.670	2.770	-3.6		96410	6.130	6.360	-3.6	
59798	0.290	0.330	-12.1		91343	1.080	1.120	-3.6		96611	1.030	1.070	-3.7	
59886	0.072	0.087	-17.2		91436	1.560	1.620	-3.7		97221	0.870	0.900	-3.3	
59889	0.176	0.192	-8.3		91507	2.220	2.310	-3.9		97222	1.250	1.280	-2.3	
59904	0.110	0.088	+25.0	U	91551	0.520	0.530	-1.9		97223	1.980	2.020	-2.0	
59905	0.100	0.112	-10.7		91555	0.720	0.750	-4.0		97447	3.780	3.930	-3.8	
59914	0.580	0.650	-10.8		91560	3.230	3.350	-3.6		97650	2.670	2.770	-3.6	
59915	0.510	0.530	-3.8		91577	2.330	2.430	-4.1		97651	3.230	3.350	-3.6	
59917	0.195	0.222	-12.2		91746	4.120	4.280	-3.7		97652	3.460	3.580	-3.4	
59923	0.004	0.006	-33.3		92053	0.470	0.460	+2.2		97653	2.220	2.310	-3.9	
59925	1.110	1.150	-3.5		92054	0.179	0.168	+6.5		97654	2.120	2.200	-3.6	
59926	0.570	0.460	+23.9	U	92055	0.179	0.173	+3.5		97655	3.120	3.240	-3.7	
59927	0.880	1.100	-20.0		92101	2.220	2.310	-3.9		98002	0.710	0.730	-2.7	
59931	0.320	0.370	-13.5		92102	2.450	2.540	-3.5		98152	0.370	0.370	0.0	
59932	0.570	0.690	-17.4		92215	2.220	2.310	-3.9		98157	0.238	0.243	-2.1	
59947	0.214	0.260	-17.7		92338	1.450	1.500	-3.3		98163	0.138	0.141	-2.1	
59955	0.098	0.114	-14.0		92446	1.340	1.390	-3.6		98164	0.048	0.049	-2.0	
59963	0.260	0.320	-18.8		92447	1.100	1.140	-3.5		98303	4.130	4.090	+1.0	
59964	0.052	0.059	-11.9		92451	1.670	1.730	-3.5		98304	2.470	2.450	+0.8	
59970	0.121	0.147	-17.7		92478	1.220	1.270	-3.9		98305	1.240	1.230	+0.8	
59975	0.099	0.130	-23.9		94007	3.560	3.700	-3.8		98306	0.680	0.670	+1.5	
59984	0.034	0.041	-17.1		94276	3.120	3.240	-3.7		98307	0.370	0.370	0.0	
59988	0.041	0.050	-18.0		94381	7.460	7.620	-2.1		98308	0.690	0.680	+1.5	
59989	0.031	0.037	-16.2		94404	3.010	3.880	-22.4	L	98309	1.510	1.500	+0.7	
91111	4.120	4.280	-3.7		94569	2.900	3.010	-3.7		98344	0.530	0.520	+1.9	
91125	1.310	1.340	-2.2		95124	0.900	0.900	0.0		98449	17.600	17.000	+3.5	
91127	0.820	0.840	-2.4		95310	0.830	0.990	-16.2		98482	4.570	4.740	-3.6	
91150	3.780	3.930	-3.8		95410	2.010	2.080	-3.4		98483	11.100	11.600	-4.3	
91155	19.300	20.000	-3.5		95455	1.220	1.270	-3.9		98502	2.670	2.770	-3.6	
91235	1.620	1.650	-1.8		95505	1.560	1.620	-3.7		98636	2.560	2.660	-3.8	
91265	2.350	2.400	-2.1		95625	2.670	2.770	-3.6		98659	0.280	0.280	0.0	
91266	0.630	0.760	-17.1		95647	4.120	4.310	-4.4		98677	7.350	7.630	-3.7	
91280	1.890	2.430	-22.2	L	96053	3.120	3.240	-3.7		98678	9.690	10.100	-4.1	
91340	5.570	5.780	-3.6		96408	8.480	8.660	-2.1		98805	0.950	0.940	+1.1	

L - Lower Cap Applied
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STATE: 34 - OHIO
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98806	2.560	2.660	-3.8											
98813	1.380	1.360	+1.5											
98820	2.560	2.660	-3.8											
98884	1.560	1.620	-3.7											
98914	0.380	0.380	0.0											
98949	0.213	0.217	-1.8											
98967	7.010	6.950	+0.9											
98993	2.550	2.610	-2.3											
99003	0.840	0.830	+1.2											
99004	1.110	1.160	-4.3											
99080	5.230	5.430	-3.7											
99163	0.280	0.280	0.0											
99315	1.450	1.520	-4.6											
99321	1.670	1.730	-3.5											
99613	1.670	1.730	-3.5											
99650	0.740	0.770	-3.9											
99746	2.330	2.430	-4.1											
99803	5.960	7.400	-19.5											
99826	0.480	0.480	0.0											
99827	0.430	0.420	+2.4											
99946	1.680	1.710	-1.8											
99948	13.800	13.600	+1.5											
99952	10.800	10.800	0.0											
99953	6.600	6.540	+0.9											
99954	8.530	7.860	+8.5											
99955	7.010	6.950	+0.9											
99969	1.780	1.820	-2.2											

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

(1) ACCIDENT YEAR ENDING	(2) AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	(3) \$100,000 BASIC LIMIT INCURRED LOSSES (B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO (3) / (2)	(6) NUMBER OF INCURRED OCCURRENCES
09/30/2019	\$20,830,485	\$25,584,414	0.25	1.228	977
09/30/2020	\$19,748,972	\$16,391,815	0.25	0.830	771
09/30/2021	\$19,979,680	\$22,735,761	0.25	1.138	826
09/30/2022	\$20,156,218	\$19,447,751	0.25	0.965	811

(7)	WEIGHTED EXPERIENCE RATIO	1.040
(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)...	0.72
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X {1.0 - (9)} }	1.031
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 3.1%
(12)	INDICATED STATEWIDE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	+ 2.0%
(13)	SELECTED STATEWIDE MONOLINE CHANGE	0.0%

(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 05/01/2024. 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 (04/01/2024) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (05/01/2025).

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

(1) ACCIDENT YEAR ENDING	(2) AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	(3) \$100,000 BASIC LIMIT INCURRED LOSSES (B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO (3) / (2)	(6) NUMBER OF INCURRED OCCURRENCES
09/30/2019	\$28,677,352	\$32,085,193	0.25	1.119	1,449
09/30/2020	\$26,377,783	\$24,169,810	0.25	0.916	911
09/30/2021	\$26,435,095	\$23,178,239	0.25	0.877	883
09/30/2022	\$27,415,164	\$33,279,738	0.25	1.214	1,117

(7)	WEIGHTED EXPERIENCE RATIO	1.032
(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)} }	1.037
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 3.7%
(12)	INDICATED STATEWIDE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	+ 5.9%
(13)	SELECTED STATEWIDE MONOLINE CHANGE	+ 5.9%

(A) THESE ARE CALCULATED BY SUMMING OVER THE CLASSES THE PRODUCTS OF REPORTED EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND \$100,000 BASIC LIMIT LOSS COSTS AT CURRENT ISO LEVEL. FOR DETAILS, SEE SECTION C, EXHIBIT C1, PAGE 4 - CALCULATION OF AGGREGATE LOSS COSTS AT CURRENT LEVEL.

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 05/01/2024. 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 (04/01/2024) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (05/01/2025).

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT	MULTISTATE	MULTISTATE		EXPERIENCE	NUMBER OF
YEAR	AGGREGATE LOSS	\$100,000 BASIC		RATIO	INCURRED
ENDING	COSTS AT CURRENT	LIMIT INCURRED	YEAR		INCURRED
	LEVEL (A)	LOSSES (B)	WEIGHTS	(3) / (2)	OCCURRENCES
12/31/2018	\$115,896,102	\$110,609,175	0.25	0.954	1,998
12/31/2019	\$117,603,010	\$108,497,973	0.25	0.923	1,895
12/31/2020	\$118,532,121	\$95,289,686	0.25	0.804	1,552
12/31/2021	\$114,110,757	\$94,677,450	0.25	0.830	1,525
(7)	WEIGHTED EXPERIENCE RATIO				0.878
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE				
	{ (7) - 1 } X 100%.....				- 12.2%
(9)	INDICATED MULTISTATE MONOLINE CHANGE				
	(SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				- 14.4%
(10)	INDICATED STATEWIDE MONOLINE CHANGE (C)				
	(SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				- 14.1%
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				- 14.1%
(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).				

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT	MULTISTATE	MULTISTATE		EXPERIENCE	NUMBER OF
YEAR	AGGREGATE LOSS	\$100,000 BASIC	YEAR	RATIO	INCURRED
<u>ENDING</u>	<u>COSTS AT CURRENT</u>	<u>LIMIT INCURRED</u>	<u>WEIGHTS</u>	<u>(3) / (2)</u>	<u>OCCURRENCES</u>
	<u>LEVEL (A)</u>	<u>LOSSES (B)</u>			
12/31/2018	\$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).....				- 2.2%
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				- 2.2%
(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.				

OHIO
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	STATEWIDE COVERAGE INDICATION OF + 3.1%	
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.		
10	0.948	0.280	0.985	0.989		
33	1.144	0.052	1.007	1.011		
34	0.794	0.104	0.976	0.980		
35	0.749	0.040	0.988	0.992		
36	0.770	0.169	0.957	0.960		
37	1.519	0.132	1.057	1.061		
38	0.992	0.322	0.998	1.001		
CLASS GROUP					(5) INDICATED MONOLINE CHANGE	(6) SELECTED MONOLINE CHANGE
30	1.227	0.143	1.030	1.024	+ 4.4%	+ 2.4%
31	1.141	0.224	1.030	1.025	+ 4.4%	+ 2.4%
32	1.028	0.315	1.009	1.003	+ 2.3%	+ 0.3%
33	1.040	0.122	1.005	0.999	+ 1.9%	- 0.1%
34	1.049	0.147	1.007	1.002	+ 2.1%	+ 0.1%
35	0.912	0.041	0.996	0.991	+ 1.0%	- 0.9%
36	0.545	0.097	0.943	0.938	- 4.4%	- 6.2%
37	0.671	0.076	0.970	0.965	- 1.6%	- 3.5%
38	1.300	0.142	1.038	1.032	+ 5.2%	+ 3.2%
OVERALL MONOLINE CHANGE *					+ 2.0%	0.0%

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

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

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2022 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.
10 MONOLINE	30 SERVICE	\$321,809	\$1,710,013	0.915	0.884	88	1.013
	31 LIGHT CONTRACTING	\$649,984	\$3,208,184	1.305	1.261	306	1.014
	32 MEDIUM CONTRCTING	\$3,347,110	\$17,435,402	1.071	1.035	743	0.992
	33 HEAVY CONTRACTING	\$644,716	\$3,794,757	0.642	0.620	62	0.988
	34 DEALER OR DISTRIB	\$270,398	\$1,459,452	1.052	1.016	60	0.991
	35 LGT. MANUFACTURER	\$67,608	\$418,113	0.273	0.264	3	0.980
	36 MED. MANUFACTURER	\$612,648	\$2,426,440	0.581	0.561	35	0.928
	37 HVY. MANUFACTURER	\$329,284	\$1,422,777	0.456	0.441	14	0.954
	38 MISC. OPERATION	\$483,416	\$2,055,295	1.443	1.394	104	1.021
	TOTAL *	\$6,726,972	\$33,930,432	0.988		1,415	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$6,685	\$30,085	0.000	0.000	0	1.036
	32 MEDIUM CONTRCTING	\$17,838	\$82,962	0.027	0.026	1	1.014
	33 HEAVY CONTRACTING	\$172,316	\$777,019	0.762	0.736	11	1.010
	38 MISC. OPERATION	\$272,892	\$1,325,930	1.947	1.881	36	1.043
	TOTAL *	\$469,730	\$2,215,996	1.412		48	
34 MULT MERCANTILE	30 SERVICE	\$82,818	\$411,825	0.855	0.826	9	1.004
	32 MEDIUM CONTRCTING	\$171,354	\$1,004,807	1.384	1.337	30	0.983
	34 DEALER OR DISTRIB	\$761,994	\$3,990,620	0.764	0.738	121	0.982
	36 MED. MANUFACTURER	\$0	\$4,051	0.000	0.000	0	0.919
	38 MISC. OPERATION	\$68,141	\$363,467	1.007	0.973	33	1.011
	TOTAL *	\$1,084,307	\$5,774,769	0.884		193	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$21,747	\$94,222	0.909	0.878	3	1.017
	32 MEDIUM CONTRCTING	\$64,609	\$295,990	0.788	0.761	26	0.995
	TOTAL *	\$86,356	\$390,212	0.818		29	
36 MULT SERVICES	30 SERVICE	\$46,649	\$267,856	2.407	2.326	43	0.983
	31 LIGHT CONTRACTING	\$237,901	\$1,032,483	1.231	1.189	59	0.984
	32 MEDIUM CONTRCTING	\$187,758	\$976,671	0.266	0.257	20	0.963
	33 HEAVY CONTRACTING	\$47,738	\$368,600	0.782	0.756	5	0.959
	34 DEALER OR DISTRIB	\$631,478	\$3,403,014	0.957	0.925	199	0.962
	36 MED. MANUFACTURER	\$26,844	\$139,546	2.019	1.951	9	0.900
	38 MISC. OPERATION	\$702,063	\$3,561,959	0.812	0.785	182	0.991
	TOTAL *	\$1,880,433	\$9,750,128	0.915		517	

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

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2022 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.
37 MULT INDUST/PROC.	31 LIGHT CONTRACTING	\$575	\$2,633	0.000	0.000	0	1.088
	32 MEDIUM CONTRCTING	\$161,952	\$806,075	1.752	1.693	44	1.064
	33 HEAVY CONTRACTING	\$79,199	\$428,025	1.260	1.217	12	1.060
	34 DEALER OR DISTRIB	\$26,602	\$136,274	1.371	1.325	10	1.063
	35 LGT. MANUFACTURER	\$113,649	\$594,389	1.803	1.742	27	1.051
	36 MED. MANUFACTURER	\$1,213,503	\$6,361,012	0.798	0.771	127	0.995
	37 HVY. MANUFACTURER	\$1,076,698	\$5,190,741	1.117	1.079	90	1.024
	38 MISC. OPERATION	\$10,910	\$70,074	0.085	0.082	2	1.095
	TOTAL *	\$2,683,088	\$13,589,223	1.042		312	
38 MULT CONTRACTORS	30 SERVICE	\$791,658	\$4,289,092	1.310	1.266	228	1.025
	31 LIGHT CONTRACTING	\$1,502,602	\$7,866,050	1.047	1.012	535	1.026
	32 MEDIUM CONTRCTING	\$3,817,843	\$20,364,377	1.004	0.970	918	1.004
	33 HEAVY CONTRACTING	\$1,073,395	\$4,736,609	1.400	1.353	177	1.000
	38 MISC. OPERATION	\$86,300	\$362,391	1.221	1.180	4	1.033
	TOTAL *	\$7,271,798	\$37,618,520	1.107		1,862	
TOTAL ALL	TOP 30 SERVICE	\$1,242,934	\$6,678,785	1.219		368	
	31 LIGHT CONTRACTING	\$2,419,493	\$12,233,656	1.130		903	
	32 MEDIUM CONTRCTING	\$7,768,464	\$40,966,285	1.035		1,782	
	33 HEAVY CONTRACTING	\$2,017,364	\$10,105,010	1.083		267	
	34 DEALER OR DISTRIB	\$1,690,473	\$8,989,359	0.892		390	
	35 LGT. MANUFACTURER	\$181,257	\$1,012,502	1.232		30	
	36 MED. MANUFACTURER	\$1,852,995	\$8,931,049	0.744		171	
	37 HVY. MANUFACTURER	\$1,405,982	\$6,613,518	0.962		104	
	38 MISC. OPERATION	\$1,623,721	\$7,739,116	1.216		361	
	TOTAL *	\$20,202,684	\$103,269,279	1.035		4,376	

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

OHIO
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	STATEWIDE COVERAGE INDICATION OF + 3.7%
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.	
10	1.083	0.269	1.022	1.025	
31	1.310	0.126	1.035	1.038	
32	1.219	0.168	1.034	1.037	
33	1.117	0.232	1.026	1.029	
34	0.914	0.313	0.972	0.975	
35	0.777	0.182	0.955	0.958	
36	0.797	0.157	0.965	0.968	
					(5) INDICATED MONOLINE CHANGE
CLASS GROUP					
01	1.371	0.164	1.053	1.065	+ 13.3%
02	0.777	0.234	0.943	0.953	+ 1.5%
03	1.177	0.153	1.025	1.037	+ 10.3%
04	1.290	0.043	1.011	1.022	+ 9.0%
05	0.604	0.046	0.977	0.988	+ 4.8%
06	0.863	0.064	0.991	1.002	+ 6.5%
07	0.914	0.130	0.988	1.000	+ 6.3%
08	3.179	0.052	1.062	1.074	+ 14.4%
09	0.831	0.154	0.972	0.983	+ 4.5%
10	1.583	0.183	1.088	1.100	+ 17.4%
11	1.043	0.185	1.008	1.019	+ 8.8%
12	0.816	0.306	0.940	0.950	+ 1.2%
13	0.766	0.081	0.979	0.990	+ 5.5%
16	0.894	0.041	0.995	1.007	+ 7.3%

OVERALL MONOLINE CHANGE * + 5.9%

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

OHIO
OWNERS, LANDLORDS AND TENANTS
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	(1) BAILEY FORMULA	(2) CREDIBILITY	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	(5) INDICATED MONOLINE CHANGE
TERRITORY	RELATIV.	Z	RELATIV.	RELATIV.	
501	1.091	0.176	1.015	1.019	+ 7.3%
502	0.775	0.087	0.978	0.981	+ 3.9%
503	0.848	0.168	0.973	0.976	+ 2.8%
504	1.301	0.099	1.026	1.030	+ 9.1%
505	1.064	0.195	1.012	1.015	+ 7.0%
506	0.654	0.079	0.967	0.970	+ 1.8%
507	1.134	0.077	1.010	1.013	+ 8.0%
508	0.881	0.159	0.980	0.983	+ 3.2%
509	0.994	0.399	0.998	1.001	+ 6.1%
510	1.304	0.123	1.033	1.037	+ 10.4%

OHIO
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
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						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$164,715	\$1,283,325	1.537		75	
	02 RESTAURANTS	\$458,080	\$3,827,568	0.524		223	
	03 STORES	\$313,496	\$1,342,327	1.558		80	
	04 VENDING & RENTAL	\$24,858	\$110,735	1.277		8	
	05 FOOD & BEV. DIST.	\$59,096	\$376,075	0.058		4	
	06 NON-FOOD&BEV.DIST	\$142,347	\$701,869	2.417		23	
	07 CLUBS,AMSMT&SPRTS	\$497,305	\$2,352,843	1.572		100	
	08 HEALTH CARE FACIL	\$29,343	\$134,661	0.574		9	
	09 HOTELS AND MOTELS	\$119,056	\$1,919,106	1.276		138	
	10 SCHLS & CHURCHES	\$1,540,097	\$3,221,995	1.953		123	
	11 APARTMENTS	\$910,678	\$5,019,379	1.318		158	
	12 BUILDINGS&OFFICES	\$1,959,674	\$9,462,837	0.895		308	
	13 MISC. PREMISES	\$90,253	\$1,684,997	1.114		56	
	16 GOVT SUBDIVISIONS	\$17,475	\$94,615	0.000		0	
	TOTAL *	\$6,326,475	\$31,532,332	1.324		1,305	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$894,055	\$4,863,891	1.201		285	
	TOTAL *	\$894,055	\$4,863,891	1.201		285	
32 MULT APARTMENT	11 APARTMENTS	\$2,805,192	\$12,255,765	1.412		455	
	12 BUILDINGS&OFFICES	362,848	1,671,165	1.240		56	
	TOTAL *	\$3,168,040	\$13,926,930	1.392		511	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$4,571,830	\$22,973,991	1.026		971	
	13 MISC. PREMISES	50,908	240,541	0.042		2	
	TOTAL *	\$4,622,737	\$23,214,532	1.015		973	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$1,362,437	\$6,838,193	1.398		411	
	02 RESTAURANTS	\$3,758,203	\$16,977,573	0.841		766	
	03 STORES	\$1,122,990	\$5,690,920	1.190		292	
	04 VENDING & RENTAL	\$5,743	\$32,878	0.039		1	
	05 FOOD & BEV. DIST.	\$237,151	\$1,077,408	0.757		34	
	06 NON-FOOD&BEV.DIST	\$681,306	\$3,384,613	0.580		51	
	12 BUILDINGS&OFFICES	\$1,022,942	\$4,868,661	0.783		206	
	13 MISC. PREMISES	\$9	\$44	0.000		0	
	TOTAL *	\$8,190,780	\$38,870,290	0.949		1,761	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$93,208	\$339,679	0.570		17	
	08 HEALTH CARE FACIL	\$158,670	\$805,134	3.389		39	
	10 SCHLS & CHURCHES	\$952,441	\$8,815,268	1.330		479	
	12 BUILDINGS&OFFICES	\$90,092	\$434,936	0.277		28	
	13 MISC. PREMISES	\$17,705	\$85,030	0.219		1	
	16 GOVT SUBDIVISIONS	\$238,349	\$668,937	0.859		31	
	TOTAL *	\$1,550,466	\$11,148,984	1.349		595	

OHIO
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
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	\$223,529	\$1,078,397	0.848		48	
	04 VENDING & RENTAL	\$58,243	\$355,084	1.402		24	
	07 CLUBS, AMSMT & SPRTS	\$1,482,589	\$7,742,063	0.662		186	
	08 HEALTH CARE FACIL	\$647	\$11,174	0.000		0	
	09 HOTELS AND MOTELS	\$87,797	\$529,060	0.343		5	
	10 SCHLS & CHURCHES	\$5,800	\$34,313	12.141		3	
	12 BUILDINGS & OFFICES	\$491,292	\$2,226,771	1.071		118	
	13 MISC. PREMISES	\$312,713	\$1,565,499	0.808		59	
	TOTAL *	\$2,662,610	\$13,542,361	0.801		443	
TOTAL ALL	TOP						
	01 FOOD & BEV. (RETAIL)	\$1,527,153	\$8,121,518	1.413		486	
	02 RESTAURANTS	\$4,216,284	\$20,805,141	0.806		989	
	03 STORES	\$1,660,015	\$8,111,645	1.214		420	
	04 VENDING & RENTAL	\$88,843	\$498,697	1.279		33	
	05 FOOD & BEV. DIST.	\$296,247	\$1,453,483	0.617		38	
	06 NON-FOOD & BEV. DIST	\$823,653	\$4,086,481	0.897		74	
	07 CLUBS, AMSMT & SPRTS	\$2,073,103	\$10,434,586	0.877		303	
	08 HEALTH CARE FACIL	\$188,660	\$950,968	2.940		48	
	09 HOTELS AND MOTELS	\$1,100,908	\$7,312,057	1.141		428	
	10 SCHLS & CHURCHES	\$2,498,339	\$12,071,575	1.739		605	
	11 APARTMENTS	\$3,715,871	\$17,275,144	1.389		613	
	12 BUILDINGS & OFFICES	\$8,498,678	\$41,638,362	0.970		1,687	
	13 MISC. PREMISES	\$471,588	\$3,576,110	0.761		118	
	16 GOVT SUBDIVISIONS	\$255,824	\$763,552	0.800		31	
	TOTAL *	\$27,415,165	\$137,099,320	1.114		5,873	

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

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

TERRITORY	501	(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						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$664	\$11,356	7.098	6.372	2	1.112
	02 RESTAURANTS	\$51,823	\$277,604	0.289	0.259	6	0.995
	03 STORES	\$52,946	\$132,694	5.074	4.555	15	1.083
	04 VENDING & RENTAL	\$1,840	\$7,593	0.000	0.000	0	1.067
	05 FOOD & BEV. DIST.	\$1,352	\$2,165	0.000	0.000	0	1.032
	06 NON-FOOD&BEV.DIST	\$15,561	\$45,201	0.000	0.000	0	1.046
	07 CLUBS, AMSMT&SPRTS	\$23,038	\$117,970	0.021	0.019	1	1.044
	08 HEALTH CARE FACIL	\$4,435	\$12,465	2.574	2.310	4	1.122
	09 HOTELS AND MOTELS	\$5,994	\$114,953	0.728	0.654	9	1.027
	10 SCHLS & CHURCHES	\$190,440	\$468,745	0.617	0.554	10	1.149
	11 APARTMENTS	\$117,859	\$595,514	1.120	1.005	16	1.064
	12 BUILDINGS&OFFICES	\$330,660	\$1,708,698	0.955	0.858	47	0.992
	13 MISC. PREMISES	\$14,988	\$1,249,141	0.593	0.533	34	1.034
	16 GOVT SUBDIVISIONS	\$12,316	\$18,305	0.000	0.000	0	1.052
	TOTAL *	\$823,916	\$4,762,405	1.067		144	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$65,571	\$420,112	0.320	0.287	15	1.040
	TOTAL *	\$65,571	\$420,112	0.320		15	
32 MULT APARTMENT	11 APARTMENTS	\$437,815	\$1,985,609	0.969	0.870	48	1.077
	12 BUILDINGS&OFFICES	\$55,482	\$297,404	1.543	1.385	12	1.004
	TOTAL *	\$493,298	\$2,283,013	1.033		60	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$751,182	\$3,793,941	1.303	1.170	119	0.996
	13 MISC. PREMISES	\$10,823	\$41,945	0.000	0.000	0	1.038
	TOTAL *	\$762,006	\$3,835,887	1.285		119	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$147,958	\$392,201	4.580	4.111	43	1.058
	02 RESTAURANTS	\$291,375	\$1,459,876	1.158	1.039	54	0.947
	03 STORES	\$36,512	\$279,111	1.424	1.279	16	1.030
	04 VENDING & RENTAL	\$949	\$5,039	0.000	0.000	0	1.015
	05 FOOD & BEV. DIST.	\$31,959	\$125,021	0.148	0.133	4	0.981
	06 NON-FOOD&BEV.DIST	\$108,001	\$435,195	0.148	0.133	5	0.995
	12 BUILDINGS&OFFICES	\$97,705	\$432,875	0.755	0.678	16	0.944
	TOTAL *	\$714,459	\$3,129,317	1.626		138	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$20,424	\$94,083	6.174	5.542	7	1.048
	10 SCHLS & CHURCHES	\$110,396	\$911,066	0.727	0.653	30	1.074
	12 BUILDINGS&OFFICES	\$14,090	\$73,143	0.000	0.000	0	0.927
	16 GOVT SUBDIVISIONS	\$26,319	\$55,669	2.587	2.322	13	0.983
	TOTAL *	\$171,230	\$1,133,961	1.603		50	

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

TERRITORY	501		(1) FISCAL A.Y.E. 09/30/2022 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		\$5,104	\$30,814	1.765	1.584	2	1.023
	04 VENDING & RENTAL		\$8,752	\$41,023	0.000	0.000	0	1.008
	07 CLUBS, AMSMT & SPRTS		\$92,637	\$458,109	1.239	1.112	11	0.986
	08 HEALTH CARE FACIL		\$39	\$598	0.000	0.000	0	1.059
	09 HOTELS AND MOTELS		\$0	\$450	0.000	0.000	0	0.969
	10 SCHLS & CHURCHES		\$344	\$3,324	0.000	0.000	0	1.085
	12 BUILDINGS & OFFICES		\$111,210	\$520,589	0.854	0.766	16	0.937
	13 MISC. PREMISES		\$41,550	\$192,191	0.083	0.074	4	0.976
	TOTAL *		\$259,636	\$1,247,100	0.856		33	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$148,622	\$403,556	4.591		45	
		02 RESTAURANTS	\$343,198	\$1,737,481	1.027		60	
		03 STORES	\$94,562	\$442,619	3.486		33	
		04 VENDING & RENTAL	\$11,541	\$53,655	0.000		0	
		05 FOOD & BEV. DIST.	\$33,311	\$127,186	0.142		4	
		06 NON-FOOD & BEV. DIST	\$123,562	\$480,396	0.129		5	
		07 CLUBS, AMSMT & SPRTS	\$115,675	\$576,079	0.996		12	
		08 HEALTH CARE FACIL	\$24,898	\$107,147	5.523		11	
		09 HOTELS AND MOTELS	\$71,565	\$535,516	0.354		24	
		10 SCHLS & CHURCHES	\$301,181	\$1,383,135	0.657		40	
		11 APARTMENTS	\$555,674	\$2,581,123	1.001		64	
		12 BUILDINGS & OFFICES	\$1,360,330	\$6,826,651	1.139		210	
		13 MISC. PREMISES	\$67,361	\$1,483,278	0.183		38	
		16 GOVT SUBDIVISIONS	\$38,636	\$73,975	1.762		13	
		TOTAL *	\$3,290,116	\$16,811,796	1.230		559	

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

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

TERRITORY	502	(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						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$16,465	\$145,798	1.373	1.233	2	1.071
	02 RESTAURANTS	\$3,472	\$60,377	0.542	0.487	5	0.959
	03 STORES	\$1,721	\$8,350	0.000	0.000	0	1.043
	04 VENDING & RENTAL	\$215	\$1,202	0.000	0.000	0	1.028
	05 FOOD & BEV. DIST.	\$59	\$838	0.000	0.000	0	0.994
	06 NON-FOOD&BEV.DIST	\$2,805	\$5,566	0.000	0.000	0	1.008
	07 CLUBS, AMSMT&SPRTS	\$3,337	\$17,455	0.000	0.000	0	1.006
	08 HEALTH CARE FACIL	\$3,342	\$11,800	0.000	0.000	0	1.080
	09 HOTELS AND MOTELS	\$1,490	\$13,721	2.124	1.907	7	0.989
	10 SCHLS & CHURCHES	\$34,538	\$63,518	0.479	0.430	4	1.107
	11 APARTMENTS	\$10,801	\$92,580	0.147	0.132	0	1.025
	12 BUILDINGS&OFFICES	\$44,671	\$256,619	1.304	1.171	9	0.956
	13 MISC. PREMISES	\$2,922	\$26,891	0.343	0.308	2	0.996
	TOTAL *	\$125,840	\$704,714	0.835		29	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$1,443	\$13,413	13.092	11.752	7	1.001
	TOTAL *	\$1,443	\$13,413	13.088		7	
32 MULT APARTMENT	11 APARTMENTS	\$52,508	\$193,321	0.282	0.253	4	1.037
	12 BUILDINGS&OFFICES	\$2,990	\$15,400	0.000	0.000	0	0.967
	TOTAL *	\$55,498	\$208,721	0.267		4	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$115,906	\$594,174	0.999	0.897	36	0.959
	13 MISC. PREMISES	\$142	\$827	0.000	0.000	0	1.000
	TOTAL *	\$116,048	\$595,001	0.998		36	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$34,606	\$174,426	1.812	1.627	6	1.019
	02 RESTAURANTS	\$74,403	\$354,228	0.086	0.077	5	0.912
	03 STORES	\$35,404	\$188,088	1.405	1.261	9	0.992
	04 VENDING & RENTAL	\$16	\$2,023	0.000	0.000	0	0.978
	05 FOOD & BEV. DIST.	\$803	\$14,453	1.007	0.904	2	0.945
	06 NON-FOOD&BEV.DIST	\$13,006	\$57,974	0.000	0.000	0	0.959
	12 BUILDINGS&OFFICES	\$30,651	\$145,154	0.073	0.066	3	0.909
	TOTAL *	\$188,888	\$936,346	0.646		25	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$6,544	\$31,422	0.000	0.000	0	1.010
	10 SCHLS & CHURCHES	\$17,116	\$188,277	2.853	2.561	15	1.034
	12 BUILDINGS&OFFICES	\$4,385	\$21,556	0.394	0.354	3	0.893
	TOTAL *	\$28,045	\$241,255	1.803		18	

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

TERRITORY	502		(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		\$5,276	\$31,339	0.826	0.741	2	0.985
	04 VENDING & RENTAL		\$802	\$3,525	0.000	0.000	0	0.971
	07 CLUBS, AMSMT&SPRTS		\$25,646	\$112,316	1.832	1.645	8	0.950
	09 HOTELS AND MOTELS		\$0	\$3	0.000	0.000	0	0.934
	12 BUILDINGS&OFFICES		\$14,923	\$76,229	1.656	1.487	6	0.902
	13 MISC. PREMISES		\$3,091	\$19,335	0.192	0.173	1	0.940
	TOTAL *		\$49,737	\$242,746	1.541		17	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$51,072	\$320,223	1.671		8	
		02 RESTAURANTS	\$77,875	\$414,605	0.107		10	
		03 STORES	\$42,400	\$227,778	1.276		11	
		04 VENDING & RENTAL	\$1,033	\$6,750	0.000		0	
		05 FOOD & BEV. DIST.	\$862	\$15,291	0.938		2	
		06 NON-FOOD&BEV.DIST	\$15,810	\$63,540	0.000		0	
		07 CLUBS, AMSMT&SPRTS	\$28,984	\$129,771	1.621		8	
		08 HEALTH CARE FACIL	\$9,886	\$43,222	0.000		0	
		09 HOTELS AND MOTELS	\$2,933	\$27,136	7.519		14	
		10 SCHLS & CHURCHES	\$51,655	\$251,795	1.266		19	
		11 APARTMENTS	\$63,309	\$285,902	0.259		4	
		12 BUILDINGS&OFFICES	\$213,524	\$1,109,132	0.950		57	
		13 MISC. PREMISES	\$6,155	\$47,053	0.260		3	
		TOTAL *	\$565,499	\$2,942,197	0.891		136	

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

TERRITORY	503	(1) FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$1,186	\$16,497	8.615	7.733	2	1.065
	02 RESTAURANTS	\$17,601	\$577,825	1.267	1.138	43	0.953
	03 STORES	\$6,736	\$37,663	1.337	1.200	8	1.037
	04 VENDING & RENTAL	\$1,087	\$7,461	1.910	1.715	2	1.022
	05 FOOD & BEV. DIST.	\$12,251	\$53,255	0.000	0.000	0	0.988
	06 NON-FOOD&BEV.DIST	\$12,217	\$165,641	0.045	0.041	4	1.002
	07 CLUBS,AMSMT&SPRTS	\$34,538	\$164,893	1.253	1.124	11	1.000
	08 HEALTH CARE FACIL	\$207	\$5,005	0.000	0.000	0	1.074
	09 HOTELS AND MOTELS	\$15,350	\$475,945	0.608	0.546	16	0.983
	10 SCHLS & CHURCHES	\$132,176	\$290,194	0.638	0.573	11	1.100
	11 APARTMENTS	\$76,306	\$583,937	2.524	2.266	24	1.019
	12 BUILDINGS&OFFICES	\$307,607	\$1,488,088	0.901	0.808	43	0.950
	13 MISC. PREMISES	\$3,976	\$26,914	0.024	0.021	1	0.990
	TOTAL *	\$621,239	\$3,893,317	1.048		165	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$90,950	\$387,319	0.114	0.102	10	0.996
	TOTAL *	\$90,950	\$387,319	0.114		10	
32 MULT APARTMENT	11 APARTMENTS	\$225,537	\$1,054,611	0.809	0.726	36	1.031
	12 BUILDINGS&OFFICES	\$51,111	\$269,822	2.380	2.137	14	0.961
	TOTAL *	\$276,648	\$1,324,433	1.099		50	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$428,817	\$2,163,275	0.748	0.671	66	0.954
	13 MISC. PREMISES	\$4,274	\$20,863	0.000	0.000	0	0.994
	TOTAL *	\$433,090	\$2,184,138	0.740		66	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$67,696	\$359,420	1.032	0.927	13	1.013
	02 RESTAURANTS	\$338,790	\$1,574,420	1.068	0.959	73	0.907
	03 STORES	\$126,847	\$731,859	0.800	0.718	22	0.987
	04 VENDING & RENTAL	\$138	\$829	0.000	0.000	0	0.972
	05 FOOD & BEV. DIST.	\$18,162	\$56,940	2.543	2.283	4	0.940
	06 NON-FOOD&BEV.DIST	\$87,493	\$426,201	0.576	0.517	7	0.953
	12 BUILDINGS&OFFICES	\$54,467	\$313,655	1.568	1.408	18	0.904
	TOTAL *	\$693,593	\$3,463,324	1.031		137	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$1,292	\$3,380	0.000	0.000	0	0.935
	08 HEALTH CARE FACIL	\$12,407	\$66,684	1.169	1.049	3	1.004
	10 SCHLS & CHURCHES	\$116,666	\$856,714	1.520	1.364	42	1.028
	12 BUILDINGS&OFFICES	\$14,214	\$35,616	0.000	0.000	0	0.888
	16 GOVT SUBDIVISIONS	\$5,238	\$17,612	2.853	2.561	1	0.941
	TOTAL *	\$149,817	\$980,005	1.380		46	

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

TERRITORY	503		(1) FISCAL A.Y.E. 09/30/2022 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		\$14,498	\$78,783	0.174	0.156	3	0.980
	04 VENDING & RENTAL		\$4,430	\$35,425	3.457	3.104	2	0.965
	07 CLUBS, AMSMT & SPRTS		\$175,591	\$851,141	0.150	0.135	15	0.945
	08 HEALTH CARE FACIL		\$9	\$245	0.000	0.000	0	1.015
	09 HOTELS AND MOTELS		\$249	\$18,660	0.000	0.000	0	0.929
	10 SCHLS & CHURCHES		\$1,852	\$16,178	0.000	0.000	0	1.039
	12 BUILDINGS & OFFICES		\$35,905	\$207,902	0.756	0.679	9	0.897
	13 MISC. PREMISES		\$40,327	\$171,487	1.613	1.448	8	0.935
	TOTAL *		\$272,861	\$1,379,820	0.500		37	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$68,882	\$375,918	1.163		15	
		02 RESTAURANTS	\$356,391	\$2,152,245	1.078		116	
		03 STORES	\$148,081	\$848,305	0.763		33	
		04 VENDING & RENTAL	\$5,656	\$43,715	3.076		4	
		05 FOOD & BEV. DIST.	\$30,413	\$110,195	1.519		4	
		06 NON-FOOD & BEV. DIST	\$99,710	\$591,842	0.511		11	
		07 CLUBS, AMSMT & SPRTS	\$211,421	\$1,019,414	0.329		26	
		08 HEALTH CARE FACIL	\$12,623	\$71,934	1.149		3	
		09 HOTELS AND MOTELS	\$106,549	\$881,924	0.185		26	
		10 SCHLS & CHURCHES	\$250,694	\$1,163,085	1.044		53	
		11 APARTMENTS	\$301,843	\$1,638,548	1.242		60	
		12 BUILDINGS & OFFICES	\$892,120	\$4,478,357	0.933		150	
		13 MISC. PREMISES	\$48,576	\$219,264	1.341		9	
		16 GOVT SUBDIVISIONS	\$5,238	\$17,612	2.853		1	
		TOTAL *	\$2,538,198	\$13,612,356	0.924		511	

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

TERRITORY	504	(1) FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$42	\$4,755	0.000	0.000	0	1.124
	02 RESTAURANTS	\$4,348	\$29,071	1.044	0.937	0	1.006
	03 STORES	\$4,925	\$19,970	1.376	1.236	1	1.095
	04 VENDING & RENTAL	\$93	\$396	0.000	0.000	0	1.079
	05 FOOD & BEV. DIST.	\$115	\$735	0.000	0.000	0	1.043
	06 NON-FOOD&BEV.DIST	\$3,054	\$19,889	0.213	0.191	1	1.058
	07 CLUBS,AMSMT&SPRTS	\$7,199	\$29,418	0.000	0.000	0	1.056
	08 HEALTH CARE FACIL	\$593	\$8,625	0.475	0.426	2	1.134
	09 HOTELS AND MOTELS	\$342	\$12,426	2.964	2.660	3	1.038
	10 SCHLS & CHURCHES	\$60,355	\$123,531	5.953	5.344	2	1.161
	11 APARTMENTS	\$20,277	\$152,782	0.814	0.730	6	1.076
	12 BUILDINGS&OFFICES	\$33,127	\$187,047	0.353	0.317	5	1.003
	13 MISC. PREMISES	\$6,951	\$41,571	3.613	3.243	3	1.045
	TOTAL *	\$141,422	\$630,215	3.012		23	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$6,903	\$53,927	5.798	5.205	9	1.051
	TOTAL *	\$6,903	\$53,927	5.798		9	
32 MULT APARTMENT	11 APARTMENTS	\$62,367	\$274,457	0.943	0.846	9	1.088
	12 BUILDINGS&OFFICES	\$6,820	\$30,735	0.700	0.628	2	1.015
	TOTAL *	\$69,187	\$305,192	0.919		11	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$105,341	\$527,388	0.579	0.519	20	1.007
	13 MISC. PREMISES	\$894	\$4,957	0.000	0.000	0	1.049
	TOTAL *	\$106,235	\$532,345	0.574		20	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$25,683	\$87,470	4.496	4.036	8	1.070
	02 RESTAURANTS	\$120,657	\$596,710	0.724	0.649	56	0.957
	03 STORES	\$22,168	\$88,718	0.028	0.025	3	1.041
	04 VENDING & RENTAL	\$122	\$666	0.000	0.000	0	1.026
	05 FOOD & BEV. DIST.	\$1,152	\$4,485	1.209	1.086	2	0.992
	06 NON-FOOD&BEV.DIST	\$10,395	\$87,611	0.343	0.308	2	1.006
	12 BUILDINGS&OFFICES	\$31,995	\$164,131	2.686	2.411	12	0.954
	TOTAL *	\$212,173	\$1,029,791	1.387		83	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$0	\$640	0.000	0.000	0	0.987
	08 HEALTH CARE FACIL	\$9,479	\$49,354	1.655	1.485	2	1.060
	10 SCHLS & CHURCHES	\$28,324	\$252,787	1.165	1.046	12	1.085
	12 BUILDINGS&OFFICES	\$5,251	\$27,684	0.513	0.460	4	0.937
	TOTAL *	\$43,055	\$330,465	1.193		18	

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

TERRITORY	504		(1) FISCAL A.Y.E. 09/30/2022 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		\$3,139	\$17,517	1.066	0.957	4	1.034
	04 VENDING & RENTAL		\$1,653	\$13,378	0.063	0.057	1	1.019
	07 CLUBS, AMSMT&SPRTS		\$32,242	\$127,862	0.104	0.093	4	0.997
	09 HOTELS AND MOTELS		\$687	\$3,105	0.000	0.000	0	0.980
	10 SCHLS & CHURCHES		\$328	\$1,203	0.000	0.000	0	1.097
	12 BUILDINGS&OFFICES		\$14,353	\$66,438	0.007	0.006	1	0.947
	13 MISC. PREMISES		\$7,534	\$46,656	0.551	0.494	3	0.987
	TOTAL *		\$59,936	\$276,159	0.184		13	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$25,726	\$92,225	4.489		8	
		02 RESTAURANTS	\$125,006	\$625,781	0.735		56	
		03 STORES	\$30,231	\$126,205	0.355		8	
		04 VENDING & RENTAL	\$1,868	\$14,440	0.056		1	
		05 FOOD & BEV. DIST.	\$1,267	\$5,220	1.099		2	
		06 NON-FOOD&BEV.DIST	\$13,449	\$107,500	0.313		3	
		07 CLUBS, AMSMT&SPRTS	\$39,442	\$157,920	0.085		4	
		08 HEALTH CARE FACIL	\$10,072	\$57,979	1.585		4	
		09 HOTELS AND MOTELS	\$7,933	\$69,457	5.173		12	
		10 SCHLS & CHURCHES	\$89,008	\$377,520	4.408		14	
		11 APARTMENTS	\$82,645	\$427,239	0.911		15	
		12 BUILDINGS&OFFICES	\$196,887	\$1,003,423	0.844		44	
		13 MISC. PREMISES	\$15,379	\$93,184	1.903		6	
		TOTAL *	\$638,911	\$3,158,094	1.482		177	

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

TERRITORY	505	(1) FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$1,595	\$61,121	4.035	3.622	12	1.109
	02 RESTAURANTS	198,372	1,071,204	0.538	0.483	62	0.992
	03 STORES	46,657	201,369	0.923	0.829	8	1.079
	04 VENDING & RENTAL	2,114	12,450	0.000	0.000	0	1.064
	05 FOOD & BEV. DIST.	2,488	19,837	0.000	0.000	0	1.028
	06 NON-FOOD&BEV.DIST	26,072	119,869	8.621	7.739	4	1.043
	07 CLUBS,AMSMT&SPRTS	133,805	615,790	1.889	1.695	27	1.041
	08 HEALTH CARE FACIL	416	6,398	0.000	0.000	0	1.118
	09 HOTELS AND MOTELS	15,703	350,644	1.709	1.535	29	1.023
	10 SCHLS & CHURCHES	198,591	455,331	1.868	1.677	15	1.145
	11 APARTMENTS	272,246	1,479,213	0.857	0.770	33	1.061
	12 BUILDINGS&OFFICES	387,885	1,581,159	0.722	0.648	55	0.989
	13 MISC. PREMISES	11,589	29,999	3.512	3.153	2	1.030
	TOTAL *	\$1,297,533	\$6,004,384	1.222		247	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$78,348	\$449,400	1.611	1.446	34	1.036
	TOTAL *	\$78,348	\$449,400	1.611		34	
32 MULT APARTMENT	11 APARTMENTS	\$573,032	\$2,203,139	1.482	1.331	54	1.073
	12 BUILDINGS&OFFICES	84,595	311,931	0.991	0.890	8	1.000
	TOTAL *	\$657,628	\$2,515,070	1.419		62	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$493,590	\$2,515,019	1.281	1.150	95	0.993
	13 MISC. PREMISES	4,020	19,704	0.392	0.352	1	1.034
	TOTAL *	\$497,609	\$2,534,723	1.273		96	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$82,664	\$328,944	0.635	0.570	17	1.054
	02 RESTAURANTS	490,768	2,117,750	1.104	0.991	96	0.944
	03 STORES	92,245	539,020	1.795	1.611	22	1.027
	04 VENDING & RENTAL	1,186	5,796	0.000	0.000	0	1.012
	05 FOOD & BEV. DIST.	16,901	96,250	2.132	1.914	4	0.978
	06 NON-FOOD&BEV.DIST	65,238	386,970	0.284	0.255	5	0.992
	12 BUILDINGS&OFFICES	94,442	438,765	0.763	0.684	16	0.941
	TOTAL *	\$843,442	\$3,913,494	1.051		160	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$2,280	\$4,518	0.000	0.000	0	0.973
	08 HEALTH CARE FACIL	8,692	45,639	0.476	0.427	0	1.045
	10 SCHLS & CHURCHES	78,681	798,828	0.955	0.857	38	1.070
	12 BUILDINGS&OFFICES	10,697	51,159	0.181	0.163	2	0.924
	13 MISC. PREMISES	11,412	53,678	0.000	0.000	0	0.963
	16 GOVT SUBDIVISIONS	19,424	53,438	0.384	0.345	4	0.980
	TOTAL *	\$131,185	\$1,007,260	0.676		44	

OHIO
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	505		(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		\$25,805	\$101,536	0.009	0.008	2	1.019
	04 VENDING & RENTAL		2,497	20,208	1.307	1.173	3	1.005
	07 CLUBS, AMSMT & SPRTS		214,255	1,237,057	0.964	0.865	22	0.983
	08 HEALTH CARE FACIL		63	384	0.000	0.000	0	1.056
	09 HOTELS AND MOTELS		2,605	22,412	0.372	0.333	1	0.966
	10 SCHLS & CHURCHES		544	1,785	0.000	0.000	0	1.081
	12 BUILDINGS & OFFICES		49,124	216,119	1.071	0.961	9	0.934
	13 MISC. PREMISES		18,869	96,750	0.404	0.363	4	0.973
	TOTAL *		\$313,761	\$1,696,250	0.864		41	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$84,258	\$390,065	0.700		29	
		02 RESTAURANTS	\$689,140	\$3,188,955	0.941		158	
		03 STORES	\$164,706	\$841,925	1.268		32	
		04 VENDING & RENTAL	\$5,796	\$38,454	0.563		3	
		05 FOOD & BEV. DIST.	\$19,390	\$116,087	1.858		4	
		06 NON-FOOD & BEV. DIST	\$91,310	\$506,839	2.664		9	
		07 CLUBS, AMSMT & SPRTS	\$350,339	\$1,857,364	1.311		49	
		08 HEALTH CARE FACIL	\$9,171	\$52,421	0.451		0	
		09 HOTELS AND MOTELS	\$96,656	\$822,456	1.593		64	
		10 SCHLS & CHURCHES	\$277,816	\$1,255,944	1.606		53	
		11 APARTMENTS	\$845,278	\$3,682,352	1.281		87	
		12 BUILDINGS & OFFICES	\$1,120,333	\$5,114,151	1.002		185	
		13 MISC. PREMISES	\$45,889	\$200,131	1.087		7	
		16 GOVT SUBDIVISIONS	\$19,424	\$53,438	0.384		4	
		TOTAL *	\$3,819,506	\$18,120,581	1.185		684	

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

TERRITORY	506	(1) FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$274	\$336,604	1.910	1.715	4	1.059
	02 RESTAURANTS	5,392	61,226	0.311	0.279	7	0.948
	03 STORES	3,888	27,411	0.662	0.594	5	1.031
	04 VENDING & RENTAL	169	304	0.000	0.000	0	1.017
	05 FOOD & BEV. DIST.	7,846	20,627	0.000	0.000	0	0.983
	06 NON-FOOD&BEV.DIST	1,349	10,148	0.289	0.259	1	0.997
	07 CLUBS,AMSMT&SPRTS	2,759	36,319	0.358	0.321	3	0.995
	08 HEALTH CARE FACIL	903	2,122	0.000	0.000	0	1.068
	09 HOTELS AND MOTELS	2,012	72,702	0.148	0.133	3	0.978
	10 SCHLS & CHURCHES	9,662	37,662	0.000	0.000	0	1.094
	11 APARTMENTS	44,127	216,611	0.291	0.261	5	1.014
	12 BUILDINGS&OFFICES	49,506	282,181	1.387	1.245	14	0.945
	13 MISC. PREMISES	186	1,735	0.000	0.000	0	0.985
	TOTAL *	\$128,074	\$1,105,653	0.687		42	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$12,487	\$26,993	0.585	0.525	2	0.990
	TOTAL *	\$12,487	\$26,993	0.585		2	
32 MULT APARTMENT	11 APARTMENTS	\$84,127	\$364,214	1.054	0.946	7	1.025
	12 BUILDINGS&OFFICES	3,772	17,980	0.099	0.089	1	0.956
	TOTAL *	\$87,899	\$382,194	1.013		8	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$108,267	\$548,959	0.441	0.396	13	0.949
	13 MISC. PREMISES	211	669	0.000	0.000	0	0.989
	TOTAL *	\$108,478	\$549,627	0.441		13	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$28,217	\$112,448	2.659	2.387	3	1.008
	02 RESTAURANTS	86,170	378,532	0.591	0.530	26	0.902
	03 STORES	8,633	90,609	0.000	0.000	0	0.981
	04 VENDING & RENTAL	109	552	0.000	0.000	0	0.967
	05 FOOD & BEV. DIST.	8,342	39,244	0.000	0.000	0	0.935
	06 NON-FOOD&BEV.DIST	6,937	30,458	0.331	0.297	2	0.948
	12 BUILDINGS&OFFICES	27,654	128,604	0.269	0.242	1	0.899
	TOTAL *	\$166,061	\$780,446	0.817		32	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$0	\$91	0.000	0.000	0	0.930
	08 HEALTH CARE FACIL	5,700	31,104	2.496	2.240	3	0.998
	10 SCHLS & CHURCHES	14,470	87,456	0.219	0.196	4	1.023
	TOTAL *	\$20,170	\$118,651	0.862		7	

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TERRITORY	506		(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		\$835	\$6,003	0.000	0.000	0	0.974
	04 VENDING & RENTAL		2,028	9,303	0.062	0.056	0	0.960
	07 CLUBS, AMSMT & SPRTS		23,191	119,734	0.834	0.749	3	0.939
	09 HOTELS AND MOTELS		1,819	17,717	0.000	0.000	0	0.923
	12 BUILDINGS & OFFICES		16,743	70,467	0.280	0.251	3	0.892
	13 MISC. PREMISES		6,320	29,978	0.043	0.039	1	0.930
	TOTAL *		\$50,937	\$253,202	0.480		7	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$28,491	\$449,052	2.651		7	
		02 RESTAURANTS	\$91,562	\$439,758	0.574		33	
		03 STORES	\$13,356	\$124,023	0.193		5	
		04 VENDING & RENTAL	\$2,306	\$10,158	0.055		0	
		05 FOOD & BEV. DIST.	\$16,188	\$59,871	0.000		0	
		06 NON-FOOD & BEV. DIST.	\$8,286	\$40,606	0.324		3	
		07 CLUBS, AMSMT & SPRTS	\$25,950	\$156,145	0.784		6	
		08 HEALTH CARE FACIL	\$6,603	\$33,226	2.155		3	
		09 HOTELS AND MOTELS	\$16,318	\$117,412	0.466		5	
		10 SCHLS & CHURCHES	\$24,132	\$125,118	0.131		4	
		11 APARTMENTS	\$128,254	\$580,825	0.791		12	
		12 BUILDINGS & OFFICES	\$205,943	\$1,048,191	0.626		32	
		13 MISC. PREMISES	\$6,717	\$32,382	0.041		1	
		TOTAL *	\$574,105	\$3,216,768	0.713		111	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	507	(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						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$570	\$2,696	0.000	0.000	0	1.106
	02 RESTAURANTS	\$2,004	\$19,927	0.158	0.142	1	0.990
	03 STORES	\$686	\$2,780	1.993	1.789	1	1.077
	04 VENDING & RENTAL	\$250	\$1,479	0.000	0.000	0	1.061
	05 FOOD & BEV. DIST.	\$427	\$2,359	1.024	0.919	1	1.026
	06 NON-FOOD&BEV.DIST	\$442	\$1,799	0.000	0.000	0	1.041
	07 CLUBS, AMSMT&SPRTS	\$5,536	\$27,628	0.185	0.166	1	1.039
	08 HEALTH CARE FACIL	\$3,851	\$17,934	0.385	0.346	1	1.115
	09 HOTELS AND MOTELS	\$3,000	\$13,654	3.291	2.954	5	1.021
	10 SCHLS & CHURCHES	\$44,908	\$92,904	0.319	0.286	1	1.142
	11 APARTMENTS	\$17,402	\$104,304	2.184	1.961	5	1.058
	12 BUILDINGS&OFFICES	\$59,370	\$279,130	0.261	0.234	7	0.987
	13 MISC. PREMISES	\$813	\$3,795	0.000	0.000	0	1.028
	TOTAL *	\$139,259	\$570,388	0.591		23	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$4,157	\$27,433	8.331	7.478	8	1.034
	TOTAL *	\$4,157	\$27,433	8.331		8	
32 MULT APARTMENT	11 APARTMENTS	\$36,217	\$150,834	2.409	2.163	7	1.071
	12 BUILDINGS&OFFICES	3,123	14,086	0.283	0.254	1	0.998
	TOTAL *	\$39,340	\$164,920	2.241		8	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$82,444	\$400,163	1.092	0.980	11	0.990
	13 MISC. PREMISES	212	1,055	0.000	0.000	0	1.032
	TOTAL *	\$82,656	\$401,218	1.089		11	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$15,820	\$81,680	0.945	0.848	4	1.052
	02 RESTAURANTS	36,276	156,353	0.919	0.825	7	0.941
	03 STORES	8,149	40,495	5.176	4.646	12	1.024
	04 VENDING & RENTAL	725	3,887	0.309	0.277	1	1.010
	05 FOOD & BEV. DIST.	2,523	17,022	0.006	0.006	1	0.976
	06 NON-FOOD&BEV.DIST	4,977	32,469	2.127	1.909	1	0.990
	12 BUILDINGS&OFFICES	14,093	64,696	3.381	3.035	7	0.938
	TOTAL *	\$82,564	\$396,602	1.804		33	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	1,165	6,087	52.301	46.949	1	1.042
	10 SCHLS & CHURCHES	48,038	385,185	1.474	1.323	16	1.068
	12 BUILDINGS&OFFICES	3,908	18,417	0.000	0.000	0	0.922
	16 GOVT SUBDIVISIONS	0	10	0.000	0.000	0	0.977
	TOTAL *	\$53,111	\$409,700	2.480		17	

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TERRITORY	507		(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		\$331	\$10,780	0.000	0.000	0	1.017
	04 VENDING & RENTAL		310	3,196	0.000	0.000	0	1.002
	07 CLUBS, AMSMT&SPRTS		13,691	70,094	0.106	0.095	2	0.981
	09 HOTELS AND MOTELS		878	5,890	0.000	0.000	0	0.964
	12 BUILDINGS&OFFICES		10,962	42,875	0.724	0.650	5	0.932
	13 MISC. PREMISES		10,293	39,293	0.239	0.215	1	0.971
	TOTAL *		\$36,465	\$172,129	0.325		8	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$16,390	\$84,376	0.912		4	
		02 RESTAURANTS	\$38,280	\$176,280	0.880		8	
		03 STORES	\$9,165	\$54,055	4.751		13	
		04 VENDING & RENTAL	\$1,285	\$8,562	0.174		1	
		05 FOOD & BEV. DIST.	\$2,951	\$19,381	0.154		2	
		06 NON-FOOD&BEV.DIST	\$5,420	\$34,269	1.953		1	
		07 CLUBS, AMSMT&SPRTS	\$19,227	\$97,722	0.129		3	
		08 HEALTH CARE FACIL	\$5,016	\$24,021	12.441		2	
		09 HOTELS AND MOTELS	\$8,035	\$46,977	5.539		13	
		10 SCHLS & CHURCHES	\$92,946	\$478,089	0.916		17	
		11 APARTMENTS	\$53,619	\$255,138	2.336		12	
		12 BUILDINGS&OFFICES	\$173,901	\$819,368	0.931		31	
		13 MISC. PREMISES	\$11,318	\$44,143	0.218		1	
		16 GOVT SUBDIVISIONS	\$0	\$10	0.000		0	
		TOTAL *	\$437,553	\$2,142,390	1.343		108	

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

TERRITORY	508	(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						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$124	\$13,036	0.281	0.252	1	1.073
	02 RESTAURANTS	\$47,491	\$269,324	0.262	0.235	14	0.961
	03 STORES	\$3,138	\$38,077	1.235	1.108	6	1.045
	04 VENDING & RENTAL	\$191	\$1,894	0.000	0.000	0	1.030
	05 FOOD & BEV. DIST.	\$24,174	\$178,121	0.000	0.000	0	0.996
	06 NON-FOOD&BEV.DIST	\$20,147	\$66,377	3.072	2.757	1	1.010
	07 CLUBS, AMSMT&SPRTS	\$18,857	\$104,307	1.103	0.990	5	1.008
	08 HEALTH CARE FACIL	\$2,670	\$12,190	0.000	0.000	0	1.083
	09 HOTELS AND MOTELS	\$14,350	\$333,060	3.335	2.994	39	0.991
	10 SCHLS & CHURCHES	\$96,920	\$194,930	2.810	2.522	7	1.109
	11 APARTMENTS	\$18,780	\$97,960	3.120	2.800	9	1.027
	12 BUILDINGS&OFFICES	\$119,434	\$510,022	0.894	0.803	11	0.958
	13 MISC. PREMISES	\$8,354	\$72,879	0.127	0.114	1	0.998
	16 GOVT SUBDIVISIONS	\$4,957	\$25,386	0.000	0.000	0	1.015
	TOTAL *	\$379,588	\$1,917,563	1.543		94	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$83,947	\$536,968	0.529	0.475	27	1.003
	TOTAL *	\$83,947	\$536,968	0.529		27	
32 MULT APARTMENT	11 APARTMENTS	\$196,503	\$1,004,446	1.734	1.557	52	1.039
	12 BUILDINGS&OFFICES	11,729	77,722	5.807	5.213	6	0.969
	TOTAL *	\$208,232	\$1,082,168	1.963		58	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$440,797	\$2,281,821	0.782	0.702	101	0.961
	13 MISC. PREMISES	8,825	48,151	0.000	0.000	0	1.002
	TOTAL *	\$449,622	\$2,329,972	0.767		101	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$107,350	\$400,469	0.498	0.447	26	1.021
	02 RESTAURANTS	283,212	1,295,215	0.736	0.660	58	0.914
	03 STORES	62,611	196,786	1.876	1.684	11	0.994
	04 VENDING & RENTAL	1,131	2,676	0.000	0.000	0	0.980
	05 FOOD & BEV. DIST.	44,224	217,472	0.225	0.202	3	0.947
	06 NON-FOOD&BEV.DIST	73,503	381,306	0.000	0.000	0	0.961
	12 BUILDINGS&OFFICES	136,077	580,494	0.392	0.352	19	0.911
	TOTAL *	\$708,109	\$3,074,418	0.625		117	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	8,430	44,363	0.140	0.126	2	1.012
	10 SCHLS & CHURCHES	42,831	598,304	0.863	0.775	23	1.036
	12 BUILDINGS&OFFICES	6,757	33,935	0.000	0.000	0	0.895
	16 GOVT SUBDIVISIONS	8,454	45,756	0.106	0.095	2	0.949
	TOTAL *	\$66,472	\$722,357	0.587		27	

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TERRITORY	508		(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		\$18,907	\$98,973	0.197	0.177	2	0.987
	04 VENDING & RENTAL		2,348	12,890	0.000	0.000	0	0.973
	07 CLUBS, AMSMT&SPRTS		146,870	685,147	0.362	0.325	10	0.952
	10 SCHLS & CHURCHES		180	1,724	0.000	0.000	0	1.047
	12 BUILDINGS&OFFICES		39,775	186,380	1.314	1.180	16	0.904
	13 MISC. PREMISES		11,668	69,176	0.677	0.608	3	0.942
	TOTAL *		\$219,750	\$1,054,290	0.533		31	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$107,474	\$413,505	0.498		27	
		02 RESTAURANTS	\$330,704	\$1,564,539	0.668		72	
		03 STORES	\$84,657	\$333,837	1.477		19	
		04 VENDING & RENTAL	\$3,671	\$17,459	0.000		0	
		05 FOOD & BEV. DIST.	\$68,398	\$395,593	0.146		3	
		06 NON-FOOD&BEV.DIST	\$93,650	\$447,683	0.661		1	
		07 CLUBS, AMSMT&SPRTS	\$165,727	\$789,454	0.446		15	
		08 HEALTH CARE FACIL	\$11,100	\$56,553	0.106		2	
		09 HOTELS AND MOTELS	\$98,297	\$870,028	0.939		66	
		10 SCHLS & CHURCHES	\$139,931	\$794,958	2.210		30	
		11 APARTMENTS	\$215,283	\$1,102,406	1.855		61	
		12 BUILDINGS&OFFICES	\$754,569	\$3,670,374	0.829		153	
		13 MISC. PREMISES	\$28,847	\$190,206	0.311		4	
		16 GOVT SUBDIVISIONS	\$13,411	\$71,141	0.067		2	
		TOTAL *	\$2,115,719	\$10,717,737	0.937		455	

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

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

TERRITORY	509	(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						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$143,446	\$688,833	1.454	1.305	52	1.093
	02 RESTAURANTS	\$119,376	\$1,300,363	0.627	0.563	84	0.978
	03 STORES	\$187,919	\$832,722	0.678	0.608	29	1.064
	04 VENDING & RENTAL	\$18,483	\$76,217	1.605	1.441	6	1.049
	05 FOOD & BEV. DIST.	\$9,681	\$94,931	0.306	0.275	3	1.014
	06 NON-FOOD&BEV.DIST	\$59,812	\$260,579	0.933	0.838	12	1.028
	07 CLUBS,AMSMT&SPRTS	\$257,085	\$1,189,767	1.796	1.612	50	1.026
	08 HEALTH CARE FACIL	\$12,057	\$55,112	0.303	0.272	2	1.102
	09 HOTELS AND MOTELS	\$60,665	\$495,878	0.808	0.725	25	1.009
	10 SCHLS & CHURCHES	\$661,028	\$1,278,920	2.395	2.150	63	1.129
	11 APARTMENTS	\$318,508	\$1,610,094	1.369	1.229	56	1.046
	12 BUILDINGS&OFFICES	\$581,626	\$2,895,518	1.040	0.933	100	0.975
	13 MISC. PREMISES	\$38,677	\$220,390	0.612	0.549	13	1.016
	16 GOVT SUBDIVISIONS	\$202	\$50,924	0.000	0.000	0	1.033
	TOTAL *	\$2,468,564	\$11,050,248	1.483		495	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$520,314	\$2,745,860	1.469	1.319	166	1.021
	TOTAL *	\$520,314	\$2,745,860	1.469		166	
32 MULT APARTMENT	11 APARTMENTS	\$1,049,479	\$4,640,948	1.522	1.366	202	1.058
	12 BUILDINGS&OFFICES	137,558	606,275	0.531	0.476	10	0.986
	TOTAL *	\$1,187,037	\$5,247,224	1.407		212	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,882,982	\$9,336,808	0.987	0.886	480	0.979
	13 MISC. PREMISES	20,410	96,655	0.027	0.024	1	1.020
	TOTAL *	\$1,903,392	\$9,433,463	0.977		481	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$818,625	\$4,631,446	0.913	0.819	251	1.039
	02 RESTAURANTS	1,951,277	8,530,536	0.752	0.675	363	0.930
	03 STORES	693,347	3,380,630	0.947	0.850	173	1.012
	04 VENDING & RENTAL	1,150	11,065	0.000	0.000	0	0.997
	05 FOOD & BEV. DIST.	95,656	446,361	0.758	0.681	13	0.964
	06 NON-FOOD&BEV.DIST	298,360	1,468,251	0.983	0.882	28	0.978
	12 BUILDINGS&OFFICES	486,405	2,379,143	0.715	0.641	107	0.927
	13 MISC. PREMISES	9	44	0.000	0.000	0	0.966
	TOTAL *	\$4,344,829	\$20,847,476	0.825		935	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$88,899	\$326,535	0.598	0.536	17	0.959
	08 HEALTH CARE FACIL	76,870	388,404	3.069	2.755	18	1.030
	10 SCHLS & CHURCHES	458,969	4,174,974	1.524	1.368	260	1.055
	12 BUILDINGS&OFFICES	28,937	158,505	0.498	0.447	17	0.911
	13 MISC. PREMISES	6,026	30,608	0.645	0.579	1	0.949
	16 GOVT SUBDIVISIONS	178,819	495,924	0.633	0.569	11	0.966
	TOTAL *	\$838,519	\$5,574,952	1.336		324	

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

TERRITORY	509		(1) FISCAL A.Y.E. 09/30/2022 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		\$148,117	\$695,174	1.116	1.002	31	1.005
	04 VENDING & RENTAL		32,789	204,340	1.917	1.721	18	0.990
	07 CLUBS, AMSMT & SPRTS		724,010	3,850,158	0.682	0.612	105	0.969
	08 HEALTH CARE FACIL		528	9,912	0.000	0.000	0	1.041
	09 HOTELS AND MOTELS		73,919	420,721	0.394	0.354	4	0.953
	10 SCHLS & CHURCHES		2,514	9,931	28.008	25.142	3	1.066
	12 BUILDINGS & OFFICES		182,962	757,528	1.431	1.284	53	0.921
	13 MISC. PREMISES		164,320	855,814	0.978	0.878	33	0.959
	TOTAL *		\$1,329,159	\$6,803,579	0.936		247	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$962,071	\$5,320,279	0.993		303	
		02 RESTAURANTS	\$2,070,653	\$9,830,899	0.744		447	
		03 STORES	\$1,029,383	\$4,908,527	0.922		233	
		04 VENDING & RENTAL	\$52,423	\$291,622	1.765		24	
		05 FOOD & BEV. DIST.	\$105,336	\$541,293	0.717		16	
		06 NON-FOOD & BEV. DIST	\$358,172	\$1,728,830	0.975		40	
		07 CLUBS, AMSMT & SPRTS	\$1,069,993	\$5,366,460	0.943		172	
		08 HEALTH CARE FACIL	\$89,455	\$453,428	2.678		20	
		09 HOTELS AND MOTELS	\$654,898	\$3,662,458	1.286		195	
		10 SCHLS & CHURCHES	\$1,122,512	\$5,463,826	2.096		326	
		11 APARTMENTS	\$1,367,987	\$6,251,043	1.487		258	
		12 BUILDINGS & OFFICES	\$3,300,470	\$16,133,778	0.958		767	
		13 MISC. PREMISES	\$229,441	\$1,203,510	0.823		48	
		16 GOVT SUBDIVISIONS	\$179,021	\$546,848	0.633		11	
		TOTAL *	\$12,591,814	\$61,702,800	1.104		2,860	

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

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

TERRITORY	510	(1) FISCAL A.Y.E. 09/30/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2018 - 2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$349	\$2,629	0.000	0.000	0	1.132
	02 RESTAURANTS	\$8,200	\$160,646	0.020	0.018	1	1.013
	03 STORES	\$4,882	\$41,292	5.278	4.738	7	1.102
	04 VENDING & RENTAL	\$414	\$1,739	0.000	0.000	0	1.086
	05 FOOD & BEV. DIST.	\$702	\$3,207	0.000	0.000	0	1.050
	06 NON-FOOD&BEV.DIST	\$888	\$6,800	0.000	0.000	0	1.065
	07 CLUBS, AMSMT&SPRTS	\$11,152	\$49,296	0.086	0.078	2	1.063
	08 HEALTH CARE FACIL	\$869	\$3,008	0.000	0.000	0	1.141
	09 HOTELS AND MOTELS	\$149	\$36,123	1.204	1.081	2	1.044
	10 SCHLS & CHURCHES	\$111,478	\$216,260	1.702	1.528	10	1.169
	11 APARTMENTS	\$14,372	\$86,384	5.489	4.927	4	1.083
	12 BUILDINGS&OFFICES	\$45,788	\$274,377	0.346	0.311	17	1.009
	13 MISC. PREMISES	\$1,798	\$11,683	0.000	0.000	0	1.052
	TOTAL *	\$201,042	\$893,444	1.550		43	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$29,935	\$202,465	0.229	0.206	7	1.058
	TOTAL *	\$29,935	\$202,465	0.229		7	
32 MULT APARTMENT	11 APARTMENTS	\$87,605	\$384,185	3.614	3.244	36	1.095
	12 BUILDINGS&OFFICES	5,668	29,809	2.083	1.870	2	1.021
	TOTAL *	\$93,273	\$413,994	3.521		38	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$162,504	\$812,444	1.483	1.331	30	1.013
	13 MISC. PREMISES	1,097	5,716	0.000	0.000	0	1.056
	TOTAL *	\$163,601	\$818,160	1.473		30	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$33,818	\$269,690	1.068	0.959	40	1.076
	02 RESTAURANTS	85,275	513,952	0.779	0.699	28	0.963
	03 STORES	37,075	155,604	4.071	3.655	24	1.048
	04 VENDING & RENTAL	216	345	0.000	0.000	0	1.033
	05 FOOD & BEV. DIST.	17,428	60,161	0.450	0.404	1	0.999
	06 NON-FOOD&BEV.DIST	13,397	78,178	0.019	0.017	1	1.013
	12 BUILDINGS&OFFICES	49,455	221,144	0.515	0.462	7	0.960
	TOTAL *	\$236,663	\$1,299,073	1.213		101	
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$738	\$4,516	0.000	0.000	0	0.993
	08 HEALTH CARE FACIL	8,960	47,995	7.271	6.527	3	1.067
	10 SCHLS & CHURCHES	36,949	561,677	1.125	1.010	39	1.092
	12 BUILDINGS&OFFICES	1,853	14,920	2.226	1.998	2	0.943
	13 MISC. PREMISES	267	744	0.000	0.000	0	0.983
	16 GOVT SUBDIVISIONS	96	527	0.000	0.000	0	1.000
	TOTAL *	\$48,862	\$630,378	2.268		44	

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

TERRITORY	510		(1) FISCAL A.Y.E. 09/30/2022 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		\$1,517	\$7,477	0.709	0.637	2	1.041
	04 VENDING & RENTAL		2,633	11,795	0.000	0.000	0	1.026
	07 CLUBS, AMSMT & SPRTS		34,454	230,445	0.469	0.421	6	1.003
	08 HEALTH CARE FACIL		8	34	0.000	0.000	0	1.078
	09 HOTELS AND MOTELS		7,640	40,104	0.000	0.000	0	0.986
	10 SCHLS & CHURCHES		38	167	0.000	0.000	0	1.104
	12 BUILDINGS & OFFICES		15,333	82,245	0.000	0.000	0	0.953
	13 MISC. PREMISES		8,743	44,818	0.043	0.039	1	0.993
	TOTAL *		\$70,367	\$417,086	0.250		9	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$34,167	\$272,319	1.057		40	
		02 RESTAURANTS	\$93,475	\$674,599	0.713		29	
		03 STORES	\$43,474	\$204,372	4.090		33	
		04 VENDING & RENTAL	\$3,264	\$13,880	0.000		0	
		05 FOOD & BEV. DIST.	\$18,130	\$63,368	0.432		1	
		06 NON-FOOD & BEV. DIST	\$14,284	\$84,977	0.018		1	
		07 CLUBS, AMSMT & SPRTS	\$46,345	\$284,257	0.369		8	
		08 HEALTH CARE FACIL	\$9,838	\$51,037	6.623		3	
		09 HOTELS AND MOTELS	\$37,725	\$278,692	0.187		9	
		10 SCHLS & CHURCHES	\$148,465	\$778,105	1.558		49	
		11 APARTMENTS	\$101,978	\$470,569	3.879		40	
		12 BUILDINGS & OFFICES	\$280,600	\$1,434,938	1.063		58	
		13 MISC. PREMISES	\$11,904	\$62,961	0.032		1	
		16 GOVT SUBDIVISIONS	\$96	\$527	0.000		0	
		TOTAL *	\$843,744	\$4,674,601	1.545		272	

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

OHIO
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	MULTISTATE COVERAGE INDICATION OF - 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%	- 14.9%	- 14.9%
4	1.069	0.394	1.027	1.027	- 12.1%	- 12.5%	- 12.5%
5	1.116	0.105	1.012	1.012	- 13.4%	- 12.8%	- 12.8%
6	0.992	0.299	0.998	0.998	- 14.6%	- 14.3%	- 14.3%
7	0.865	0.118	0.983	0.983	- 15.8%	- 15.4%	- 15.4%
OVERALL MONOLINE CHANGE *					- 14.4%	- 14.1%	- 14.1%

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

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

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

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	3 MAN, DLR, DSTFD/DRG	\$11,819,097	\$63,658,617	0.783	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.

OHIO
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			
					(5)	(6)	(7)
					INDICATED	INDICATED	SELECTED
CLASS					MULTISTATE	STATEWIDE	STATEWIDE
GROUP					MONOLINE	MONOLINE	MONOLINE
					CHANGE	CHANGE #	CHANGE
1	1.380	0.484	1.169	1.175	+ 12.9%	+ 14.7%	+ 14.6%
2	1.005	0.553	1.003	1.008	- 2.9%	- 0.9%	- 0.9%
11	1.100	0.365	1.036	1.041	0.0%	+ 2.0%	+ 2.0%
12	0.983	1.000	0.983	0.988	- 4.9%	- 3.1%	- 3.1%
13	0.961	0.263	0.990	0.995	- 4.4%	- 2.7%	- 2.6%
OVERALL MONOLINE CHANGE *					- 4.1%	- 2.2%	- 2.2%

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		
OHIO	1.033	0.489	1.016	1.019	- 2.2%	- 2.2%
	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		
	0.811	0.363	0.927	0.930		
	0.683	0.237	0.914	0.917		

* Sorted by balanced relative change.

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

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

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	1 RET.STRS-FOOD/DRG	\$27,042	\$284,670	0.421	0.437	15	1.205
	2 RET.STRS-NTFD/DRG	\$88,823	\$382,872	1.986	2.061	22	1.034
	11 COMP. OPS. (LOW)	\$146,613	\$749,625	1.033	1.072	28	1.068
	12 COMP. OPS. (MED)	\$2,717,002	\$13,626,240	0.954	0.991	215	1.013
	13 COMP. OPS. (HGH)	\$285,678	\$1,287,083	1.425	1.479	17	1.020
	TOTAL *	\$3,265,158	\$16,330,490	1.023		297	
34 MULT MERCANTILE	1 RET.STRS-FOOD/DRG	\$303,816	\$1,664,655	1.129	1.172	133	1.204
	2 RET.STRS-NTFD/DRG	\$154,356	\$977,196	0.673	0.699	24	1.033
	12 COMP. OPS. (MED)	\$125,608	\$597,984	0.094	0.097	1	1.013
	TOTAL *	\$583,780	\$3,239,835	0.786		158	
36 MULT SERVICES	1 RET.STRS-FOOD/DRG	\$23,311	\$161,325	2.041	2.118	4	1.191
	2 RET.STRS-NTFD/DRG	\$544,387	\$2,560,832	0.966	1.002	140	1.021
	11 COMP. OPS. (LOW)	\$117,472	\$699,320	1.084	1.125	30	1.055
	12 COMP. OPS. (MED)	\$233,006	\$1,192,618	0.998	1.036	33	1.001
	13 COMP. OPS. (HGH)	\$65,075	\$350,156	0.000	0.000	0	1.008
	TOTAL *	\$983,251	\$4,964,251	0.949		207	
37 MULT INDUST/PROC.	1 RET.STRS-FOOD/DRG	\$38	\$247	0.000	0.000	0	1.178
	11 COMP. OPS. (LOW)	\$1,462	\$10,576	3.915	4.063	1	1.044
	12 COMP. OPS. (MED)	\$143,232	\$834,183	0.768	0.798	10	0.991
	13 COMP. OPS. (HGH)	\$43	\$478	0.000	0.000	0	0.997
	TOTAL *	\$144,776	\$845,484	0.800		11	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$338,773	\$1,894,912	0.599	0.622	29	1.064
	12 COMP. OPS. (MED)	\$6,666,126	\$35,182,344	0.938	0.974	581	1.009
	13 COMP. OPS. (HGH)	\$447,371	\$2,263,082	2.383	2.473	34	1.016
	TOTAL *	\$7,452,271	\$39,340,339	1.010		644	
TOTAL ALL	TOP						
	1 RET.STRS-FOOD/DRG	\$354,207	\$2,110,897	1.135		152	
	2 RET.STRS-NTFD/DRG	\$787,567	\$3,920,900	1.023		186	
	11 COMP. OPS. (LOW)	\$604,321	\$3,354,434	0.807		88	
	12 COMP. OPS. (MED)	\$9,884,974	\$51,433,369	0.931		840	
	13 COMP. OPS. (HGH)	\$798,167	\$3,900,799	1.846		51	
	TOTAL *	\$12,429,236	\$64,720,399	0.995		1,317	

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

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

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	1 RET.STRS-FOOD/DRG	\$1,748,833	\$13,294,303	1.231		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.

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

		\$100,000								TRENDED \$100,000
	ACCIDENT	BASIC LIMIT		EXPOSURE						BASIC LIMIT
TYPE OF	YEAR	AGGREGATE LOSS COSTS		DEVELOPMENT		EXPOSURE		AVERAGE		AGGREGATE LOSS COSTS
POLICY	ENDING	AT CURRENT LEVEL	X	FACTOR +	X	TREND #	X	IPMF *	=	AT CURRENT LEVEL
MONOLINE	09/30/2019	\$5,293,550		1.000		1.246				\$6,595,763
	09/30/2020	\$5,273,500		1.000		1.230				\$6,486,405
	09/30/2021	\$5,535,367		1.000		1.199				\$6,636,905
	09/30/2022	\$5,878,767		1.013		1.127				\$6,711,500
MULTILINE	09/30/2019	\$12,469,251		1.000		1.249		0.914		\$14,234,722
	09/30/2020	\$11,758,888		1.000		1.234		0.914		\$13,262,567
	09/30/2021	\$12,127,976		1.000		1.205		0.913		\$13,342,775
	09/30/2022	\$12,921,679		1.013		1.125		0.913		\$13,444,718
TOTAL	09/30/2019									\$20,830,485
	09/30/2020									\$19,748,972
	09/30/2021									\$19,979,680
	09/30/2022									\$20,156,218

+ THE DERIVATION OF THE EXPOSURE DEVELOPMENT FACTOR IS SHOWN IN SECTION C, EXHIBIT C3 - CALCULATION OF STATE EXPOSURE DEVELOPMENT FACTORS.

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 05/01/2024 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.

OHIO
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

			\$100,000		\$100,000							\$100,000		
		ACCIDENT	BASIC LIMIT		BASIC LIMIT	UNALLOCATED						BASIC LIMIT		
	LOSS	YEAR	LOSSES		INDEMNITY	LOSS			SEVERITY	FREQUENCY		DEVELOPED &		
REPORT TYPE	DESCRIPTION	ENDING	AND ALAE *	X	FACTOR #	ADJUSTMENT	X	FACTOR	X	TREND	X	TREND	=	TRENDED LOSSES
														AND ALAE
BI	B/L INDEMNITY	09/30/2019	\$3,530,708		0.958	1.075		1.467		0.970				\$5,174,133
		09/30/2020	\$2,373,758		0.980	1.075		1.377		0.975				\$3,357,450
		09/30/2021	\$2,464,360		1.225	1.075		1.293		0.980				\$4,112,191
		09/30/2022	\$1,832,410		1.770	1.075		1.214		0.985				\$4,169,263
BI	ALAE	09/30/2019	\$2,532,184			1.075		1.467		0.970				\$3,873,518
		09/30/2020	\$1,857,096			1.075		1.377		0.975				\$2,680,287
		09/30/2021	\$2,168,296			1.075		1.293		0.980				\$2,953,600
		09/30/2022	\$2,348,591			1.075		1.214		0.985				\$3,019,053
PD	B/L INDEMNITY	09/30/2019	\$5,469,278		1.015	1.075		1.307		0.970				\$7,565,747
		09/30/2020	\$4,055,546		1.009	1.075		1.251		0.975				\$5,365,509
		09/30/2021	\$4,704,226		1.029	1.075		1.197		0.980				\$6,104,249
		09/30/2022	\$4,755,277		1.097	1.075		1.145		0.985				\$6,324,594
PD	ALAE	09/30/2019	\$2,029,544			1.075		1.307		0.970				\$2,766,013
		09/30/2020	\$817,642			1.075		1.251		0.975				\$1,072,096
		09/30/2021	\$1,705,236			1.075		1.197		0.980				\$2,150,370
		09/30/2022	\$1,289,934			1.075		1.145		0.985				\$1,563,931
MED PAY #	B/L INDEMNITY	09/30/2019	\$164,355			1.075		1.467		0.970				\$251,416
		09/30/2020	\$69,737			1.075		1.377		0.975				\$100,649
		09/30/2021	\$91,476			1.075		1.293		0.980				\$124,606
		09/30/2022	\$118,545			1.075		1.214		0.985				\$152,387
FRINGE	B/L INDEMNITY	09/30/2019	\$312,632		1.038	1.075		1.000		0.970				\$338,385
		09/30/2020	\$273,478		1.110	1.075		1.000		0.975				\$318,169
		09/30/2021	\$813,537		1.262	1.075		1.000		0.980				\$1,081,611
		09/30/2022	\$222,272		1.541	1.075		1.000		0.985				\$362,687
FRINGE	ALAE	09/30/2019	\$302,466			1.075		1.000		0.970				\$315,396
		09/30/2020	\$236,839			1.075		1.000		0.975				\$248,237
		09/30/2021	\$1,045,853			1.075		1.000		0.980				\$1,101,806
		09/30/2022	\$284,390			1.075		1.000		0.985				\$301,133
TOTAL														
FULL COVERAGE		09/30/2019												\$20,284,608
		09/30/2020												\$13,142,397
		09/30/2021												\$17,628,433
		09/30/2022												\$15,893,048

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

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

OHIO
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE *	X	\$100,000	X	UNALLOCATED LOSS ADJUSTMENT FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000
					BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR #								BASIC LIMIT DEVELOPED & TRENDED LOSSES AND ALAE
BI	B/L INDEMNITY	09/30/2019	\$477,796		1.011		1.075		1.467		0.970		\$738,931
		09/30/2020	\$67,576		1.132		1.075		1.377		0.975		\$110,404
		09/30/2021	\$242,967		1.522		1.075		1.293		0.980		\$503,727
		09/30/2022	\$69,701		2.487		1.075		1.214		0.985		\$222,832
BI	ALAE	09/30/2019	\$376,831				1.075		1.467		0.970		\$576,443
		09/30/2020	\$47,288				1.075		1.377		0.975		\$68,249
		09/30/2021	\$398,975				1.075		1.293		0.980		\$543,475
		09/30/2022	\$145,340				1.075		1.214		0.985		\$186,831
PD	B/L INDEMNITY	09/30/2019	\$2,287,542		1.041		1.075		1.307		0.970		\$3,245,455
		09/30/2020	\$1,879,644		1.065		1.075		1.251		0.975		\$2,624,796
		09/30/2021	\$2,118,141		1.139		1.075		1.197		0.980		\$3,042,337
		09/30/2022	\$1,582,931		1.284		1.075		1.145		0.985		\$2,464,207
PD	ALAE	09/30/2019	\$532,722				1.075		1.307		0.970		\$726,034
		09/30/2020	\$324,038				1.075		1.251		0.975		\$424,880
		09/30/2021	\$802,393				1.075		1.197		0.980		\$1,011,850
		09/30/2022	\$548,262				1.075		1.145		0.985		\$664,720
MED PAY #	B/L INDEMNITY	09/30/2019	\$8,461				1.075		1.467		0.970		\$12,943
		09/30/2020	\$14,611				1.075		1.377		0.975		\$21,088
		09/30/2021	\$4,360				1.075		1.293		0.980		\$5,939
		09/30/2022	\$12,534				1.075		1.214		0.985		\$16,112
	TOTAL												
	DED COVERAGE	09/30/2019											\$5,299,806
		09/30/2020											\$3,249,417
		09/30/2021											\$5,107,328
		09/30/2022											\$3,554,702
	TOTAL												
	OCCURRENCE	09/30/2019											\$25,584,414
		09/30/2020											\$16,391,815
		09/30/2021											\$22,735,761
		09/30/2022											\$19,447,751

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

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

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

		\$100,000							TRENDED \$100,000
TYPE OF POLICY	ACCIDENT	BASIC LIMIT		EXPOSURE		EXPOSURE		AVERAGE	BASIC LIMIT
	YEAR	AGGREGATE LOSS COSTS		DEVELOPMENT		TREND #			AGGREGATE LOSS COSTS
	ENDING	AT CURRENT LEVEL	X	FACTOR +	X		X	IPMF *	= AT CURRENT LEVEL
MONOLINE	09/30/2019	\$7,045,814		1.000		1.065			\$7,503,792
	09/30/2020	\$5,180,624		1.000		1.052			\$5,450,016
	09/30/2021	\$5,134,864		0.999		1.037			\$5,319,529
	09/30/2022	\$6,178,059		1.001		1.023			\$6,326,475
MULTILINE	09/30/2019	\$22,328,149		1.000		1.085		0.874	\$21,173,560
	09/30/2020	\$22,327,238		1.000		1.070		0.876	\$20,927,767
	09/30/2021	\$22,853,578		0.999		1.057		0.875	\$21,115,566
	09/30/2022	\$23,199,543		1.001		1.045		0.869	\$21,088,689
TOTAL	09/30/2019								\$28,677,352
	09/30/2020								\$26,377,783
	09/30/2021								\$26,435,095
	09/30/2022								\$27,415,164

+ THE DERIVATION OF THE EXPOSURE DEVELOPMENT FACTOR IS SHOWN IN SECTION C, EXHIBIT C3 - CALCULATION OF STATE EXPOSURE DEVELOPMENT FACTORS.

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 05/01/2024 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.

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

			\$100,000		\$100,000							\$100,000		
		ACCIDENT	BASIC LIMIT		BASIC LIMIT	UNALLOCATED						BASIC LIMIT		
	LOSS	YEAR	LOSSES		INDEMNITY	LOSS			SEVERITY	FREQUENCY		DEVELOPED &		
REPORT TYPE	DESCRIPTION	ENDING	AND ALAE *	X	DEVELOPMENT	ADJUSTMENT	X	FACTOR	X	TREND	X	TREND	=	TRENDED LOSSES
					FACTOR #	FACTOR								AND ALAE
BI	B/L INDEMNITY	09/30/2019	\$9,872,158		0.974	1.075		1.597		0.970				\$16,012,390
		09/30/2020	\$7,865,656		0.954	1.075		1.479		0.975				\$11,632,273
		09/30/2021	\$8,094,219		1.021	1.075		1.369		0.980				\$11,918,969
		09/30/2022	\$10,160,771		1.182	1.075		1.268		0.985				\$16,125,311
BI	ALAE	09/30/2019	\$3,585,567			1.075		1.597		0.970				\$5,970,944
		09/30/2020	\$3,171,846			1.075		1.479		0.975				\$4,916,923
		09/30/2021	\$3,413,165			1.075		1.369		0.980				\$4,922,609
		09/30/2022	\$4,962,155			1.075		1.268		0.985				\$6,662,455
PD	B/L INDEMNITY	09/30/2019	\$2,170,454		1.053	1.075		1.597		0.970				\$3,805,959
		09/30/2020	\$1,677,799		1.088	1.075		1.479		0.975				\$2,829,763
		09/30/2021	\$1,298,761		1.181	1.075		1.369		0.980				\$2,212,163
		09/30/2022	\$1,667,557		1.247	1.075		1.268		0.985				\$2,791,972
PD	ALAE	09/30/2019	\$688,941			1.075		1.597		0.970				\$1,147,274
		09/30/2020	\$822,721			1.075		1.479		0.975				\$1,275,363
		09/30/2021	\$603,934			1.075		1.369		0.980				\$871,018
		09/30/2022	\$1,191,811			1.075		1.268		0.985				\$1,600,189
MED PAY #	B/L INDEMNITY	09/30/2019	\$1,517,741			1.075		1.597		0.970				\$2,527,451
		09/30/2020	\$790,795			1.075		1.479		0.975				\$1,225,872
		09/30/2021	\$688,390			1.075		1.369		0.980				\$992,825
		09/30/2022	\$972,431			1.075		1.268		0.985				\$1,305,638
FRINGE	B/L INDEMNITY	09/30/2019	\$414,891		1.123	1.075		1.162		0.970				\$564,547
		09/30/2020	\$365,761		1.221	1.075		1.134		0.975				\$530,810
		09/30/2021	\$280,654		1.453	1.075		1.106		0.980				\$475,145
		09/30/2022	\$252,436		1.962	1.075		1.079		0.985				\$565,870
FRINGE	ALAE	09/30/2019	\$313,679			1.075		1.162		0.970				\$380,078
		09/30/2020	\$402,809			1.075		1.134		0.975				\$478,768
		09/30/2021	\$383,810			1.075		1.106		0.980				\$447,205
		09/30/2022	\$1,191,204			1.075		1.079		0.985				\$1,360,982
TOTAL														
FULL COVERAGE		09/30/2019												\$30,408,643
		09/30/2020												\$22,889,772
		09/30/2021												\$21,839,934
		09/30/2022												\$30,412,417

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

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

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE *	X	\$100,000	X	UNALLOCATED LOSS ADJUSTMENT	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	\$425,522		0.997		1.075		1.597		0.970		\$706,484
		09/30/2020	\$335,236		1.051		1.075		1.479		0.975		\$546,179
		09/30/2021	\$369,649		1.269		1.075		1.369		0.980		\$676,533
		09/30/2022	\$587,896		1.758		1.075		1.268		0.985		\$1,387,661
BI	ALAE	09/30/2019	\$324,984				1.075		1.597		0.970		\$541,187
		09/30/2020	\$233,977				1.075		1.479		0.975		\$362,705
		09/30/2021	\$216,460				1.075		1.369		0.980		\$312,187
		09/30/2022	\$788,971				1.075		1.268		0.985		\$1,059,315
PD	B/L INDEMNITY	09/30/2019	\$128,513		0.973		1.075		1.597		0.970		\$208,231
		09/30/2020	\$167,606		1.051		1.075		1.479		0.975		\$273,070
		09/30/2021	\$136,954		1.192		1.075		1.369		0.980		\$235,445
		09/30/2022	\$156,167		1.363		1.075		1.268		0.985		\$285,791
PD	ALAE	09/30/2019	\$88,797				1.075		1.597		0.970		\$147,870
		09/30/2020	\$54,018				1.075		1.479		0.975		\$83,737
		09/30/2021	\$60,457				1.075		1.369		0.980		\$87,194
		09/30/2022	\$88,568				1.075		1.268		0.985		\$118,917
MED PAY #	B/L INDEMNITY	09/30/2019	\$43,703				1.075		1.597		0.970		\$72,777
		09/30/2020	\$9,255				1.075		1.479		0.975		\$14,347
		09/30/2021	\$18,684				1.075		1.369		0.980		\$26,947
		09/30/2022	\$11,648				1.075		1.268		0.985		\$15,639
	TOTAL DED COVERAGE	09/30/2019											\$1,676,549
		09/30/2020											\$1,280,038
		09/30/2021											\$1,338,306
		09/30/2022											\$2,867,323
	TOTAL OCCURRENCE	09/30/2019											\$32,085,193
		09/30/2020											\$24,169,810
		09/30/2021											\$23,178,239
		09/30/2022											\$33,279,738

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

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

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

Implicit Package Modification Factors (A) by Type of Policy

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

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

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

Implicit Package Modification Factors (A) by Type of Policy

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

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

OHIO

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

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant (Ki)
15 to 27 Months	1.018	1.013	0.9108	1.013	12,000,000
27 to 39 Months	0.999	1.000	0.6467	1.000	70,000,000
Accident Year Ending	Exposure Development From 27:15	39:27	ULT:39		Factor
6/30/2020			1.000		1.000
6/30/2021		1.000	1.000		1.000
6/30/2022	1.013	1.000	1.000		1.013

(a) See Section C - Multistate Premium Development.

(b) See Section C - Statewide Premium Development.

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

OHIO

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

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant (Ki)
15 to 27 Months	1.001	1.002	0.6704	1.002	70,000,000
27 to 39 Months	0.999	1.000	0.4833	0.999	150,000,000
Accident Year Ending	Exposure Development From <u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
6/30/2020			1.000		1.000
6/30/2021		0.999	1.000		0.999
6/30/2022	1.002	0.999	1.000		1.001

(a) See Section C - Multistate Premium Development.

(b) See Section C - Statewide Premium Development.

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

OHIO
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
6/30/2015	48,587,239	49,028,034	49,080,103	49,100,680	49,105,766	49,107,897	49,107,897	49,107,897
6/30/2016	47,304,689	47,744,403	47,762,853	47,767,780	47,767,606	47,767,606	47,767,606	
6/30/2017	46,297,204	46,874,723	46,877,713	46,873,635	46,873,556	46,873,556		
6/30/2018	43,912,663	44,721,949	44,729,451	44,715,123	44,715,839			
6/30/2019	42,113,644	42,654,873	42,636,312	42,648,823				
6/30/2020	40,454,462	40,767,977	40,756,108					
6/30/2021	39,913,708	40,528,541						
6/30/2022	42,818,954							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2015	1.009	1.001	1.000	1.000	1.000	1.000	1.000
6/30/2016	1.009	1.000	1.000	1.000	1.000	1.000	
6/30/2017	1.012	1.000	1.000	1.000	1.000		
6/30/2018	1.018	1.000	1.000	1.000			
6/30/2019	1.013	1.000	1.000				
6/30/2020	1.008	1.000					
6/30/2021	1.015						

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

OHIO
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
6/30/2015	45,998,491	46,099,835	46,096,381	46,102,731	46,100,340	46,100,374	46,100,374	46,100,374
6/30/2016	46,403,585	46,524,181	46,535,410	46,534,952	46,535,362	46,535,370	46,535,370	
6/30/2017	46,052,051	46,156,968	46,135,909	46,138,306	46,138,346	46,138,386		
6/30/2018	45,682,544	45,732,415	45,747,267	45,747,043	45,748,593			
6/30/2019	47,289,876	47,381,664	47,400,770	47,401,766				
6/30/2020	47,439,899	47,184,881	47,160,055					
6/30/2021	47,621,336	47,983,947						
6/30/2022	49,918,660							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2015	1.002	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	1.002	1.000	1.000	1.000	1.000		
6/30/2018	1.001	1.000	1.000	1.000			
6/30/2019	1.002	1.000	1.000				
6/30/2020	0.995	0.999					
6/30/2021	1.008						

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

MULTISTATE
MANUFACTURERS AND CONTRACTORS

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

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

LINK RATIOS

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

Average Best 3 of 5
27:15
 1.018

39:27
 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
 1.001 39:27
 0.999

OHIO

Premises/Operations

Manufacturers & Contractors
 Bodily Injury
 Full Coverage
 Incurred Losses Excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.541	1.425	0.8297	1.445	800,000
27 to 39 Months	1.296	1.241	0.8374	1.250	1,000,000
39 to 51 Months	1.093	1.011	0.8444	1.024	1,300,000
51 to 63 Months	1.017	0.975	0.8018	0.983	1,700,000
63 to 75 Months	1.001	0.970	0.7883	0.977	2,100,000
75 to 87 Months	0.998	0.998	0.7414	0.998	2,700,000
87 to 99 Months	0.998	0.999	0.7105	0.999	3,500,000
99 to 111 Months	1.000	1.000	0.6717	1.000	4,600,000
111 to 123 Months	0.998	0.994	0.6175	0.996	5,900,000
123 to 135 Months	1.001	1.000	0.5389	1.000	7,700,000
135 to 147 Months	1.000	1.002	0.4435	1.001	10,000,000
147 to 159 Months	1.002	1.007	0.3810	1.004	13,000,000
159 to 171 Months	1.000	0.999	0.3341	1.000	17,000,000
171 to 183 Months	1.000	1.000	0.3109	1.000	22,100,000
183 to 195 Months	1.000	1.000	0.2584	1.000	28,900,000
195 to 207 Months	1.000	1.000	0.2155	1.000	37,800,000
207 to 219 Months	1.000	1.000	0.1874	1.000	49,500,000
219 to 231 Months	1.000	1.000	0.1165	1.000	65,000,000
231 to 243 Months	1.000	1.000	0.0539	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			1.024	0.983	0.977	0.998	0.999	1.000	0.996	1.000	1.001
6/30/2021		1.250	1.024	0.983	0.977	0.998	0.999	1.000	0.996	1.000	1.001
6/30/2022	1.445	1.250	1.024	0.983	0.977	0.998	0.999	1.000	0.996	1.000	1.001
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
6/30/2020	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.980
6/30/2021	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.225
6/30/2022	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.770

(A) See Exhibit C4 - Multistate Loss Development.

(B) See Exhibit C4 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Manufacturers & Contractors
 Bodily Injury
 Full and Deductible Coverage
 ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	0.0606	0.0584	0.8297	0.0588	800,000
27 to 39 Months	0.0924	0.1015	0.8374	0.1000	1,000,000
39 to 51 Months	0.0812	0.0669	0.8444	0.0691	1,300,000
51 to 63 Months	0.0535	0.0367	0.8018	0.0400	1,700,000
63 to 75 Months	0.0295	0.0401	0.7883	0.0379	2,100,000
75 to 87 Months	0.0158	0.0122	0.7414	0.0131	2,700,000
87 to 99 Months	0.0044	0.0013	0.7105	0.0022	3,500,000
99 to 111 Months	0.0026	0.0009	0.6717	0.0015	4,600,000
111 to 123 Months	0.0021	-0.0013	0.6175	0.0000	5,900,000
123 to 135 Months	0.0022	0.0000	0.5389	0.0010	7,700,000
135 to 147 Months	0.0003	0.0002	0.4435	0.0003	10,000,000
147 to 159 Months	0.0010	0.0009	0.3810	0.0010	13,000,000
159 to 171 Months	0.0009	0.0002	0.3341	0.0007	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>
	0.326	0.267	0.167	0.098	0.058	0.020	0.007
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.005	0.003	0.003	0.002	0.002	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	1,196,254	3,961,882	0.167	660,842	1,857,096
9/30/2021	331,548	6,884,364	0.267	1,836,748	2,168,296
9/30/2022	142,907	6,774,214	0.326	2,205,684	2,348,591

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	32,702	87,444	0.167	14,586	47,288
9/30/2021	69,955	1,233,210	0.267	329,020	398,975
9/30/2022	65,886	244,024	0.326	79,454	145,340

(A) See Exhibit C4 - Multistate Loss Development.

(B) See Exhibit C4 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Manufacturers & Contractors
Property Damage
Full Coverage
Incurred Losses Excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.123	1.052	0.7957	1.067	2,800,000
27 to 39 Months	1.043	1.013	0.7878	1.019	2,900,000
39 to 51 Months	1.021	0.986	0.7803	0.994	3,100,000
51 to 63 Months	1.015	0.998	0.7494	1.002	3,300,000
63 to 75 Months	1.014	0.997	0.7449	1.001	3,500,000
75 to 87 Months	1.006	1.003	0.7313	1.004	3,700,000
87 to 99 Months	1.005	1.000	0.7349	1.001	3,900,000
99 to 111 Months	1.003	1.000	0.7351	1.001	4,200,000
111 to 123 Months	1.003	1.002	0.7249	1.002	4,500,000
123 to 135 Months	1.003	1.000	0.7145	1.001	4,800,000
135 to 147 Months	1.002	1.000	0.7076	1.001	5,000,000
147 to 159 Months	1.000	1.000	0.6954	1.000	5,400,000
159 to 171 Months	1.000	1.000	0.6795	1.000	5,800,000
171 to 183 Months	1.000	1.000	0.6603	1.000	6,200,000
183 to 195 Months	1.001	1.000	0.6430	1.000	6,600,000
195 to 207 Months	1.001	1.000	0.6335	1.000	7,200,000
207 to 219 Months	1.001	1.000	0.6421	1.000	7,700,000
219 to 231 Months	1.000	1.000	0.5441	1.000	8,300,000
231 to 243 Months	1.000	1.000	0.3873	1.000	8,900,000
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			0.994	1.002	1.001	1.004	1.001	1.001	1.002	1.001	1.001
6/30/2021		1.019	0.994	1.002	1.001	1.004	1.001	1.001	1.002	1.001	1.001
6/30/2022	1.067	1.019	0.994	1.002	1.001	1.004	1.001	1.001	1.002	1.001	1.001
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001		1.009
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001		1.029
6/30/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001		1.097

(A) See Exhibit C4 - Multistate Loss Development.

(B) See Exhibit C4 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Manufacturers & Contractors
 Property Damage
 Full and Deductible Coverage
 ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	0.0432	0.0495	0.7957	0.0482	2,800,000
27 to 39 Months	0.0427	0.0285	0.7878	0.0315	2,900,000
39 to 51 Months	0.0398	0.0333	0.7803	0.0347	3,100,000
51 to 63 Months	0.0355	0.0192	0.7494	0.0233	3,300,000
63 to 75 Months	0.0198	0.0121	0.7449	0.0141	3,500,000
75 to 87 Months	0.0125	0.0031	0.7313	0.0056	3,700,000
87 to 99 Months	0.0085	0.0008	0.7349	0.0028	3,900,000
99 to 111 Months	0.0090	0.0010	0.7351	0.0031	4,200,000
111 to 123 Months	0.0039	0.0005	0.7249	0.0014	4,500,000
123 to 135 Months	0.0033	0.0001	0.7145	0.0010	4,800,000
135 to 147 Months	0.0038	0.0001	0.7076	0.0012	5,000,000
147 to 159 Months	0.0022	0.0000	0.6954	0.0007	5,400,000
159 to 171 Months	0.0014	0.0000	0.6795	0.0004	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>
	0.168	0.120	0.088	0.054	0.030	0.016	0.011
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.008	0.005	0.003	0.002	0.001	0.000	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	336,014	5,454,455	0.088	481,628	817,642
9/30/2021	908,669	6,649,142	0.120	796,567	1,705,236
9/30/2022	175,395	6,634,161	0.168	1,114,539	1,289,934

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	106,269	2,466,240	0.088	217,769	324,038
9/30/2021	330,274	3,940,895	0.120	472,119	802,393
9/30/2022	76,516	2,808,013	0.168	471,746	548,262

(A) See Exhibit C4 - Multistate Loss Development.

(B) See Exhibit C4 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Manufacturers & Contractors

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.1001
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

A.Y.E	Reported ALAE as of 12/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2020	96,685	372,751	0.376	140,154	236,839
9/30/2021	347,358	1,479,863	0.472	698,495	1,045,853
9/30/2022	24,089	454,992	0.572	260,301	284,390

(A) See Exhibit C4 - Multistate Loss Development.

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

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	3,999,991	4,921,351	6,270,883	5,767,659	5,839,381	5,215,901	5,040,975	5,008,889	5,007,373	4,961,514	4,994,883
6/30/2004	2,251,023	4,061,463	4,653,876	4,252,807	3,944,793	3,832,080	3,869,997	3,743,366	3,699,851	3,699,851	3,714,851
6/30/2005	2,651,641	3,577,010	3,861,599	3,642,208	3,062,953	3,051,961	2,970,892	2,937,391	2,925,965	2,917,964	2,844,608
6/30/2006	3,512,274	4,214,290	4,520,255	4,161,016	3,988,113	3,757,160	3,848,469	3,848,469	3,813,469	3,822,469	3,822,469
6/30/2007	2,810,204	3,727,232	4,390,167	3,869,618	3,397,854	3,350,860	3,450,860	3,418,476	3,318,476	3,316,119	3,301,783
6/30/2008	2,302,473	3,739,614	3,656,631	3,389,486	2,858,396	2,704,396	2,689,396	2,659,396	2,659,396	2,659,396	2,659,405
6/30/2009	1,828,243	2,246,241	2,474,365	2,139,627	2,375,757	2,263,600	2,230,826	2,254,848	2,321,147	2,321,147	2,321,147
6/30/2010	1,955,433	2,311,137	2,635,551	2,877,617	3,001,741	2,975,449	2,975,449	2,925,449	2,925,449	2,925,449	2,925,449
6/30/2011	1,761,587	2,480,920	2,926,602	2,988,036	2,820,236	2,869,180	2,856,321	2,721,321	2,721,321	2,721,321	2,721,321
6/30/2012	2,328,908	3,380,757	3,680,290	3,785,551	3,565,317	3,529,360	3,527,564	3,526,360	3,526,360	3,351,360	3,351,360
6/30/2013	2,040,448	2,949,032	3,605,431	3,311,330	3,345,646	3,310,238	3,278,494	3,273,494	3,276,494	3,213,494	
6/30/2014	1,994,234	2,216,688	2,753,106	2,682,877	2,661,097	2,595,949	2,611,696	2,611,696	2,550,865		
6/30/2015	1,594,595	2,274,253	3,186,920	3,033,338	2,795,579	2,642,416	2,697,815	2,712,115			
6/30/2016	1,068,162	1,676,557	2,327,549	2,368,377	2,394,889	2,502,517	2,432,017				
6/30/2017	1,465,259	2,282,170	2,892,434	2,265,350	2,630,044	2,330,063					
6/30/2018	1,155,008	1,758,371	2,110,560	2,245,055	2,063,083						
6/30/2019	1,399,340	1,676,981	2,051,983	2,342,923							
6/30/2020	1,416,344	1,716,260	2,112,084								
6/30/2021	1,081,262	1,667,177									
6/30/2022	1,689,448										

<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	4,911,566	4,911,333	4,856,514	4,856,514	4,856,517	4,856,514	4,856,514	4,856,514	4,856,514
6/30/2004	3,714,851	3,714,851	3,714,851	3,714,851	3,714,851	3,714,851	3,714,851	3,714,851	
6/30/2005	2,844,448	2,844,448	2,844,448	2,844,445	2,844,445	2,844,445	2,844,445		
6/30/2006	3,822,469	3,822,469	3,822,469	3,822,469	3,822,469	3,822,469			
6/30/2007	3,306,782	3,406,283	3,404,781	3,400,281	3,302,892				
6/30/2008	2,745,196	2,752,996	2,745,196	2,745,196					
6/30/2009	2,331,147	2,371,147	2,341,167						
6/30/2010	2,925,449	2,925,449							
6/30/2011	2,724,321								

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

					Link Ratios						
A.Y.E.	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	1.230	1.274	0.920	1.012	0.893	0.966	0.994	1.000	0.991	1.007	0.983
6/30/2004	1.804	1.146	0.914	0.928	0.971	1.010	0.967	0.988	1.000	1.004	1.000
6/30/2005	1.349	1.080	0.943	0.841	0.996	0.973	0.989	0.996	0.997	0.975	1.000
6/30/2006	1.200	1.073	0.921	0.958	0.942	1.024	1.000	0.991	1.002	1.000	1.000
6/30/2007	1.326	1.178	0.881	0.878	0.986	1.030	0.991	0.971	0.999	0.996	1.002
6/30/2008	1.624	0.978	0.927	0.843	0.946	0.994	0.989	1.000	1.000	1.000	1.032
6/30/2009	1.229	1.102	0.865	1.110	0.953	0.986	1.011	1.029	1.000	1.000	1.004
6/30/2010	1.182	1.140	1.092	1.043	0.991	1.000	0.983	1.000	1.000	1.000	1.000
6/30/2011	1.408	1.180	1.021	0.944	1.017	0.996	0.953	1.000	1.000	1.000	1.001
6/30/2012	1.452	1.089	1.029	0.942	0.990	0.999	1.000	1.000	0.950	1.000	
6/30/2013	1.445	1.223	0.918	1.010	0.989	0.990	0.998	1.001	0.981		
6/30/2014	1.112	1.242	0.974	0.992	0.976	1.006	1.000	0.977			
6/30/2015	1.426	1.401	0.952	0.922	0.945	1.021	1.005				
6/30/2016	1.570	1.388	1.018	1.011	1.045	0.972					
6/30/2017	1.558	1.267	0.783	1.161	0.886						
6/30/2018	1.522	1.200	1.064	0.919							
6/30/2019	1.198	1.224	1.142								
6/30/2020	1.212	1.231									
6/30/2021	1.542										
3 Yr Mean	1.317	1.218	0.996	1.030	0.959	1.000	1.001	0.993	0.977	1.000	1.002
Best 3/5	1.425	1.241	1.011	0.975	0.970	0.998	0.999	1.000	0.994	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	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2007	1.030	1.000	0.999	0.971	1.000	1.000	1.000	1.000			
6/30/2008	1.003	0.997	1.000								
6/30/2009	1.017	0.987									
6/30/2010	1.000										
3 Yr Mean	1.007	0.995	1.000	0.990	1.000	1.000	1.000	1.000			
Best 3/5	1.007	0.999	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					0.970	0.998	0.999	1.000	0.994	1.000	1.002
6/30/2019				0.975	0.970	0.998	0.999	1.000	0.994	1.000	1.002
6/30/2020			1.011	0.975	0.970	0.998	0.999	1.000	0.994	1.000	1.002
6/30/2021		1.241	1.011	0.975	0.970	0.998	0.999	1.000	0.994	1.000	1.002
6/30/2022	1.425	1.241	1.011	0.975	0.970	0.998	0.999	1.000	0.994	1.000	1.002
A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t		FACTORS
6/30/2018	1.007	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.969
6/30/2019	1.007	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.945
6/30/2020	1.007	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.955
6/30/2021	1.007	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.185
6/30/2022	1.007	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.689

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	517,343	873,401	2,402,086	3,846,363	4,183,239	4,414,333	4,463,353	4,472,902	4,474,515	4,474,559	4,481,190
6/30/2004	151,627	326,000	981,637	1,472,491	1,628,624	1,820,269	1,872,280	1,908,250	1,918,388	1,920,108	1,920,108
6/30/2005	197,246	707,368	1,099,518	1,562,981	1,891,234	2,086,786	2,268,383	2,384,337	2,399,376	2,399,446	2,400,561
6/30/2006	116,356	402,009	1,128,239	1,821,257	2,096,169	2,157,635	2,182,699	2,193,899	2,206,359	2,216,180	2,216,398
6/30/2007	150,357	413,655	1,623,734	2,549,605	2,374,964	2,488,173	2,529,572	2,548,104	2,554,201	2,554,201	2,554,784
6/30/2008	139,025	569,081	1,162,596	1,738,027	2,013,087	2,217,951	2,214,373	2,214,450	2,214,450	2,214,450	2,214,450
6/30/2009	92,154	354,053	1,062,040	1,779,047	2,217,747	2,261,971	2,286,739	2,297,204	2,307,435	2,314,179	2,316,549
6/30/2010	390,436	858,348	1,420,974	1,675,593	1,849,168	1,947,682	2,001,727	2,011,372	2,012,982	1,983,192	1,983,864
6/30/2011	142,769	503,238	1,450,440	2,000,991	2,321,997	2,544,489	2,154,129	2,154,326	2,161,820	2,161,820	2,162,020
6/30/2012	323,323	793,005	1,370,482	1,810,620	1,930,056	2,031,673	2,178,296	2,208,543	2,224,360	2,209,805	2,209,805
6/30/2013	131,403	388,533	1,099,615	1,530,156	1,726,391	1,749,506	1,781,575	1,781,574	1,788,950	1,778,491	
6/30/2014	100,680	471,918	963,786	1,549,088	1,761,220	2,014,929	2,056,382	1,843,403	1,843,403		
6/30/2015	147,523	407,129	929,450	1,211,352	1,293,725	1,398,745	1,426,515	1,448,058			
6/30/2016	56,117	310,552	661,185	1,025,935	1,208,721	1,402,637	1,531,677				
6/30/2017	58,430	1,053,067	2,159,134	2,770,812	3,214,711	4,034,022					
6/30/2018	45,299	250,554	627,553	836,571	932,180						
6/30/2019	110,127	325,050	792,220	1,180,096							
6/30/2020	123,002	308,147	745,579								
6/30/2021	129,156	437,562									
6/30/2022	129,535										

<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	4,481,380	4,481,614	4,481,682	4,481,682	4,481,682	4,481,682	4,481,682	4,481,682	4,481,682
6/30/2004	1,920,805	1,920,805	1,920,805	1,920,805	1,920,805	1,920,805	1,920,805	1,920,805	
6/30/2005	2,400,931	2,400,931	2,401,063	2,407,206	2,407,206	2,407,206	2,407,206		
6/30/2006	2,216,398	2,216,398	2,216,398	2,216,386	2,216,386	2,216,386			
6/30/2007	2,554,784	2,555,021	2,555,021	2,555,021	2,555,021				
6/30/2008	2,234,318	2,278,904	2,304,082	2,317,399					
6/30/2009	2,318,399	2,327,530	2,329,344						
6/30/2010	1,983,789	1,983,789							
6/30/2011	2,162,617								

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

Increments													
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2003	356,058	1,528,685	1,444,277	336,876	231,094	49,020	9,549	1,613	44	6,631	190	234	68
6/30/2004	174,373	655,637	490,854	156,133	191,645	52,011	35,970	10,138	1,720	0	697	0	0
6/30/2005	510,122	392,150	463,463	328,253	195,552	181,597	115,954	15,039	70	1,115	370	0	132
6/30/2006	285,653	726,230	693,018	274,912	61,466	25,064	11,200	12,460	9,821	218	0	0	0
6/30/2007	263,298	1,210,079	925,871	-174,641	113,209	41,399	18,532	6,097	0	583	0	237	0
6/30/2008	430,056	593,515	575,431	275,060	204,864	-3,578	77	0	0	0	19,868	44,586	25,178
6/30/2009	261,899	707,987	717,007	438,700	44,224	24,768	10,465	10,231	6,744	2,370	1,850	9,131	1,814
6/30/2010	467,912	562,626	254,619	173,575	98,514	54,045	9,645	1,610	-29,790	672	-75	0	
6/30/2011	360,469	947,202	550,551	321,006	222,492	-390,360	197	7,494	0	200	597		
6/30/2012	469,682	577,477	440,138	119,436	101,617	146,623	30,247	15,817	-14,555	0			
6/30/2013	257,130	711,082	430,541	196,235	23,115	32,069	-1	7,376	-10,459				
6/30/2014	371,238	491,868	585,302	212,132	253,709	41,453	-212,979	0					
6/30/2015	259,606	522,321	281,902	82,373	105,020	27,770	21,543						
6/30/2016	254,435	350,633	364,750	182,786	193,916	129,040							
6/30/2017	994,637	1,106,067	611,678	443,899	819,311								
6/30/2018	205,255	376,999	209,018	95,609									
6/30/2019	214,923	467,170	387,876										
6/30/2020	185,145	437,432											
6/30/2021	308,406												

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	0.0318	0.1364	0.1288	0.0301	0.0206	0.0044	0.0009	0.0001	0.0000	0.0006	0.0000	0.0000	0.0000
6/30/2004	0.0267	0.1004	0.0752	0.0239	0.0294	0.0080	0.0055	0.0016	0.0003	0.0000	0.0001	0.0000	0.0000
6/30/2005	0.0892	0.0686	0.0811	0.0574	0.0342	0.0318	0.0203	0.0026	0.0000	0.0002	0.0001	0.0000	0.0000
6/30/2006	0.0514	0.1307	0.1248	0.0495	0.0111	0.0045	0.0020	0.0022	0.0018	0.0000	0.0000	0.0000	0.0000
6/30/2007	0.0421	0.1937	0.1482	-0.0279	0.0181	0.0066	0.0030	0.0010	0.0000	0.0001	0.0000	0.0000	0.0000
6/30/2008	0.0811	0.1119	0.1085	0.0518	0.0386	-0.0007	0.0000	0.0000	0.0000	0.0000	0.0037	0.0084	0.0047
6/30/2009	0.0798	0.2158	0.2185	0.1337	0.0135	0.0075	0.0032	0.0031	0.0021	0.0007	0.0006	0.0028	0.0006
6/30/2010	0.1014	0.1220	0.0552	0.0376	0.0214	0.0117	0.0021	0.0003	-0.0065	0.0001	0.0000	0.0000	
6/30/2011	0.0633	0.1665	0.0968	0.0564	0.0391	-0.0686	0.0000	0.0013	0.0000	0.0000	0.0001		
6/30/2012	0.0669	0.0822	0.0627	0.0170	0.0145	0.0209	0.0043	0.0023	-0.0021	0.0000			
6/30/2013	0.0408	0.1129	0.0684	0.0312	0.0037	0.0051	0.0000	0.0012	-0.0017				
6/30/2014	0.0937	0.1241	0.1477	0.0535	0.0640	0.0105	-0.0537	0.0000					
6/30/2015	0.0485	0.0976	0.0527	0.0154	0.0196	0.0052	0.0040						
6/30/2016	0.0480	0.0662	0.0688	0.0345	0.0366	0.0244							
6/30/2017	0.2121	0.2359	0.1304	0.0947	0.1747								
6/30/2018	0.0472	0.0868	0.0481	0.0220									
6/30/2019	0.0439	0.0953	0.0791										
6/30/2020	0.0518	0.1224											
6/30/2021	0.0763												

Best 3/5	0.0584	0.1015	0.0669	0.0367	0.0401	0.0122	0.0013	0.0009	-0.0013	0.0000	0.0002	0.0009	0.0002
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Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
OHIO
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	4,622,047	5,154,354	5,893,455	5,614,826	5,617,990	5,617,843	5,562,391	5,618,046	5,631,796	5,625,258	5,625,258
6/30/2004	4,576,412	4,965,881	4,695,270	4,343,717	4,402,630	4,361,432	4,313,578	4,323,647	4,303,924	4,282,696	4,279,534
6/30/2005	4,228,390	4,238,435	4,104,929	3,779,499	3,844,133	3,931,044	3,942,875	3,929,896	3,932,440	3,924,093	3,910,912
6/30/2006	4,174,607	4,446,971	4,391,975	4,358,189	4,342,308	4,315,788	4,287,040	4,285,227	4,253,989	4,253,989	4,253,989
6/30/2007	3,814,794	3,851,339	3,832,278	3,886,112	3,843,289	3,825,949	3,820,418	3,820,298	3,722,326	3,720,068	3,720,008
6/30/2008	3,998,418	4,040,230	3,927,176	3,886,736	4,023,191	3,986,464	3,965,946	3,978,449	4,075,949	4,075,946	4,075,946
6/30/2009	4,148,772	4,219,106	4,524,782	4,398,188	4,471,455	4,529,642	4,475,202	4,394,750	4,444,750	4,494,750	4,494,750
6/30/2010	3,387,806	3,808,310	3,771,540	3,604,136	3,759,787	3,800,287	3,781,287	3,781,287	3,781,287	3,756,287	3,756,287
6/30/2011	3,533,990	3,707,968	3,787,355	3,795,349	3,883,311	3,853,019	3,850,868	3,850,868	3,850,868	3,850,868	3,850,868
6/30/2012	4,383,635	4,382,950	4,472,923	4,358,956	4,492,268	4,407,560	4,440,704	4,431,077	4,383,196	4,408,196	4,408,196
6/30/2013	3,348,587	4,040,977	4,066,644	3,633,693	3,623,076	3,623,076	3,623,076	3,624,076	3,623,076	3,623,076	
6/30/2014	3,115,508	3,237,391	3,453,588	3,380,619	3,431,222	3,571,573	3,602,073	3,602,073	3,597,073		
6/30/2015	3,157,997	3,691,238	3,616,754	3,663,985	3,606,069	3,583,914	3,585,914	3,601,914			
6/30/2016	2,920,768	3,158,162	3,121,417	3,072,012	2,946,006	2,916,588	2,913,366				
6/30/2017	3,266,111	3,703,461	3,693,320	3,548,317	3,665,497	3,653,240					
6/30/2018	3,242,891	3,286,694	3,407,517	3,249,822	3,230,673						
6/30/2019	3,704,828	3,891,357	3,911,763	4,061,972							
6/30/2020	3,493,412	3,590,325	3,792,668								
6/30/2021	3,704,973	3,998,295									
6/30/2022	3,533,180										

A.Y.E.	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2003	5,625,258	5,625,258	5,625,258	5,625,258	5,625,258	5,625,258	5,626,888	5,626,888	5,626,888
6/30/2004	4,278,734	4,278,116	4,278,283	4,278,116	4,277,999	4,277,916	4,278,084	4,278,050	
6/30/2005	3,910,912	3,910,912	3,910,912	3,910,912	3,910,912	3,910,912	3,910,912		
6/30/2006	4,253,989	4,253,989	4,253,989	4,253,989	4,253,989	4,253,989			
6/30/2007	3,781,708	3,723,841	3,723,341	3,723,341	3,725,341				
6/30/2008	4,075,946	4,075,946	4,075,946	4,075,946					
6/30/2009	4,494,750	4,494,750	4,461,417						
6/30/2010	3,756,287	3,756,287							
6/30/2011	3,850,868								

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2003	1.115	1.143	0.953	1.001	1.000	0.990	1.010	1.002	0.999	1.000	1.000
6/30/2004	1.085	0.946	0.925	1.014	0.991	0.989	1.002	0.995	0.995	0.999	1.000
6/30/2005	1.002	0.969	0.921	1.017	1.023	1.003	0.997	1.001	0.998	0.997	1.000
6/30/2006	1.065	0.988	0.992	0.996	0.994	0.993	1.000	0.993	1.000	1.000	1.000
6/30/2007	1.010	0.995	1.014	0.989	0.995	0.999	1.000	0.974	0.999	1.000	1.017
6/30/2008	1.010	0.972	0.990	1.035	0.991	0.995	1.003	1.025	1.000	1.000	1.000
6/30/2009	1.017	1.072	0.972	1.017	1.013	0.988	0.982	1.011	1.011	1.000	1.000
6/30/2010	1.124	0.990	0.956	1.043	1.011	0.995	1.000	1.000	0.993	1.000	1.000
6/30/2011	1.049	1.021	1.002	1.023	0.992	0.999	1.000	1.000	1.000	1.000	1.000
6/30/2012	1.000	1.021	0.975	1.031	0.981	1.008	0.998	0.989	1.006	1.000	
6/30/2013	1.207	1.006	0.894	0.997	1.000	1.000	1.000	1.000	1.000		
6/30/2014	1.039	1.067	0.979	1.015	1.041	1.009	1.000	0.999			
6/30/2015	1.169	0.980	1.013	0.984	0.994	1.001	1.004				
6/30/2016	1.081	0.988	0.984	0.959	0.990	0.999					
6/30/2017	1.134	0.997	0.961	1.033	0.997						
6/30/2018	1.014	1.037	0.954	0.994							
6/30/2019	1.050	1.005	1.038								
6/30/2020	1.028	1.056									
6/30/2021	1.079										
3 Yr Mean	1.052	1.033	0.984	0.995	0.994	1.003	1.001	0.996	1.002	1.000	1.000
Best 3/5	1.052	1.013	0.986	0.998	0.997	1.003	1.000	1.000	1.002	1.000	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2007	0.985	1.000	1.000	1.001	1.000	1.000	1.000	1.000			
6/30/2008	1.000	1.000	1.000								
6/30/2009	1.000	0.993									
6/30/2010	1.000										
3 Yr Mean	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	<u>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					0.997	1.003	1.000	1.000	1.002	1.000	1.000
6/30/2019				0.998	0.997	1.003	1.000	1.000	1.002	1.000	1.000
6/30/2020			0.986	0.998	0.997	1.003	1.000	1.000	1.002	1.000	1.000
6/30/2021		1.013	0.986	0.998	0.997	1.003	1.000	1.000	1.002	1.000	1.000
6/30/2022	1.052	1.013	0.986	0.998	0.997	1.003	1.000	1.000	1.002	1.000	1.000
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>		FACTORS
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.002
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.000
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.986
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.999
6/30/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.051

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	180,337	527,299	916,280	1,238,524	1,462,083	1,548,904	1,614,964	1,667,471	1,667,204	1,666,924	1,670,246
6/30/2004	124,980	332,300	683,117	818,480	976,377	1,037,351	1,093,567	1,111,559	1,125,733	1,125,916	1,124,389
6/30/2005	152,040	320,222	616,903	740,809	891,265	1,043,561	1,104,745	1,124,432	1,126,888	1,134,835	1,136,948
6/30/2006	157,635	492,053	992,053	1,257,568	1,387,933	1,434,469	1,440,417	1,442,230	1,443,339	1,443,339	1,443,339
6/30/2007	214,377	438,895	712,432	1,120,607	1,335,627	1,463,866	1,525,916	1,551,233	1,558,179	1,558,179	1,558,179
6/30/2008	177,170	329,643	486,522	556,294	689,338	812,693	824,259	834,033	998,145	1,071,926	1,071,927
6/30/2009	208,067	396,123	638,242	751,540	886,786	958,771	1,030,962	1,075,394	1,124,917	1,132,970	1,134,268
6/30/2010	224,413	413,294	1,106,173	684,648	730,673	916,747	976,971	976,971	979,549	981,263	981,263
6/30/2011	136,695	303,798	713,839	1,189,949	1,328,296	1,340,364	1,340,364	1,340,364	1,340,364	1,340,364	1,340,364
6/30/2012	266,411	704,010	894,392	1,047,911	1,245,231	1,352,108	1,391,226	1,434,335	1,450,066	1,456,417	1,475,134
6/30/2013	506,650	842,958	1,254,251	1,311,044	1,452,746	1,477,746	1,473,113	1,473,113	1,473,113	1,473,113	
6/30/2014	74,930	164,357	312,560	337,461	521,278	643,161	723,533	721,910	740,093		
6/30/2015	197,746	563,022	627,914	748,236	802,029	827,529	840,956	853,282			
6/30/2016	85,803	375,187	471,855	581,925	600,752	608,019	608,019				
6/30/2017	133,880	337,392	804,862	1,003,474	1,245,286	1,368,723					
6/30/2018	206,725	327,578	430,966	481,073	505,686						
6/30/2019	161,204	364,773	546,866	923,058							
6/30/2020	158,347	462,557	526,005								
6/30/2021	184,448	767,790									
6/30/2022	149,327										

<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	1,670,246	1,670,246	1,670,246	1,670,246	1,670,246	1,670,246	1,670,246	1,670,246	1670246
6/30/2004	1,124,539	1,124,706	1,124,889	1,125,056	1,125,173	1,125,423	1,125,590	1125956	
6/30/2005	1,136,948	1,136,948	1,136,948	1,136,948	1,136,948	1,136,948	1136948		
6/30/2006	1,453,701	1,453,701	1,453,701	1,453,701	1,453,701	1453701			
6/30/2007	1,562,799	1,559,476	1,569,441	1,563,292	1563292				
6/30/2008	1,071,927	1,073,433	1,073,433	1073433					
6/30/2009	1,135,929	1,136,107	1136339						
6/30/2010	981,263	981263							
6/30/2011	1,340,364								

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

	Increments												
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	346,962	388,981	322,244	223,559	86,821	66,060	52,507	-267	-280	3,322	0	0	0
6/30/2004	207,320	350,817	135,363	157,897	60,974	56,216	17,992	14,174	183	-1,527	150	167	183
6/30/2005	168,182	296,681	123,906	150,456	152,296	61,184	19,687	2,456	7,947	2,113	0	0	0
6/30/2006	334,418	500,000	265,515	130,365	46,536	5,948	1,813	1,109	0	0	10,362	0	0
6/30/2007	224,518	273,537	408,175	215,020	128,239	62,050	25,317	6,946	0	0	4,620	-3,323	9,965
6/30/2008	152,473	156,879	69,772	133,044	123,355	11,566	9,774	164,112	73,781	1	0	1,506	0
6/30/2009	188,056	242,119	113,298	135,246	71,985	72,191	44,432	49,523	8,053	1,298	1,661	178	232
6/30/2010	188,881	692,879	-421,525	46,025	186,074	60,224	0	2,578	1,714	0	0	0	
6/30/2011	167,103	410,041	476,110	138,347	12,068	0	0	0	0	0	0		
6/30/2012	437,599	190,382	153,519	197,320	106,877	39,118	43,109	15,731	6,351	18,717			
6/30/2013	336,308	411,293	56,793	141,702	25,000	-4,633	0	0	0				
6/30/2014	89,427	148,203	24,901	183,817	121,883	80,372	-1,623	18,183					
6/30/2015	365,276	64,892	120,322	53,793	25,500	13,427	12,326						
6/30/2016	289,384	96,668	110,070	18,827	7,267	0							
6/30/2017	203,512	467,470	198,612	241,812	123,437								
6/30/2018	120,853	103,388	50,107	24,613									
6/30/2019	203,569	182,093	376,192										
6/30/2020	304,210	63,448											
6/30/2021	583,342												

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	0.0458	0.0514	0.0426	0.0295	0.0115	0.0087	0.0069	0.0000	0.0000	0.0004	0.0000	0.0000	0.0000	
6/30/2004	0.0386	0.0654	0.0252	0.0294	0.0114	0.0105	0.0034	0.0026	0.0000	-0.0003	0.0000	0.0000	0.0000	
6/30/2005	0.0408	0.0720	0.0301	0.0365	0.0370	0.0149	0.0048	0.0006	0.0019	0.0005	0.0000	0.0000	0.0000	
6/30/2006	0.0579	0.0865	0.0459	0.0226	0.0081	0.0010	0.0003	0.0002	0.0000	0.0000	0.0018	0.0000	0.0000	
6/30/2007	0.0526	0.0640	0.0956	0.0503	0.0300	0.0145	0.0059	0.0016	0.0000	0.0000	0.0011	-0.0008	0.0023	
6/30/2008	0.0318	0.0327	0.0146	0.0278	0.0257	0.0024	0.0020	0.0342	0.0154	0.0000	0.0000	0.0003	0.0000	
6/30/2009	0.0362	0.0466	0.0218	0.0261	0.0139	0.0139	0.0086	0.0095	0.0016	0.0003	0.0003	0.0000	0.0000	
6/30/2010	0.0369	0.1352	-0.0823	0.0090	0.0363	0.0118	0.0000	0.0005	0.0003	0.0000	0.0000	0.0000		
6/30/2011	0.0348	0.0853	0.0991	0.0288	0.0025	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000			
6/30/2012	0.0733	0.0319	0.0257	0.0331	0.0179	0.0066	0.0072	0.0026	0.0011	0.0031				
6/30/2013	0.0590	0.0721	0.0100	0.0248	0.0044	-0.0008	0.0000	0.0000	0.0000					
6/30/2014	0.0196	0.0324	0.0054	0.0402	0.0267	0.0176	-0.0004	0.0040						
6/30/2015	0.0751	0.0133	0.0247	0.0111	0.0052	0.0028	0.0025							
6/30/2016	0.0843	0.0282	0.0321	0.0055	0.0021	0.0000								
6/30/2017	0.0441	0.1013	0.0430	0.0524	0.0267									
6/30/2018	0.0309	0.0264	0.0128	0.0063										
6/30/2019	0.0344	0.0308	0.0636											
6/30/2020	0.0701	0.0146												
6/30/2021	0.0881													

Best 3/5	0.0495	0.0285	0.0333	0.0192	0.0121	0.0031	0.0008	0.0010	0.0005	0.0001	0.0001	0.0000	0.0000
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Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
Multistate
Bodily Injury - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	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.	<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	1.658	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.	<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	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.	<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					1.001	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	<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	1.002	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				
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.	<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	1.473	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.	<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	1.005	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.	<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					1.009	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	<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	1.000	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.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2003	13,915,721	20,178,241	16,804,155	9,142,600	6,399,656	2,773,312	971,699	1,236,195	632,338	128,343	280,619	460,858	91,949
6/30/2004	10,544,198	17,835,523	15,535,437	8,329,083	6,781,115	2,306,761	1,127,866	618,801	728,063	225,866	42,015	-42,050	42,862
6/30/2005	9,852,969	15,897,020	13,199,868	8,779,053	3,459,982	1,843,797	985,217	1,321,796	260,652	263,967	135,407	565,820	121,584
6/30/2006	13,046,957	18,331,046	13,350,381	10,609,709	4,030,665	3,280,738	1,529,235	486,663	415,738	171,411	112,834	366,142	1,666
6/30/2007	10,695,972	17,139,047	14,487,684	7,642,855	4,061,185	2,519,873	1,219,499	323,348	258,955	-8,911	182,081	28,353	155,361
6/30/2008	11,785,643	21,478,235	19,335,311	11,747,164	5,820,234	4,429,187	1,389,934	983,055	592,439	372,524	-86,334	676,027	355,242
6/30/2009	12,385,850	19,971,048	18,217,171	11,669,334	9,425,284	2,301,532	1,058,046	620,103	482,606	1,137,547	66,120	168,096	239,426
6/30/2010	13,065,309	25,133,507	25,061,511	11,138,507	4,813,472	2,541,098	2,103,693	581,741	216,767	435,663	-178,467	84,961	
6/30/2011	19,968,883	22,700,131	21,803,013	11,771,924	12,577,934	1,214,326	1,299,973	337,199	642,456	20,017	222,346		
6/30/2012	14,464,821	23,018,345	19,000,550	13,598,755	5,416,344	5,192,780	825,676	678,757	967,562	680,469			
6/30/2013	15,821,921	22,246,695	20,374,068	11,264,060	6,496,769	2,741,875	743,843	1,340,281	327,670				
6/30/2014	16,336,202	27,709,894	23,133,679	11,997,139	7,526,397	2,691,321	1,083,697	586,690					
6/30/2015	13,668,938	24,781,893	19,844,288	10,273,681	5,937,049	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											
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	1.119	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	1.000			
6/30/2005	1.004	1.000	1.000	1.000	0.999	1.001	1.000	1.000			
6/30/2006	1.007	1.000	0.999	1.001	1.001	1.001	1.000	1.000			
6/30/2007	1.000	0.999	1.001	1.001	1.001	1.001	1.000	1.000			
6/30/2008	1.000	1.001	0.999								
6/30/2009	1.001	1.003									
6/30/2010	1.000										
3 Yr Mean	1.000	1.001	1.000	1.001	<i>1.001</i>	<i>1.000</i>	<i>1.001</i>	<i>1.000</i>			
Best 3/5	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000			
Development From											
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
6/30/2018					1.014	1.006	1.005	1.003	1.003	1.003	1.002
6/30/2019				1.015	1.014	1.006	1.005	1.003	1.003	1.003	1.002
6/30/2020			1.021	1.015	1.014	1.006	1.005	1.003	1.003	1.003	1.002
6/30/2021		1.043	1.021	1.015	1.014	1.006	1.005	1.003	1.003	1.003	1.002
6/30/2022	1.123	1.043	1.021	1.015	1.014	1.006	1.005	1.003	1.003	1.003	1.002
A.Y.E	<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	1.001		1.041
6/30/2019	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.001		1.056
6/30/2020	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.001		1.078
6/30/2021	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.001		1.125
6/30/2022	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.001		1.263

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of :

<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.	<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	1.066	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.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2003	0.998	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	<i>1.001</i>	<i>1.000</i>	<i>1.001</i>	<i>1.000</i>			
Best 3/5	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000			
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	Development From						
6/30/2018					<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				1.016	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	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	FACTORS	
6/30/2018	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

	Increments												
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2003	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														
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>	
6/30/2003	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
6/30/2003	<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>			
6/30/2004	0.996	1.003	1.000	1.000	1.003	1.007	1.000	1.000			
6/30/2005	1.001	0.999	1.000	1.000	1.011	1.001	1.000	1.001			
6/30/2006	1.001	1.000	1.000	1.001	1.004	1.000	1.002	1.001			
6/30/2007	0.996	1.004	1.007	0.996	1.000	1.002	1.002	1.001			
6/30/2008	1.001	1.006	1.000	1.000	1.000	1.002	1.002	1.001			
6/30/2009	1.003	0.997	0.996								
6/30/2010	1.000	1.000									
6/30/2011	1.001										
3 Yr Mean	1.001	1.001	1.001	0.999	1.005	1.003	1.000	1.000			
Best 3/5	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001			
Development From											
A.Y.E.	<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
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	FACTORS	
6/30/2018	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	1.001		1.017
6/30/2019	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	1.001		1.038
6/30/2020	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	1.001		1.110
6/30/2021	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	1.001		1.262
6/30/2022	1.001	1.001	1.000	1.000	1.002	1.002	1.001	1.001	1.001		1.541

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<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

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

	Incremental Percentages												
A.Y.E.	<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	0.0528	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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OHIO

Premises/Operations

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

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.389	1.132	0.9029	1.157	1,900,000
27 to 39 Months	1.181	1.061	0.9173	1.071	2,200,000
39 to 51 Months	1.060	0.972	0.9159	0.979	2,700,000
51 to 63 Months	1.008	0.971	0.8909	0.975	3,300,000
63 to 75 Months	1.000	0.987	0.8529	0.989	4,000,000
75 to 87 Months	0.997	1.004	0.8274	1.003	4,800,000
87 to 99 Months	0.999	1.000	0.7949	1.000	5,800,000
99 to 111 Months	0.999	0.999	0.7691	0.999	7,000,000
111 to 123 Months	0.999	1.000	0.7196	1.000	8,500,000
123 to 135 Months	1.000	1.001	0.6927	1.001	10,300,000
135 to 147 Months	1.000	1.001	0.6521	1.001	12,500,000
147 to 159 Months	1.000	1.000	0.6015	1.000	15,100,000
159 to 171 Months	1.001	1.000	0.5471	1.000	18,200,000
171 to 183 Months	1.001	1.000	0.4951	1.001	22,100,000
183 to 195 Months	1.000	0.999	0.4548	1.000	26,700,000
195 to 207 Months	1.001	1.000	0.4068	1.001	32,400,000
207 to 219 Months	1.001	1.000	0.3751	1.001	39,300,000
219 to 231 Months	1.001	1.000	0.2546	1.001	47,600,000
231 to 243 Months	1.001	1.000	0.1341	1.001	57,700,000
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			0.979	0.975	0.989	1.003	1.000	0.999	1.000	1.001	1.001
6/30/2021		1.071	0.979	0.975	0.989	1.003	1.000	0.999	1.000	1.001	1.001
6/30/2022	1.157	1.071	0.979	0.975	0.989	1.003	1.000	0.999	1.000	1.001	1.001
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
6/30/2020	1.000	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.004		0.954
6/30/2021	1.000	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.004		1.021
6/30/2022	1.000	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.004		1.182

(A) See Exhibit C5 - Multistate Loss Development.

(B) See Exhibit C5 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Owners, Landlords and Tenants

Bodily Injury

Full and Deductible Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	0.0544	0.0621	0.9029	0.0614	1,900,000
27 to 39 Months	0.0658	0.0673	0.9173	0.0672	2,200,000
39 to 51 Months	0.0501	0.0426	0.9159	0.0432	2,700,000
51 to 63 Months	0.0271	0.0170	0.8909	0.0181	3,300,000
63 to 75 Months	0.0133	0.0083	0.8529	0.0090	4,000,000
75 to 87 Months	0.0071	0.0104	0.8274	0.0098	4,800,000
87 to 99 Months	0.0038	0.0006	0.7949	0.0013	5,800,000
99 to 111 Months	0.0029	0.0008	0.7691	0.0013	7,000,000
111 to 123 Months	0.0021	0.0003	0.7196	0.0008	8,500,000
123 to 135 Months	0.0010	0.0004	0.6927	0.0006	10,300,000
135 to 147 Months	0.0008	0.0002	0.6521	0.0004	12,500,000
147 to 159 Months	0.0007	0.0005	0.6015	0.0006	15,100,000
159 to 171 Months	0.0012	0.0001	0.5471	0.0006	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>
	0.214	0.153	0.086	0.043	0.024	0.015	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	0.003	0.002	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	2,093,371	12,584,308	0.086	1,078,475	3,171,846
9/30/2021	1,406,622	13,123,239	0.153	2,006,543	3,413,165
9/30/2022	882,623	19,036,547	0.214	4,079,532	4,962,155

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	158,680	878,608	0.086	75,297	233,977
9/30/2021	67,786	972,359	0.153	148,674	216,460
9/30/2022	113,649	3,151,293	0.214	675,322	788,971

(A) See Exhibit C5 - Multistate Loss Development.

(B) See Exhibit C5 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

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

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.132	1.032	0.7567	1.056	1,100,000
27 to 39 Months	1.077	1.088	0.7690	1.085	1,200,000
39 to 51 Months	1.042	1.030	0.7323	1.033	1,400,000
51 to 63 Months	1.015	1.056	0.7146	1.044	1,500,000
63 to 75 Months	1.004	0.987	0.6795	0.992	1,700,000
75 to 87 Months	1.010	1.000	0.6318	1.004	2,000,000
87 to 99 Months	1.004	1.000	0.5855	1.002	2,300,000
99 to 111 Months	1.004	1.005	0.5527	1.005	2,600,000
111 to 123 Months	1.000	1.000	0.5466	1.000	2,900,000
123 to 135 Months	1.002	0.991	0.5245	0.996	3,300,000
135 to 147 Months	1.002	1.000	0.5095	1.001	3,800,000
147 to 159 Months	0.999	1.000	0.4586	0.999	4,400,000
159 to 171 Months	1.000	1.000	0.4212	1.000	5,000,000
171 to 183 Months	1.001	1.000	0.3517	1.001	5,600,000
183 to 195 Months	1.001	1.000	0.3094	1.001	6,400,000
195 to 207 Months	1.001	1.000	0.3182	1.001	7,300,000
207 to 219 Months	1.001	1.000	0.3263	1.001	8,300,000
219 to 231 Months	1.001	1.000	0.2384	1.001	9,500,000
231 to 243 Months	1.001	1.000	0.1223	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			1.033	1.044	0.992	1.004	1.002	1.005	1.000	0.996	1.001
6/30/2021		1.085	1.033	1.044	0.992	1.004	1.002	1.005	1.000	0.996	1.001
6/30/2022	1.056	1.085	1.033	1.044	0.992	1.004	1.002	1.005	1.000	0.996	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		1.088
6/30/2021	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.005		1.181
6/30/2022	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.005		1.247

(A) See Exhibit C5 - Multistate Loss Development.

(B) See Exhibit C5 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

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

Calculation of Cumulative Incremental Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	0.0751	0.0483	0.7567	0.0548	1,100,000
27 to 39 Months	0.0814	0.0576	0.7690	0.0631	1,200,000
39 to 51 Months	0.0686	0.1166	0.7323	0.1038	1,400,000
51 to 63 Months	0.0421	0.0685	0.7146	0.0610	1,500,000
63 to 75 Months	0.0327	0.0163	0.6795	0.0216	1,700,000
75 to 87 Months	0.0099	0.0042	0.6318	0.0063	2,000,000
87 to 99 Months	0.0190	0.0025	0.5855	0.0093	2,300,000
99 to 111 Months	0.0115	0.0003	0.5527	0.0053	2,600,000
111 to 123 Months	0.0106	0.0020	0.5466	0.0059	2,900,000
123 to 135 Months	0.0104	0.0000	0.5245	0.0049	3,300,000
135 to 147 Months	0.0051	0.0000	0.5095	0.0025	3,800,000
147 to 159 Months	0.0038	0.0000	0.4586	0.0021	4,400,000
159 to 171 Months	0.0042	0.0000	0.4212	0.0024	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>	<u>87</u>
	0.343	0.288	0.225	0.121	0.060	0.039	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>	<u>171</u>
	0.023	0.018	0.012	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	326,864	2,202,831	0.225	495,857	822,721
9/30/2021	113,024	1,703,364	0.288	490,910	603,934
9/30/2022	75,623	3,254,191	0.343	1,116,188	1,191,811

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	1,901	231,527	0.225	52,117	54,018
9/30/2021	9,146	178,041	0.288	51,311	60,457
9/30/2022	721	256,115	0.343	87,847	88,568

(A) See Exhibit C5 - Multistate Loss Development.

(B) See Exhibit C5 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Owners, Landlords and Tenants

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.1864
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	170,820	551,567	0.421	231,989	402,809
9/30/2021	98,810	518,088	0.550	285,000	383,810
9/30/2022	33,104	1,572,437	0.737	1,158,100	1,191,204

(A) See Exhibit C5 - Multistate Loss Development.

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

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	12,787,054	11,847,790	12,065,994	10,321,727	9,631,937	9,490,023	9,325,532	9,075,723	9,042,856	9,042,694	9,042,752
6/30/2004	9,424,174	10,117,198	9,506,602	8,594,416	7,696,074	7,552,792	7,599,672	7,327,700	7,277,900	7,338,384	7,368,329
6/30/2005	9,636,010	9,635,041	9,183,120	8,201,435	7,954,079	7,487,519	7,245,599	7,230,021	7,230,021	7,260,021	7,280,001
6/30/2006	9,297,080	9,568,040	9,093,531	8,324,879	7,842,432	7,781,071	7,598,683	7,622,961	7,617,158	7,632,487	7,533,844
6/30/2007	9,139,206	9,482,701	9,267,573	8,430,641	7,628,956	7,362,278	7,409,315	7,373,123	7,355,871	7,385,840	7,382,916
6/30/2008	9,260,392	9,541,979	8,300,818	7,176,536	6,855,858	6,784,501	6,760,954	6,774,788	6,734,288	6,734,288	6,734,288
6/30/2009	9,610,495	10,289,355	9,164,357	8,197,517	7,983,127	8,074,888	7,916,920	7,823,920	7,848,920	7,848,920	7,848,920
6/30/2010	8,995,116	9,805,681	9,104,803	8,872,836	8,471,332	8,218,714	8,161,340	8,142,388	8,127,431	8,106,022	8,189,840
6/30/2011	8,457,376	8,893,589	8,595,634	8,058,742	7,619,617	7,559,607	7,424,607	7,364,707	7,364,838	7,364,838	7,393,138
6/30/2012	7,812,344	8,650,391	9,751,254	8,314,625	7,909,715	7,869,852	7,857,452	7,757,352	7,742,352	7,742,452	7,743,452
6/30/2013	6,785,485	7,795,394	7,934,031	7,311,865	7,013,516	6,873,636	6,741,154	6,736,154	6,701,888	6,701,888	
6/30/2014	8,619,165	9,467,664	10,314,834	8,931,307	8,841,303	8,759,243	8,746,490	8,820,104	9,000,046		
6/30/2015	6,949,681	7,578,518	7,298,834	7,406,084	7,053,436	6,889,006	6,997,112	7,342,989			
6/30/2016	6,099,648	7,774,169	8,337,295	8,042,702	7,355,861	7,360,713	7,460,125				
6/30/2017	7,149,568	9,157,947	9,002,344	8,646,297	8,786,216	8,702,983					
6/30/2018	9,288,053	9,896,526	10,363,504	10,256,906	9,955,756						
6/30/2019	8,140,968	9,439,787	10,046,131	9,567,152							
6/30/2020	4,569,944	5,060,168	5,734,385								
6/30/2021	4,963,121	5,597,695									
6/30/2022	6,471,184										

<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	8,927,606	8,927,368	8,927,368	8,927,368	8,927,368	8,927,368	8,909,628	8,933,583	8,929,796
6/30/2004	7,406,829	7,367,412	7,347,434	7,347,433	7,347,433	7,347,433	7,347,433	7,347,433	
6/30/2005	7,242,565	7,232,588	7,232,585	7,328,557	7,314,262	7,320,098	7,317,684		
6/30/2006	7,533,274	7,532,869	7,557,269	7,556,924	7,556,369	7,508,665			
6/30/2007	7,382,916	7,382,916	7,382,916	7,382,916	7,332,916				
6/30/2008	6,734,288	6,734,288	6,734,288	6,734,288					
6/30/2009	7,863,920	7,863,920	7,866,609						
6/30/2010	8,189,840	8,189,840							
6/30/2011	7,418,138								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 OHIO
 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	0.927	1.018	0.855	0.933	0.985	0.983	0.973	0.996	1.000	1.000	0.987
6/30/2004	1.074	0.940	0.904	0.895	0.981	1.006	0.964	0.993	1.008	1.004	1.005
6/30/2005	1.000	0.953	0.893	0.970	0.941	0.968	0.998	1.000	1.004	1.003	0.995
6/30/2006	1.029	0.950	0.915	0.942	0.992	0.977	1.003	0.999	1.002	0.987	1.000
6/30/2007	1.038	0.977	0.910	0.905	0.965	1.006	0.995	0.998	1.004	1.000	1.000
6/30/2008	1.030	0.870	0.865	0.955	0.990	0.997	1.002	0.994	1.000	1.000	1.000
6/30/2009	1.071	0.891	0.894	0.974	1.011	0.980	0.988	1.003	1.000	1.000	1.002
6/30/2010	1.090	0.929	0.975	0.955	0.970	0.993	0.998	0.998	0.997	1.010	1.000
6/30/2011	1.052	0.966	0.938	0.946	0.992	0.982	0.992	1.000	1.000	1.004	1.003
6/30/2012	1.107	1.127	0.853	0.951	0.995	0.998	0.987	0.998	1.000	1.000	
6/30/2013	1.149	1.018	0.922	0.959	0.980	0.981	0.999	0.995	1.000		
6/30/2014	1.098	1.089	0.866	0.990	0.991	0.999	1.008	1.020			
6/30/2015	1.090	0.963	1.015	0.952	0.977	1.016	1.049				
6/30/2016	1.275	1.072	0.965	0.915	1.001	1.014					
6/30/2017	1.281	0.983	0.960	1.016	0.991						
6/30/2018	1.066	1.047	0.990	0.971							
6/30/2019	1.160	1.064	0.952								
6/30/2020	1.107	1.133									
6/30/2021	1.128										
3 Yr Mean	1.132	1.081	0.967	0.967	0.990	1.010	1.019	1.004	1.000	1.005	1.002
Best 3/5	1.132	1.061	0.972	0.971	0.987	1.004	1.000	0.999	1.000	1.001	1.001
A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2003	1.000	1.000	1.000	1.000	1.000	0.998	1.003	1.000			
6/30/2004	0.995	0.997	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2005	0.999	1.000	1.013	0.998	1.001	1.000	1.000	1.000			
6/30/2006	1.000	1.003	1.000	1.000	0.994	1.000	1.000	1.000			
6/30/2007	1.000	1.000	1.000	0.993	0.999	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	0.997	0.998	0.999	1.002	1.000			
Best 3/5	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2018					0.987	1.004	1.000	0.999	1.000	1.001	1.001
6/30/2019				0.971	0.987	1.004	1.000	0.999	1.000	1.001	1.001
6/30/2020			0.972	0.971	0.987	1.004	1.000	0.999	1.000	1.001	1.001
6/30/2021		1.061	0.972	0.971	0.987	1.004	1.000	0.999	1.000	1.001	1.001
6/30/2022	1.132	1.061	0.972	0.971	0.987	1.004	1.000	0.999	1.000	1.001	1.001
A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS	
6/30/2018	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.991	
6/30/2019	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.962	
6/30/2020	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.935	
6/30/2021	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.992	
6/30/2022	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.123	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	607,760	1,440,734	3,119,725	3,925,057	4,209,149	4,354,484	4,551,691	4,571,401	4,588,768	4,588,930	4,589,299
6/30/2004	593,456	1,171,716	2,672,089	3,475,501	3,852,075	3,962,746	3,895,536	3,893,530	3,908,989	3,918,283	3,963,989
6/30/2005	395,731	1,202,021	1,957,064	2,646,213	2,966,583	2,972,271	3,100,396	3,109,410	3,109,410	3,159,458	3,193,329
6/30/2006	458,385	1,266,544	2,340,931	2,826,429	2,964,267	3,111,520	3,152,630	3,202,193	3,295,967	3,352,430	3,356,703
6/30/2007	504,373	1,453,303	2,718,122	3,558,818	3,830,517	3,968,089	4,057,633	4,119,017	4,215,852	4,251,048	4,276,337
6/30/2008	440,232	1,034,930	1,879,993	2,513,956	2,769,172	2,888,327	2,927,737	2,935,811	2,930,942	2,944,977	2,931,371
6/30/2009	446,214	1,430,711	2,887,194	4,135,136	5,208,676	5,322,493	5,364,126	5,366,041	5,371,043	5,371,043	5,372,356
6/30/2010	527,164	1,263,774	2,592,252	3,860,457	4,116,200	4,265,394	4,308,637	4,354,784	4,384,448	4,397,037	4,414,210
6/30/2011	376,246	1,375,324	2,457,212	3,039,411	3,240,534	3,252,704	3,262,643	3,262,869	3,262,869	3,262,869	3,276,096
6/30/2012	552,819	1,393,727	2,434,065	2,910,289	3,141,465	3,259,039	3,286,927	3,309,389	3,309,389	3,309,389	3,309,389
6/30/2013	507,860	1,115,600	2,017,033	2,596,345	2,746,751	2,854,288	3,030,380	3,002,321	2,982,188	2,997,491	
6/30/2014	674,731	2,098,783	3,217,192	3,826,605	3,857,209	3,964,667	3,981,089	3,977,606	4,120,976		
6/30/2015	502,284	1,082,126	2,082,862	2,387,991	2,629,320	2,659,340	2,866,154	3,508,871			
6/30/2016	520,181	1,297,098	2,154,346	2,748,161	2,992,778	3,139,283	3,283,485				
6/30/2017	460,940	1,989,143	2,593,622	3,754,123	4,024,799	4,113,149					
6/30/2018	632,194	1,241,652	2,313,725	2,697,667	2,889,474						
6/30/2019	434,555	1,171,633	2,084,217	2,794,698							
6/30/2020	298,129	790,287	1,573,364								
6/30/2021	512,629	1,239,842									
6/30/2022	511,968										

<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	4,589,445	4,589,683	4,589,683	4,589,683	4,589,683	4,589,683	4,589,923	4,589,968	4,589,968
6/30/2004	4,009,327	3,981,742	3,957,976	3,959,818	3,959,818	3,959,818	3,959,818	3,959,818	
6/30/2005	3,152,903	3,142,022	3,143,864	3,147,892	3,162,189	3,173,137	3,174,138		
6/30/2006	3,357,273	3,357,678	3,358,028	3,358,373	3,358,928	3,359,228			
6/30/2007	4,276,337	4,276,337	4,276,337	4,276,337	4,276,137				
6/30/2008	2,933,179	3,074,314	3,470,971	3,484,331					
6/30/2009	5,372,356	5,387,426	5,389,976						
6/30/2010	4,418,102	4,421,010							
6/30/2011	3,282,917								

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

	Increments													
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>	
6/30/2003	832,974	1,678,991	805,332	284,092	145,335	197,207	19,710	17,367	162	369	146	238	0	
6/30/2004	578,260	1,500,373	803,412	376,574	110,671	-67,210	-2,006	15,459	9,294	45,706	45,338	-27,585	-23,766	
6/30/2005	806,290	755,043	689,149	320,370	5,688	128,125	9,014	0	50,048	33,871	-40,426	-10,881	1,842	
6/30/2006	808,159	1,074,387	485,498	137,838	147,253	41,110	49,563	93,774	56,463	4,273	570	405	350	
6/30/2007	948,930	1,264,819	840,696	271,699	137,572	89,544	61,384	96,835	35,196	25,289	0	0	0	
6/30/2008	594,698	845,063	633,963	255,216	119,155	39,410	8,074	-4,869	14,035	-13,606	1,808	141,135	396,657	
6/30/2009	984,497	1,456,483	1,247,942	1,073,540	113,817	41,633	1,915	5,002	0	1,313	0	15,070	2,550	
6/30/2010	736,610	1,328,478	1,268,205	255,743	149,194	43,243	46,147	29,664	12,589	17,173	3,892	2,908		
6/30/2011	999,078	1,081,888	582,199	201,123	12,170	9,939	226	0	0	13,227	6,821			
6/30/2012	840,908	1,040,338	476,224	231,176	117,574	27,888	22,462	0	0	0				
6/30/2013	607,740	901,433	579,312	150,406	107,537	176,092	-28,059	-20,133	15,303					
6/30/2014	1,424,052	1,118,409	609,413	30,604	107,458	16,422	-3,483	143,370						
6/30/2015	579,842	1,000,736	305,129	241,329	30,020	206,814	642,717							
6/30/2016	776,917	857,248	593,815	244,617	146,505	144,202								
6/30/2017	1,528,203	604,479	1,160,501	270,676	88,350									
6/30/2018	609,458	1,072,073	383,942	191,807										
6/30/2019	737,078	912,584	710,481											
6/30/2020	492,158	783,077												
6/30/2021	727,213													

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	0.0746	0.1503	0.0721	0.0254	0.0130	0.0177	0.0018	0.0016	0.0000	0.0000	0.0000	0.0000	0.0000	
6/30/2004	0.0568	0.1474	0.0789	0.0370	0.0109	-0.0066	-0.0002	0.0015	0.0009	0.0045	0.0045	-0.0027	-0.0023	
6/30/2005	0.0759	0.0711	0.0649	0.0302	0.0005	0.0121	0.0008	0.0000	0.0047	0.0032	-0.0038	-0.0010	0.0002	
6/30/2006	0.0687	0.0914	0.0413	0.0117	0.0125	0.0035	0.0042	0.0080	0.0048	0.0004	0.0000	0.0000	0.0000	
6/30/2007	0.0929	0.1239	0.0823	0.0266	0.0135	0.0088	0.0060	0.0095	0.0034	0.0025	0.0000	0.0000	0.0000	
6/30/2008	0.0554	0.0787	0.0590	0.0238	0.0111	0.0037	0.0008	-0.0005	0.0013	-0.0013	0.0002	0.0131	0.0369	
6/30/2009	0.0896	0.1326	0.1136	0.0977	0.0104	0.0038	0.0002	0.0005	0.0000	0.0001	0.0000	0.0014	0.0002	
6/30/2010	0.0607	0.1095	0.1045	0.0211	0.0123	0.0036	0.0038	0.0024	0.0010	0.0014	0.0003	0.0002		
6/30/2011	0.0875	0.0947	0.0510	0.0176	0.0011	0.0009	0.0000	0.0000	0.0000	0.0012	0.0006			
6/30/2012	0.0758	0.0938	0.0429	0.0208	0.0106	0.0025	0.0020	0.0000	0.0000	0.0000				
6/30/2013	0.0598	0.0888	0.0570	0.0148	0.0106	0.0173	-0.0028	-0.0020	0.0015					
6/30/2014	0.1062	0.0834	0.0455	0.0023	0.0080	0.0012	-0.0003	0.0107						
6/30/2015	0.0558	0.0963	0.0294	0.0232	0.0029	0.0199	0.0619							
6/30/2016	0.0608	0.0671	0.0465	0.0192	0.0115	0.0113								
6/30/2017	0.1104	0.0437	0.0839	0.0196	0.0064									
6/30/2018	0.0387	0.0681	0.0244	0.0122										
6/30/2019	0.0538	0.0666	0.0518											
6/30/2020	0.0559	0.0889												
6/30/2021	0.0765													

Best 3/5	0.0621	0.0673	0.0426	0.0170	0.0083	0.0104	0.0006	0.0008	0.0003	0.0004	0.0002	0.0005	0.0001
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Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 OHIO
 Property Damage - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2003	1,444,461	1,816,707	1,838,522	1,588,977	1,541,815	1,508,954	1,473,497	1,467,985	1,467,985	1,467,735	1,467,735
6/30/2004	1,309,604	1,523,888	1,791,421	1,504,881	1,543,981	1,447,853	1,450,605	1,415,304	1,401,917	1,405,925	1,417,693
6/30/2005	1,182,225	951,724	1,030,474	967,977	948,462	948,462	997,462	950,867	945,867	1,100,464	1,081,977
6/30/2006	917,319	832,438	963,481	917,359	918,367	917,168	917,168	915,668	905,668	905,668	905,668
6/30/2007	1,079,061	950,485	1,005,262	952,329	935,026	944,717	923,965	914,516	914,516	914,516	914,516
6/30/2008	1,413,338	1,575,848	1,352,943	1,311,606	1,214,902	1,217,991	1,217,991	1,217,991	1,217,991	1,217,991	1,217,991
6/30/2009	1,384,748	1,420,173	1,409,248	1,332,655	1,411,017	1,504,804	1,505,870	1,505,870	1,505,870	1,505,900	1,505,870
6/30/2010	1,299,314	1,147,740	1,104,808	965,948	1,081,848	1,090,276	1,031,572	1,002,776	1,047,630	1,047,065	1,002,776
6/30/2011	1,050,274	1,189,768	1,459,485	1,454,945	1,576,963	1,507,119	1,507,793	1,487,915	1,482,064	1,478,736	1,438,825
6/30/2012	1,214,898	1,129,421	1,257,343	1,110,635	1,128,738	1,113,738	1,113,738	1,113,738	1,113,738	1,113,738	1,113,738
6/30/2013	680,239	842,081	808,126	839,601	890,857	890,232	888,357	888,357	900,357	900,357	
6/30/2014	1,184,145	1,075,695	1,113,525	1,099,925	1,141,614	1,211,093	1,211,093	1,211,093	1,211,093		
6/30/2015	1,137,257	1,123,160	1,083,631	1,123,397	1,248,316	1,148,316	1,149,816	1,149,816			
6/30/2016	723,402	839,843	1,022,063	1,129,710	1,101,177	1,072,177					
6/30/2017	911,995	913,228	989,247	1,132,796	1,254,807	1,240,426					
6/30/2018	1,325,623	1,630,877	1,573,626	1,492,849	1,524,054						
6/30/2019	1,341,805	1,360,451	1,267,476	1,166,901							
6/30/2020	1,035,640	1,003,298	1,235,497								
6/30/2021	1,044,356	1,130,046									
6/30/2022	824,582										

<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	1,467,735	1,518,835	1,518,835	1,518,835	1,518,835	1,518,835	1,518,835	1,518,735	1,517,735
6/30/2004	1,455,376	1,455,376	1,455,376	1,455,381	1,455,376	1,455,376	1,455,376	1,455,376	
6/30/2005	1,078,102	1,046,573	1,046,573	1,046,573	1,046,574	1,046,574	1,046,574		
6/30/2006	905,668	905,668	905,668	905,668	905,668				
6/30/2007	914,516	914,516	914,516	914,516	914,516				
6/30/2008	1,217,991	1,217,991	1,217,991	1,217,991					
6/30/2009	1,505,900	1,505,870	1,505,870						
6/30/2010	1,002,776	1,002,776							
6/30/2011	1,438,825								

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2003	1.258	1.012	0.864	0.970	0.979	0.977	0.996	1.000	1.000	1.000	1.000
6/30/2004	1.164	1.176	0.840	1.026	0.938	1.002	0.976	0.991	1.003	1.008	1.027
6/30/2005	0.805	1.083	0.939	0.980	1.000	1.052	0.953	0.995	1.163	0.983	0.996
6/30/2006	0.907	1.157	0.952	1.001	0.999	1.000	0.998	0.989	1.000	1.000	1.000
6/30/2007	0.881	1.058	0.947	0.982	1.010	0.978	0.990	1.000	1.000	1.000	1.000
6/30/2008	1.115	0.859	0.969	0.926	1.003	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2009	1.026	0.992	0.946	1.059	1.066	1.001	1.000	1.000	1.000	1.000	1.000
6/30/2010	0.883	0.963	0.874	1.120	1.008	0.946	0.972	1.045	0.999	0.958	1.000
6/30/2011	1.133	1.227	0.997	1.084	0.956	1.000	0.987	0.996	0.998	0.973	1.000
6/30/2012	0.930	1.113	0.883	1.016	0.987	1.000	1.000	1.000	1.000	1.000	
6/30/2013	1.238	0.960	1.039	1.061	0.999	0.998	1.000	1.014	1.000		
6/30/2014	0.908	1.035	0.988	1.038	1.061	1.000	1.000	1.000			
6/30/2015	0.988	0.965	1.037	1.111	0.920	1.001	1.000				
6/30/2016	1.161	1.217	1.105	0.975	0.974	1.000					
6/30/2017	1.001	1.083	1.145	1.108	0.989						
6/30/2018	1.230	0.965	0.949	1.021							
6/30/2019	1.014	0.932	0.921								
6/30/2020	0.969	1.231									
6/30/2021	1.082										
3 Yr Mean	1.022	1.043	1.005	1.035	0.961	1.000	1.000	1.005	0.999	0.977	1.000
Best 3/5	1.032	1.088	1.030	1.056	0.987	1.000	1.000	1.005	1.000	0.991	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2003	1.035	1.000	1.000	1.000	1.000	1.000	1.000	0.999			
6/30/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2005	0.971	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2008	1.000	1.000	1.000								
6/30/2009	1.000	1.000									
6/30/2010	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	Development From										
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
6/30/2018					0.987	1.000	1.000	1.005	1.000	0.991	1.000
6/30/2019				1.056	0.987	1.000	1.000	1.005	1.000	0.991	1.000
6/30/2020			1.030	1.056	0.987	1.000	1.000	1.005	1.000	0.991	1.000
6/30/2021		1.088	1.030	1.056	0.987	1.000	1.000	1.005	1.000	0.991	1.000
6/30/2022	1.032	1.088	1.030	1.056	0.987	1.000	1.000	1.005	1.000	0.991	1.000
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/244</u>		<u>FACTORS</u>
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.983
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.038
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.069
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.163
6/30/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.201

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

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	45,516	109,613	152,323	973,647	1,000,465	1,002,300	1,003,758	1,003,758	1,003,758	1,003,758	1,003,758
6/30/2004	49,326	162,419	385,889	419,160	479,133	510,783	565,406	592,505	598,921	608,442	614,917
6/30/2005	49,397	170,118	170,202	256,559	310,117	310,117	310,697	320,512	332,703	775,091	925,917
6/30/2006	160,242	224,453	294,358	410,305	462,625	667,766	704,855	707,482	718,165	718,165	718,165
6/30/2007	38,788	106,248	382,749	415,619	423,986	437,935	445,895	445,895	445,895	445,895	445,895
6/30/2008	144,311	244,266	479,206	565,507	662,545	662,321	662,321	662,480	662,480	662,480	662,480
6/30/2009	209,970	347,377	556,146	645,699	696,029	773,069	786,410	786,582	786,611	796,319	800,090
6/30/2010	110,793	226,099	433,476	456,543	526,024	548,127	535,179	535,334	537,044	537,610	537,610
6/30/2011	60,085	133,756	313,076	860,772	1,406,172	1,876,134	1,950,763	1,966,445	1,968,129	1,970,391	1,970,391
6/30/2012	137,221	213,942	297,235	304,445	340,975	344,661	344,661	344,661	344,661	344,661	344,661
6/30/2013	63,159	115,395	264,525	317,735	374,672	389,788	389,788	389,788	389,788	410,195	
6/30/2014	184,533	276,511	392,298	458,746	616,436	882,777	895,316	895,316	895,316		
6/30/2015	320,729	596,539	1,049,850	1,824,519	1,990,445	2,028,870	2,048,870	2,068,503			
6/30/2016	24,564	97,341	176,047	489,525	587,789	522,048	529,998				
6/30/2017	125,562	249,035	365,691	480,906	574,094	594,830					
6/30/2018	148,879	322,723	549,759	704,339	787,655						
6/30/2019	54,264	95,118	128,833	146,028							
6/30/2020	79,911	137,108	217,369								
6/30/2021	73,017	93,074									
6/30/2022	76,603										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2003	1,003,758	1,025,261	1,023,504	1,023,504	1,023,504	1,023,504	1,023,504	1,023,504	1023504
6/30/2004	615,790	615,790	621,569	621,569	622,169	622,169	622,169	622169	
6/30/2005	925,917	925,917	925,917	925,917	925,917	925,917	925917		
6/30/2006	718,165	718,165	718,165	718,165	718,165	718165			
6/30/2007	445,895	445,895	445,895	445,895	445895				
6/30/2008	662,480	662,480	662,480	662480					
6/30/2009	807,470	807,470	807470						
6/30/2010	537,610	537610							
6/30/2011	1,970,391								

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

Increments													
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2003	64,097	42,710	821,324	26,818	1,835	1,458	0	0	0	0	0	21,503	-1,757
6/30/2004	113,093	223,470	33,271	59,973	31,650	54,623	27,099	6,416	9,521	6,475	873	0	5,779
6/30/2005	120,721	84	86,357	53,558	0	580	9,815	12,191	442,388	150,826	0	0	0
6/30/2006	64,211	69,905	115,947	52,320	205,141	37,089	2,627	10,683	0	0	0	0	0
6/30/2007	67,460	276,501	32,870	8,367	13,949	7,960	0	0	0	0	0	0	0
6/30/2008	99,955	234,940	86,301	97,038	-224	0	159	0	0	0	0	0	0
6/30/2009	137,407	208,769	89,553	50,330	77,040	13,341	172	29	9,708	3,771	7,380	0	0
6/30/2010	115,306	207,377	23,067	69,481	22,103	-12,948	155	1,710	566	0	0	0	0
6/30/2011	73,671	179,320	547,696	545,400	469,962	74,629	15,682	1,684	2,262	0	0	0	0
6/30/2012	76,721	83,293	7,210	36,530	3,686	0	0	0	0	0	0	0	0
6/30/2013	52,236	149,130	53,210	56,937	15,116	0	0	0	20,407	0	0	0	0
6/30/2014	91,978	115,787	66,448	157,690	266,341	12,539	0	0	0	0	0	0	0
6/30/2015	275,810	453,311	774,669	165,926	38,425	20,000	19,633	0	0	0	0	0	0
6/30/2016	72,777	78,706	313,478	98,264	-65,741	7,950	0	0	0	0	0	0	0
6/30/2017	123,473	116,656	115,215	93,188	20,736	0	0	0	0	0	0	0	0
6/30/2018	173,844	227,036	154,580	83,316	0	0	0	0	0	0	0	0	0
6/30/2019	40,854	33,715	17,195	0	0	0	0	0	0	0	0	0	0
6/30/2020	57,197	80,261	0	0	0	0	0	0	0	0	0	0	0
6/30/2021	20,057	0	0	0	0	0	0	0	0	0	0	0	0

Incremental Percentages													
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2003	0.0333	0.0222	0.4267	0.0139	0.0010	0.0008	0.0000	0.0000	0.0000	0.0000	0.0000	0.0112	-0.0009
6/30/2004	0.0534	0.1054	0.0157	0.0283	0.0149	0.0258	0.0128	0.0030	0.0045	0.0031	0.0004	0.0000	0.0027
6/30/2005	0.0830	0.0001	0.0594	0.0368	0.0000	0.0004	0.0068	0.0084	0.3043	0.1037	0.0000	0.0000	0.0000
6/30/2006	0.0687	0.0747	0.1240	0.0559	0.2193	0.0397	0.0028	0.0114	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2007	0.0734	0.3008	0.0358	0.0091	0.0152	0.0087	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2008	0.0684	0.1608	0.0591	0.0664	-0.0002	0.0000	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2009	0.0607	0.0922	0.0395	0.0222	0.0340	0.0059	0.0001	0.0000	0.0043	0.0017	0.0033	0.0000	0.0000
6/30/2010	0.0982	0.1766	0.0196	0.0592	0.0188	-0.0110	0.0001	0.0015	0.0005	0.0000	0.0000	0.0000	0.0000
6/30/2011	0.0355	0.0865	0.2641	0.2630	0.2266	0.0360	0.0076	0.0008	0.0011	0.0000	0.0000	0.0000	0.0000
6/30/2012	0.0612	0.0664	0.0057	0.0291	0.0029	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2013	0.0574	0.1640	0.0585	0.0626	0.0166	0.0000	0.0000	0.0000	0.0224	0.0000	0.0000	0.0000	0.0000
6/30/2014	0.0550	0.0693	0.0398	0.0943	0.1593	0.0075	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2015	0.1365	0.2244	0.3835	0.0821	0.0190	0.0099	0.0097	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2016	0.0472	0.0510	0.2033	0.0637	-0.0426	0.0052	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2017	0.0789	0.0746	0.0737	0.0596	0.0133	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2018	0.0820	0.1071	0.0729	0.0393	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2019	0.0324	0.0267	0.0136	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2020	0.0337	0.0473	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2021	0.0132	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Best 3/5	0.0483	0.0576	0.1166	0.0685	0.0163	0.0042	0.0025	0.0003	0.0020	0.0000	0.0000	0.0000	0.0000
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Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 Multistate
 Bodily Injury - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

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

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

Premises / Operations (Subline Code 334)
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	Link Ratios										
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2003	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.	<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	1.001	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			
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
6/30/2018					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	<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>243/147</u>		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
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 Bodily Injury - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

	Link Ratios										
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2003	1.321	1.090	1.072	0.943	0.992	0.961	0.994	0.998	1.003	1.005	0.997
6/30/2004	1.396	0.881	1.063	0.955	0.958	0.966	0.993	0.991	1.009	1.002	0.999
6/30/2005	1.582	0.921	0.926	0.919	0.970	0.976	0.990	0.996	0.993	1.000	1.000
6/30/2006	1.143	1.152	0.992	0.964	1.011	1.005	1.002	1.012	0.997	1.006	1.000
6/30/2007	1.324	1.136	1.025	0.962	0.981	0.988	1.004	1.003	0.997	0.998	0.996
6/30/2008	1.243	1.089	1.002	1.007	0.975	1.001	0.993	0.995	1.000	1.000	1.000
6/30/2009	1.228	0.969	1.065	1.009	0.987	0.998	0.990	1.002	0.997	1.000	1.000
6/30/2010	1.041	1.179	1.033	1.040	0.962	1.004	0.988	0.991	1.008	1.004	1.000
6/30/2011	1.324	1.117	1.045	0.988	0.980	1.007	0.989	1.000	0.999	1.003	1.006
6/30/2012	1.239	1.107	1.031	1.011	0.977	1.013	1.017	0.992	0.997	0.998	
6/30/2013	1.219	1.080	1.057	1.030	0.986	0.992	0.981	0.999	1.001		
6/30/2014	1.190	1.127	1.068	1.041	1.012	1.010	1.012	0.993			
6/30/2015	1.338	1.226	1.088	1.015	1.000	0.991	1.005				
6/30/2016	1.319	1.209	1.064	0.993	1.019	0.981					
6/30/2017	1.565	1.301	1.027	0.978	0.994						
6/30/2018	1.457	1.199	1.052	0.999							
6/30/2019	1.380	1.215	1.046								
6/30/2020	1.183	1.188									
6/30/2021	1.319										
3 Yr Mean	1.294	1.201	1.042	0.990	1.004	0.994	0.999	0.995	0.999	1.002	1.002
Best 3/5	1.385	1.208	1.054	1.002	1.002	0.998	1.002	0.995	0.999	1.001	1.000
A.Y.E.	<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	1.000			
6/30/2005	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000			
6/30/2006	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2008	1.000	1.000	1.000								
6/30/2009	1.000	1.000									
6/30/2010	0.993										
3 Yr Mean	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
A.Y.E.	<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				1.002	1.002	0.998	1.002	0.995	0.999	1.001	1.000
6/30/2020			1.054	1.002	1.002	0.998	1.002	0.995	0.999	1.001	1.000
6/30/2021		1.208	1.054	1.002	1.002	0.998	1.002	0.995	0.999	1.001	1.000
6/30/2022	1.385	1.208	1.054	1.002	1.002	0.998	1.002	0.995	0.999	1.001	1.000
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	FACTORS	
6/30/2018	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	
6/30/2019	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997	
6/30/2020	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.051	
6/30/2021	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.269	
6/30/2022	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.758	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<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

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

Incremental Percentages													
A.Y.E.	<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	0.0640	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											
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	1.123	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	1.001			
6/30/2005	1.000	0.994	1.000	1.002	1.001	1.002	1.000	1.001			
6/30/2006	0.996	1.002	1.003	1.000	1.001	1.001	1.000	1.001			
6/30/2007	0.999	1.006	1.000	1.000	1.001	1.001	1.000	1.001			
6/30/2008	0.999	1.000	1.006								
6/30/2009	1.009	0.998									
6/30/2010	0.998										
3 Yr Mean	1.002	1.001	1.003	1.001	<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	1.001	1.001	1.001	1.001			
Development From											
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
6/30/2018					1.004	1.010	1.004	1.004	1.000	1.002	1.002
6/30/2019				1.015	1.004	1.010	1.004	1.004	1.000	1.002	1.002
6/30/2020			1.042	1.015	1.004	1.010	1.004	1.004	1.000	1.002	1.002
6/30/2021		1.077	1.042	1.015	1.004	1.010	1.004	1.004	1.000	1.002	1.002
6/30/2022	1.132	1.077	1.042	1.015	1.004	1.010	1.004	1.004	1.000	1.002	1.002
A.Y.E	<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	1.005		1.037
6/30/2019	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.005		1.052
6/30/2020	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.005		1.096
6/30/2021	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.005		1.181
6/30/2022	0.999	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.005		1.337

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of :

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2003	0.940	1.060	1.181	0.948	0.922	1.002	1.041	1.000	1.000	1.000	1.000
6/30/2004	1.123	1.250	1.060	1.111	0.995	0.998	0.999	0.985	1.028	1.000	1.041
6/30/2005	1.022	0.958	1.189	0.987	1.075	0.938	1.053	0.983	1.005	0.999	1.000
6/30/2006	1.135	1.111	0.939	0.986	0.969	1.009	1.025	0.990	1.002	1.000	1.002
6/30/2007	1.135	1.374	0.854	1.110	0.934	1.001	1.053	1.054	1.000	1.000	1.000
6/30/2008	1.462	0.747	1.031	0.935	0.997	1.018	0.995	1.002	1.000	1.020	0.991
6/30/2009	0.657	1.140	0.965	0.991	0.993	1.092	0.969	1.000	1.000	1.000	1.000
6/30/2010	0.979	1.017	1.039	1.054	1.009	0.964	0.961	0.999	1.008	1.000	1.000
6/30/2011	1.042	1.033	0.938	1.122	1.011	0.987	1.008	0.982	1.000	1.000	1.000
6/30/2012	1.046	1.209	1.143	0.977	1.109	0.939	1.006	0.999	0.999	1.005	
6/30/2013	1.067	0.977	0.893	1.120	0.980	1.000	1.007	0.988	1.000		
6/30/2014	0.927	0.936	1.058	0.984	0.967	1.059	1.059	0.958			
6/30/2015	0.943	0.965	1.186	0.930	1.061	1.034	1.000				
6/30/2016	1.157	1.158	1.105	1.146	1.028	1.012					
6/30/2017	1.095	1.106	1.062	0.882	0.968						
6/30/2018	1.192	1.138	1.075	0.991							
6/30/2019	1.138	0.984	0.994								
6/30/2020	1.209	1.158									
6/30/2021	1.098										
3 Yr Mean	1.148	1.093	1.044	1.006	1.019	1.035	1.022	0.982	1.000	1.002	1.000
Best 3/5	1.143	1.134	1.081	0.968	0.992	1.015	1.007	0.990	1.000	1.002	1.000
A.Y.E.	<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	1.000			
6/30/2005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2006	0.997	1.002	0.996	0.999	1.000	1.000	1.000	1.000			
6/30/2007	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2008	0.992	1.000	1.000								
6/30/2009	1.000	1.000									
6/30/2010	1.000										
3 Yr Mean	0.997	1.000	0.999	1.000	<i>1.000</i>	<i>1.000</i>	<i>1.001</i>	<i>1.000</i>			
Best 3/5	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
6/30/2018					0.992	1.015	1.007	0.990	1.000	1.002	1.000
6/30/2019				0.968	0.992	1.015	1.007	0.990	1.000	1.002	1.000
6/30/2020			1.081	0.968	0.992	1.015	1.007	0.990	1.000	1.002	1.000
6/30/2021		1.134	1.081	0.968	0.992	1.015	1.007	0.990	1.000	1.002	1.000
6/30/2022	1.143	1.134	1.081	0.968	0.992	1.015	1.007	0.990	1.000	1.002	1.000
A.Y.E	<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	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.005
6/30/2019	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.973
6/30/2020	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.051
6/30/2021	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.192
6/30/2022	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.363

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<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

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

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

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

\$100,000 Basic Limit Losses as of :

<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.	<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	1.229	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.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2003	0.998	1.000	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.	<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					1.019	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	<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	1.000	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

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

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

Best 3/5	0.1864	0.1295	0.1070	0.0911	0.0607	0.0477	0.0424	0.0232	0.0148	0.0272	0.0014	0.0031	0.0020
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Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2017 - 2021

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

Notes: All dollar amounts are displayed in thousands.

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

PREMISES / OPERATIONS
TREND SUMMARY
AVERAGE ANNUAL PERCENT CHANGES

(1)	<u>EXPOSURE TREND</u>	<u>MANUFACTURERS</u>	<u>CONTRACTORS</u>	<u>OL&T CLASS GROUPS 1-13 *</u>	<u>OL&T CLASS GROUP 16</u>	<u>PREMISES/ OPERATIONS</u>
	a) 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&C</u>	<u>OL&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		
CHANGE IN EXPOSURES					MANUFACTURERS				CONTRACTORS			
1/1/2020 to 1/1/2025				(2025:2/2020:2)	1.235				1.232			
1/1/2021 to 1/1/2025				(2025:2/2021:2)	1.216				1.196			
1/1/2022 to 1/1/2025				(2025:2/2022:2)	1.101				1.134			
AVERAGE ANNUAL TREND FACTOR												
1/1/2020 to 1/1/2025				(5.0 YEARS)	1.043				1.043			
1/1/2021 to 1/1/2025				(4.0 YEARS)	1.050				1.046			
1/1/2022 to 1/1/2025				(3.0 YEARS)	1.033				1.043			

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

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

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

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

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

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

4 This OL&T exposure trend is applied only to those classes in class groups 1-13 which have inflation-sensitive exposure bases.

OWNERS, LANDLORDS AND TENANTS
CLASS GROUPS 1-13
AVERAGE ANNUAL EXPOSURE TREND
PRICE DEFLATOR - PERSONAL CONSUMPTION EXPENDITURE COMPONENTS

YEAR ENDING QUARTER		FURNITURE	OTHER DURABLE GOODS	CLOTHING AND SHOES	FOOD AND BEVERAGES	OTHER NONDURABLE GOODS	RECREATION SERVICES	YEAR ENDING QUARTER		FURNITURE	OTHER DURABLE GOODS	CLOTHING AND SHOES	FOOD AND BEVERAGES	OTHER NONDURABLE GOODS	RECREATION SERVICES
2012	1	1.001	1.011	0.976	0.984	0.990	0.980	2019	1	0.868	0.862	0.990	1.095	1.056	1.136
	2	1.001	1.009	0.988	0.991	0.993	0.986		2	0.869	0.858	0.984	1.100	1.056	1.142
	3	1.000	1.005	0.994	0.996	0.997	0.993		3	0.872	0.853	0.984	1.105	1.057	1.147
	4	1.000	1.000	1.000	1.000	1.000	1.000		4	0.872	0.852	0.979	1.110	1.060	1.153
2013	1	0.998	0.994	1.005	1.004	1.001	1.005	2020	1	0.870	0.850	0.975	1.113	1.064	1.160
	2	0.994	0.989	1.006	1.008	1.001	1.009		2	0.869	0.844	0.960	1.117	1.067	1.165
	3	0.988	0.985	1.009	1.012	1.001	1.013		3	0.872	0.837	0.943	1.124	1.071	1.172
	4	0.981	0.979	1.010	1.015	1.002	1.017		4	0.878	0.828	0.929	1.131	1.071	1.178
2014	1	0.972	0.970	1.010	1.018	1.004	1.022	2021	1	0.884	0.824	0.921	1.139	1.071	1.183
	2	0.962	0.959	1.012	1.024	1.006	1.028		2	0.896	0.827	0.930	1.150	1.072	1.191
	3	0.954	0.950	1.013	1.030	1.009	1.032		3	0.908	0.830	0.938	1.165	1.073	1.203
	4	0.947	0.940	1.013	1.038	1.013	1.036		4	0.924	0.835	0.948	1.185	1.078	1.215
2015	1	0.940	0.931	1.011	1.045	1.017	1.038	2022	1	0.950	0.841	0.963	1.209	1.087	1.230
	2	0.936	0.923	1.007	1.050	1.021	1.042		2	0.975	0.844	0.976	1.239	1.098	1.245
	3	0.930	0.914	1.004	1.054	1.023	1.047		3	0.997	0.847	0.989	1.268	1.113	1.259
	4	0.924	0.906	1.001	1.058	1.025	1.052		4	1.012	0.854	0.998	1.298	1.128	1.275
2016	1	0.920	0.902	0.999	1.061	1.028	1.058	2023	1P	1.018	0.860	1.003	1.326	1.142	1.292
	2	0.914	0.901	0.998	1.063	1.030	1.064		2P	1.020	0.867	1.006	1.346	1.154	1.309
	3	0.907	0.899	0.997	1.064	1.034	1.071		3P	1.021	0.873	1.008	1.360	1.163	1.324
	4	0.900	0.899	0.998	1.065	1.038	1.078		4P	1.025	0.877	1.011	1.371	1.171	1.338
2017	1	0.895	0.897	0.998	1.066	1.043	1.086	2024	1P	1.027	0.878	1.013	1.380	1.179	1.348
	2	0.888	0.894	0.997	1.068	1.046	1.092		2P	1.029	0.879	1.015	1.389	1.187	1.358
	3	0.882	0.890	0.995	1.071	1.049	1.100		3P	1.030	0.879	1.018	1.398	1.196	1.367
	4	0.875	0.887	0.992	1.075	1.050	1.108		4P	1.029	0.880	1.020	1.408	1.206	1.376
2018	1	0.868	0.885	0.991	1.078	1.052	1.114	2025	1P	1.029	0.880	1.023	1.417	1.215	1.385
	2	0.866	0.882	0.994	1.082	1.054	1.120		2P	1.028	0.880	1.024	1.426	1.224	1.393
	3	0.864	0.879	0.993	1.086	1.055	1.126		3P	1.027	0.880	1.026	1.435	1.234	1.401
	4	0.865	0.871	0.993	1.090	1.056	1.131		4P	1.026	0.880	1.027	1.444	1.243	1.409

Change In Exposures *

Average Annual Trend Factor

1/1/2019 to 1/1/2025

(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 OCCURRENCES¹
MULTISTATE

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

Bodily Injury and Property Damage Combined

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

Selected Annual Frequency Trend: - 0.5%

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

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

PREMISES/OPERATIONS
OWNERS, LANDLORDS AND TENANTS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES¹
MULTISTATE
Manual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies Only

Bodily Injury and Property Damage Combined

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

Selected Annual Frequency Trend: - 0.5%

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

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

<u>CLASS GROUP 05</u>		16705	3.19	41669	0.25	44430	9.63
10140	0.46	18078	1.81	41670	0.42	44431	30.76
10141	0.92	18205	2.79	43518	5.97	44432	9.75
10145	4.43	18707	0.15	43626	4.77	44433	310.66
12361	1.00 *	18833	1.79	43628	61.99	44434	594.24
13049	0.52	<u>CLASS GROUP 07</u>		43629	52.53	44435	615.31
13112	0.85	10015	2.95	43760	1.75	44436	718.67
13670	0.56	10052	2.04	44069	5.10	44437	595.63
15223	0.66	10054	1.81	44070	1.51	44438	470.71
<u>CLASS GROUP 06</u>		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)	46915	(a)		44103	0.69	
11101	(a)	41673	(a)	46916	(a)		44104	0.29	
11120	(a)	41700	(a)	47051	(a)		44108	0.34	
11160	(a)	43007	(a)	47052	(a)		44109	0.86	
13208	(a)	43117	(a)	47103	(a)		44110	0.88	
13461	(a)	43215	(a)	47146	(a)		44111	0.54	
15119	(a)	43424	(a)	47147	(a)		44112	0.32	
15120	(a)	43517	(a)	47253	(a)				
15300	(a)	43754	(a)	47254	(a)				
16722	(a)	43945	(a)	47468	(a)				
16723	(a)	43946	(a)	47600	(a)				
18200	(a)	43990	(a)	47610	(a)				
18991	(a)	43991	(a)	48177	(a)				
19061	(a)	44105	(a)	48178	(a)				
40005	(a)	44106	(a)	48252	(a)				
40006	(a)	44113	(a)	48610	(a)				
40010	(a)	44193	(a)	48727	(a)				
40015	(a)	44194	(a)	48924	(a)				
40020	(a)	44222	(a)	49305	(a)				
40026	(a)	44500	(a)	49451	(a)				
40031	(a)	44501	(a)	49452	(a)				
40032	(a)	45224	(a)	49800	(a)				
40040	(a)	45225	(a)	49890	(a)				
40041	(a)	45523	(a)	49891	(a)				
40042	(a)	45524	(a)	49902	(a)				
40066	(a)	45539	(a)	49903	(a)				
40067	(a)	45993	(a)	63219	(a)				
40069	(a)	46510	(a)	63220	(a)				
40072	(a)	46590	(a)	64500	(a)				
40115	(a)	46671	(a)	97501	(a)				
40117	(a)	46773	(a)	97502	(a)				
		46822	(a)	97503	(a)				
		46881	(a)	97504	(a)				

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

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

CLASS GROUP 32

(cont'd)

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

99321 6.22

99613 5.51

99620 0.30

99718 0.88

99746 1.49

99760 0.17

99793 1.89

99827 0.27

99851 1.10

99917 1.78

99938 2.00

99943 5.80

99946 4.32

99963 0.43

CLASS GROUP 33

91130 0.28

91135 0.08

91200 0.16

91265 3.42

91266 1.81

91560 1.00 *

91580 1.32

91606 2.74

91629 0.56

91636 0.96

91641 0.26

91722 0.84

92445 0.55

92663 0.13

95306 1.10

95357 0.28

95455 1.16

95505 0.54

96317 0.29

96872 1.03

97220 0.075

97308 0.14

97447 0.46

97651 1.36

97652 1.18

97655 1.05

98002 0.19

98152 0.64

98153 0.72

98154 0.85

98155 1.19

98157 0.76

98159 0.51

98160 1.08

98161 1.21

98163 1.27

98303 2.39

98309 1.20

98429 0.25

98658 1.23

98659 0.22

98705 1.74

98751 0.93

98914 0.15

98949 0.21

99220 0.33

99222 0.62

99471 0.15

99969 0.60

99988 0.53

CLASS GROUP 34

10036 2.70

10073 4.20

10075 31.17

10107 12.84

10255 1.00 *

10256 3.66

10257 0.69

11039 3.65

11248 0.19

12014 0.41

12509 0.25

12510 3.17

12583 1.41

12651 4.11

12683 1.88

13201 3.63

13204 4.11

13205 1.58

13410 5.75

13412 1.94

13453 2.24

13454 2.62

13455 2.66

13590 1.98

13621 0.50

14279 1.91

14855 0.88

15062 0.79

15063 0.92

15188 1.39

15404 0.36

15405 0.53

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

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

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

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

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

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

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

MULTISTATE
PRODUCTS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

			\$100,000		\$100,000							\$100,000	
		ACCIDENT	BASIC LIMIT		BASIC LIMIT	UNALLOCATED						BASIC LIMIT	
	LOSS	YEAR	LOSSES		INDEMNITY	LOSS						DEVELOPED &	
REPORT TYPE	DESCRIPTION	ENDING	AND ALAE *	X	FACTOR	X	FACTOR	X	SEVERITY	X	FREQUENCY	TRENDED LOSSES	
									TREND		TREND	=	
BI	B/L INDEMNITY	12/31/2018	\$14,791,845		1.044		1.075		1.203		0.910		\$18,173,490
		12/31/2019	\$13,144,051		1.141		1.075		1.168		0.924		\$17,399,556
		12/31/2020	\$8,929,563		1.517		1.075		1.134		0.938		\$15,489,598
		12/31/2021	\$6,614,306		2.205		1.075		1.101		0.952		\$16,433,331
BI	ALAE	12/31/2018	\$20,429,793				1.075		1.203		0.910		\$24,042,491
		12/31/2019	\$16,519,823				1.075		1.168		0.924		\$19,165,876
		12/31/2020	\$17,290,714				1.075		1.134		0.938		\$19,771,393
		12/31/2021	\$19,286,851				1.075		1.101		0.952		\$21,731,718
PD	B/L INDEMNITY	12/31/2018	\$19,514,816		1.097		1.075		1.317		0.910		\$27,580,791
		12/31/2019	\$19,180,317		1.152		1.075		1.260		0.924		\$27,654,082
		12/31/2020	\$15,458,932		1.220		1.075		1.206		0.938		\$22,934,957
		12/31/2021	\$14,016,337		1.417		1.075		1.154		0.952		\$23,456,089
PD	ALAE	12/31/2018	\$20,049,696				1.075		1.317		0.910		\$25,831,131
		12/31/2019	\$24,065,191				1.075		1.260		0.924		\$30,118,982
		12/31/2020	\$19,188,770				1.075		1.206		0.938		\$23,334,890
		12/31/2021	\$19,759,292				1.075		1.154		0.952		\$23,335,796
TOTAL													
FULL COVERAGE		12/31/2018											\$95,627,903
		12/31/2019											\$94,338,496
		12/31/2020											\$81,530,838
		12/31/2021											\$84,956,934

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

MULTISTATE
PRODUCTS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE *	X	\$100,000	X	UNALLOCATED	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000
					BASIC LIMIT		LOSS						BASIC LIMIT
					INDEMNITY DEVELOPMENT FACTOR		ADJUSTMENT FACTOR						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 :											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	5,952,658	9,485,738	12,898,811	15,106,280	14,361,805	13,883,154	13,532,060	13,294,129	13,287,107	13,282,823	13,455,941
12/31/2003	6,341,709	10,788,722	13,924,749	14,582,854	13,861,865	13,161,163	12,872,189	13,369,986	13,744,056	13,913,370	13,860,349
12/31/2004	6,518,015	10,016,261	13,268,391	14,955,500	14,482,934	13,493,813	13,581,623	13,459,810	13,815,174	13,907,574	13,929,896
12/31/2005	8,226,606	9,745,270	12,757,104	12,482,400	12,743,062	12,639,435	12,503,061	12,756,647	12,534,119	12,532,004	12,458,047
12/31/2006	7,567,857	11,862,120	15,431,999	15,405,006	15,029,966	15,191,067	15,074,033	15,325,338	15,581,110	15,513,859	15,264,331
12/31/2007	8,687,933	13,385,858	16,626,265	17,371,058	17,375,909	17,328,149	16,791,399	16,782,227	16,561,819	16,455,069	16,582,552
12/31/2008	8,910,500	13,119,328	15,806,054	16,435,338	18,203,507	16,871,101	16,648,977	16,590,220	16,625,679	16,707,368	16,910,744
12/31/2009	10,069,695	12,832,885	15,450,154	15,954,490	15,717,011	15,759,184	15,584,189	15,599,964	15,607,232	15,836,825	16,137,775
12/31/2010	10,551,953	14,681,125	16,369,039	16,810,452	16,902,711	15,561,121	15,361,419	15,372,108	15,393,152	15,270,928	15,369,936
12/31/2011	8,099,760	11,154,652	14,379,383	14,654,453	14,061,111	13,927,430	13,719,355	13,979,640	14,439,551	14,325,958	14,268,556
12/31/2012	7,844,968	11,586,650	15,528,810	16,022,605	16,207,934	15,879,137	15,793,128	16,405,184	16,173,476	16,197,498	
12/31/2013	6,270,158	9,080,547	12,552,850	13,306,372	13,587,445	13,506,910	13,953,100	13,692,767	13,251,992		
12/31/2014	6,857,320	9,718,299	13,138,227	14,747,938	14,246,376	14,913,792	14,980,359	14,593,200			
12/31/2015	6,511,604	8,780,589	11,459,951	12,600,356	12,426,638	12,386,132	12,645,191				
12/31/2016	5,650,455	8,178,690	10,921,585	11,799,331	12,194,335	12,410,483					
12/31/2017	6,007,258	9,288,676	12,550,879	13,542,078	13,511,833						
12/31/2018	6,688,816	9,678,392	12,391,828	13,630,386							
12/31/2019	5,716,271	8,381,952	11,633,851								
12/31/2020	5,939,930	8,329,221									
12/31/2021	5,909,986										

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

Products (Subline Code 336)
Full Coverage
Multistate

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.594	1.360	1.171	0.951	0.967	0.975	0.982	0.999	1.000	1.013	1.035
12/31/2003	1.701	1.291	1.047	0.951	0.949	0.978	1.039	1.028	1.012	0.996	1.003
12/31/2004	1.537	1.325	1.127	0.968	0.932	1.007	0.991	1.026	1.007	1.002	0.990
12/31/2005	1.185	1.309	0.978	1.021	0.992	0.989	1.020	0.983	1.000	0.994	0.992
12/31/2006	1.567	1.301	0.998	0.976	1.011	0.992	1.017	1.017	0.996	0.984	1.019
12/31/2007	1.541	1.242	1.045	1.000	0.997	0.969	0.999	0.987	0.994	1.008	0.999
12/31/2008	1.472	1.205	1.040	1.108	0.927	0.987	0.996	1.002	1.005	1.012	1.002
12/31/2009	1.274	1.204	1.033	0.985	1.003	0.989	1.001	1.000	1.015	1.019	1.112
12/31/2010	1.391	1.115	1.027	1.005	0.921	0.987	1.001	1.001	0.992	1.006	1.005
12/31/2011	1.377	1.289	1.019	0.960	0.990	0.985	1.019	1.033	0.992	0.996	
12/31/2012	1.477	1.340	1.032	1.012	0.980	0.995	1.039	0.986	1.001		
12/31/2013	1.448	1.382	1.060	1.021	0.994	1.033	0.981	0.968			
12/31/2014	1.417	1.352	1.123	0.966	1.047	1.004	0.974				
12/31/2015	1.348	1.305	1.100	0.986	0.997	1.021					
12/31/2016	1.447	1.335	1.080	1.033	1.018						
12/31/2017	1.546	1.351	1.079	0.998							
12/31/2018	1.447	1.280	1.100								
12/31/2019	1.466	1.388									
12/31/2020	1.402										
3 Yr Mean	1.438	1.340	1.086	1.006	1.021	1.019	0.998	0.996	0.995	1.007	1.040
Best 3/5	1.453	1.330	1.093	1.002	1.003	1.007	1.000	0.996	0.999	1.009	1.009
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	0.981	1.001	0.976	1.019	0.999	1.000	1.002	0.999			
12/31/2003	1.006	0.985	1.003	1.010	0.998	1.005	0.999	1.000			
12/31/2004	0.992	1.013	1.004	0.992	0.998	1.001	1.000	1.000			
12/31/2005	1.001	1.000	0.996	1.003	1.002	1.000	1.000	1.000			
12/31/2006	1.013	0.993	1.000	1.001	1.005	1.000	1.000	1.000			
12/31/2007	1.028	1.015	1.008								
12/31/2008	1.000	1.001									
12/31/2009	0.996										
3 Yr Mean	1.008	1.003	1.001	0.999	0.999	1.002	1.001	0.999			
Best 3/5	1.005	1.005	1.002	1.005	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.003	1.007	1.000	0.996	0.999	1.009	1.009
12/31/2018				1.002	1.003	1.007	1.000	0.996	0.999	1.009	1.009
12/31/2019			1.093	1.002	1.003	1.007	1.000	0.996	0.999	1.009	1.009
12/31/2020		1.330	1.093	1.002	1.003	1.007	1.000	0.996	0.999	1.009	1.009
12/31/2021	1.453	1.330	1.093	1.002	1.003	1.007	1.000	0.996	0.999	1.009	1.009
A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2017	1.005	1.005	1.002	1.005	1.000	1.000	1.000	1.000	1.001	1.042	
12/31/2018	1.005	1.005	1.002	1.005	1.000	1.000	1.000	1.000	1.001	1.044	
12/31/2019	1.005	1.005	1.002	1.005	1.000	1.000	1.000	1.000	1.001	1.141	
12/31/2020	1.005	1.005	1.002	1.005	1.000	1.000	1.000	1.000	1.001	1.517	
12/31/2021	1.005	1.005	1.002	1.005	1.000	1.000	1.000	1.000	1.001	2.205	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Products (Subline Code 336)
Deductible
Multistate

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

\$100,000 Basic Limit Losses as of :											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2002	465,959	1,076,039	1,424,613	1,360,201	1,521,919	1,518,152	1,587,827	1,415,878	1,388,951	1,391,346	1,389,001
12/31/2003	620,302	894,883	929,391	1,305,077	1,044,436	1,025,899	1,145,348	1,137,016	1,139,491	1,145,240	1,147,351
12/31/2004	1,181,639	1,400,348	1,754,772	1,809,306	1,753,184	1,716,724	1,679,745	1,665,412	1,664,795	1,666,259	1,666,463
12/31/2005	697,007	942,190	1,630,077	1,653,828	1,034,807	1,039,841	1,079,591	1,010,750	909,614	905,848	910,348
12/31/2006	988,492	1,576,135	1,795,300	1,683,440	1,393,816	1,325,572	1,255,321	1,302,769	1,206,795	1,211,295	1,239,196
12/31/2007	1,677,933	2,209,357	2,040,519	2,210,984	2,276,204	1,906,657	1,913,756	2,024,133	2,028,533	2,053,533	2,063,808
12/31/2008	1,027,737	1,428,206	1,739,211	1,786,623	1,890,342	1,940,969	2,056,483	2,024,750	1,947,251	1,934,901	1,932,675
12/31/2009	883,134	952,454	1,123,768	1,157,574	1,383,088	1,529,629	1,474,390	1,469,391	1,561,617	1,559,390	1,559,790
12/31/2010	931,000	1,647,016	1,545,739	1,721,861	1,805,798	1,903,705	1,857,036	1,759,260	2,248,179	1,894,127	1,859,127
12/31/2011	1,175,263	1,626,051	1,890,388	1,607,420	1,583,449	1,588,198	1,686,199	1,693,297	1,663,197	1,664,197	1,664,197
12/31/2012	949,103	1,244,396	1,616,416	1,385,158	1,259,306	1,481,241	1,401,815	1,338,520	1,328,520	1,328,522	
12/31/2013	643,063	974,206	1,043,636	1,227,478	1,309,491	1,369,740	1,411,189	1,333,189	1,348,689		
12/31/2014	589,517	1,205,729	1,473,213	1,667,581	1,731,356	1,654,278	1,650,278	1,623,928			
12/31/2015	874,996	1,192,265	1,195,836	1,374,347	1,620,466	1,600,268	1,614,268				
12/31/2016	962,177	1,034,064	1,285,332	1,372,036	1,244,743	1,193,070					
12/31/2017	442,615	1,364,122	1,739,724	2,000,799	1,824,994						
12/31/2018	842,713	840,494	1,622,182	1,608,390							
12/31/2019	1,197,487	1,347,924	1,617,732								
12/31/2020	562,074	1,343,068									
12/31/2021	246,766										

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

Products (Subline Code 336)
Deductible
Multistate

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	2.309	1.324	0.955	1.119	0.998	1.046	0.892	0.981	1.002	0.998	1.000
12/31/2003	1.443	1.039	1.404	0.800	0.982	1.046	0.993	1.002	1.005	1.002	1.000
12/31/2004	1.185	1.253	1.031	0.969	0.979	0.978	0.991	1.000	1.001	1.000	0.999
12/31/2005	1.352	1.730	1.015	0.626	1.005	1.046	0.936	0.900	0.996	1.005	1.003
12/31/2006	1.594	1.139	0.938	0.828	0.951	0.947	1.038	0.926	1.004	1.023	0.980
12/31/2007	1.317	0.924	1.084	1.029	0.838	1.004	1.058	1.002	1.012	1.005	1.008
12/31/2008	1.390	1.218	1.027	1.058	1.027	1.060	0.985	0.962	0.994	0.999	1.000
12/31/2009	1.078	1.180	1.030	1.195	1.106	0.964	0.997	1.063	0.999	1.000	1.002
12/31/2010	1.769	0.939	1.114	1.049	1.054	0.975	0.947	1.278	0.843	0.982	1.000
12/31/2011	1.384	1.163	0.850	0.985	1.003	1.062	1.004	0.982	1.001	1.000	
12/31/2012	1.311	1.299	0.857	0.909	1.176	0.946	0.955	0.993	1.000		
12/31/2013	1.515	1.071	1.176	1.067	1.046	1.030	0.945	1.012			
12/31/2014	2.045	1.222	1.132	1.038	0.955		0.998				
12/31/2015	1.363	1.003	1.149	1.179	0.988	1.009					
12/31/2016	1.075	1.243	1.067	0.907	0.958						
12/31/2017	3.082	1.275	1.150	0.912							
12/31/2018	0.997	1.930	0.991								
12/31/2019	1.126	1.200									
12/31/2020	2.389										
3 Yr Mean	1.504	1.468	1.069	0.999	0.967	1.012	0.961	0.996	0.948	0.994	1.001
Best 3/5	1.530	1.239	1.116	1.006	0.997	1.012	0.962	1.023	0.998	1.000	1.001
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.000	1.000	1.002	1.000	1.018	1.000	1.000	0.999			
12/31/2003	1.000	1.002	1.000	1.000	1.000	1.000	1.003	1.000			
12/31/2004	1.002	1.000	1.000	1.001	1.002	0.999	1.000	1.000			
12/31/2005	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000			
12/31/2006	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000			
12/31/2007	1.005	0.978	1.000								
12/31/2008	1.001	1.000									
12/31/2009	0.990										
3 Yr Mean	0.999	0.993	1.000	1.000	1.001	1.000	1.002	0.999			
Best 3/5	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000			
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	1.000	0.993	
12/31/2018	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	0.999	
12/31/2019	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.115	
12/31/2020	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.381	
12/31/2021	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	2.113	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Products (Subline Code 336)
Full Coverage
Multistate

Bodily Injury - Occurrence
Incurred Accident Year ALAE Development

Allocated Expenses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	1,250,331	3,330,427	7,560,323	11,656,722	15,061,051	18,107,658	18,132,587	18,829,195	19,240,090	19,624,356	19,727,870
12/31/2003	1,262,397	4,028,927	8,326,918	13,983,187	18,480,923	20,434,222	21,108,279	22,561,469	22,287,335	23,368,314	24,451,618
12/31/2004	935,884	2,777,111	6,132,262	9,912,088	12,763,740	12,707,076	14,010,855	14,850,030	15,738,493	15,881,500	16,409,427
12/31/2005	1,487,945	3,034,016	5,517,680	7,556,532	9,846,720	10,996,091	11,062,352	11,406,200	11,614,279	11,975,748	11,908,847
12/31/2006	1,884,393	6,286,023	8,151,818	10,849,495	12,710,330	14,225,831	16,204,895	17,461,639	16,604,442	16,660,906	16,654,080
12/31/2007	2,237,342	6,042,975	9,126,797	12,389,835	15,242,942	16,912,066	18,035,230	18,241,648	18,366,780	22,693,339	22,700,562
12/31/2008	1,672,931	4,269,909	8,283,163	13,463,485	17,560,989	19,713,242	19,789,000	20,112,911	20,419,594	20,574,680	20,694,648
12/31/2009	3,064,369	5,305,779	9,517,963	12,134,386	14,441,289	15,477,954	15,536,460	15,784,087	15,799,221	15,921,836	16,122,938
12/31/2010	1,949,962	5,388,230	9,408,370	14,554,826	16,968,809	17,680,257	17,896,286	18,062,073	18,182,834	18,461,154	18,419,942
12/31/2011	2,211,103	5,120,742	9,315,456	12,758,847	14,438,552	15,928,699	17,021,746	17,031,093	17,558,597	17,715,289	18,032,446
12/31/2012	2,305,177	6,687,469	15,005,413	19,919,368	23,408,967	26,181,555	26,593,977	27,508,165	27,155,071	27,226,265	
12/31/2013	1,499,424	4,664,359	8,060,572	10,466,147	12,581,225	13,563,993	14,210,862	14,925,122	14,933,131		
12/31/2014	1,453,663	4,056,225	7,714,252	11,599,884	14,493,407	15,733,313	16,918,997	17,106,928			
12/31/2015	2,004,925	3,924,160	7,049,468	10,972,326	13,744,726	16,577,697	17,263,061				
12/31/2016	1,406,889	3,357,516	7,657,461	10,847,803	12,421,313	13,521,729					
12/31/2017	1,134,021	3,185,193	7,937,141	11,189,162	13,552,855						
12/31/2018	2,093,523	5,290,082	9,250,543	12,516,127							
12/31/2019	1,015,965	3,074,635	5,772,463								
12/31/2020	924,212	3,449,500									
12/31/2021	1,372,623										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	21,843,539	21,985,063	21,898,149	21,198,919	21,247,814	21,677,959	21,940,803	21,932,388	21,908,083
12/31/2003	24,450,994	24,759,719	23,773,909	23,931,308	23,965,460	24,027,424	24,066,649	24,061,252	
12/31/2004	16,636,438	17,281,085	17,404,244	17,661,700	17,553,692	17,710,550	17,738,910		
12/31/2005	12,037,434	12,124,760	12,177,355	12,232,414	12,291,669	12,324,986			
12/31/2006	16,600,143	16,780,759	16,856,292	16,941,191	17,001,620				
12/31/2007	22,801,743	23,217,459	23,748,527	23,642,364					
12/31/2008	20,922,658	21,255,025	21,616,657						
12/31/2009	16,340,648	16,378,147							
12/31/2010	18,519,693								

Products (Subline Code 336)

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

		Increments											
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2002	2,080,096	4,229,896	4,096,399	3,404,329	3,046,607	24,929	696,608	410,895	384,266	103,514	2,115,669	141,524	-86,914
12/31/2003	2,766,530	4,297,991	5,656,269	4,497,736	1,953,299	674,057	1,453,190	-274,134	1,080,979	1,083,304	-624	308,725	-985,810
12/31/2004	1,841,227	3,355,151	3,779,826	2,851,652	-56,664	1,303,779	839,175	888,463	143,007	527,927	227,011	644,647	123,159
12/31/2005	1,546,071	2,483,664	2,038,852	2,290,188	1,149,371	66,261	343,848	208,079	361,469	-66,901	128,587	87,326	52,595
12/31/2006	4,401,630	1,865,795	2,697,677	1,860,835	1,515,501	1,979,064	1,256,744	-857,197	56,464	-6,826	-53,937	180,616	75,533
12/31/2007	3,805,633	3,083,822	3,263,038	2,853,107	1,669,124	1,123,164	206,418	125,132	4,326,559	7,223	101,181	415,716	531,068
12/31/2008	2,596,978	4,013,254	5,180,322	4,097,504	2,152,253	75,758	323,911	306,683	155,086	119,968	228,010	332,367	361,632
12/31/2009	2,241,410	4,212,184	2,616,423	2,306,903	1,036,665	58,506	247,627	15,134	122,615	201,102	217,710	37,499	
12/31/2010	3,438,268	4,020,140	5,146,456	2,413,983	711,448	216,029	165,787	120,761	278,320	-41,212	99,751		
12/31/2011	2,909,639	4,194,714	3,443,391	1,679,705	1,490,147	1,093,047	9,347	527,504	156,692	317,157			
12/31/2012	4,382,292	8,317,944	4,913,955	3,489,599	2,772,588	412,422	914,188	-353,094	71,194				
12/31/2013	3,164,935	3,396,213	2,405,575	2,115,078	982,768	646,869	714,260	8,009					
12/31/2014	2,602,562	3,658,027	3,885,632	2,893,523	1,239,906	1,185,684	187,931						
12/31/2015	1,919,235	3,125,308	3,922,858	2,772,400	2,832,971	685,364							
12/31/2016	1,950,627	4,299,945	3,190,342	1,573,510	1,100,416								
12/31/2017	2,051,172	4,751,948	3,252,021	2,363,693									
12/31/2018	3,196,559	3,960,461	3,265,584										
12/31/2019	2,058,670	2,697,828											
12/31/2020	2,525,288												

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

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

Full Coverage

Multistate

Bodily Injury - Occurrence
Incurred Accident Year ALAE Development

Link Ratios

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

Cumulative Incremental Factors

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

<u>A.Y.E.</u>	Reported ALAE as of <u>3/31/2022</u>	\$500,000 <u>Ultimate Indemnity</u>	ALAE <u>Factor</u>	Additional <u>ALAE</u>	ALAE at <u>171 Months</u>	171-Ultimate <u>Factor</u>	Ultimate <u>ALAE</u>
12/31/2019	6,601,495	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 :											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	8,316,756	13,125,669	15,948,069	15,616,404	15,526,438	16,601,521	16,858,613	17,165,837	17,307,321	17,566,513	18,068,381
12/31/2003	8,841,646	10,545,542	12,707,130	13,971,055	15,147,551	16,387,125	16,751,807	17,288,834	17,932,482	18,233,867	18,319,550
12/31/2004	8,967,187	10,684,967	12,235,284	12,619,084	14,120,751	14,370,919	14,899,852	15,163,652	15,239,435	15,579,779	15,829,233
12/31/2005	10,759,439	12,827,432	12,948,259	13,662,792	14,075,665	14,868,305	14,721,601	15,783,187	15,678,711	16,366,417	16,537,783
12/31/2006	10,878,697	12,291,078	13,498,065	13,896,898	15,422,203	15,995,139	16,435,509	18,091,139	18,541,624	18,487,409	18,773,267
12/31/2007	14,127,133	16,464,538	17,575,248	17,720,054	18,869,963	19,553,894	20,748,423	21,356,919	21,603,943	22,446,291	22,984,331
12/31/2008	15,191,328	17,763,750	19,246,050	20,387,275	21,440,203	22,520,268	22,999,272	23,445,259	23,987,780	24,587,979	24,806,789
12/31/2009	18,051,538	20,790,918	22,484,695	22,479,367	22,727,736	23,687,484	23,416,848	24,215,336	24,668,433	24,460,656	24,777,400
12/31/2010	17,537,757	20,126,293	21,738,488	22,161,203	22,221,934	23,055,985	23,297,993	23,854,108	24,264,660	24,467,917	24,382,292
12/31/2011	14,574,371	16,501,332	17,335,646	18,628,459	19,068,361	19,703,794	20,058,592	20,691,262	21,042,103	21,164,486	21,290,707
12/31/2012	15,340,175	16,430,182	17,829,800	19,921,750	20,376,994	20,643,622	21,129,544	21,258,654	21,344,718	21,318,743	
12/31/2013	14,124,766	16,715,138	18,048,552	18,413,250	19,192,708	19,540,743	19,820,785	19,228,606	19,321,508		
12/31/2014	12,909,568	14,816,527	16,429,944	16,350,022	16,878,308	16,938,225	17,156,177	17,167,334			
12/31/2015	13,232,666	15,208,831	15,113,520	16,347,321	16,477,163	16,209,763	16,313,300				
12/31/2016	13,697,400	16,234,549	18,270,121	18,862,757	18,871,793	19,449,103					
12/31/2017	13,279,247	17,454,790	18,715,407	19,397,551	19,724,398						
12/31/2018	12,739,062	14,785,300	15,946,773	17,513,065							
12/31/2019	15,029,506	16,878,399	17,323,455								
12/31/2020	10,760,109	12,258,336									
12/31/2021	11,431,890										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	18,112,671	18,151,654	18,262,376	18,347,573	18,388,262	18,330,250	18,341,750	18,402,300	18,450,300
12/31/2003	18,818,715	18,583,855	18,553,692	18,743,928	18,575,966	18,614,641	18,636,272	18,634,790	
12/31/2004	16,045,379	15,955,345	16,121,039	15,881,715	15,826,727	15,826,716	15,817,716		
12/31/2005	16,675,222	16,568,681	16,864,971	16,666,189	16,684,365	16,757,027			
12/31/2006	18,840,203	19,189,778	19,149,261	19,111,752	19,169,464				
12/31/2007	23,160,735	23,065,341	22,895,395	22,860,917					
12/31/2008	24,861,484	24,988,890	24,979,335						
12/31/2009	25,140,553	25,176,204							
12/31/2010	24,466,522								

Products (Subline Code 336)
Full Coverage
Multistate

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

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

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Products (Subline Code 336)

Deductible

Multistate

Property Damage - Occurrence

Incurred Accident Year Basic Limits Loss Development Excluding ALAE

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

A.Y.E.	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	2,833,076	2,798,285	2,747,185	2,737,185	2,739,519	2,737,683	2,737,583	2,722,583	2,722,583
12/31/2003	2,111,966	2,140,203	2,082,656	2,080,780	2,079,278	2,079,278	2,079,278	2,079,278	
12/31/2004	1,119,857	1,171,858	1,166,857	1,166,757	1,174,757	1,181,425	1,180,591		
12/31/2005	2,434,785	2,473,149	2,488,649	2,449,649	2,449,649	2,449,649			
12/31/2006	4,438,499	4,421,096	4,313,712	4,315,211	4,313,802				
12/31/2007	3,382,422	3,357,701	3,357,673	3,357,673					
12/31/2008	3,010,204	3,001,204	3,001,204						
12/31/2009	3,608,683	3,637,984							
12/31/2010	2,521,223								

Products (Subline Code 336)
Deductible
Multistate

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

	Link Ratios										
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.665	1.163	1.191	1.271	1.063	1.038	1.015	1.200	0.998	1.013	0.913
12/31/2003	1.010	0.961	1.247	1.042	1.131	0.961	1.007	1.018	1.098	1.117	1.041
12/31/2004	1.600	1.331	0.825	0.838	1.055	0.985	0.975	1.082	1.095	1.022	0.974
12/31/2005	1.972	1.023	1.085	0.967	0.951	0.961	1.004	1.030	0.971	0.982	1.004
12/31/2006	1.541	1.157	0.932	0.979	1.033	1.121	1.018	1.031	1.025	1.008	1.009
12/31/2007	0.963	0.967	1.033	1.079	1.012	0.998	1.084	1.036	1.005	1.036	0.965
12/31/2008	1.016	1.239	1.006	0.929	1.022	1.065	1.030	1.003	0.974	1.036	0.989
12/31/2009	0.994	0.887	1.021	1.068	1.073	0.972	1.049	1.006	1.056	1.018	1.005
12/31/2010	1.454	1.010	0.921	0.977	1.016	1.007	0.974	1.021	1.097	0.955	0.999
12/31/2011	1.015	0.944	1.002	1.080	0.957	0.987	1.000	1.002	1.005	1.024	
12/31/2012	1.062	1.058	0.965	1.055	0.916	1.016	1.013	0.992	1.000		
12/31/2013	1.027	0.949	1.047	0.993	1.024	1.004	1.016	1.035			
12/31/2014	1.148	1.025	1.054	1.033	1.001	1.054	0.941				
12/31/2015	0.937	1.227	1.018	1.033	1.016	0.960					
12/31/2016	1.147	0.916	1.072	1.054	0.961						
12/31/2017	1.255	1.292	1.072	1.082							
12/31/2018	1.409	1.025	1.015								
12/31/2019	1.017	1.083									
12/31/2020	1.117										
3 Yr Mean	1.181	1.133	1.053	1.056	0.993	1.006	0.990	1.010	1.034	0.999	0.998
Best 3/5	1.173	1.112	1.048	1.040	0.993	1.002	0.996	1.010	1.020	1.026	0.998
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	0.988	0.982	0.996	1.001	0.999	1.000	0.995	1.000			
12/31/2003	1.013	0.973	0.999	0.999	1.000	1.000	1.000	1.000			
12/31/2004	1.046	0.996	1.000	1.007	1.006	0.999	1.000	1.000			
12/31/2005	1.016	1.006	0.984	1.000	1.000	1.000	1.000	1.000			
12/31/2006	0.996	0.976	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	0.993	1.000	1.000								
12/31/2008	0.997	1.000									
12/31/2009	1.008										
3 Yr Mean	0.999	0.992	0.995	1.002	1.002	1.000	0.998	1.000			
Best 3/5	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000			
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					0.993	1.002	0.996	1.010	1.020	1.026	0.998
12/31/2018				1.040	0.993	1.002	0.996	1.010	1.020	1.026	0.998
12/31/2019			1.048	1.040	0.993	1.002	0.996	1.010	1.020	1.026	0.998
12/31/2020		1.112	1.048	1.040	0.993	1.002	0.996	1.010	1.020	1.026	0.998
12/31/2021	1.173	1.112	1.048	1.040	0.993	1.002	0.996	1.010	1.020	1.026	0.998
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
12/31/2017	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.044
12/31/2018	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.086
12/31/2019	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.138
12/31/2020	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.266
12/31/2021	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.485

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Products (Subline code 336)
Full Coverage
Multistate

Property Damage - Occurrence
Incurred Accident Year ALAE Development

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

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

Products (Subline code 336)

Full Coverage

Multistate

Property Damage - Occurrence

Incurred Accident Year Incremental ALAE Development

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

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

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

Property Damage - Occurrence
Incurred Accident Year ALAE Development

Link Ratios

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

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

171 to Ultimate Factors : 1.006

Cumulative Incremental Factors

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

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

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

Bold - Calculated Using Modified Bondy Method

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

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

Notes: All dollar amounts are displayed in thousands.

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

PRODUCTS TREND SUMMARY

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

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

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

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

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

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

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

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

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

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

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2012	\$59,030,430	1,126	\$52,425	\$45,641		
12/31/2013	\$43,939,912	977	\$44,957	\$46,185		
12/31/2014	\$37,482,150	915	\$40,980	\$46,736	\$43,691	
12/31/2015	\$35,418,952	861	\$41,160	\$47,293	\$44,892	
12/31/2016	\$49,082,789	894	\$54,902	\$47,857	\$46,126	\$51,475
12/31/2017	\$45,806,483	860	\$53,278	\$48,428	\$47,394	\$51,130
12/31/2018	\$36,932,223	865	\$42,721	\$49,005	\$48,696	\$50,788
12/31/2019	\$42,962,590	842	\$51,046	\$49,589	\$50,034	\$50,448
12/31/2020	\$33,690,378	667	\$50,532	\$50,181	\$51,410	\$50,110
12/31/2021	\$34,662,113	664	\$52,179	\$50,779	\$52,823	\$49,775
Goodness of Fit Statistic, R-Squared:				0.099	0.295	0.020
Average Annual Severity Trend (10 yr)				+ 1.2%		
Average Annual Severity Trend (8 yr)				+ 2.7%		
Average Annual Severity Trend (6 yr)				- 0.7%		
Selected Annual Severity Trend				+ 4.5%		

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

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

PRODUCTS

FREQUENCY TREND
MULTISTATE

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

Bodily Injury and Property Damage Combined

(1) Accident Year Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency (3) / (2) ²
12/31/2008	\$ 95,319,054	3,049	31.99
12/31/2009	\$ 104,735,708	3,484	33.27
12/31/2010	\$ 110,753,467	3,550	32.06
12/31/2011	\$ 111,992,195	3,284	29.33
12/31/2012	\$ 113,457,539	3,019	26.61
12/31/2013	\$ 112,385,057	2,836	25.23
12/31/2014	\$ 114,260,603	2,458	21.51
12/31/2015	\$ 120,800,775	2,262	18.72
12/31/2016	\$ 126,049,753	2,233	17.72
12/31/2017	\$ 129,225,267	2,256	17.46
12/31/2018	\$ 126,690,805	2,061	16.27
12/31/2019	\$ 128,691,670	2,061	16.01
12/31/2020	\$ 129,846,685	1,695	13.05
12/31/2021	\$ 124,777,686	1,743	13.97

Selected Annual Frequency Trend: - 1.5%

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
 CLASS GROUP : 03
 NUMBER OF YEARS OF DATA USED: 5
 CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 0.97 * 0.854

CLASS	AYE 2021	5 YEAR	5 YEAR	CRED.	FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-	MULTI-	WIDE		
	ALCCL	ALCCL	RATIO		ER		FACTOR	STATE	STATE	%	STATEWIDE	STATEWIDE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	OCCUR	OCCUR	CHANGE	OCCUR	OCCUR
								(8)	(9)	(10)	(11)	(12)
10140	254475	1461113	0.42264	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	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					ER	FACTOR	OCUR		OCUR	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
57651	70678	716235	1.59550	0.2013	1.042	1.286	1.065	0.037	0.039	5.4	0.037	0.039	
57913	374136	2995118	0.81461	0.4345	0.864	1.067	0.884	0.206	0.182	-11.7	0.206	0.182	
59537	207472	1852773	0.97201	0.3344	0.926	1.143	0.947	0.219	0.207	-5.5	0.219	0.207	
59647	64100	319839	0.20322	0.1237	0.816	1.007	0.834	0.141	0.118	-16.3	0.141	0.118	
59904	4634	48094	6.47853	0.0727	1.308	1.614	1.337	0.088	0.110	25.0	0.088	0.110	U
59905	179844	856109	0.77702	0.2154	0.875	1.081	0.895	0.112	0.100	-10.7	0.112	0.100	
59925	1248	6838	1.48774	0.0639	0.940	1.160	0.961	1.150	1.110	-3.5	1.150	1.110	
59926	307591	1414585	3.23839	0.2874	1.574	1.943	1.609	0.460	0.570	23.9	0.460	0.570	U
59927	16315	370035	0.00000	0.1325	0.783	0.966	0.801	1.100	0.880	-20.0	1.100	0.880	
59963	56835	232911	0.00000	0.1078	0.805	0.994	0.823	0.320	0.260	-18.8	0.320	0.260	
59964	232416	1080906	0.76389	0.2414	0.869	1.073	0.889	0.059	0.052	-11.9	0.059	0.052	

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

L - CAPPED DOWN
 U - CAPPED UP
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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		
	ALCCL	ALCCL	RATIO					STATE	STATE	%		
	(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

U - CAPPED UP

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP : 04

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.027 * 0.854

CLASS	AYE 2021 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
45901	472712	2437354	0.62917	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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP : 05

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.012 * 0.854

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

L

L

L

X-TILDE: 0.970

TAU SQUARE: 0.03000

X-TILDE (MONOLINE):

SIGMA SQUARED:

0.863

241544.847

PI-TILDE 0.0071632

L - CAPPED DOWN

U - CAPPED UP

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP : 06

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 0.998 * 0.854

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		
	ALCCL	ALCCL	RATIO		ER		FACTOR	STATE	STATE	%	STATEWIDE	STATEWIDE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
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

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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	5 YEAR	CRED.	FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-	MULTI-	WIDE		
	ALCCL	ALCCL	RATIO		ER		FACTOR	STATE	STATE	%	STATEWIDE	STATEWIDE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	OCCUR	OCCUR	CHANGE	OCCUR	OCCUR
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
53121	55297	272446	1.89171	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

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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.	FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-	MULTI-	WIDE		
	ALCCL	ALCCL	RATIO		ER		FACTOR	STATE	STATE	%	STATEWIDE	STATEWIDE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	OCCUR	OCCUR	CHANGE	OCCUR	OCCUR
58301	125338	524502	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

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CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 0.998 * 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	EXPERIENCE					STATE	STATE	%		OCCUR	OCCUR
	(1)	(2)	RATIO	(4)	(5)	(6)	FACTOR	OCCUR	OCCUR	CHANGE	(11)	OCCUR	
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	
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	

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP : 07
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 0.983 * 0.854

CLASS	AYE 2021		5 YEAR		5 YEAR		CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI	EXPERIENCE	FORMULA	MULTI-		MULTI-	WIDE	STATEWIDE		STATEWIDE
	ALCCL	ALCCL	RATIO	CRED.	ER	INDEX		STATE	STATE	%		OCURR
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
49239	43387	255248	0.18088	0.1380	0.653	0.889	0.746	0.360	0.270	-25.0	0.360	0.270
50010	45088	165354	2.35869	0.1240	0.931	1.267	1.063	0.330	0.350	6.1	0.330	0.350
51205	1771	7110	0.00000	0.0980	0.657	0.894	0.751	0.046	0.035	-23.9	0.046	0.035
51206	440	20920	2.88727	0.1003	0.945	1.286	1.080	0.370	0.400	8.1	0.370	0.400
51220	109837	413223	0.39495	0.1618	0.675	0.918	0.771	1.480	1.140	-23.0	1.480	1.140
51221	1288380	3300434	0.60006	0.4589	0.670	0.911	0.765	1.470	1.120	-23.8	1.470	1.120
51222	422568	1493337	0.30954	0.2949	0.605	0.823	0.691	4.760	3.290	-30.9	4.760	3.290
51224	1027212	4665834	0.70344	0.5249	0.715	0.974	0.817	1.170	0.960	-18.0	1.170	0.960
51230	0	0	0.00000	0.0000	0.729	1.000	0.840	0.640	0.540	-15.6	0.640	0.540
51252	874552	4764774	0.97627	0.5255	0.859	1.169	0.981	0.061	0.060	-1.6	0.061	0.060
51254	132	35253	0.00000	0.1027	0.654	0.890	0.747	0.025	0.019	-24.0	0.025	0.019
51333	65595	438915	1.54858	0.1782	0.875	1.190	0.999	0.280	0.280	0.0	0.280	0.280
51958	197236	1320935	0.47478	0.2749	0.659	0.897	0.753	0.310	0.233	-24.8	0.310	0.233
51970	666300	2906110	0.97259	0.4137	0.830	1.129	0.948	0.138	0.131	-5.1	0.138	0.131
52433	52426	242814	0.00000	0.1361	0.629	0.857	0.719	0.650	0.470	-27.7	0.650	0.470
52581	0	149848	1.00396	0.1211	0.762	1.037	0.871	1.800	1.570	-12.8	1.800	1.570
52744	1171	27895	0.00000	0.1014	0.655	0.891	0.748	0.052	0.039	-25.0	0.052	0.039
53077	186568	902866	0.77524	0.2279	0.739	1.006	0.845	0.204	0.172	-15.7	0.204	0.172
55597	0	0	0.00000	0.0000	0.729	1.000	0.840	1.450	1.220	-15.9	1.450	1.220
55918	394	8999	0.00000	0.0983	0.657	0.894	0.751	1.760	1.320	-25.0	1.760	1.320
55919	0	0	0.00000	0.0000	0.729	1.000	0.840	2.950	2.480	-15.9	2.950	2.480
56912	1056559	5155460	0.87326	0.5390	0.807	1.098	0.922	0.089	0.082	-7.9	0.089	0.082
57146	437620	2221623	0.95186	0.3608	0.809	1.101	0.924	0.640	0.590	-7.8	0.640	0.590
58737	20229	100482	0.00000	0.1134	0.646	0.879	0.738	0.490	0.360	-26.5	0.490	0.360
59601	201771	923121	0.60408	0.2328	0.700	0.952	0.799	1.800	1.440	-20.0	1.800	1.440
59660	468433	2344488	0.27622	0.3704	0.561	0.764	0.641	0.830	0.550	-33.7	0.830	0.550
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 X-TILDE (MONOLINE): 0.735 PI-TILDE 0.0059713
TAU SQUARE: 0.03000 SIGMA SQUARED: 162138.754

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

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

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

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

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 10/01/2023 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION C, EXHIBIT C21 - AVERAGE ANNUAL EXPOSURE TRENDS.

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

NOTE: THE FACTORS SHOWN ABOVE ARE WEIGHTED AVERAGES OVER ALL STATES.

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

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

Ohio

Local Products / Completed Operations

Subline Code 336

Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

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

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

OHIO

LOCAL PRODUCTS/COMPLETED OPERATIONS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant (Ki)
15 to 27 Months	1.020	1.019	0.9748	1.019	2,600,000
27 to 39 Months	1.000	1.000	0.7866	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	1.019	1.000	1.000		1.019

(a) See Section C - Multistate Premium Development.

(b) See Section C - Statewide Premium Development.

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

OHIO
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	29,725,157	30,510,903	30,506,915	30,517,060	30,517,342	30,523,915	30,523,205	30,523,205
12/31/2015	32,119,373	32,728,380	32,761,129	32,758,272	32,760,866	32,760,156	32,760,156	
12/31/2016	33,934,703	34,781,377	34,839,648	34,837,576	34,837,576	34,837,576		
12/31/2017	34,834,304	35,618,977	35,595,266	35,591,032	35,591,177			
12/31/2018	34,846,895	35,386,414	35,380,457	35,381,431				
12/31/2019	35,197,296	35,902,291	35,883,276					
12/31/2020	30,631,333	30,987,597						
12/31/2021	28,317,225							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2014	1.026	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2015	1.019	1.001	1.000	1.000	1.000	1.000	
12/31/2016	1.025	1.002	1.000	1.000	1.000		
12/31/2017	1.023	0.999	1.000	1.000			
12/31/2018	1.015	1.000	1.000				
12/31/2019	1.020	0.999					
12/31/2020	1.012						

Average Best 3 of 5
27:15
 1.019 39:27
 1.000

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

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

OHIO

Completed Operations

Bodily Injury
Full Coverage
Incurred Losses Excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (K _i)
15 to 27 Months	2.010	1.522	0.5924	1.721	470,000
27 to 39 Months	1.491	1.281	0.5954	1.366	510,000
39 to 51 Months	1.127	1.121	0.6282	1.123	550,000
51 to 63 Months	1.008	0.896	0.5419	0.947	600,000
63 to 75 Months	0.996	1.001	0.5162	0.999	650,000
75 to 87 Months	1.004	0.990	0.6285	0.995	700,000
87 to 99 Months	0.991	1.000	0.6374	0.997	760,000
99 to 111 Months	0.995	0.994	0.5613	0.994	820,000
111 to 123 Months	0.994	0.997	0.4331	0.995	890,000
123 to 135 Months	0.999	1.000	0.3208	0.999	970,000
135 to 147 Months	1.001	1.000	0.2814	1.001	1,100,000
147 to 159 Months	0.997	1.000	0.2081	0.998	1,100,000
159 to 171 Months	0.998	1.000	0.2233	0.998	1,300,000
171 to 183 Months	1.001	1.000	0.4167	1.001	1,300,000
183 to 195 Months	1.000	1.000	0.3871	1.000	1,500,000
195 to 207 Months	1.000	1.000	0.4469	1.000	1,600,000
207 to 219 Months	1.000	1.000	0.3365	1.000	1,800,000
219 to 231 Months	1.000	1.000	0.2751	1.000	1,900,000
231 to 243 Months	1.000	1.000	0.0817	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			1.123	0.947	0.999	0.995	0.997	0.994	0.995	0.999	1.001
12/31/2020		1.366	1.123	0.947	0.999	0.995	0.997	0.994	0.995	0.999	1.001
12/31/2021	1.721	1.366	1.123	0.947	0.999	0.995	0.997	0.994	0.995	0.999	1.001
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2019	0.998	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.040
12/31/2020	0.998	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.420
12/31/2021	0.998	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000		2.444

(A) See Exhibit C19 - Multistate Loss Development.

(B) See Exhibit C19 - Statewide Loss Development.

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

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

OHIO

Completed Operations
 Bodily Injury
 Full Coverage
 ALAE

Calculation of Cumulative Incremental Factors

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

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

<u>Full coverage</u>	Reported ALAE as of	\$500,000 Ultimate	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
A.Y.E	3/31/2022	Indemnity					
12/31/2019	168,016	1,244,072	0.269	334,033	502,049	1.008	506,066
12/31/2020	183,926	465,898	0.379	176,436	360,362	1.008	363,244
12/31/2021	3,651	2,320,864	0.434	1,006,327	1,009,978	1.008	1,018,057

(A) See Exhibit C19 - Multistate Loss Development.

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

OHIO

Completed Operations

Property Damage
Full Coverage
Incurred Losses Excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.247	1.140	0.8680	1.154	910,000
27 to 39 Months	1.113	1.080	0.8570	1.085	990,000
39 to 51 Months	1.087	0.983	0.8379	1.000	1,100,000
51 to 63 Months	1.041	0.972	0.8262	0.984	1,200,000
63 to 75 Months	1.047	1.003	0.7959	1.012	1,300,000
75 to 87 Months	1.042	1.017	0.7768	1.023	1,400,000
87 to 99 Months	1.025	1.004	0.7849	1.009	1,500,000
99 to 111 Months	1.026	1.004	0.8038	1.008	1,600,000
111 to 123 Months	1.010	1.016	0.8142	1.015	1,700,000
123 to 135 Months	1.004	1.006	0.7951	1.006	1,800,000
135 to 147 Months	1.003	1.038	0.7654	1.030	2,000,000
147 to 159 Months	1.003	1.000	0.7654	1.001	2,100,000
159 to 171 Months	1.005	1.010	0.7607	1.009	2,300,000
171 to 183 Months	1.004	1.000	0.7394	1.001	2,500,000
183 to 195 Months	1.005	1.000	0.7077	1.001	2,700,000
195 to 207 Months	1.001	1.000	0.6939	1.000	2,900,000
207 to 219 Months	1.000	1.000	0.7243	1.000	3,100,000
219 to 231 Months	1.000	1.000	0.6474	1.000	3,300,000
231 to 243 Months	1.000	1.000	0.5074	1.000	3,500,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2019			1.000	0.984	1.012	1.023	1.009	1.008	1.015	1.006	1.030
12/31/2020		1.085	1.000	0.984	1.012	1.023	1.009	1.008	1.015	1.006	1.030
12/31/2021	1.154	1.085	1.000	0.984	1.012	1.023	1.009	1.008	1.015	1.006	1.030
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2019	1.001	1.009	1.001	1.001	1.000	1.000	1.000	1.000	1.000		1.102
12/31/2020	1.001	1.009	1.001	1.001	1.000	1.000	1.000	1.000	1.000		1.195
12/31/2021	1.001	1.009	1.001	1.001	1.000	1.000	1.000	1.000	1.000		1.379

(A) See Exhibit C19 - Multistate Loss Development.

(B) See Exhibit C19 - Statewide Loss Development.

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

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

OHIO

Completed Operations
Property Damage
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

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

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

<u>Full coverage</u>	Reported ALAE as of	\$500,000 Ultimate	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
A.Y.E	3/31/2022	Indemnity					
12/31/2019	661,617	4,526,742	0.335	1,518,269	2,179,886	1.029	2,243,103
12/31/2020	478,963	5,289,453	0.415	2,193,536	2,672,499	1.029	2,750,002
12/31/2021	409,603	6,139,024	0.477	2,925,859	3,335,462	1.029	3,432,190

(A) See Exhibit C19 - Multistate Loss Development.

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

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

\$100,000 Basic Limit Losses as of :											
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	279,638	338,328	453,078	254,328	191,328	186,828	186,828	186,828	186,828	186,828	186,828
12/31/2003	215,623	429,273	497,023	559,778	598,177	536,278	534,278	534,278	534,278	534,278	534,278
12/31/2004	93,198	177,280	267,743	256,242	249,242	191,742	191,742	191,742	191,742	191,742	191,742
12/31/2005	106,997	239,937	314,178	461,313	501,998	566,997	566,997	566,997	566,997	566,997	566,997
12/31/2006	246,691	203,350	450,350	253,575	213,575	188,575	188,575	188,575	188,575	188,575	188,575
12/31/2007	121,264	192,425	225,457	183,207	173,207	173,207	173,207	173,207	173,207	173,207	173,207
12/31/2008	13,681	26,980	131,881	116,881	16,881	16,881	16,881	16,881	16,881	11,881	11,881
12/31/2009	167,552	127,602	72,052	98,052	48,052	58,151	137,806	134,090	104,052	104,052	104,052
12/31/2010	318,000	343,237	465,500	302,900	314,098	338,554	314,881	314,881	314,881	314,881	314,881
12/31/2011	121,935	144,435	138,110	245,735	91,685	39,745	39,185	39,185	39,185	39,185	39,185
12/31/2012	136,725	231,505	385,169	408,581	428,335	328,335	322,973	322,973	325,973	322,835	
12/31/2013	153,159	656,355	645,558	675,270	640,581	711,236	690,901	687,197	674,197		
12/31/2014	328,667	261,422	414,665	463,822	360,858	322,214	322,214	322,214			
12/31/2015	241,042	178,795	180,905	212,979	150,795	150,795	150,795				
12/31/2016	137,762	299,632	252,897	187,059	181,854	205,816					
12/31/2017	88,062	93,124	266,818	309,682	297,546						
12/31/2018	111,038	325,788	409,650	444,256							
12/31/2019	377,410	331,612	521,997								
12/31/2020	194,534	259,313									
12/31/2021	315,196										

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	186,828	190,037	190,740	189,700	189,700	186,828	186,828	186,828	186,828
12/31/2003	534,278	534,278	534,278	534,278	534,278	534,278	534,278	534,278	
12/31/2004	191,742	191,742	191,742	191,742	191,742	191,742	191,742		
12/31/2005	566,997	566,997	566,997	566,997	566,997	566,997			
12/31/2006	188,575	188,575	188,575	188,575	188,575				
12/31/2007	173,207	173,207	173,207	173,207					
12/31/2008	11,881	11,881	11,881						
12/31/2009	104,052	104,052							
12/31/2010	314,881								

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

	Link Ratios										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.210	1.339	0.561	0.752	0.976	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.991	1.158	1.126	1.069	0.897	0.996	1.000	1.000	1.000	1.000	1.000
12/31/2004	1.902	1.510	0.957	0.973	0.769	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2005	2.242	1.309	1.468	1.088	1.129	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2006	0.824	2.215	0.563	0.842	0.883	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.587	1.172	0.813	0.945	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2008	1.972	4.888	0.886	0.144	1.000	1.000	1.000	1.000	0.704	1.000	1.000
12/31/2009	0.762	0.565	1.361	0.490	1.210	2.370	0.973	0.776	1.000	1.000	1.000
12/31/2010	1.079	1.356	0.651	1.037	1.078	0.930	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.185	0.956	1.779	0.373	0.433	0.986	1.000	1.000	1.000	1.000	
12/31/2012	1.693	1.664	1.061	1.048	0.767	0.984	1.000	1.009	0.990		
12/31/2013	4.285	0.984	1.046	0.949	1.110	0.971	0.995	0.981			
12/31/2014	0.795	1.586	1.119	0.778	0.893	1.000	1.000				
12/31/2015	0.742	1.012	1.177	0.708	1.000	1.000					
12/31/2016	2.175	0.844	0.740	0.972	1.132						
12/31/2017	1.057	2.865	1.161	0.961							
12/31/2018	2.934	1.257	1.084								
12/31/2019	0.879	1.574									
12/31/2020	1.333										
3 Yr Mean	1.715	1.899	0.995	0.880	1.008	0.990	0.998	0.997	0.997	1.000	1.000
Best 3/5	1.522	1.281	1.121	0.896	1.001	0.990	1.000	0.994	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>			
12/31/2002	1.017	1.004	0.995	1.000	0.985	1.000	1.000	1.000			
12/31/2003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.000	1.000									
12/31/2009	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	Development From						
					<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.001	0.990	1.000	0.994	0.997	1.000	1.000
12/31/2018				0.896	1.001	0.990	1.000	0.994	0.997	1.000	1.000
12/31/2019			1.121	0.896	1.001	0.990	1.000	0.994	0.997	1.000	1.000
12/31/2020		1.281	1.121	0.896	1.001	0.990	1.000	0.994	0.997	1.000	1.000
12/31/2021	1.522	1.281	1.121	0.896	1.001	0.990	1.000	0.994	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>
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.982
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.880
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.986
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.264
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.923

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

Allocated Expenses as of:											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	10,807	171,366	238,626	311,471	328,500	312,593	312,673	312,673	312,673	312,673	312,673
12/31/2003	6,785	32,200	110,914	215,925	221,243	245,253	265,321	265,321	265,321	266,331	266,331
12/31/2004	6,070	39,750	78,858	160,188	227,172	250,033	250,599	250,599	250,881	250,881	250,881
12/31/2005	815	40,359	159,176	286,125	351,516	396,028	386,746	388,854	384,722	384,722	384,722
12/31/2006	13,066	72,047	384,145	533,607	534,291	542,843	542,843	542,843	542,843	542,843	542,843
12/31/2007	7	26,922	98,832	207,605	208,344	208,344	208,344	208,344	208,344	208,344	208,344
12/31/2008	0	2	11,134	15,701	15,701	15,885	15,885	15,885	15,885	15,885	16,985
12/31/2009	1,498	41,371	55,821	92,081	112,541	162,882	216,378	249,513	258,363	258,848	258,848
12/31/2010	19,705	100,033	240,519	464,806	528,921	535,490	555,243	555,245	555,245	555,245	555,245
12/31/2011	28,432	39,368	68,101	159,464	176,965	177,856	177,914	177,914	177,914	177,914	177,914
12/31/2012	3	6,012	88,088	173,638	239,671	691,993	711,857	711,857	711,857	719,368	
12/31/2013	14,736	80,297	215,178	536,482	602,864	636,447	656,737	670,004	670,004		
12/31/2014	10,444	13,775	117,621	194,792	223,047	222,380	245,104	279,532			
12/31/2015	5,182	9,198	47,914	78,493	93,094	93,094	93,094				
12/31/2016	25,939	109,823	133,714	150,741	156,975	159,765					
12/31/2017	4,971	33,522	96,673	141,503	141,503						
12/31/2018	635	35,532	125,745	178,300							
12/31/2019	4,131	23,317	168,016								
12/31/2020	39,525	183,926									
12/31/2021	3,651										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	312,673	313,187	314,275	315,315	315,315	315,315	315,315	315,315	315,315
12/31/2003	266,331	266,331	266,331	266,331	266,331	266,331	266,331	266,331	
12/31/2004	250,881	250,881	250,881	250,881	250,881	250,881	250,881		
12/31/2005	384,722	384,722	384,722	384,722	384,722	384,722			
12/31/2006	542,843	542,843	542,843	542,843	542,843				
12/31/2007	208,344	208,344	208,344	208,344					
12/31/2008	16,985	16,985	16,985						
12/31/2009	258,848	258,848							
12/31/2010	555,245								

Completed Operations (Subline Code 336)

Full Coverage

OHIO

Property Damage - Occurrence

Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :											
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	2,375,539	3,133,087	3,256,123	3,233,445	3,325,394	3,235,111	3,313,020	3,531,647	3,719,879	3,702,964	3,692,467
12/31/2003	1,687,647	2,109,991	2,352,100	2,318,326	2,245,586	2,217,503	2,307,369	2,326,891	2,498,672	2,450,895	2,464,017
12/31/2004	1,411,779	1,902,349	2,224,343	2,149,245	2,045,728	2,064,730	2,150,265	2,037,420	2,104,158	2,134,340	2,074,476
12/31/2005	1,422,809	1,738,566	1,829,430	1,858,924	1,939,770	2,164,479	2,039,477	2,095,499	2,054,121	2,025,363	2,020,363
12/31/2006	1,973,379	1,946,771	2,261,566	2,346,069	2,424,569	2,258,859	2,178,697	2,306,919	2,274,174	2,357,411	2,431,675
12/31/2007	1,274,435	1,420,973	1,865,430	1,855,781	2,063,582	2,009,939	2,025,558	2,350,887	2,254,122	2,259,814	2,287,837
12/31/2008	1,799,806	1,720,203	1,978,724	1,886,991	1,894,664	1,939,737	2,035,730	2,197,025	2,183,161	2,207,161	2,192,594
12/31/2009	1,850,325	2,023,365	1,925,589	1,989,158	1,927,112	1,865,604	1,862,505	1,857,391	1,852,391	1,929,891	1,929,891
12/31/2010	1,859,616	2,403,939	2,753,857	2,834,000	2,540,415	2,492,822	2,431,255	2,317,527	2,327,734	2,351,074	2,402,958
12/31/2011	2,541,070	2,887,492	3,155,997	3,042,365	2,782,162	2,709,064	2,610,239	2,600,239	2,740,334	2,705,239	2,717,739
12/31/2012	1,969,292	2,203,080	2,083,294	2,208,826	2,353,526	2,207,656	2,306,959	2,358,341	2,383,034	2,448,035	
12/31/2013	1,639,532	1,612,744	1,919,211	1,681,460	1,566,282	1,518,618	1,569,795	1,597,531	1,588,623		
12/31/2014	1,194,129	1,486,650	1,411,198	1,409,160	1,474,817	1,572,686	1,596,563	1,591,317			
12/31/2015	1,853,649	2,069,508	2,177,732	1,761,590	1,752,662	1,779,755	1,781,882				
12/31/2016	1,257,859	1,742,076	1,968,271	1,864,592	1,841,971	1,887,457					
12/31/2017	1,677,134	1,805,828	1,981,219	2,076,865	1,877,272						
12/31/2018	1,494,130	1,672,720	1,734,755	1,740,209							
12/31/2019	2,058,301	2,453,101	2,677,565								
12/31/2020	2,433,321	2,694,308									
12/31/2021	2,101,068										
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	3,687,467	3,717,467	3,637,064	3,605,721	3,605,721	3,605,721	3,605,721	3,605,721	3,605,721		
12/31/2003	2,439,017	2,439,017	2,454,017	2,454,017	2,469,017	2,454,017	2,454,017	2,454,017	2,454,017		
12/31/2004	2,099,479	2,084,476	2,084,476	2,084,476	2,084,476	2,084,476	2,084,476				
12/31/2005	2,020,363	2,020,363	2,020,363	2,020,363	2,020,363	2,020,363					
12/31/2006	2,412,510	2,412,510	2,432,510	2,432,510	2,432,510						
12/31/2007	2,549,337	2,582,785	2,641,864	2,684,364							
12/31/2008	2,372,549	2,316,653	2,391,653								
12/31/2009	1,929,891	1,929,891									
12/31/2010	2,481,658										

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

Link Ratios											
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2002	1.319	1.039	0.993	1.028	0.973	1.024	1.066	1.053	0.995	0.997	0.999
12/31/2003	1.250	1.115	0.986	0.969	0.987	1.041	1.008	1.074	0.981	1.005	0.990
12/31/2004	1.347	1.169	0.966	0.952	1.009	1.041	0.948	1.033	1.014	0.972	1.012
12/31/2005	1.222	1.052	1.016	1.043	1.116	0.942	1.027	0.980	0.986	0.998	1.000
12/31/2006	0.987	1.162	1.037	1.033	0.932	0.965	1.059	0.986	1.037	1.032	0.992
12/31/2007	1.115	1.313	0.995	1.112	0.974	1.008	1.161	0.959	1.003	1.012	1.114
12/31/2008	0.956	1.150	0.954	1.004	1.024	1.049	1.079	0.994	1.011	0.993	1.082
12/31/2009	1.094	0.952	1.033	0.969	0.968	0.998	0.997	0.997	1.042	1.000	1.000
12/31/2010	1.293	1.146	1.029	0.896	0.981	0.975	0.953	1.004	1.010	1.022	1.033
12/31/2011	1.136	1.093	0.964	0.914	0.974	0.964	0.996	1.054	0.987	1.005	
12/31/2012	1.119	0.946	1.060	1.066	0.938	1.045	1.022	1.010	1.027		
12/31/2013	0.984	1.190	0.876	0.932	0.970	1.034	1.018	0.994			
12/31/2014	1.245	0.949	0.999	1.047	1.066	1.015	0.997				
12/31/2015	1.116	1.052	0.809	0.995	1.015	1.001					
12/31/2016	1.385	1.130	0.947	0.988	1.025						
12/31/2017	1.077	1.097	1.048	0.904							
12/31/2018	1.120	1.037	1.003								
12/31/2019	1.192	1.092									
12/31/2020	1.107										
3 Yr Mean	1.140	1.075	0.999	0.962	1.035	1.017	1.012	1.019	1.008	1.009	1.038
Best 3/5	1.140	1.080	0.983	0.972	1.003	1.017	1.004	1.004	1.016	1.006	1.038
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2002	1.008	0.978	0.991	1.000	1.000	1.000	1.000	1.000			
12/31/2003	1.000	1.006	1.000	1.006	0.994	1.000	1.000	1.000			
12/31/2004	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.013	1.023	1.016								
12/31/2008	0.976	1.032									
12/31/2009	1.000										
3 Yr Mean	0.996	1.021	1.005	1.000	0.998	1.000	1.000	1.000			
Best 3/5	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000			
	Development From										
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2017					1.003	1.017	1.004	1.004	1.016	1.006	1.038
12/31/2018				0.972	1.003	1.017	1.004	1.004	1.016	1.006	1.038
12/31/2019			0.983	0.972	1.003	1.017	1.004	1.004	1.016	1.006	1.038
12/31/2020		1.080	0.983	0.972	1.003	1.017	1.004	1.004	1.016	1.006	1.038
12/31/2021	1.140	1.080	0.983	0.972	1.003	1.017	1.004	1.004	1.016	1.006	1.038
	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult		FACTORS
12/31/2017	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.102
12/31/2018	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.071
12/31/2019	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.053
12/31/2020	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.137
12/31/2021	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.296

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

Allocated Expenses as of:											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	90,327	208,945	541,467	812,088	1,059,824	1,148,181	1,197,339	1,410,625	1,944,051	2,169,360	2,172,858
12/31/2003	65,023	223,724	655,483	808,593	1,043,402	1,096,320	1,159,290	1,282,371	1,413,236	1,423,271	1,525,152
12/31/2004	64,855	122,922	327,436	564,117	742,987	893,591	964,968	1,095,984	1,110,383	1,166,138	1,174,031
12/31/2005	95,774	188,880	335,626	411,329	501,064	640,497	761,604	884,397	981,905	1,000,597	1,000,709
12/31/2006	104,639	238,610	608,569	963,290	1,501,476	1,995,261	2,058,335	2,093,477	2,135,244	2,209,965	2,236,201
12/31/2007	62,392	170,149	510,510	917,740	1,209,163	1,300,695	1,316,543	1,378,894	1,444,961	1,492,380	1,667,090
12/31/2008	108,302	265,288	398,124	531,286	681,647	787,627	838,723	923,373	1,049,448	1,116,797	1,133,146
12/31/2009	246,087	1,021,283	4,246,100	5,039,467	5,735,311	5,797,713	5,834,460	5,845,522	5,852,911	5,900,090	5,900,090
12/31/2010	148,771	457,735	881,478	1,160,380	1,651,771	2,106,531	2,138,917	2,166,634	2,167,034	2,173,728	2,415,487
12/31/2011	224,363	474,324	796,431	1,109,140	1,416,675	1,444,369	1,447,407	1,444,331	1,499,236	1,515,731	1,515,731
12/31/2012	163,898	428,396	619,164	718,176	840,291	887,082	897,796	972,441	1,016,337	1,033,325	
12/31/2013	131,528	349,139	523,175	545,147	598,986	640,257	675,707	694,681	726,607		
12/31/2014	81,423	108,690	284,326	327,340	368,614	411,889	477,153	599,276			
12/31/2015	128,743	446,135	955,846	1,106,449	1,163,850	1,231,687	1,272,985				
12/31/2016	81,570	140,929	421,969	619,679	759,930	780,279					
12/31/2017	178,669	460,248	775,342	724,394	767,684						
12/31/2018	168,927	262,594	315,180	428,058							
12/31/2019	101,987	279,957	456,561								
12/31/2020	210,652	426,549									
12/31/2021	398,301										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	2,112,725	2,112,600	1,988,421	1,988,445	1,988,445	1,988,445	1,988,445	1,988,445	1,988,445
12/31/2003	1,542,089	1,542,089	1,561,289	1,563,675	1,563,675	1,563,675	1,563,675	1,563,675	
12/31/2004	1,204,031	1,222,006	1,222,006	1,222,006	1,222,006	1,222,006	1,222,006		
12/31/2005	1,000,709	1,000,709	1,000,709	1,000,709	1,000,709	1,000,709			
12/31/2006	2,242,278	2,260,067	2,277,248	2,277,248	2,276,931				
12/31/2007	1,855,892	1,733,795	1,946,732	2,015,059					
12/31/2008	1,273,986	1,307,805	1,321,185						
12/31/2009	5,900,090	5,900,090							
12/31/2010	2,542,862								

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

\$100,000 Basic Limit Losses as of :

A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	3,400,180	7,629,193	10,002,422	10,915,127	11,700,679	11,700,747	11,993,560	12,150,281	12,299,913	12,313,177	12,360,395
12/31/2003	3,846,114	6,769,706	10,372,915	11,172,661	10,832,556	10,685,439	10,455,016	10,434,310	10,400,149	10,440,050	10,491,060
12/31/2004	4,894,484	7,259,105	10,191,368	11,459,698	11,305,671	10,832,376	11,255,890	11,282,614	11,138,861	11,154,026	11,258,357
12/31/2005	4,756,036	7,995,452	11,321,235	12,584,156	12,222,879	12,480,583	12,810,856	12,871,145	12,793,551	12,885,487	12,845,402
12/31/2006	4,322,441	8,188,086	12,633,278	13,122,211	13,194,724	13,219,784	13,130,323	13,343,952	13,371,241	13,285,920	13,212,810
12/31/2007	4,407,767	8,323,039	11,312,181	12,515,711	12,798,738	12,834,248	12,701,503	12,897,142	13,094,050	12,879,575	12,860,162
12/31/2008	4,986,439	8,554,141	11,736,912	12,669,016	12,560,847	12,601,117	13,042,417	12,654,826	12,647,228	12,620,452	12,790,776
12/31/2009	5,209,382	8,223,659	11,604,694	12,031,200	12,274,929	12,742,566	12,447,286	12,328,849	12,211,148	12,052,816	11,988,018
12/31/2010	4,984,692	9,806,564	12,115,030	13,619,142	14,850,855	14,991,955	14,546,285	14,340,124	14,294,857	14,084,945	14,072,205
12/31/2011	4,858,497	7,917,767	11,784,490	13,808,681	13,827,569	12,787,277	12,837,175	12,778,853	12,741,262	12,869,695	12,869,795
12/31/2012	3,159,368	7,076,396	12,540,810	12,362,492	12,628,444	12,735,015	12,408,861	12,253,832	12,276,830	12,242,290	
12/31/2013	4,152,630	9,678,084	11,787,528	12,932,725	13,323,877	13,198,785	13,456,334	13,421,939	13,295,464		
12/31/2014	5,411,712	8,430,370	12,209,442	12,671,258	12,588,709	12,060,101	12,541,930	12,434,028			
12/31/2015	4,670,740	8,044,493	12,108,706	13,327,868	13,308,538	13,166,255	13,024,487				
12/31/2016	3,038,029	7,694,646	11,450,119	12,902,138	12,827,540	12,921,904					
12/31/2017	3,829,900	8,261,965	11,563,996	13,334,870	13,985,491						
12/31/2018	4,390,623	8,883,566	13,366,005	15,430,455							
12/31/2019	5,519,489	10,216,313	15,106,787								
12/31/2020	5,087,460	9,264,862									
12/31/2021	5,739,080										

A.Y.E	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	12,297,100	12,327,633	12,471,867	12,472,577	12,460,039	12,504,167	12,504,167	12,475,168	12,775,417
12/31/2003	10,526,564	10,539,611	10,578,361	10,558,362	10,558,862	10,531,862	10,527,000	10,527,000	
12/31/2004	11,285,794	11,482,254	11,421,538	11,428,539	11,454,373	11,425,862	11,425,862		
12/31/2005	12,738,663	12,690,755	12,629,414	12,614,279	12,600,682	12,624,182			
12/31/2006	13,214,804	13,207,251	13,204,251	13,233,001	13,233,001				
12/31/2007	12,884,657	12,798,329	12,794,330	12,825,529					
12/31/2008	12,713,252	12,733,558	12,714,632						
12/31/2009	11,987,595	11,931,845							
12/31/2010	14,206,503								

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

	Link Ratios										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	2.244	1.311	1.091	1.072	1.000	1.025	1.013	1.012	1.001	1.004	0.995
12/31/2003	1.760	1.532	1.077	0.970	0.986	0.978	0.998	0.997	1.004	1.005	1.003
12/31/2004	1.483	1.404	1.124	0.987	0.958	1.039	1.002	0.987	1.001	1.009	1.002
12/31/2005	1.681	1.416	1.112	0.971	1.021	1.026	1.005	0.994	1.007	0.997	0.992
12/31/2006	1.894	1.543	1.039	1.006	1.002	0.993	1.016	1.002	0.994	0.994	1.000
12/31/2007	1.888	1.359	1.106	1.023	1.003	0.990	1.015	1.015	0.984	0.998	1.002
12/31/2008	1.715	1.372	1.079	0.991	1.003	1.035	0.970	0.999	0.998	1.013	0.994
12/31/2009	1.579	1.411	1.037	1.020	1.038	0.977	0.990	0.990	0.987	0.995	1.000
12/31/2010	1.967	1.235	1.124	1.090	1.010	0.970	0.986	0.997	0.985	0.999	1.010
12/31/2011	1.630	1.488	1.172	1.001	0.925	1.004	0.995	0.997	1.010	1.000	
12/31/2012	2.240	1.772	0.986	1.022	1.008	0.974	0.988	1.002	0.997		
12/31/2013	2.331	1.218	1.097	1.030	0.991	1.020	0.997	0.991			
12/31/2014	1.558	1.448	1.038	0.993	0.958	1.040	0.991				
12/31/2015	1.722	1.505	1.101	0.999	0.989	0.989					
12/31/2016	2.533	1.488	1.127	0.994	1.007						
12/31/2017	2.157	1.400	1.153	1.049							
12/31/2018	2.023	1.505	1.154								
12/31/2019	1.851	1.479									
12/31/2020	1.821										
3 Yr Mean	1.898	1.461	1.145	1.014	0.985	1.016	0.992	0.997	0.997	0.998	1.001
Best 3/5	2.010	1.491	1.127	1.008	0.996	1.004	0.991	0.995	0.994	0.999	1.001
<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.002	1.012	1.000	0.999	1.004	1.000	0.998	1.024			
12/31/2003	1.001	1.004	0.998	1.000	0.997	1.000	1.000	1.000			
12/31/2004	1.017	0.995	1.001	1.002	0.998	1.000	1.000	1.000			
12/31/2005	0.996	0.995	0.999	0.999	1.002	1.000	1.000	1.000			
12/31/2006	0.999	1.000	1.002	1.000	1.000	1.000	1.000	1.000			
12/31/2007	0.993	1.000	1.002								
12/31/2008	1.002	0.999									
12/31/2009	0.995										
3 Yr Mean	0.997	1.000	1.001	1.000	0.999	1.000	0.999	1.024			
Best 3/5	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000			
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					0.996	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
<u>A.Y.E</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
12/31/2017	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000		0.976
12/31/2018	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000		0.984
12/31/2019	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.109
12/31/2020	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.653
12/31/2021	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000		3.323

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

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

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

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

Link Ratios											
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	2.808	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
<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	1.004	0.999	1.000	1.000	1.074	1.000	1.000	1.000			
12/31/2003	0.983	1.000	1.000	1.075	1.000	1.000	1.000	1.000			
12/31/2004	1.000	1.000	1.120	1.000	1.000	1.000	1.000	1.000			
12/31/2005	1.000	1.053	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.075	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	0.924	1.082	0.992								
12/31/2008	1.000	1.067									
12/31/2009	1.000										
3 Yr Mean	0.975	1.050	0.997	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000			
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	Development From		<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
					<u>63/ 75</u>	<u>75/ 87</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
<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>	FACTORS	
12/31/2017	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.039	
12/31/2018	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.067	
12/31/2019	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.256	
12/31/2020	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.577	
12/31/2021	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	3.433	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

Allocated Expenses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2002	1,155,735	3,004,194	5,014,097	8,806,127	9,497,000	11,111,246	11,455,820	11,734,295	11,933,896	11,893,427	11,962,152
12/31/2003	1,000,303	1,734,232	4,290,757	7,557,943	8,237,139	9,109,925	9,711,614	9,714,075	9,573,269	9,627,915	9,676,125
12/31/2004	607,931	1,814,971	5,101,376	7,554,651	9,526,887	10,525,540	11,697,768	11,664,674	11,815,348	11,865,036	12,214,951
12/31/2005	811,988	1,542,452	4,380,714	7,165,164	8,223,624	8,911,659	9,515,420	9,753,123	10,071,236	10,366,922	10,537,461
12/31/2006	805,502	3,408,301	6,932,464	8,628,380	10,327,896	11,444,392	12,072,817	12,475,886	12,886,086	12,817,167	12,796,753
12/31/2007	901,434	2,598,304	5,838,850	9,611,168	10,818,766	11,455,027	11,891,380	12,150,120	12,328,107	12,440,818	12,469,572
12/31/2008	1,059,294	2,264,154	4,914,347	7,060,435	9,070,888	10,355,348	11,133,260	11,526,906	12,239,840	15,494,830	15,287,440
12/31/2009	797,399	2,130,492	4,849,433	7,162,888	9,617,020	10,870,147	11,105,766	11,327,430	11,338,869	11,456,587	11,496,184
12/31/2010	797,751	2,852,921	5,652,085	8,358,695	10,694,987	11,814,698	12,676,407	12,751,623	13,167,730	13,217,893	13,231,455
12/31/2011	730,235	1,972,217	4,652,019	7,797,004	10,209,334	11,371,083	12,098,414	12,181,464	12,289,505	12,795,585	13,087,917
12/31/2012	304,689	1,584,115	5,076,578	7,523,646	9,436,751	11,117,331	11,980,797	11,568,837	11,610,309	11,646,443	
12/31/2013	534,961	2,302,339	5,037,610	7,903,543	9,864,676	10,614,680	10,949,348	11,102,214	11,115,830		
12/31/2014	719,707	2,482,003	5,558,361	7,205,154	8,142,799	9,254,597	9,934,329	10,128,205			
12/31/2015	462,204	1,792,659	5,012,530	7,347,207	9,120,784	9,697,384	10,199,229				
12/31/2016	410,693	1,837,472	3,925,570	7,771,608	9,528,264	10,629,499					
12/31/2017	755,810	2,376,599	5,295,183	7,594,620	9,388,137						
12/31/2018	428,774	2,095,690	5,955,843	10,286,162							
12/31/2019	344,623	2,031,515	5,258,141								
12/31/2020	832,916	2,603,866									
12/31/2021	820,547										

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

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

171 to Ultimate Factor: 1.008

Bold - Calculated Using Modified Bondy Method

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

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

		Incremental Percentages											
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2002	0.0741	0.0805	0.1519	0.0277	0.0647	0.0138	0.0112	0.0080	-0.0016	0.0028	0.0029	0.0069	0.0036
12/31/2003	0.0410	0.1427	0.1824	0.0379	0.0487	0.0336	0.0001	-0.0079	0.0031	0.0027	0.0062	0.0021	0.0043
12/31/2004	0.0608	0.1655	0.1235	0.0993	0.0503	0.0590	-0.0017	0.0076	0.0025	0.0176	0.0083	0.0055	0.0022
12/31/2005	0.0292	0.1134	0.1112	0.0423	0.0275	0.0241	0.0095	0.0127	0.0118	0.0068	0.0056	0.0091	0.0031
12/31/2006	0.0993	0.1345	0.0647	0.0649	0.0426	0.0240	0.0154	0.0157	-0.0026	-0.0008	0.0041	-0.0005	0.0004
12/31/2007	0.0718	0.1372	0.1597	0.0511	0.0269	0.0185	0.0110	0.0075	0.0048	0.0012	-0.0001	0.0024	-0.0005
12/31/2008	0.0503	0.1106	0.0896	0.0839	0.0536	0.0325	0.0164	0.0297	0.1358	-0.0087	0.0092	0.0006	0.0016
12/31/2009	0.0566	0.1155	0.0983	0.1043	0.0532	0.0100	0.0094	0.0005	0.0050	0.0017	0.0019	0.0003	
12/31/2010	0.0833	0.1134	0.1097	0.0947	0.0454	0.0349	0.0030	0.0169	0.0020	0.0005	0.0018		
12/31/2011	0.0538	0.1160	0.1362	0.1045	0.0503	0.0315	0.0036	0.0047	0.0219	0.0127			
12/31/2012	0.0522	0.1426	0.0999	0.0781	0.0686	0.0353	-0.0168	0.0017	0.0015				
12/31/2013	0.0741	0.1147	0.1201	0.0822	0.0314	0.0140	0.0064	0.0006					
12/31/2014	0.0779	0.1360	0.0728	0.0415	0.0492	0.0301	0.0086						
12/31/2015	0.0576	0.1393	0.1010	0.0767	0.0249	0.0217							
12/31/2016	0.0549	0.0804	0.1481	0.0676	0.0424								
12/31/2017	0.0573	0.1032	0.0813	0.0634									
12/31/2018	0.0546	0.1265	0.1420										
12/31/2019	0.0528	0.1010											
12/31/2020	0.0553												

Best 3/5	0.0549	0.1102	0.1081	0.0692	0.0410	0.0278	0.0043	0.0023	0.0096	0.0011	0.0026	0.0011	0.0014
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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		
12/31/2012	1.139	1.037	1.053	1.063	1.048	1.040	1.010	1.032	1.011		
12/31/2013	1.138	1.114	1.045	1.048	1.039	1.045	1.020	1.024			
12/31/2014	1.164	1.079	1.058	1.015	1.049	1.045	1.034				
12/31/2015	1.189	1.121	1.082	1.040	1.043	1.040					
12/31/2016	1.286	1.119	1.097	1.063	1.061						
12/31/2017	1.213	1.161	1.101	1.035							
12/31/2018	1.286	1.098	1.083								
12/31/2019	1.195	1.091									
12/31/2020	1.242										
3 Yr Mean	1.241	1.117	1.094	1.046	1.051	1.043	1.021	1.025	1.010	1.004	0.992
Best 3/5	1.247	1.113	1.087	1.041	1.047	1.042	1.025	1.026	1.010	1.004	1.003
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.004	1.001	1.000	1.007	1.002	1.005	1.000	0.995			
12/31/2003	1.009	1.010	1.008	1.008	1.001	1.000	1.000	1.000			
12/31/2004	1.010	1.002	1.004	1.003	0.996	0.999	1.000	1.000			
12/31/2005	1.002	1.009	1.015	1.004	1.000	1.000	1.000	1.000			
12/31/2006	1.009	1.009	1.001	0.997	1.005	1.000	1.000	1.000			
12/31/2007	1.007	1.003	0.999								
12/31/2008	1.000	0.993									
12/31/2009	0.996										
3 Yr Mean	1.001	1.002	1.005	1.001	0.999	1.001	1.000	0.995			
Best 3/5	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000			
Development From											
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.047	1.042	1.025	1.026	1.010	1.004	1.003
12/31/2018				1.041	1.047	1.042	1.025	1.026	1.010	1.004	1.003
12/31/2019			1.087	1.041	1.047	1.042	1.025	1.026	1.010	1.004	1.003
12/31/2020		1.113	1.087	1.041	1.047	1.042	1.025	1.026	1.010	1.004	1.003
12/31/2021	1.247	1.113	1.087	1.041	1.047	1.042	1.025	1.026	1.010	1.004	1.003
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2017	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	1.000		1.188
12/31/2018	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	1.000		1.237
12/31/2019	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	1.000		1.344
12/31/2020	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	1.000		1.496
12/31/2021	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	1.000		1.866

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of :											
A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	3,760,781	5,101,937	7,462,779	9,268,563	10,963,452	13,475,667	15,204,238	17,067,397	19,291,709	19,232,388	19,211,094
12/31/2003	4,137,071	5,996,345	7,577,894	8,310,101	9,628,599	10,242,686	11,222,184	11,909,571	12,610,424	13,475,443	13,403,727
12/31/2004	5,531,945	7,013,325	8,822,457	9,339,923	10,129,281	11,139,148	11,675,449	12,825,957	13,186,713	13,600,259	13,619,149
12/31/2005	6,213,231	8,588,763	9,240,327	9,851,338	11,156,317	11,590,077	11,979,414	12,649,563	13,258,107	13,022,196	13,341,822
12/31/2006	7,208,787	8,685,680	9,752,037	10,288,774	10,367,206	11,201,333	11,902,709	12,371,128	12,632,558	13,424,428	14,074,454
12/31/2007	9,263,565	11,325,441	11,711,109	12,118,200	12,546,034	13,040,706	14,141,714	14,836,898	15,490,285	16,738,878	16,896,707
12/31/2008	8,630,846	11,474,394	13,627,323	13,769,236	14,623,105	15,468,541	16,438,727	16,929,475	17,818,799	17,869,591	18,405,339
12/31/2009	7,751,080	10,017,257	11,381,819	12,120,328	13,079,013	14,415,315	15,388,415	15,862,239	16,323,880	16,903,148	17,261,303
12/31/2010	8,891,522	10,629,341	10,958,935	11,822,670	12,588,235	12,840,635	13,256,375	14,119,735	14,402,574	14,582,812	14,685,262
12/31/2011	9,054,904	10,972,150	11,983,001	12,110,291	12,921,169	13,639,647	14,050,789	14,665,888	14,528,144	14,635,713	15,137,278
12/31/2012	8,412,461	9,842,445	10,784,506	11,204,776	12,718,009	13,213,396	13,561,338	14,699,445	14,750,295	14,603,201	
12/31/2013	10,742,782	12,735,150	13,492,350	14,379,540	15,208,369	15,942,089	16,702,758	17,045,173	17,552,984		
12/31/2014	10,973,905	12,772,040	14,693,497	15,862,398	17,087,817	17,884,709	18,836,845	19,341,658			
12/31/2015	13,192,563	16,600,400	17,492,413	18,933,603	20,260,091	21,968,518	22,856,222				
12/31/2016	13,815,336	15,849,014	18,702,152	20,301,268	21,972,130	22,700,141					
12/31/2017	12,271,683	15,280,818	18,426,882	20,222,398	21,777,722						
12/31/2018	13,616,674	16,912,986	20,371,594	22,882,781							
12/31/2019	10,909,312	14,655,761	17,153,309								
12/31/2020	9,495,407	11,636,177									
12/31/2021	8,583,172										

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

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

	Link Ratios										
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.357	1.463	1.242	1.183	1.229	1.128	1.123	1.130	0.997	0.999	1.016
12/31/2003	1.449	1.264	1.097	1.159	1.064	1.096	1.061	1.059	1.069	0.995	0.989
12/31/2004	1.268	1.258	1.059	1.085	1.100	1.048	1.099	1.028	1.031	1.001	0.995
12/31/2005	1.382	1.076	1.066	1.132	1.039	1.034	1.056	1.048	0.982	1.025	1.041
12/31/2006	1.205	1.123	1.055	1.008	1.080	1.063	1.039	1.021	1.063	1.048	1.007
12/31/2007	1.223	1.034	1.035	1.035	1.039	1.084	1.049	1.044	1.081	1.009	1.009
12/31/2008	1.329	1.188	1.010	1.062	1.058	1.063	1.030	1.053	1.003	1.030	1.011
12/31/2009	1.292	1.136	1.065	1.079	1.102	1.068	1.031	1.029	1.035	1.021	1.014
12/31/2010	1.195	1.031	1.079	1.065	1.020	1.032	1.065	1.020	1.013	1.007	1.026
12/31/2011	1.212	1.092	1.011	1.067	1.056	1.030	1.044	0.991	1.007	1.034	
12/31/2012	1.170	1.096	1.039	1.135	1.039	1.026	1.084	1.003	0.990		
12/31/2013	1.185	1.059	1.066	1.058	1.048	1.048	1.021	1.030			
12/31/2014	1.164	1.150	1.080	1.077	1.047	1.053	1.027				
12/31/2015	1.258	1.054	1.082	1.070	1.084	1.040					
12/31/2016	1.147	1.180	1.086	1.082	1.033						
12/31/2017	1.245	1.206	1.097	1.077							
12/31/2018	1.242	1.204	1.123								
12/31/2019	1.343	1.170									
12/31/2020	1.225										
3 Yr Mean	1.270	1.193	1.102	1.076	1.055	1.047	1.044	1.008	1.003	1.021	1.017
Best 3/5	1.237	1.185	1.088	1.075	1.045	1.039	1.045	1.017	1.008	1.020	1.011
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	0.990	0.985	0.988	1.004	1.000	1.002	0.999	1.000			
12/31/2003	1.015	0.974	0.996	0.996	1.000	1.000	1.000	1.000			
12/31/2004	1.013	1.000	0.999	0.995	0.999	1.000	1.000	1.000			
12/31/2005	1.020	1.013	1.002	1.000	1.006	1.000	1.000	1.000			
12/31/2006	1.010	1.019	0.988	0.997	0.998	1.000	1.000	1.000			
12/31/2007	1.013	1.011	1.008								
12/31/2008	1.027	1.003									
12/31/2009	1.022										
3 Yr Mean	1.021	1.011	0.999	0.997	1.002	1.001	1.000	1.000			
Best 3/5	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000			
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	Development From		<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					<u>63/ 75</u>	<u>75/ 87</u>					
12/31/2018				1.075	1.045	1.039	1.045	1.017	1.008	1.020	1.011
12/31/2019			1.088	1.075	1.045	1.039	1.045	1.017	1.008	1.020	1.011
12/31/2020		1.185	1.088	1.075	1.045	1.039	1.045	1.017	1.008	1.020	1.011
12/31/2021	1.237	1.185	1.088	1.075	1.045	1.039	1.045	1.017	1.008	1.020	1.011
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		FACTORS
12/31/2017	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	1.000		1.228
12/31/2018	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	1.000		1.320
12/31/2019	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	1.000		1.437
12/31/2020	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	1.000		1.702
12/31/2021	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	1.000		2.106

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

Allocated Expenses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2002	2,823,584	6,333,817	12,672,606	18,394,832	22,666,187	26,030,637	30,033,871	33,752,148	37,011,611	38,887,389	39,851,544
12/31/2003	3,722,881	7,407,044	12,997,140	18,756,094	23,280,520	28,337,346	32,130,760	36,026,439	38,907,989	42,280,887	44,683,215
12/31/2004	3,204,699	6,662,105	13,173,742	19,964,051	25,892,432	31,711,551	38,686,612	44,156,621	49,834,240	53,959,715	58,498,244
12/31/2005	2,631,560	6,853,066	13,449,066	19,624,287	26,162,037	32,314,977	37,475,380	42,735,896	48,108,599	52,647,554	55,420,384
12/31/2006	4,142,363	8,223,850	16,474,280	24,578,424	32,603,669	39,059,194	45,969,398	50,052,550	57,278,870	60,003,202	63,410,615
12/31/2007	4,729,859	8,935,919	17,208,425	24,620,935	32,862,277	39,145,715	44,833,924	51,030,702	55,433,857	59,699,381	63,250,173
12/31/2008	5,690,845	12,497,404	21,587,353	32,963,868	41,762,710	48,764,975	53,901,616	57,044,114	61,195,401	63,792,732	66,507,032
12/31/2009	7,848,226	15,826,508	27,798,893	39,846,875	49,337,330	56,160,596	61,959,908	68,303,254	71,427,530	74,912,853	77,344,477
12/31/2010	6,596,702	14,834,800	26,041,607	37,767,723	45,130,963	51,048,998	56,153,213	58,845,043	62,017,141	63,018,567	63,990,752
12/31/2011	7,495,380	14,348,322	21,865,130	28,614,682	33,799,913	39,689,744	44,404,900	46,500,515	48,159,933	50,557,720	50,386,921
12/31/2012	5,362,520	11,463,153	19,718,851	27,221,801	35,884,719	38,798,692	41,084,590	43,142,954	46,645,102	48,442,798	
12/31/2013	5,100,656	11,667,955	18,354,169	27,436,494	33,740,907	37,150,268	38,981,898	41,593,635	43,403,552		
12/31/2014	4,791,252	10,731,152	18,319,614	24,779,688	29,032,871	33,655,434	36,547,954	39,040,952			
12/31/2015	5,001,472	11,325,847	18,707,998	25,349,757	31,257,543	36,347,357	39,277,195				
12/31/2016	5,475,208	12,006,799	21,115,670	30,299,515	34,992,923	39,467,218					
12/31/2017	4,268,924	10,242,139	18,876,319	25,973,215	32,666,218						
12/31/2018	3,995,613	11,667,184	19,795,432	28,679,534							
12/31/2019	5,742,989	12,508,522	20,343,070								
12/31/2020	5,372,011	11,865,824									
12/31/2021	5,047,632										

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

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

171 to Ultimate Factor: 1.029

Bold - Calculated Using Modified Bondy Method

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

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

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

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

\$100,000 Basic Limit Losses as of :

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

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

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.191	1.199	1.121	1.004	0.993	0.979	1.002	1.000	1.000	1.010	0.996
12/31/2003	1.449	1.386	1.037	1.040	1.003	0.977	0.989	1.001	1.009	0.987	0.999
12/31/2004	1.250	1.222	1.089	0.972	0.969	1.009	0.980	1.006	1.003	0.996	1.000
12/31/2005	1.060	1.195	1.034	0.982	0.992	0.998	1.006	0.985	0.997	1.000	1.001
12/31/2006	1.183	1.240	0.974	0.991	0.990	0.974	1.004	1.009	1.000	1.000	1.000
12/31/2007	1.148	1.223	0.996	1.002	0.991	0.977	0.966	0.983	1.002	1.000	1.000
12/31/2008	1.182	1.116	0.983	0.967	1.002	1.003	0.984	1.000	0.999	1.000	1.000
12/31/2009	1.124	1.218	1.001	0.994	1.001	0.992	1.003	1.000	1.000	0.999	1.000
12/31/2010	1.181	1.204	1.008	1.038	0.983	0.996	1.000	1.000	0.999	1.000	1.000
12/31/2011	1.155	1.102	1.058	0.991	0.984	0.993	0.987	1.004	1.000	1.001	
12/31/2012	1.253	1.176	1.031	1.006	0.993	0.993	0.993	1.000	1.000		
12/31/2013	1.219	1.122	0.999	0.978	1.007	1.020	1.014	1.003			
12/31/2014	1.174	1.042	1.051	1.011	1.028	1.000	0.999				
12/31/2015	1.047	1.161	1.059	0.989	0.977	1.001					
12/31/2016	1.300	1.335	0.975	1.018	1.015						
12/31/2017	1.400	1.160	1.065	0.961							
12/31/2018	1.394	1.116	1.082								
12/31/2019	1.231	1.284									
12/31/2020	1.418										
3 Yr Mean	1.348	1.187	1.041	0.989	1.007	1.007	1.002	1.002	1.000	1.000	1.000
Best 3/5	1.365	1.202	1.058	0.993	1.005	0.998	0.997	1.001	1.000	1.000	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.000	0.999	1.002	1.000	1.000	1.000	1.000	1.000			
12/31/2003	0.999	1.000	1.001	0.999	1.000	1.000	1.000	1.000			
12/31/2004	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000			
12/31/2005	0.999	1.000	1.000	1.000	1.001	1.000	1.000	1.000			
12/31/2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.003	0.997									
12/31/2009	1.000										
3 Yr Mean	1.001	0.999	1.000	1.000	1.000	1.002	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.005	0.998	0.997	1.001	1.000	1.000	1.000
12/31/2018				0.993	1.005	0.998	0.997	1.001	1.000	1.000	1.000
12/31/2019			1.058	0.993	1.005	0.998	0.997	1.001	1.000	1.000	1.000
12/31/2020		1.202	1.058	0.993	1.005	0.998	0.997	1.001	1.000	1.000	1.000
12/31/2021	1.365	1.202	1.058	0.993	1.005	0.998	0.997	1.001	1.000	1.000	1.000
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		FACTORS
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.001
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.994
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.052
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.264
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.725

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of :											
A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	338,196	409,774	364,366	472,857	463,103	424,364	424,363	424,363	424,363	424,363	424,363
12/31/2003	116,528	208,606	182,106	236,820	154,427	88,642	90,142	65,041	65,041	65,041	65,041
12/31/2004	418,878	384,565	766,260	1,010,432	609,871	611,151	588,752	588,751	588,751	588,751	588,751
12/31/2005	532,370	650,832	1,014,974	910,481	805,513	888,930	888,929	888,979	888,979	889,608	889,608
12/31/2006	381,639	728,466	745,510	653,981	681,764	681,207	681,207	681,207	681,207	681,207	681,207
12/31/2007	346,556	368,073	650,142	616,851	566,682	556,782	556,782	562,782	562,782	562,782	556,782
12/31/2008	525,801	364,649	469,611	421,590	352,812	346,242	345,742	345,742	345,742	345,742	345,742
12/31/2009	264,730	292,020	305,963	238,979	337,219	338,219	338,219	338,219	338,219	338,219	338,219
12/31/2010	433,640	323,106	296,588	284,088	290,088	290,088	290,088	284,088	284,088	284,088	284,088
12/31/2011	373,952	612,936	745,902	807,902	815,402	799,003	885,503	885,503	885,548	900,548	885,548
12/31/2012	326,981	434,311	375,201	399,369	484,565	488,369	488,369	488,369	488,369	488,369	
12/31/2013	318,260	405,131	434,829	504,467	520,234	519,782	519,782	519,782	518,782		
12/31/2014	821,769	904,258	797,119	980,216	930,216	914,216	914,216	914,216			
12/31/2015	415,478	578,970	637,756	751,120	733,450	750,156	755,156				
12/31/2016	303,321	448,584	584,760	572,780	548,305	573,305					
12/31/2017	375,978	970,159	884,275	831,246	829,659						
12/31/2018	537,774	721,257	684,815	719,050							
12/31/2019	508,531	697,241	582,148								
12/31/2020	235,636	748,660									
12/31/2021	644,777										

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

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.212	0.889	1.298	0.979	0.916	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.790	0.873	1.300	0.652	0.574	1.000	0.722	1.000	1.000	1.000	1.000
12/31/2004	0.918	1.993	1.319	0.604	1.002	0.963	1.000	1.000	1.000	1.000	1.000
12/31/2005	1.223	1.560	0.897	0.885	1.104	1.000	1.000	1.000	1.001	1.000	1.000
12/31/2006	1.909	1.023	0.877	1.042	0.999	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.062	1.766	0.949	0.919	0.983	1.000	1.011	1.000	1.000	0.989	1.000
12/31/2008	0.694	1.288	0.898	0.837	0.981	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.103	1.048	0.781	1.411	1.003	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2010	0.745	0.918	0.958	1.021	1.000	1.000	0.979	1.000	1.000	1.000	1.000
12/31/2011	1.639	1.217	1.083	1.009	0.980	1.108	1.000	1.000	1.017	0.983	
12/31/2012	1.328	0.864	1.064	1.213	1.008	1.000	1.000	1.000	1.000		
12/31/2013	1.273	1.073	1.160	1.031	0.999	1.000	1.000	0.998			
12/31/2014	1.100	0.882	1.230	0.949	0.983	1.000	1.000				
12/31/2015	1.394	1.102	1.178	0.976	1.023	1.007					
12/31/2016	1.479	1.304	0.980	0.957	1.046						
12/31/2017	2.580	0.911	0.940	0.998							
12/31/2018	1.341	0.949	1.050								
12/31/2019	1.371	0.835									
12/31/2020	3.177										
3 Yr Mean	1.963	0.898	0.990	0.977	1.017	1.002	1.000	0.999	1.006	0.994	1.000
Best 3/5	1.810	0.987	1.069	0.977	1.010	1.002	1.000	1.000	1.000	0.996	1.000
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.000	1.000	0.982	1.000	1.000	1.000	1.000	1.000			
12/31/2003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.000	1.000									
12/31/2009	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.010	1.002	1.000	1.000	1.000	0.996	1.000
12/31/2018				0.977	1.010	1.002	1.000	1.000	1.000	0.996	1.000
12/31/2019			1.069	0.977	1.010	1.002	1.000	1.000	1.000	0.996	1.000
12/31/2020		0.987	1.069	0.977	1.010	1.002	1.000	1.000	1.000	0.996	1.000
12/31/2021	1.810	0.987	1.069	0.977	1.010	1.002	1.000	1.000	1.000	0.996	1.000
A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.008	
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985	
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.053	
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.039	
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.881	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

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

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

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

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

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

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

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

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

Bold - Calculated Using Modified Bondy Method

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	1.000			
12/31/2004	1.003	1.051	0.994	1.000	0.968	1.000	1.000	1.000			
12/31/2005	0.996	1.000	1.000	1.005	0.999	0.999	1.000	1.000			
12/31/2006	0.989	0.998	1.005	1.000	1.002	0.999	1.000	1.000			
12/31/2007	1.003	1.000	0.997								
12/31/2008	0.981	1.000									
12/31/2009	1.024										
3 Yr Mean	1.003	0.999	1.001	1.002	0.989	1.000	1.000	1.000			
Best 3/5	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000			
Development From											
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.009	1.000	1.007	1.008	1.002	1.004	1.003
12/31/2018				0.997	1.009	1.000	1.007	1.008	1.002	1.004	1.003
12/31/2019			1.010	0.997	1.009	1.000	1.007	1.008	1.002	1.004	1.003
12/31/2020		1.085	1.010	0.997	1.009	1.000	1.007	1.008	1.002	1.004	1.003
12/31/2021	1.007	1.085	1.010	0.997	1.009	1.000	1.007	1.008	1.002	1.004	1.003
<u>A.Y.E</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/243</u>	<u>FACTORS</u>	
12/31/2017	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.031	
12/31/2018	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.028	
12/31/2019	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.039	
12/31/2020	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.127	
12/31/2021	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.135	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

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

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

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

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

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.001	1.000	1.000	1.000	1.046	1.000	1.000	1.000			
12/31/2003	0.964	0.989	1.000	0.972	1.000	0.946	1.000	1.000			
12/31/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2005	1.010	0.960	1.001	1.000	0.999	1.000	1.000	1.000			
12/31/2006	0.896	1.000	0.996	0.997	0.999	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.000	1.000									
12/31/2009	1.275										
3 Yr Mean	1.092	1.000	0.999	0.999	1.000	0.982	1.000	1.000			
Best 3/5	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000			

	Development From										
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.082	0.998	0.997	1.001	1.016	1.000	1.003
12/31/2018				1.034	1.082	0.998	0.997	1.001	1.016	1.000	1.003
12/31/2019			1.022	1.034	1.082	0.998	0.997	1.001	1.016	1.000	1.003
12/31/2020		1.027	1.022	1.034	1.082	0.998	0.997	1.001	1.016	1.000	1.003
12/31/2021	1.156	1.027	1.022	1.034	1.082	0.998	0.997	1.001	1.016	1.000	1.003

A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2017	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.100
12/31/2018	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.138
12/31/2019	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.163
12/31/2020	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.194
12/31/2021	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.381

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

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

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

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

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

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

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

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

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

Bold - Calculated Using Modified Bondy Method

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

<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.

LOCAL PRODUCTS / COMPLETED OPERATIONS TREND SUMMARY

		LOCAL PRODUCTS /	
(1)	<u>EXPOSURE TREND</u>	<u>LOCAL PRODUCTS</u>	<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%
b)	7/1/2020 to 7/1/2024 AYE 12/31/2020	+ 5.5%	+ 4.3%
c)	7/1/2021 to 7/1/2024 AYE 12/31/2021	+ 5.3%	+ 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)		(1)		(2)		(3)	
YEAR		LOCAL PRODUCTS		COMPLETED OPERATIONS		YEAR		LOCAL PRODUCTS		COMPLETED OPERATIONS	
ENDING		CLASS GROUP		CLASS GROUP		ENDING		CLASS GROUP		CLASS GROUP	
QUARTER *		SALES EXPOSURE		PAYROLL EXPOSURE		QUARTER *		SALES EXPOSURE		PAYROLL EXPOSURE	
		INDICES		INDICES				INDICES		INDICES	
2011	1	0.969		23.312		2018	1	1.042		26.945	
	2	0.974		23.427			2	1.046		27.194	
	3	0.979		23.556			3	1.050		27.433	
	4	0.982		23.638			4	1.054		27.719	
2012	1	0.987		23.715		2019	1	1.058		27.943	
	2	0.990		23.794			2	1.061		28.173	
	3	0.995		23.873			3	1.063		28.348	
	4	1.000		23.965			4	1.065		28.500	
2013	1	1.004		24.062		2020	1	1.066		28.710	
	2	1.007		24.140			2	1.060		28.831	
	3	1.008		24.167			3	1.059		29.016	
	4	1.010		24.208			4	1.059		29.196	
2014	1	1.012		24.299		2021	1	1.063		29.373	
	2	1.016		24.405			2	1.079		29.708	
	3	1.019		24.538			3	1.098		30.063	
	4	1.022		24.663			4	1.122		30.463	
2015	1	1.023		24.759		2022	1	1.154		30.913	
	2	1.026		24.909			2	1.190		31.358	
	3	1.027		25.013			3P	1.223		31.807	
	4	1.029		25.172			4P	1.249		32.236	
2016	1	1.030		25.313		2023	1P	1.267		32.601	
	2	1.030		25.480			2P	1.276		32.910	
	3	1.029		25.731			3P	1.283		33.171	
	4	1.030		25.938			4P	1.289		33.422	
2017	1	1.032		26.160		2024	1P	1.295		33.675	
	2	1.034		26.322			2P	1.300		33.931	
	3	1.037		26.517			3P	1.305		34.189	
	4	1.040		26.704			4P	1.310		34.450	
CHANGE IN EXPOSURES				LOCAL PRODUCTS		COMPLETED OPERATIONS					
7/1/2019 to 7/1/2024		(2024:4/2019:4)		1.230		1.209					
7/1/2020 to 7/1/2024		(2024:4/2020:4)		1.238		1.180					
7/1/2021 to 7/1/2024		(2024:4/2021:4)		1.168		1.131					
AVERAGE ANNUAL TREND FACTOR											
7/1/2019 to 7/1/2024		(5.0 YEARS)		1.042		1.039					
7/1/2020 to 7/1/2024		(4.0 YEARS)		1.055		1.042					
7/1/2021 to 7/1/2024		(3.0 YEARS)		1.053		1.042					

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

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

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

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

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

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

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2012	\$127,679,325	4,674	\$27,315	\$28,945		
12/31/2013	\$118,433,197	3,998	\$29,626	\$29,885		
12/31/2014	\$114,039,816	3,662	\$31,142	\$30,855	\$32,055	
12/31/2015	\$122,344,336	3,605	\$33,940	\$31,856	\$32,815	
12/31/2016	\$125,776,252	3,798	\$33,119	\$32,890	\$33,592	\$33,623
12/31/2017	\$124,853,149	3,594	\$34,742	\$33,958	\$34,388	\$34,396
12/31/2018	\$147,202,811	3,946	\$37,307	\$35,060	\$35,203	\$35,187
12/31/2019	\$146,826,146	4,340	\$33,830	\$36,198	\$36,037	\$35,996
12/31/2020	\$144,779,033	3,995	\$36,244	\$37,373	\$36,891	\$36,824
12/31/2021	\$154,044,249	3,990	\$38,606	\$38,586	\$37,766	\$37,670
Goodness of Fit Statistic, R-Squared:				0.819	0.684	0.519
Average Annual Severity Trend (10 yr)				+ 3.2%		
Average Annual Severity Trend (8 yr)				+ 2.4%		
Average Annual Severity Trend (6 yr)				+ 2.3%		
Selected Annual Severity Trend				+ 4.0%		

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

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

LOCAL PRODUCTS/COMPLETED OPERATIONS

FREQUENCY TREND
MULTISTATEManual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies OnlyBodily Injury and Property Damage Combined

(1) Accident Year Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency (3) / (2) ²
12/31/2008	\$ 376,764,697	8,900	23.62
12/31/2009	\$ 360,456,926	8,926	24.76
12/31/2010	\$ 346,686,371	9,528	27.48
12/31/2011	\$ 344,886,355	8,889	25.78
12/31/2012	\$ 347,540,917	8,262	23.77
12/31/2013	\$ 360,528,888	7,988	22.16
12/31/2014	\$ 372,071,467	7,355	19.77
12/31/2015	\$ 387,331,833	7,112	18.36
12/31/2016	\$ 372,467,763	7,381	19.82
12/31/2017	\$ 385,320,672	6,895	17.89
12/31/2018	\$ 420,210,778	7,685	18.29
12/31/2019	\$ 422,294,836	7,961	18.85
12/31/2020	\$ 411,962,951	7,117	17.28
12/31/2021	\$ 401,060,536	7,047	17.57

Selected Annual Frequency Trend: 0.0%

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

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

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

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

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

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

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

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

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	+2.0%	0.0%
OL&T	+5.9%	+5.9%
Premises/Operations	+4.2%	+3.4%
Products	-14.1%	-14.1%
Local Products/Completed Operations	-2.2%	-2.2%
Products/Completed Operations	-6.1%	-6.1%
GL Overall	+1.4%	+0.8%

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 Manufacturers and Contractors, where
a change of 0.0% has been selected to temper the effect of the 2019 experience and to
limit swings in loss costs.

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.

CALL TO CALL COMPARISON

Manufacturers and Contractors

The Aggregate Loss Costs at Current Level (ALCCL) decreased by an average of 15.2%, 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 7.2% decrease in ALCCL;
- Implemented loss cost level change (-14.5%);
- A change in exposure trend plus an additional year of trending (6.4%);
- The effect on ALCCL due to a change in average IPMFs (0.1%).

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

Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) decreased by an average of 5.2%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused an 5.9% decrease in ALCCL;
- Implemented loss cost level change (-3.0%);
- A change in exposure trend plus an additional year of trending (3.5%);
- The effect on ALCCL due to a change in average IPMFs (-0.1%).

The Basic Limit Experience Ratios (BLER) increased in 2020 (15.8%). This is mainly due to unfavorable experience across several class groups.

Products

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

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

The BLERs changed due to the various effects listed above.

CALL TO CALL
COMPARISON
(Cont'd)

Local Products/
Completed Ops

Multistate ALCCL decreased by an average of 3.2% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:

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

The BLERs changed due to the various effects listed above.

LATEST CALL
YEAR TO YEAR
COMPARISON

Manufacturers and
Contractors

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

The low BLER for 2020 (0.830) is attributable to favorable experience in several class groups. The high BLERs for 2019 (1.228) and 2021 (1.138) are attributable to unfavorable experience in several class groups.

Owners, Landlords
and Tenants

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

The low BLER for 2021 (0.877) is attributable to favorable experience in several class groups. The high BLERs for 2018 (1.310), 2019 (1.119) and 2022 (1.214) are attributable to unfavorable experience in several class groups.

Products

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

The BLER decreased from 2017 to 2020 and increased thereafter.

Local Products/
Completed Ops

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

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

LOSS
DEVELOPMENT
FACTOR
COMPARISON

Manufacturers and
Contractors

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

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

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

The multistate Fringe indemnity loss development factors for the 2023 review remained stable compared to the 2022 review.

Owners, Landlords
and Tenants

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

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

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

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

Products

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

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

LOSS
DEVELOPMENT
FACTOR
COMPARISON
(Cont'd)

Local Products/
Completed Ops

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

For Completed Operations, the full coverage BI indemnity loss development factors for the 2023 review did not remain stable compared to those in the 2022 review for 15, 27, 39, 51 and 63 months-to-ultimate factors which increased by 28.8%, 17.4%, 13.9%, 12.1% and 10.5%. This can largely be attributed to a higher 15-to-27, 27-to-39 and 63-to-75 months state and multistate ratios and lower credibility. The full coverage PD indemnity loss development factors for the 2023 review remained stable compared to those in the 2022 review.

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

One might expect PD loss development to be higher due to the Montrose decision in California. In response to the Montrose decision, ISO has introduced revised wording into the CGL policy to better define the concept of known loss. This revision represents neither a broadening nor a restriction in coverage from the original intent, however, it may result in the shifting of coverage, under certain circumstances, between an insured's current policy and past or future policies.

ALAE Development

To develop ALAE losses for all sublines and loss types (BI, PD and Fringe), we are using an incremental method that is based on a percentage of the total limit indemnity losses developed to ultimate. Since this is a procedure that produces incremental factors instead of multiplicative factors, there is no appropriate factor comparison available to last year's review.

One of the primary purposes of this procedure is to produce accurate and stable developed ALAE, especially for immature accident years.

SEVERITY TREND COMPARISON	Manufacturers and Contractors	<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 0.913. In the 2022 review the weighted average IPMF was 0.912.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.869. In the 2022 review the weighted average IPMF was 0.878.
	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, Ohio's state balanced relative change (1.019) ranks 18th highest overall. In last year's review, Ohio's balanced relative change (0.947) ranks 11th lowest overall.	
CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average decrease of 7.2% in the total statewide ALCCL.	
	For Owners, Landlords and Tenants, the change in company mix results in an average decrease of 5.9% in the total statewide ALCCL.	
	For Products, the change in company mix results in a 2.2% decrease in the total multistate ALCCL.	
	For Local Products/Completed Operations, the change in company mix results in a 0.9% decrease in the total multistate ALCCL.	

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
10010	.134	.137	10150	.33	(a)	11204	.207	.93	13111	.49	.067
10011	.032	(a)	10151	8.26	—	11205	(a)	—	13112	.098	.038
10012	.037	(a)	10160	1.47	—	11206	.44	—	13201	.47	.097
10015	5.92	—	10204	.148	—	11207	5.50	—	13204	.54	.68
10020	(a)	(a)	10205	.166	—	11208	.94	—	13205	.207	.27
10025	.032	(a)	10210	.27	(a)	11209	4.43	—	13206	(a)	(a)
10026	.43	.013	10211	.27	(a)	11210	1.89	—	13207	(a)	(a)
10027	.032	(a)	10220	3.12	—	11211	9.80	—	13208	(a)	(a)
10036	.35	(a)	10255	.131	.124	11212	1.48	—	13314	.079	.009
10040	.102	.30	10256	.48	.154	11213	1.21	—	13351	.193	.036
10042	.245	.228	10257	.09	.148	11214	2.98	—	13352	.197	.026
10052	4.10	—	10309	.107	.011	11222	.05	—	13410	.75	1.55
10054	3.63	—	10315	.25	(a)	11234	.186	.039	13411	(a)	(a)
10060	.117	.041	10331	8.03	—	11248	.025	.01	13412	.25	1.15
10065	.176	.037	10332	13.90	—	11258	.53	.121	13453	.29	(a)
10066	.18	.047	10352	.26	.045	11259	.57	.145	13454	.34	(a)
10070	.077	.094	10367	2.52	—	11273	9.24	—	13455	.35	(a)
10071	.211	.07	10368	3.69	—	11274	8.87	—	13461	(a)	(a)
10072	2.85	—	10375	(a)	—	11288	.65	.061	13506	.61	.045
10073	.55	.32	10378	8.13	—	12014	.054	.027	13507	.73	.103
10075	4.08	.113	10379	3.78	—	12356	.78	.02	13590	.26	.59
10100	.44	.044	10380	6.45	—	12361	.115	.063	13621	.065	.32
10101	.159	.136	10381	5.58	—	12362	.084	(a)	13670	.065	.022
10105	1.72	—	11007	1.07	—	12373	.032	.024	13673	.40	.012
10107	1.68	.162	11020	.20	.129	12374	.41	.05	13715	.084	.088
10110	20.20	—	11039	.48	.054	12375	.20	.035	13716	.30	.069
10111	.168	.045	11052	2.63	—	12391	.063	.055	13720	.226	.044
10113	.238	—	11101	(a)	(a)	12393	.27	(a)	13759	.117	.073
10115	.47	.052	11120	(a)	—	12467	.11	(a)	13930	.179	.103
10117	5.88	—	11126	.041	.019	12509	.033	.02	14068	.026	.008
10119	(a)	—	11127	.43	.006	12510	.41	.016	14101	.30	.029
10120	13.20	—	11128	.58	.047	12583	.184	(a)	14279	.25	.046
10130	2.34	—	11138	2.01	—	12651	.54	.33	14401	.53	.078
10132	2.02	—	11155	.142	—	12683	.246	(a)	14405	.63	—
10133	2.53	—	11160	(a)	(a)	12707	.55	.45	14527	.34	.139
10135	(a)	—	11167	.61	—	12797	.116	.153	14655	.059	—
10140	.053	.016	11168	3.15	—	12805	.214	.108	14731	2.61	—
10141	.106	.026	11201	9.39	—	12841	.36	—	14732	.193	—
10145	.51	.009	11202	2.78	—	12927	.062	—	14733	.41	—
10146	.196	.014	11203	.99	.29	13049	.06	.042	14734	.176	—

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	.115	.083	16670	3.33	—	18501	.43	.011	40072	(a)	—
14913	.221	.094	16676	.197	.009	18506	.23	.004	40075	50.50	—
15060	(a)	(a)	16694	.217	(a)	18507	.124	.005	40101	7.75	—
15061	(a)	(a)	16705	.27	.09	18570	1.30	—	40102	6.85	—
15062	.103	(a)	16722	(a)	—	18575	(a)	(a)	40111	6.55	—
15063	.12	(a)	16723	(a)	—	18616	.175	.42	40115	(a)	—
15070	.085	—	16750	.069	.036	18707	.013	.005	40117	(a)	—
15119	(a)	—	16751	.069	—	18708	.076	.015	40140	(a)	—
15120	(a)	—	16819	.63	(a)	18833	.151	(a)	41001	.221	—
15123	2.53	—	16820	.48	(a)	18834	.197	.074	41210	(a)	—
15124	.88	—	16881	1.08	(a)	18911	.62	.012	41421	.40	—
15188	.182	(a)	16890	.073	(a)	18912	1.17	.02	41422	.212	—
15223	.076	.032	16891	.08	(a)	18920	.30	.012	41510	31.20	—
15224	.239	.052	16892	.145	(a)	18991	(a)	—	41603	18.80	—
15300	(a)	—	16900	1.92	.063	19007	.99	—	41604	10.30	—
15314	.142	(a)	16901	1.23	.085	19051	2.19	—	41620	.79	—
15404	.047	(a)	16902	1.04	.047	19061	(a)	—	41650	26.50	—
15405	.069	(a)	16905	2.02	.055	19795	.204	(a)	41664	28.00	—
15406	.177	.065	16906	1.29	.078	19796	.238	—	41665	3.27	—
15488	.44	(a)	16910	1.15	.04	40005	(a)	—	41666	(a)	—
15538	.25	.011	16911	1.04	.039	40006	(a)	—	41667	76.40	—
15600	.64	.061	16915	1.18	.038	40010	(a)	—	41668	71.60	—
15607	.111	—	16916	.99	.045	40015	(a)	—	41669	.50	—
15608	.142	.007	16920	2.62	.088	40020	(a)	—	41670	.84	—
15656	4.18	—	16921	2.40	.035	40026	(a)	—	41672	(a)	—
15699	.27	—	16930	1.51	.109	40031	(a)	—	41673	(a)	—
15733	.115	.025	16931	1.63	.046	40032	(a)	—	41675	(a)	—
15839	.19	.017	16940	3.27	.035	40040	(a)	—	41677	.162	—
15991	.155	.048	16941	1.31	.062	40041	(a)	—	41678	59.00	—
15993	.131	.03	18078	.152	.094	40042	(a)	—	41679	(a)	(a)
16005	.045	.024	18109	.26	.02	40045	185.00	—	41680	13.80	—
16009	.141	.091	18110	.207	.021	40046	36.50	—	41696	.51	—
16402	.94	—	18200	(a)	—	40047	13.00	—	41697	.36	—
16403	.59	.103	18205	.235	.39	40059	4.66	—	41700	(a)	—
16404	.75	—	18206	.33	.072	40061	2.47	—	41715	8.74	—
16471	.156	—	18335	.242	.011	40063	82.70	—	41716	5.56	—
16501	.094	(a)	18435	.46	.049	40064	24.30	—	43007	(a)	—
16527	.145	.222	18436	.38	.107	40066	(a)	—	43117	(a)	—
16588	.065	(a)	18437	.35	(a)	40067	(a)	—	43151	25.10	—
16604	.11	.074	18438	.66	(a)	40069	(a)	—	43152	17.70	—

\$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	95.60	—	44112	.242	—	45771	.205	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.067	.045	47318	7.79	—
43421	26.20	—	44193	(a)	—	45900	.072	.037	47367	.162	—
43422	138.00	—	44194	(a)	—	45901	.062	.03	47420	1.71	—
43424	(a)	—	44222	(a)	—	45937	.216	—	47468	(a)	—
43470	2.99	—	44276	128.00	—	45993	(a)	(a)	47469	3.97	—
43517	(a)	—	44277	83.20	—	46004	25.20	—	47471	3.44	—
43518	12.00	—	44280	.162	—	46005	20.10	—	47473	4.50	—
43550	93.50	—	44311	6.19	—	46112	.031	—	47474	5.03	—
43551	51.90	—	44315	4.16	—	46202	3.33	—	47475	3.97	—
43626	9.58	—	44427	28.00	—	46362	206.00	—	47476	3.97	—
43628	124.00	—	44428	28.20	—	46426	30.10	—	47477	5.30	—
43629	105.00	—	44429	.42	—	46427	40.20	—	47478	5.56	—
43754	(a)	—	44430	.29	—	46510	(a)	—	47600	(a)	—
43760	3.51	—	44431	.94	—	46590	(a)	—	47610	(a)	—
43822	2.36	—	44432	.30	—	46603	2.52	—	48039	67.80	—
43840	.029	—	44433	9.48	—	46604	2.91	—	48177	(a)	—
43860	1.87	—	44434	18.10	—	46606	7.76	—	48178	(a)	—
43889	.67	—	44435	18.80	—	46607	10.70	—	48206	25.30	—
43945	(a)	—	44436	21.90	—	46622	6.95	—	48252	(a)	—
43946	(a)	—	44437	18.20	—	46671	(a)	—	48441	.106	—
43990	(a)	(a)	44438	14.40	—	46700	192.00	—	48557	10.60	—
43991	(a)	—	44439	27.90	—	46773	(a)	—	48558	9.26	—
44009	3.08	—	44440	23.10	—	46822	(a)	—	48600	60.10	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	10.20	—	44501	(a)	—	46882	(a)	—	48636	.48	(a)
44070	3.03	—	45190	2.62	—	46911	19.00	—	48637	8.13	—
44071	3.37	—	45191	1.86	—	46912	34.70	—	48638	4.04	—
44072	2.33	—	45192	2.17	—	46913	(a)	—	48727	(a)	—
44100	.73	—	45193	1.28	—	46914	(a)	—	48808	1.07	—
44101	.76	—	45210	1.62	—	46915	(a)	—	48924	(a)	—
44102	.59	—	45224	(a)	—	46916	(a)	—	48925	195.00	—
44103	.52	—	45225	(a)	—	47050	.65	—	49005	.111	—
44104	.22	—	45334	55.10	—	47051	(a)	—	49111	1.64	—
44105	(a)	—	45380	.135	(a)	47052	(a)	—	49181	22.20	—
44106	(a)	—	45450	16.20	—	47103	(a)	—	49183	27.00	—
44108	.26	—	45523	(a)	—	47146	(a)	—	49184	57.00	—
44109	.65	—	45524	(a)	—	47147	(a)	—	49185	51.90	—
44110	.67	—	45539	(a)	—	47221	211.00	—	49239	.101	.27
44111	.41	—	45678	.176	—	47253	(a)	—	49292	1.62	—

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	.184	.193	51702	.045	(a)	51986	.089	.075
49333	11.90	—	51241	.55	.197	51703	.019	(a)	51999	.038	.25
49451	(a)	—	51250	.076	(a)	51734	.035	.38	52002	.033	.086
49452	(a)	—	51251	.016	(a)	51741	.096	.246	52075	.056	.167
49617	.208	.116	51252	.055	.06	51752	.081	.137	52076	.067	(a)
49618	.175	.034	51253	.047	(a)	51767	.014	.005	52109	.008	(a)
49619	.33	.08	51254	.015	.019	51777	.049	.047	52134	.111	.44
49763	2.13	—	51255	.192	(a)	51790	.082	(a)	52137	.022	(a)
49800	(a)	—	51300	.068	.109	51796	.035	(a)	52150	.204	(a)
49801	186.00	—	51305	.068	.65	51808	.124	.43	52315	.064	.237
49802	16.50	—	51315	.065	.059	51809	.154	.164	52341	.014	(a)
49803	29.20	—	51330	.029	.97	51833	.074	.034	52342	.04	(a)
49840	.67	—	51333	.01	.28	51850	.071	(a)	52343	.024	(a)
49870	81.40	—	51340	.015	(a)	51851	.048	(a)	52401	.075	(a)
49890	(a)	—	51350	.114	.095	51852	.112	(a)	52402	.008	(a)
49891	(a)	—	51351	.102	.039	51853	.045	(a)	52432	.041	(a)
49902	(a)	—	51352	.14	.077	51854	.101	(a)	52433	.038	.47
49903	(a)	—	51355	.096	.081	51855	.106	(a)	52435	.047	(a)
50010	.089	.35	51356	.103	.42	51856	.058	(a)	52438	.034	(a)
50011	.026	(a)	51357	.093	1.18	51857	.10	(a)	52440	.054	(a)
50012	.033	(a)	51358	.224	.094	51869	.041	.102	52467	.05	(a)
50015	.058	(a)	51359	.196	.51	51877	.231	.128	52469	.017	.083
50017	.044	(a)	51370	.18	2.16	51889	.038	.007	52505	.087	.159
50018	.024	(a)	51380	.018	.026	51896	.018	.013	52547	.065	.049
50019	.024	(a)	51400	.068	(a)	51900	.055	.085	52581	.42	1.57
50045	.101	(a)	51401	.101	(a)	51909	.064	.04	52619	.03	(a)
50047	.011	(a)	51500	.034	.118	51919	.038	(a)	52660	.058	—
51001	.016	.31	51516	.049	—	51926	.039	.036	52744	.28	.039
51005	.003	(a)	51517	.055	—	51927	.021	.092	52767	.059	(a)
51116	.041	.52	51550	.042	.36	51934	.043	.066	52876	(a)	(a)
51201	.015	(a)	51551	.015	.70	51941	.039	.025	52911	.024	.35
51205	.047	.035	51552	.025	.113	51942	.062	—	52967	.009	.043
51206	.007	.40	51553	.045	(a)	51956	.168	.119	53001	.087	.213
51210	.029	(a)	51554	.004	(a)	51957	.148	.33	53077	.042	.172
51211	(a)	(a)	51575	.031	.02	51958	.132	.233	53095	.029	(a)
51220	.098	1.14	51576	.081	.077	51959	.135	(a)	53096	.04	(a)
51221	.055	1.12	51600	.055	.156	51960	.018	.248	53121	.113	.41
51222	.067	3.29	51613	.036	.10	51970	.077	.131	53147	.01	(a)
51224	.07	.96	51625	.015	(a)	51982	.023	.056	53229	.056	(a)
51230	.012	.54	51666	.049	.059	51985	.046	—	53271	.021	(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	.055	.215	55715	.089	.147	56918	.022	(a)	58096	.079	1.08
53374	.075	.145	55716	.129	.33	56919	.057	(a)	58301	.018	.075
53375	.04	.205	55717	.075	(a)	56920	.052	(a)	58302	.021	.034
53376	.063	.128	55718	.073	(a)	56980	.044	(a)	58397	.124	.33
53377	.065	.132	55802	.049	.016	57001	.015	.019	58408	.038	—
53403	.041	(a)	55918	.051	1.32	57002	.01	.061	58409	.049	—
53425	.052	(a)	55919	.007	2.48	57090	.083	.72	58456	.026	—
53565	.048	.068	56040	.005	.019	57146	.053	.59	58457	.038	—
53631	.013	.016	56041	.032	(a)	57202	.039	(a)	58458	.049	—
53632	.015	.024	56042	.04	(a)	57257	.049	.046	58459	.059	—
53731	.014	(a)	56170	.051	(a)	57401	.028	.065	58503	.033	.054
53732	.095	.39	56171	.025	(a)	57403	.101	.025	58532	.043	(a)
53733	.061	.155	56202	.032	.053	57410	.013	.112	58559	.009	(a)
53734	.29	—	56390	.055	.59	57411	.013	(a)	58560	.021	(a)
53803	.124	(a)	56391	.047	.217	57572	.008	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.076	.089	57600	.023	.025	58575	.027	.081
53902	(a)	(a)	56488	.082	.043	57611	.027	.036	58627	.087	.008
53903	(a)	(a)	56567	.053	(a)	57625	.205	(a)	58663	.117	.46
53904	(a)	(a)	56650	.162	(a)	57651	.025	.039	58682	.077	(a)
53905	(a)	(a)	56651	.088	(a)	57690	.036	.32	58713	.031	(a)
53907	.042	.072	56652	.063	(a)	57716	.017	.069	58737	.056	.36
53951	(a)	(a)	56653	.061	(a)	57725	.037	.07	58756	.022	(a)
53952	(a)	(a)	56654	.031	(a)	57726	.029	.022	58757	.189	(a)
53953	(a)	(a)	56690	.043	.26	57798	.013	(a)	58759	.023	(a)
54012	.029	—	56699	.035	.059	57800	.047	(a)	58802	.026	.32
54077	.057	.30	56758	.03	.11	57808	.014	(a)	58813	.054	(a)
54444	(a)	(a)	56759	.031	.069	57809	.015	(a)	58822	.073	(a)
55010	.172	.61	56760	.044	.077	57810	.014	.089	58837	.108	.128
55011	.046	1.73	56805	.058	(a)	57871	.017	.073	58840	.032	.092
55012	.055	.86	56806	.041	(a)	57913	.061	.182	58873	.051	.018
55013	.047	1.00	56807	.041	(a)	57997	.065	—	58903	.017	(a)
55014	(a)	(a)	56808	.053	(a)	57998	.027	.044	58904	.013	.089
55214	.045	.062	56900	.051	(a)	57999	.023	.055	58922	.086	.176
55371	.19	.082	56910	.025	(a)	58009	.023	(a)	59005	.032	.055
55410	(a)	(a)	56911	.046	(a)	58010	.063	(a)	59057	.234	(a)
55426	.057	(a)	56912	.037	.082	58020	.108	(a)	59058	.152	(a)
55597	.011	1.22	56913	.03	(a)	58056	.075	(a)	59188	.215	.039
55647	.022	.07	56915	.178	(a)	58057	.047	(a)	59189	.29	.207
55648	.01	(a)	56916	.161	.26	58058	.042	(a)	59223	.053	.118
55649	.012	(a)	56917	.046	(a)	58095	.06	1.05	59257	.009	.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	.054	(a)	59923	.006	.004	62003	15.90	—	91125	1.51	1.31
59378	.035	.103	59925	.201	1.11	63010	36.60	—	91127	1.39	.82
59481	.144	.081	59926	.171	.57	63011	45.70	—	91130	.79	—
59482	.224	(a)	59927	.115	.88	63012	65.00	—	91135	.22	(a)
59537	.037	.207	59931	.111	.32	63013	61.50	—	91150	1.31	3.78
59601	.054	1.44	59932	.119	.57	63215	52.60	—	91155	2.91	19.30
59647	.10	.118	59941	.037	(a)	63216	36.50	—	91160	.61	—
59660	.10	.55	59947	.024	.214	63217	37.10	—	91175	.52	—
59661	.049	(a)	59955	.014	.098	63218	12.50	—	91177	2.27	—
59693	.008	—	59963	.106	.26	63219	(a)	—	91179	2.28	—
59695	(a)	(a)	59964	.248	.052	63220	(a)	—	91190	1.22	(a)
59701	.004	.36	59970	.032	.121	64074	18.50	—	91200	.46	—
59713	.089	.247	59973	.068	(a)	64075	13.00	—	91210	(a)	—
59722	.046	.019	59975	.045	.099	64500	(a)	—	91235	1.60	1.62
59723	.017	.025	59977	.026	(a)	65007	32.00	—	91250	2.41	(a)
59724	.027	.016	59984	.019	.034	66122	13.80	—	91265	9.68	2.35
59725	.033	.094	59985	.073	(a)	66123	7.57	—	91266	5.12	.63
59726	.024	.02	59986	.056	(a)	66309	22.10	—	91280	(a)	1.89
59738	.077	.043	59988	.011	.041	66561	51.20	—	91302	7.27	(a)
59750	.028	.106	59989	.01	.031	67017	47.50	—	91315	2.20	—
59751	.01	(a)	60010	20.30	—	67508	31.80	—	91324	4.92	(a)
59773	.013	.019	60011	23.40	—	67509	23.30	—	91325	(a)	(a)
59774	.01	.105	60012	38.40	—	67510	13.00	—	91340	3.21	5.57
59775	.013	.133	60013	32.90	—	67511	14.00	—	91341	2.61	2.90
59781	.024	.049	60015	24.60	—	67512	60.10	—	91342	2.94	2.67
59782	.036	.63	60016	27.60	—	67513	38.20	—	91343	.58	1.08
59783	.035	(a)	60035	36.10	—	67634	41.10	—	91405	3.73	—
59784	.027	(a)	61000	20.10	—	67635	29.10	—	91436	2.95	1.56
59790	.06	(a)	61212	18.40	—	68001	88.80	—	91481	10.80	—
59798	.092	.29	61216	20.50	—	68439	114.00	—	91507	1.59	2.22
59806	.066	(a)	61217	18.60	—	68500	4.47	—	91523	24.50	—
59867	.067	(a)	61218	12.70	—	68604	2.14	—	91547	.139	—
59886	.009	.072	61223	90.40	—	68606	8.35	—	91551	.86	.52
59889	.042	.176	61224	28.80	—	68607	6.60	—	91555	.96	.72
59892	.035	(a)	61225	40.00	—	68702	5.44	—	91560	2.83	3.23
59904	.024	.11	61226	67.30	—	68703	4.07	—	91562	1.93	—
59905	.042	.10	61227	61.60	—	68706	17.50	—	91577	6.88	2.33
59914	.246	.58	62000	14.00	—	68707	17.30	—	91580	3.73	—
59915	.079	.51	62001	11.10	—	90089	2.50	—	91581	(a)	(a)
59917	.015	.195	62002	5.05	—	91111	2.07	4.12	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.60	1.98	98308	.66	.69
91584	(a)	(a)	94569	1.70	2.90	97308	.40	—	98309	3.40	1.51
91585	(a)	(a)	94590	7.33	—	97447	1.30	3.78	98344	.50	.53
91586	(a)	(a)	94617	2.31	—	97501	(a)	—	98405	.82	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.34	(a)
91588	(a)	(a)	95124	.85	.90	97503	(a)	—	98414	7.64	(a)
91589	(a)	(a)	95233	1.83	—	97504	(a)	—	98415	1.00	(a)
91590	2.00	—	95305	1.99	—	97650	2.12	2.67	98423	2.38	(a)
91591	(a)	(a)	95306	3.12	—	97651	3.85	3.23	98424	4.05	(a)
91606	7.76	—	95310	4.75	.83	97652	3.34	3.46	98425	1.66	(a)
91618	(a)	(a)	95357	.79	—	97653	1.81	2.22	98426	1.47	(a)
91629	1.59	(a)	95358	(a)	—	97654	3.16	2.12	98427	1.43	—
91636	2.72	—	95410	2.56	2.01	97655	2.97	3.12	98428	(a)	—
91641	.73	(a)	95455	3.29	1.22	98002	.54	.71	98429	.71	—
91666	.54	(a)	95487	1.37	(a)	98003	.57	(a)	98430	(a)	—
91722	2.38	(a)	95505	1.53	1.56	98090	.076	—	98449	2.06	17.60
91746	1.93	4.12	95620	1.11	(a)	98091	.082	—	98482	2.20	4.57
91805	.121	—	95625	3.48	2.67	98092	.248	—	98483	3.25	11.10
92053	.30	.47	95630	(a)	(a)	98111	.41	—	98502	3.11	2.67
92054	.102	.179	95647	1.93	4.12	98150	(a)	—	98555	1.45	—
92055	2.85	.179	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.46	2.22	96053	1.47	3.12	98152	1.81	.37	98598	.111	—
92102	2.68	2.45	96317	.82	—	98153	2.04	(a)	98601	3.72	(a)
92215	2.29	2.22	96408	2.22	8.48	98154	2.40	(a)	98622	(a)	—
92338	1.03	1.45	96409	2.06	6.01	98155	3.37	(a)	98623	(a)	—
92445	1.56	—	96410	1.80	6.13	98156	(a)	(a)	98624	.59	—
92446	3.39	1.34	96611	.73	1.03	98157	2.15	.238	98636	1.97	2.56
92447	2.96	1.10	96702	2.55	(a)	98158	(a)	(a)	98640	64.20	—
92451	1.60	1.67	96703	(a)	—	98159	1.44	(a)	98658	3.49	—
92453	1.88	—	96816	2.39	—	98160	3.06	(a)	98659	.63	.28
92478	.93	1.22	96872	2.92	(a)	98161	3.43	(a)	98677	10.10	7.35
92593	21.10	—	96930	(a)	—	98162	(a)	(a)	98678	8.99	9.69
92663	.37	—	97002	(a)	(a)	98163	3.59	.138	98698	(a)	(a)
94007	6.37	3.56	97003	(a)	(a)	98164	1.35	.048	98699	2.93	(a)
94099	1.45	—	97047	2.23	—	98257	.85	—	98705	4.93	—
94225	5.10	—	97050	1.74	—	98303	6.76	4.13	98710	2.04	—
94276	2.66	3.12	97111	3.07	—	98304	3.17	2.47	98751	2.63	—
94304	2.05	(a)	97220	.213	(a)	98305	1.80	1.24	98805	2.66	.95
94381	3.84	7.46	97221	(a)	.87	98306	4.62	.68	98806	1.84	2.56
94404	2.51	3.01	97222	1.06	1.25	98307	1.00	.37	98810	2.53	—

DIVISION SIX

PREM/OPS TERR. 501

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.44	1.38	99620	.28	—						
98820	5.07	2.56	99650	.86	.74						
98871	(a)	(a)	99709	2.14	(a)						
98884	1.32	1.56	99718	.81	—						
98914	.43	.38	99746	1.38	2.33						
98949	.60	.213	99760	.158	—						
98967	2.08	7.01	99777	4.39	—						
98993	3.76	2.55	99793	1.76	—						
99003	.98	.84	99798	(a)	(a)						
99004	2.03	1.11	99803	(a)	5.96						
99080	.70	5.23	99826	.50	.48						
99081	(a)	—	99827	.248	.43						
99082	(a)	—	99851	1.02	—						
99083	(a)	—	99917	1.66	—						
99084	(a)	(a)	99938	1.86	—						
99085	(a)	(a)	99943	5.39	—						
99111	1.01	—	99946	4.01	1.68						
99160	(a)	—	99948	4.54	13.80						
99163	2.41	.28	99952	3.70	10.80						
99165	.53	(a)	99953	4.00	6.60						
99220	.93	(a)	99954	2.91	8.53						
99221	(a)	(a)	99955	3.64	7.01						
99222	1.76	(a)	99963	.40	—						
99223	.149	(a)	99969	1.70	1.78						
99303	8.10	—	99975	3.24	—						
99310	2.03	(a)	99986	(a)	—						
99315	5.96	1.45	99987	(a)	—						
99321	5.78	1.67	99988	1.50	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.19	—									
99506	3.92	—									
99507	3.42	—									
99570	1.84	(a)									
99571	.45	(a)									
99572	.86	(a)									
99573	.83	(a)									
99600	.88	—									
99613	5.11	1.67									
99614	1.98	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.124	.137	10150	.64	(a)	11204	.40	.93	13111	.70	.067
10011	.03	(a)	10151	16.00	—	11205	(a)	—	13112	.048	.038
10012	.034	(a)	10160	2.85	—	11206	.37	—	13201	.36	.097
10015	5.19	—	10204	.29	—	11207	4.67	—	13204	.41	.68
10020	(a)	(a)	10205	.32	—	11208	.80	—	13205	.158	.27
10025	.03	(a)	10210	.52	(a)	11209	3.76	—	13206	(a)	(a)
10026	.83	.013	10211	.52	(a)	11210	1.60	—	13207	(a)	(a)
10027	.03	(a)	10220	6.05	—	11211	8.31	—	13208	(a)	(a)
10036	.27	(a)	10255	.10	.124	11212	1.26	—	13314	.154	.009
10040	.094	.30	10256	.37	.154	11213	1.03	—	13351	.37	.036
10042	.48	.228	10257	.069	.148	11214	2.53	—	13352	.38	.026
10052	3.59	—	10309	.208	.011	11222	.042	—	13410	.57	1.55
10054	3.18	—	10315	.49	(a)	11234	.36	.039	13411	(a)	(a)
10060	.228	.041	10331	7.04	—	11248	.019	.01	13412	.194	1.15
10065	.34	.037	10332	12.10	—	11258	.76	.121	13453	.224	(a)
10066	.35	.047	10352	.37	.045	11259	.81	.145	13454	.26	(a)
10070	.071	.094	10367	2.14	—	11273	17.90	—	13455	.27	(a)
10071	.41	.07	10368	3.13	—	11274	17.20	—	13461	(a)	(a)
10072	2.42	—	10375	(a)	—	11288	.93	.061	13506	1.18	.045
10073	.42	.32	10378	7.13	—	12014	.041	.027	13507	1.42	.103
10075	3.12	.113	10379	3.31	—	12356	1.52	.02	13590	.198	.59
10100	.63	.044	10380	5.65	—	12361	.056	.063	13621	.05	.32
10101	.31	.136	10381	4.89	—	12362	.078	(a)	13670	.032	.022
10105	3.33	—	11007	.91	—	12373	.03	.024	13673	.57	.012
10107	1.28	.162	11020	.39	.129	12374	.79	.05	13715	.078	.088
10110	17.70	—	11039	.36	.054	12375	.39	.035	13716	.58	.069
10111	.155	.045	11052	1.20	—	12391	.058	.055	13720	.32	.044
10113	.46	—	11101	(a)	(a)	12393	.52	(a)	13759	.228	.073
10115	.92	.052	11120	(a)	—	12467	.214	(a)	13930	.166	.103
10117	5.16	—	11126	.08	.019	12509	.025	.02	14068	.05	.008
10119	(a)	—	11127	.39	.006	12510	.32	.016	14101	.59	.029
10120	11.60	—	11128	.53	.047	12583	.141	(a)	14279	.191	.046
10130	4.55	—	11138	1.76	—	12651	.41	.33	14401	.76	.078
10132	3.92	—	11155	.27	—	12683	.188	(a)	14405	.54	—
10133	1.16	—	11160	(a)	(a)	12707	.51	.45	14527	.32	.139
10135	(a)	—	11167	.28	—	12797	.107	.153	14655	.114	—
10140	.026	.016	11168	1.44	—	12805	.42	.108	14731	1.20	—
10141	.052	.026	11201	7.96	—	12841	.69	—	14732	.088	—
10145	.249	.009	11202	2.36	—	12927	.121	—	14733	.80	—
10146	.28	.014	11203	.92	.29	13049	.029	.042	14734	.34	—

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.088	.083	16670	2.92	—	18501	.61	.011	40072	(a)	—
14913	.43	.094	16676	.38	.009	18506	.176	.004	40075	19.50	—
15060	(a)	(a)	16694	.166	(a)	18507	.241	.005	40101	28.90	—
15061	(a)	(a)	16705	.248	.09	18570	2.52	—	40102	25.60	—
15062	.079	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.74	—
15063	.092	(a)	16723	(a)	—	18616	.134	.42	40115	(a)	—
15070	.072	—	16750	.134	.036	18707	.012	.005	40117	(a)	—
15119	(a)	—	16751	.134	—	18708	.147	.015	40140	(a)	—
15120	(a)	—	16819	.48	(a)	18833	.139	(a)	41001	.194	—
15123	1.16	—	16820	.37	(a)	18834	.38	.074	41210	(a)	—
15124	.40	—	16881	2.10	(a)	18911	1.21	.012	41421	.21	—
15188	.139	(a)	16890	.056	(a)	18912	2.27	.02	41422	.112	—
15223	.037	.032	16891	.061	(a)	18920	.59	.012	41510	60.60	—
15224	.34	.052	16892	.111	(a)	18991	(a)	—	41603	9.96	—
15300	(a)	—	16900	1.86	.063	19007	.45	—	41604	5.47	—
15314	.27	(a)	16901	1.19	.085	19051	1.00	—	41620	.67	—
15404	.036	(a)	16902	1.01	.047	19061	(a)	—	41650	14.00	—
15405	.053	(a)	16905	1.95	.055	19795	.39	(a)	41664	24.50	—
15406	.135	.065	16906	1.25	.078	19796	.46	—	41665	2.87	—
15488	.34	(a)	16910	1.12	.04	40005	(a)	—	41666	(a)	—
15538	.49	.011	16911	1.01	.039	40006	(a)	—	41667	66.90	—
15600	1.23	.061	16915	1.14	.038	40010	(a)	—	41668	62.80	—
15607	.094	—	16916	.95	.045	40015	(a)	—	41669	.44	—
15608	.27	.007	16920	2.54	.088	40020	(a)	—	41670	.74	—
15656	8.11	—	16921	2.32	.035	40026	(a)	—	41672	(a)	—
15699	.232	—	16930	1.46	.109	40031	(a)	—	41673	(a)	—
15733	.088	.025	16931	1.57	.046	40032	(a)	—	41675	(a)	—
15839	.37	.017	16940	3.16	.035	40040	(a)	—	41677	.137	—
15991	.30	.048	16941	1.27	.062	40041	(a)	—	41678	47.30	—
15993	.25	.03	18078	.141	.094	40042	(a)	—	41679	(a)	(a)
16005	.041	.024	18109	.50	.02	40045	162.00	—	41680	7.29	—
16009	.108	.091	18110	.40	.021	40046	32.00	—	41696	.44	—
16402	1.82	—	18200	(a)	—	40047	11.40	—	41697	.30	—
16403	1.15	.103	18205	.217	.39	40059	4.08	—	41700	(a)	—
16404	1.45	—	18206	.65	.072	40061	2.16	—	41715	4.63	—
16471	.132	—	18335	.47	.011	40063	72.40	—	41716	2.94	—
16501	.087	(a)	18435	.67	.049	40064	21.30	—	43007	(a)	—
16527	.134	.222	18436	.54	.107	40066	(a)	—	43117	(a)	—
16588	.05	(a)	18437	.67	(a)	40067	(a)	—	43151	9.71	—
16604	.084	.074	18438	1.29	(a)	40069	(a)	—	43152	14.20	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	37.00	—	44112	.168	—	45771	.157	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.051	.045	47318	6.83	—
43421	10.10	—	44193	(a)	—	45900	.141	.037	47367	.137	—
43422	53.10	—	44194	(a)	—	45901	.121	.03	47420	1.50	—
43424	(a)	—	44222	(a)	—	45937	.084	—	47468	(a)	—
43470	2.54	—	44276	49.60	—	45993	(a)	(a)	47469	2.10	—
43517	(a)	—	44277	32.20	—	46004	13.30	—	47471	1.82	—
43518	10.50	—	44280	.137	—	46005	10.70	—	47473	2.38	—
43550	36.10	—	44311	5.42	—	46112	.114	—	47474	2.66	—
43551	20.00	—	44315	3.64	—	46202	.98	—	47475	2.10	—
43626	8.39	—	44427	105.00	—	46362	165.00	—	47476	2.10	—
43628	109.00	—	44428	105.00	—	46426	24.10	—	47477	2.80	—
43629	92.40	—	44429	1.58	—	46427	32.20	—	47478	2.94	—
43754	(a)	—	44430	1.10	—	46510	(a)	—	47600	(a)	—
43760	3.08	—	44431	3.50	—	46590	(a)	—	47610	(a)	—
43822	2.01	—	44432	1.11	—	46603	2.03	—	48039	26.20	—
43840	.025	—	44433	35.30	—	46604	2.34	—	48177	(a)	—
43860	1.59	—	44434	67.60	—	46606	6.23	—	48178	(a)	—
43889	.57	—	44435	70.00	—	46607	8.57	—	48206	22.20	—
43945	(a)	—	44436	81.80	—	46622	5.90	—	48252	(a)	—
43946	(a)	—	44437	67.80	—	46671	(a)	—	48441	.093	—
43990	(a)	(a)	44438	53.60	—	46700	74.30	—	48557	9.33	—
43991	(a)	—	44439	104.00	—	46773	(a)	—	48558	8.11	—
44009	1.41	—	44440	86.30	—	46822	(a)	—	48600	48.30	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	8.97	—	44501	(a)	—	46882	(a)	—	48636	.64	(a)
44070	2.66	—	45190	.77	—	46911	16.60	—	48637	7.13	—
44071	2.96	—	45191	.55	—	46912	30.40	—	48638	3.54	—
44072	2.04	—	45192	.64	—	46913	(a)	—	48727	(a)	—
44100	.50	—	45193	.38	—	46914	(a)	—	48808	2.08	—
44101	.53	—	45210	.48	—	46915	(a)	—	48924	(a)	—
44102	.41	—	45224	(a)	—	46916	(a)	—	48925	171.00	—
44103	.36	—	45225	(a)	—	47050	.55	—	49005	.094	—
44104	.152	—	45334	21.30	—	47051	(a)	—	49111	3.17	—
44105	(a)	—	45380	.103	(a)	47052	(a)	—	49181	8.56	—
44106	(a)	—	45450	6.26	—	47103	(a)	—	49183	10.40	—
44108	.179	—	45523	(a)	—	47146	(a)	—	49184	22.00	—
44109	.45	—	45524	(a)	—	47147	(a)	—	49185	20.00	—
44110	.46	—	45539	(a)	—	47221	81.50	—	49239	.077	.27
44111	.28	—	45678	.149	—	47253	(a)	—	49292	.63	—

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.223	.193	51702	.06	(a)	51986	.108	.075
49333	4.59	—	51241	.66	.197	51703	.025	(a)	51999	.046	.25
49451	(a)	—	51250	.101	(a)	51734	.047	.38	52002	.04	.086
49452	(a)	—	51251	.019	(a)	51741	.116	.246	52075	.074	.167
49617	.095	.116	51252	.067	.06	51752	.098	.137	52076	.089	(a)
49618	.08	.034	51253	.057	(a)	51767	.008	.005	52109	.01	(a)
49619	.15	.08	51254	.018	.019	51777	.027	.047	52134	.134	.44
49763	.98	—	51255	.25	(a)	51790	.045	(a)	52137	.029	(a)
49800	(a)	—	51300	.037	.109	51796	.042	(a)	52150	.247	(a)
49801	71.80	—	51305	.037	.65	51808	.15	.43	52315	.035	.237
49802	6.37	—	51315	.05	.059	51809	.186	.164	52341	.018	(a)
49803	11.30	—	51330	.039	.97	51833	.04	.034	52342	.053	(a)
49840	.57	—	51333	.013	.28	51850	.094	(a)	52343	.032	(a)
49870	71.30	—	51340	.018	(a)	51851	.064	(a)	52401	.099	(a)
49890	(a)	—	51350	.062	.095	51852	.149	(a)	52402	.01	(a)
49891	(a)	—	51351	.056	.039	51853	.06	(a)	52432	.05	(a)
49902	(a)	—	51352	.076	.077	51854	.134	(a)	52433	.046	.47
49903	(a)	—	51355	.052	.081	51855	.141	(a)	52435	.057	(a)
50010	.108	.35	51356	.056	.42	51856	.078	(a)	52438	.042	(a)
50011	.035	(a)	51357	.071	1.18	51857	.133	(a)	52440	.065	(a)
50012	.04	(a)	51358	.171	.094	51869	.05	.102	52467	.06	(a)
50015	.07	(a)	51359	.15	.51	51877	.28	.128	52469	.021	.083
50017	.054	(a)	51370	.217	2.16	51889	.046	.007	52505	.105	.159
50018	.032	(a)	51380	.022	.026	51896	.022	.013	52547	.086	.049
50019	.029	(a)	51400	.091	(a)	51900	.03	.085	52581	.51	1.57
50045	.122	(a)	51401	.134	(a)	51909	.085	.04	52619	.036	(a)
50047	.014	(a)	51500	.041	.118	51919	.046	(a)	52660	.049	—
51001	.022	.31	51516	.041	—	51926	.047	.036	52744	.154	.039
51005	.004	(a)	51517	.047	—	51927	.026	.092	52767	.079	(a)
51116	.055	.52	51550	.051	.36	51934	.052	.066	52876	(a)	(a)
51201	.019	(a)	51551	.018	.70	51941	.047	.025	52911	.029	.35
51205	.056	.035	51552	.031	.113	51942	.075	—	52967	.011	.043
51206	.009	.40	51553	.054	(a)	51956	.203	.119	53001	.105	.213
51210	.038	(a)	51554	.005	(a)	51957	.179	.33	53077	.051	.172
51211	(a)	(a)	51575	.017	.02	51958	.159	.233	53095	.035	(a)
51220	.131	1.14	51576	.098	.077	51959	.163	(a)	53096	.048	(a)
51221	.073	1.12	51600	.067	.156	51960	.022	.248	53121	.137	.41
51222	.088	3.29	51613	.044	.10	51970	.094	.131	53147	.013	(a)
51224	.093	.96	51625	.02	(a)	51982	.028	.056	53229	.074	(a)
51230	.016	.54	51666	.026	.059	51985	.039	—	53271	.026	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.073	.215	55715	.108	.147	56918	.03	(a)	58096	.096	1.08
53374	.041	.145	55716	.156	.33	56919	.076	(a)	58301	.024	.075
53375	.022	.205	55717	.10	(a)	56920	.069	(a)	58302	.026	.034
53376	.035	.128	55718	.097	(a)	56980	.053	(a)	58397	.15	.33
53377	.035	.132	55802	.027	.016	57001	.018	.019	58408	.033	—
53403	.022	(a)	55918	.062	1.32	57002	.012	.061	58409	.041	—
53425	.069	(a)	55919	.008	2.48	57090	.111	.72	58456	.022	—
53565	.026	.068	56040	.006	.019	57146	.07	.59	58457	.032	—
53631	.016	.016	56041	.038	(a)	57202	.047	(a)	58458	.041	—
53632	.018	.024	56042	.048	(a)	57257	.059	.046	58459	.05	—
53731	.017	(a)	56170	.068	(a)	57401	.033	.065	58503	.04	.054
53732	.115	.39	56171	.033	(a)	57403	.055	.025	58532	.052	(a)
53733	.074	.155	56202	.038	.053	57410	.016	.112	58559	.011	(a)
53734	.248	—	56390	.067	.59	57411	.017	(a)	58560	.025	(a)
53803	.165	(a)	56391	.057	.217	57572	.009	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.093	.089	57600	.028	.025	58575	.033	.081
53902	(a)	(a)	56488	.045	.043	57611	.036	.036	58627	.105	.008
53903	(a)	(a)	56567	.07	(a)	57625	.248	(a)	58663	.156	.46
53904	(a)	(a)	56650	.215	(a)	57651	.03	.039	58682	.093	(a)
53905	(a)	(a)	56651	.117	(a)	57690	.047	.32	58713	.017	(a)
53907	.05	.072	56652	.084	(a)	57716	.022	.069	58737	.068	.36
53951	(a)	(a)	56653	.081	(a)	57725	.049	.07	58756	.029	(a)
53952	(a)	(a)	56654	.041	(a)	57726	.038	.022	58757	.229	(a)
53953	(a)	(a)	56690	.023	.26	57798	.015	(a)	58759	.028	(a)
54012	.025	—	56699	.043	.059	57800	.057	(a)	58802	.032	.32
54077	.069	.30	56758	.036	.11	57808	.019	(a)	58813	.071	(a)
54444	(a)	(a)	56759	.037	.069	57809	.019	(a)	58822	.088	(a)
55010	.208	.61	56760	.053	.077	57810	.019	.089	58837	.144	.128
55011	.056	1.73	56805	.07	(a)	57871	.022	.073	58840	.043	.092
55012	.067	.86	56806	.05	(a)	57913	.074	.182	58873	.068	.018
55013	.062	1.00	56807	.049	(a)	57997	.055	—	58903	.02	(a)
55014	(a)	(a)	56808	.064	(a)	57998	.033	.044	58904	.015	.089
55214	.054	.062	56900	.062	(a)	57999	.031	.055	58922	.114	.176
55371	.104	.082	56910	.031	(a)	58009	.031	(a)	59005	.038	.055
55410	(a)	(a)	56911	.061	(a)	58010	.076	(a)	59057	.28	(a)
55426	.076	(a)	56912	.049	.082	58020	.059	(a)	59058	.184	(a)
55597	.014	1.22	56913	.04	(a)	58056	.091	(a)	59188	.117	.039
55647	.027	.07	56915	.237	(a)	58057	.057	(a)	59189	.16	.207
55648	.012	(a)	56916	.214	.26	58058	.051	(a)	59223	.071	.118
55649	.015	(a)	56917	.062	(a)	58095	.072	1.05	59257	.01	.008

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.065	(a)	59923	.007	.004	62003	12.80	—	91125	1.51	1.31
59378	.046	.103	59925	.154	1.11	63010	22.00	—	91127	1.39	.82
59481	.174	.081	59926	.131	.57	63011	27.50	—	91130	.79	—
59482	.122	(a)	59927	.088	.88	63012	39.10	—	91135	.22	(a)
59537	.05	.207	59931	.134	.32	63013	37.00	—	91150	1.31	3.78
59601	.066	1.44	59932	.144	.57	63215	42.20	—	91155	2.91	19.30
59647	.054	.118	59941	.045	(a)	63216	29.30	—	91160	.61	—
59660	.121	.55	59947	.031	.214	63217	32.50	—	91175	.52	—
59661	.059	(a)	59955	.017	.098	63218	10.90	—	91177	2.27	—
59693	.01	—	59963	.128	.26	63219	(a)	—	91179	2.28	—
59695	(a)	(a)	59964	.30	.052	63220	(a)	—	91190	1.22	(a)
59701	.005	.36	59970	.042	.121	64074	5.44	—	91200	.46	—
59713	.108	.247	59973	.083	(a)	64075	3.83	—	91210	(a)	—
59722	.056	.019	59975	.059	.099	64500	(a)	—	91235	1.60	1.62
59723	.021	.025	59977	.034	(a)	65007	25.70	—	91250	2.41	(a)
59724	.032	.016	59984	.023	.034	66122	11.10	—	91265	9.68	2.35
59725	.04	.094	59985	.088	(a)	66123	6.08	—	91266	5.12	.63
59726	.029	.02	59986	.068	(a)	66309	17.80	—	91280	(a)	1.89
59738	.093	.043	59988	.015	.041	66561	41.10	—	91302	7.27	(a)
59750	.037	.106	59989	.012	.031	67017	38.20	—	91315	2.20	—
59751	.013	(a)	60010	12.20	—	67508	16.80	—	91324	4.92	(a)
59773	.007	.019	60011	14.00	—	67509	12.30	—	91325	(a)	(a)
59774	.006	.105	60012	23.10	—	67510	6.87	—	91340	3.21	5.57
59775	.007	.133	60013	19.80	—	67511	7.43	—	91341	2.61	2.90
59781	.032	.049	60015	14.80	—	67512	31.80	—	91342	2.94	2.67
59782	.048	.63	60016	16.60	—	67513	20.20	—	91343	.58	1.08
59783	.047	(a)	60035	29.00	—	67634	33.00	—	91405	3.73	—
59784	.036	(a)	61000	12.10	—	67635	23.40	—	91436	2.95	1.56
59790	.072	(a)	61212	14.80	—	68001	71.30	—	91481	10.80	—
59798	.122	.29	61216	16.40	—	68439	91.70	—	91507	1.59	2.22
59806	.087	(a)	61217	14.90	—	68500	2.69	—	91523	24.50	—
59867	.081	(a)	61218	10.20	—	68604	1.72	—	91547	.139	—
59886	.011	.072	61223	72.60	—	68606	6.70	—	91551	.86	.52
59889	.023	.176	61224	23.10	—	68607	5.30	—	91555	.96	.72
59892	.047	(a)	61225	32.10	—	68702	4.36	—	91560	2.83	3.23
59904	.031	.11	61226	54.00	—	68703	3.27	—	91562	1.93	—
59905	.051	.10	61227	49.40	—	68706	14.00	—	91577	6.88	2.33
59914	.30	.58	62000	11.20	—	68707	13.90	—	91580	3.73	—
59915	.105	.51	62001	8.88	—	90089	2.50	—	91581	(a)	(a)
59917	.019	.195	62002	4.05	—	91111	2.07	4.12	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.60	1.98	98308	.66	.69
91584	(a)	(a)	94569	1.70	2.90	97308	.40	—	98309	3.40	1.51
91585	(a)	(a)	94590	7.33	—	97447	1.30	3.78	98344	.50	.53
91586	(a)	(a)	94617	2.31	—	97501	(a)	—	98405	.82	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.34	(a)
91588	(a)	(a)	95124	.85	.90	97503	(a)	—	98414	7.64	(a)
91589	(a)	(a)	95233	1.83	—	97504	(a)	—	98415	1.00	(a)
91590	2.00	—	95305	1.99	—	97650	2.12	2.67	98423	2.38	(a)
91591	(a)	(a)	95306	3.12	—	97651	3.85	3.23	98424	4.05	(a)
91606	7.76	—	95310	4.75	.83	97652	3.34	3.46	98425	1.66	(a)
91618	(a)	(a)	95357	.79	—	97653	1.81	2.22	98426	1.47	(a)
91629	1.59	(a)	95358	(a)	—	97654	3.16	2.12	98427	1.43	—
91636	2.72	—	95410	2.56	2.01	97655	2.97	3.12	98428	(a)	—
91641	.73	(a)	95455	3.29	1.22	98002	.54	.71	98429	.71	—
91666	.54	(a)	95487	1.37	(a)	98003	.57	(a)	98430	(a)	—
91722	2.38	(a)	95505	1.53	1.56	98090	.076	—	98449	2.06	17.60
91746	1.93	4.12	95620	1.11	(a)	98091	.082	—	98482	2.20	4.57
91805	.121	—	95625	3.48	2.67	98092	.248	—	98483	3.25	11.10
92053	.30	.47	95630	(a)	(a)	98111	.41	—	98502	3.11	2.67
92054	.102	.179	95647	1.93	4.12	98150	(a)	—	98555	1.45	—
92055	2.85	.179	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.46	2.22	96053	1.47	3.12	98152	1.81	.37	98598	.111	—
92102	2.68	2.45	96317	.82	—	98153	2.04	(a)	98601	3.72	(a)
92215	2.29	2.22	96408	2.22	8.48	98154	2.40	(a)	98622	(a)	—
92338	1.03	1.45	96409	2.06	6.01	98155	3.37	(a)	98623	(a)	—
92445	1.56	—	96410	1.80	6.13	98156	(a)	(a)	98624	.59	—
92446	3.39	1.34	96611	.73	1.03	98157	2.15	.238	98636	1.97	2.56
92447	2.96	1.10	96702	2.55	(a)	98158	(a)	(a)	98640	64.20	—
92451	1.60	1.67	96703	(a)	—	98159	1.44	(a)	98658	3.49	—
92453	1.88	—	96816	2.39	—	98160	3.06	(a)	98659	.63	.28
92478	.93	1.22	96872	2.92	(a)	98161	3.43	(a)	98677	10.10	7.35
92593	21.10	—	96930	(a)	—	98162	(a)	(a)	98678	8.99	9.69
92663	.37	—	97002	(a)	(a)	98163	3.59	.138	98698	(a)	(a)
94007	6.37	3.56	97003	(a)	(a)	98164	1.35	.048	98699	2.93	(a)
94099	1.45	—	97047	2.23	—	98257	.85	—	98705	4.93	—
94225	5.10	—	97050	1.74	—	98303	6.76	4.13	98710	2.04	—
94276	2.66	3.12	97111	3.07	—	98304	3.17	2.47	98751	2.63	—
94304	2.05	(a)	97220	.213	(a)	98305	1.80	1.24	98805	2.66	.95
94381	3.84	7.46	97221	(a)	.87	98306	4.62	.68	98806	1.84	2.56
94404	2.51	3.01	97222	1.06	1.25	98307	1.00	.37	98810	2.53	—

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.44	1.38	99620	.28	—						
98820	5.07	2.56	99650	.86	.74						
98871	(a)	(a)	99709	2.14	(a)						
98884	1.32	1.56	99718	.81	—						
98914	.43	.38	99746	1.38	2.33						
98949	.60	.213	99760	.158	—						
98967	2.08	7.01	99777	4.39	—						
98993	3.76	2.55	99793	1.76	—						
99003	.98	.84	99798	(a)	(a)						
99004	2.03	1.11	99803	(a)	5.96						
99080	.70	5.23	99826	.50	.48						
99081	(a)	—	99827	.248	.43						
99082	(a)	—	99851	1.02	—						
99083	(a)	—	99917	1.66	—						
99084	(a)	(a)	99938	1.86	—						
99085	(a)	(a)	99943	5.39	—						
99111	1.01	—	99946	4.01	1.68						
99160	(a)	—	99948	4.54	13.80						
99163	2.41	.28	99952	3.70	10.80						
99165	.53	(a)	99953	4.00	6.60						
99220	.93	(a)	99954	2.91	8.53						
99221	(a)	(a)	99955	3.64	7.01						
99222	1.76	(a)	99963	.40	—						
99223	.149	(a)	99969	1.70	1.78						
99303	8.10	—	99975	3.24	—						
99310	2.03	(a)	99986	(a)	—						
99315	5.96	1.45	99987	(a)	—						
99321	5.78	1.67	99988	1.50	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.19	—									
99506	3.92	—									
99507	3.42	—									
99570	1.84	(a)									
99571	.45	(a)									
99572	.86	(a)									
99573	.83	(a)									
99600	.88	—									
99613	5.11	1.67									
99614	1.98	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.109	.137	10150	.33	(a)	11204	.208	.93	13111	.56	.067
10011	.026	(a)	10151	8.28	—	11205	(a)	—	13112	.045	.038
10012	.03	(a)	10160	1.47	—	11206	.42	—	13201	.45	.097
10015	4.03	—	10204	.149	—	11207	5.30	—	13204	.51	.68
10020	(a)	(a)	10205	.166	—	11208	.91	—	13205	.198	.27
10025	.026	(a)	10210	.27	(a)	11209	4.26	—	13206	(a)	(a)
10026	.43	.013	10211	.27	(a)	11210	1.82	—	13207	(a)	(a)
10027	.026	(a)	10220	3.13	—	11211	9.43	—	13208	(a)	(a)
10036	.34	(a)	10255	.125	.124	11212	1.43	—	13314	.08	.009
10040	.083	.30	10256	.46	.154	11213	1.16	—	13351	.194	.036
10042	.246	.228	10257	.086	.148	11214	2.87	—	13352	.197	.026
10052	2.79	—	10309	.107	.011	11222	.048	—	13410	.72	1.55
10054	2.48	—	10315	.25	(a)	11234	.187	.039	13411	(a)	(a)
10060	.118	.041	10331	5.47	—	11248	.024	.01	13412	.243	1.15
10065	.177	.037	10332	9.44	—	11258	.60	.121	13453	.28	(a)
10066	.18	.047	10352	.29	.045	11259	.64	.145	13454	.33	(a)
10070	.062	.094	10367	2.43	—	11273	9.27	—	13455	.33	(a)
10071	.211	.07	10368	3.55	—	11274	8.89	—	13461	(a)	(a)
10072	2.75	—	10375	(a)	—	11288	.73	.061	13506	.61	.045
10073	.53	.32	10378	5.54	—	12014	.051	.027	13507	.73	.103
10075	3.90	.113	10379	2.57	—	12356	.79	.02	13590	.248	.59
10100	.50	.044	10380	4.39	—	12361	.053	.063	13621	.063	.32
10101	.159	.136	10381	3.80	—	12362	.068	(a)	13670	.029	.022
10105	1.72	—	11007	1.03	—	12373	.026	.024	13673	.45	.012
10107	1.61	.162	11020	.201	.129	12374	.41	.05	13715	.068	.088
10110	13.70	—	11039	.46	.054	12375	.201	.035	13716	.30	.069
10111	.136	.045	11052	1.48	—	12391	.051	.055	13720	.26	.044
10113	.239	—	11101	(a)	(a)	12393	.27	(a)	13759	.118	.073
10115	.47	.052	11120	(a)	—	12467	.111	(a)	13930	.145	.103
10117	4.01	—	11126	.042	.019	12509	.031	.02	14068	.026	.008
10119	(a)	—	11127	.35	.006	12510	.40	.016	14101	.30	.029
10120	8.98	—	11128	.47	.047	12583	.177	(a)	14279	.239	.046
10130	2.35	—	11138	1.37	—	12651	.51	.33	14401	.60	.078
10132	2.02	—	11155	.142	—	12683	.235	(a)	14405	.61	—
10133	1.42	—	11160	(a)	(a)	12707	.45	.45	14527	.28	.139
10135	(a)	—	11167	.34	—	12797	.094	.153	14655	.059	—
10140	.024	.016	11168	1.77	—	12805	.215	.108	14731	1.47	—
10141	.048	.026	11201	9.04	—	12841	.36	—	14732	.109	—
10145	.233	.009	11202	2.67	—	12927	.062	—	14733	.41	—
10146	.222	.014	11203	.81	.29	13049	.027	.042	14734	.177	—

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.11	.083	16670	2.27	—	18501	.48	.011	40072	(a)	—
14913	.222	.094	16676	.197	.009	18506	.22	.004	40075	19.60	—
15060	(a)	(a)	16694	.208	(a)	18507	.125	.005	40101	9.22	—
15061	(a)	(a)	16705	.218	.09	18570	1.30	—	40102	8.14	—
15062	.099	(a)	16722	(a)	—	18575	(a)	(a)	40111	4.46	—
15063	.115	(a)	16723	(a)	—	18616	.168	.42	40115	(a)	—
15070	.081	—	16750	.069	.036	18707	.01	.005	40117	(a)	—
15119	(a)	—	16751	.069	—	18708	.076	.015	40140	(a)	—
15120	(a)	—	16819	.60	(a)	18833	.122	(a)	41001	.15	—
15123	1.42	—	16820	.46	(a)	18834	.197	.074	41210	(a)	—
15124	.50	—	16881	1.08	(a)	18911	.62	.012	41421	.26	—
15188	.174	(a)	16890	.07	(a)	18912	1.17	.02	41422	.139	—
15223	.035	.032	16891	.076	(a)	18920	.30	.012	41510	31.30	—
15224	.27	.052	16892	.139	(a)	18991	(a)	—	41603	12.30	—
15300	(a)	—	16900	1.38	.063	19007	.55	—	41604	6.78	—
15314	.142	(a)	16901	.88	.085	19051	1.23	—	41620	.76	—
15404	.045	(a)	16902	.75	.047	19061	(a)	—	41650	17.40	—
15405	.066	(a)	16905	1.45	.055	19795	.204	(a)	41664	19.00	—
15406	.169	.065	16906	.92	.078	19796	.239	—	41665	2.23	—
15488	.42	(a)	16910	.83	.04	40005	(a)	—	41666	(a)	—
15538	.25	.011	16911	.75	.039	40006	(a)	—	41667	52.00	—
15600	.64	.061	16915	.85	.038	40010	(a)	—	41668	48.80	—
15607	.106	—	16916	.71	.045	40015	(a)	—	41669	.34	—
15608	.142	.007	16920	1.88	.088	40020	(a)	—	41670	.57	—
15656	4.19	—	16921	1.72	.035	40026	(a)	—	41672	(a)	—
15699	.26	—	16930	1.08	.109	40031	(a)	—	41673	(a)	—
15733	.11	.025	16931	1.16	.046	40032	(a)	—	41675	(a)	—
15839	.19	.017	16940	2.34	.035	40040	(a)	—	41677	.155	—
15991	.156	.048	16941	.94	.062	40041	(a)	—	41678	38.10	—
15993	.132	.03	18078	.124	.094	40042	(a)	—	41679	(a)	(a)
16005	.036	.024	18109	.26	.02	40045	126.00	—	41680	9.04	—
16009	.135	.091	18110	.208	.021	40046	24.80	—	41696	.49	—
16402	.94	—	18200	(a)	—	40047	8.86	—	41697	.34	—
16403	.60	.103	18205	.191	.39	40059	3.17	—	41700	(a)	—
16404	.75	—	18206	.34	.072	40061	1.68	—	41715	5.74	—
16471	.15	—	18335	.242	.011	40063	56.30	—	41716	3.65	—
16501	.076	(a)	18435	.53	.049	40064	16.50	—	43007	(a)	—
16527	.117	.222	18436	.42	.107	40066	(a)	—	43117	(a)	—
16588	.063	(a)	18437	.35	(a)	40067	(a)	—	43151	9.75	—
16604	.105	.074	18438	.66	(a)	40069	(a)	—	43152	11.40	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	37.10	—	44112	.171	—	45771	.197	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.064	.045	47318	5.31	—
43421	10.20	—	44193	(a)	—	45900	.073	.037	47367	.155	—
43422	53.40	—	44194	(a)	—	45901	.062	.03	47420	1.16	—
43424	(a)	—	44222	(a)	—	45937	.084	—	47468	(a)	—
43470	2.88	—	44276	49.80	—	45993	(a)	(a)	47469	2.61	—
43517	(a)	—	44277	32.30	—	46004	16.50	—	47471	2.26	—
43518	8.16	—	44280	.155	—	46005	13.20	—	47473	2.96	—
43550	36.30	—	44311	4.21	—	46112	.036	—	47474	3.30	—
43551	20.10	—	44315	2.83	—	46202	3.44	—	47475	2.61	—
43626	6.52	—	44427	33.30	—	46362	133.00	—	47476	2.61	—
43628	84.80	—	44428	33.50	—	46426	19.40	—	47477	3.48	—
43629	71.80	—	44429	.50	—	46427	25.90	—	47478	3.65	—
43754	(a)	—	44430	.35	—	46510	(a)	—	47600	(a)	—
43760	2.39	—	44431	1.12	—	46590	(a)	—	47610	(a)	—
43822	2.27	—	44432	.35	—	46603	1.63	—	48039	26.30	—
43840	.028	—	44433	11.30	—	46604	1.88	—	48177	(a)	—
43860	1.80	—	44434	21.60	—	46606	5.01	—	48178	(a)	—
43889	.64	—	44435	22.30	—	46607	6.89	—	48206	17.30	—
43945	(a)	—	44436	26.10	—	46622	6.69	—	48252	(a)	—
43946	(a)	—	44437	21.60	—	46671	(a)	—	48441	.072	—
43990	(a)	(a)	44438	17.10	—	46700	74.70	—	48557	7.25	—
43991	(a)	—	44439	33.20	—	46773	(a)	—	48558	6.30	—
44009	1.73	—	44440	27.50	—	46822	(a)	—	48600	38.80	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	6.97	—	44501	(a)	—	46882	(a)	—	48636	.47	(a)
44070	2.07	—	45190	2.71	—	46911	12.90	—	48637	5.54	—
44071	2.30	—	45191	1.92	—	46912	23.60	—	48638	2.75	—
44072	1.59	—	45192	2.25	—	46913	(a)	—	48727	(a)	—
44100	.51	—	45193	1.33	—	46914	(a)	—	48808	1.07	—
44101	.53	—	45210	1.68	—	46915	(a)	—	48924	(a)	—
44102	.42	—	45224	(a)	—	46916	(a)	—	48925	133.00	—
44103	.37	—	45225	(a)	—	47050	.63	—	49005	.106	—
44104	.155	—	45334	21.40	—	47051	(a)	—	49111	1.64	—
44105	(a)	—	45380	.129	(a)	47052	(a)	—	49181	8.60	—
44106	(a)	—	45450	6.29	—	47103	(a)	—	49183	10.50	—
44108	.181	—	45523	(a)	—	47146	(a)	—	49184	22.10	—
44109	.46	—	45524	(a)	—	47147	(a)	—	49185	20.10	—
44110	.47	—	45539	(a)	—	47221	81.90	—	49239	.096	.27
44111	.29	—	45678	.169	—	47253	(a)	—	49292	.63	—

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.225	.193	51702	.045	(a)	51986	.109	.075
49333	4.61	—	51241	.67	.197	51703	.018	(a)	51999	.046	.25
49451	(a)	—	51250	.075	(a)	51734	.035	.38	52002	.04	.086
49452	(a)	—	51251	.019	(a)	51741	.117	.246	52075	.055	.167
49617	.117	.116	51252	.068	.06	51752	.099	.137	52076	.066	(a)
49618	.098	.034	51253	.058	(a)	51767	.009	.005	52109	.01	(a)
49619	.184	.08	51254	.018	.019	51777	.031	.047	52134	.136	.44
49763	1.20	—	51255	.19	(a)	51790	.052	(a)	52137	.022	(a)
49800	(a)	—	51300	.043	.109	51796	.043	(a)	52150	.25	(a)
49801	72.10	—	51305	.043	.65	51808	.152	.43	52315	.041	.237
49802	6.40	—	51315	.063	.059	51809	.188	.164	52341	.014	(a)
49803	11.30	—	51330	.029	.97	51833	.047	.034	52342	.039	(a)
49840	.64	—	51333	.009	.28	51850	.07	(a)	52343	.024	(a)
49870	55.40	—	51340	.019	(a)	51851	.047	(a)	52401	.074	(a)
49890	(a)	—	51350	.072	.095	51852	.111	(a)	52402	.01	(a)
49891	(a)	—	51351	.065	.039	51853	.045	(a)	52432	.051	(a)
49902	(a)	—	51352	.089	.077	51854	.10	(a)	52433	.046	.47
49903	(a)	—	51355	.061	.081	51855	.105	(a)	52435	.058	(a)
50010	.109	.35	51356	.065	.42	51856	.058	(a)	52438	.042	(a)
50011	.026	(a)	51357	.089	1.18	51857	.099	(a)	52440	.066	(a)
50012	.04	(a)	51358	.214	.094	51869	.05	.102	52467	.061	(a)
50015	.071	(a)	51359	.188	.51	51877	.28	.128	52469	.021	.083
50017	.054	(a)	51370	.22	2.16	51889	.047	.007	52505	.106	.159
50018	.024	(a)	51380	.022	.026	51896	.022	.013	52547	.064	.049
50019	.029	(a)	51400	.068	(a)	51900	.035	.085	52581	.52	1.57
50045	.124	(a)	51401	.10	(a)	51909	.063	.04	52619	.036	(a)
50047	.014	(a)	51500	.042	.118	51919	.047	(a)	52660	.056	—
51001	.016	.31	51516	.047	—	51926	.048	.036	52744	.179	.039
51005	.003	(a)	51517	.053	—	51927	.026	.092	52767	.059	(a)
51116	.041	.52	51550	.051	.36	51934	.052	.066	52876	(a)	(a)
51201	.019	(a)	51551	.018	.70	51941	.048	.025	52911	.029	.35
51205	.057	.035	51552	.031	.113	51942	.076	—	52967	.011	.043
51206	.009	.40	51553	.055	(a)	51956	.206	.119	53001	.106	.213
51210	.028	(a)	51554	.005	(a)	51957	.181	.33	53077	.051	.172
51211	(a)	(a)	51575	.019	.02	51958	.161	.233	53095	.035	(a)
51220	.097	1.14	51576	.099	.077	51959	.165	(a)	53096	.049	(a)
51221	.054	1.12	51600	.067	.156	51960	.022	.248	53121	.139	.41
51222	.066	3.29	51613	.044	.10	51970	.095	.131	53147	.01	(a)
51224	.069	.96	51625	.015	(a)	51982	.028	.056	53229	.055	(a)
51230	.012	.54	51666	.031	.059	51985	.044	—	53271	.026	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.055	.215	55715	.109	.147	56918	.022	(a)	58096	.097	1.08
53374	.047	.145	55716	.157	.33	56919	.056	(a)	58301	.018	.075
53375	.025	.205	55717	.074	(a)	56920	.051	(a)	58302	.026	.034
53376	.04	.128	55718	.072	(a)	56980	.054	(a)	58397	.152	.33
53377	.041	.132	55802	.031	.016	57001	.019	.019	58408	.037	—
53403	.026	(a)	55918	.062	1.32	57002	.012	.061	58409	.047	—
53425	.051	(a)	55919	.008	2.48	57090	.083	.72	58456	.025	—
53565	.03	.068	56040	.006	.019	57146	.052	.59	58457	.036	—
53631	.016	.016	56041	.039	(a)	57202	.048	(a)	58458	.047	—
53632	.019	.024	56042	.049	(a)	57257	.059	.046	58459	.056	—
53731	.017	(a)	56170	.051	(a)	57401	.034	.065	58503	.04	.054
53732	.116	.39	56171	.025	(a)	57403	.064	.025	58532	.052	(a)
53733	.075	.155	56202	.039	.053	57410	.016	.112	58559	.011	(a)
53734	.28	—	56390	.068	.59	57411	.013	(a)	58560	.026	(a)
53803	.123	(a)	56391	.058	.217	57572	.01	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.094	.089	57600	.029	.025	58575	.033	.081
53902	(a)	(a)	56488	.052	.043	57611	.027	.036	58627	.106	.008
53903	(a)	(a)	56567	.052	(a)	57625	.25	(a)	58663	.116	.46
53904	(a)	(a)	56650	.16	(a)	57651	.03	.039	58682	.094	(a)
53905	(a)	(a)	56651	.087	(a)	57690	.035	.32	58713	.02	(a)
53907	.051	.072	56652	.062	(a)	57716	.017	.069	58737	.069	.36
53951	(a)	(a)	56653	.06	(a)	57725	.037	.07	58756	.022	(a)
53952	(a)	(a)	56654	.031	(a)	57726	.028	.022	58757	.231	(a)
53953	(a)	(a)	56690	.027	.26	57798	.015	(a)	58759	.029	(a)
54012	.028	—	56699	.043	.059	57800	.058	(a)	58802	.032	.32
54077	.07	.30	56758	.037	.11	57808	.014	(a)	58813	.053	(a)
54444	(a)	(a)	56759	.037	.069	57809	.014	(a)	58822	.089	(a)
55010	.21	.61	56760	.054	.077	57810	.014	.089	58837	.107	.128
55011	.057	1.73	56805	.071	(a)	57871	.017	.073	58840	.032	.092
55012	.068	.86	56806	.05	(a)	57913	.075	.182	58873	.051	.018
55013	.046	1.00	56807	.05	(a)	57997	.063	—	58903	.02	(a)
55014	(a)	(a)	56808	.065	(a)	57998	.033	.044	58904	.016	.089
55214	.055	.062	56900	.062	(a)	57999	.023	.055	58922	.085	.176
55371	.121	.082	56910	.031	(a)	58009	.023	(a)	59005	.039	.055
55410	(a)	(a)	56911	.045	(a)	58010	.077	(a)	59057	.29	(a)
55426	.056	(a)	56912	.037	.082	58020	.069	(a)	59058	.186	(a)
55597	.014	1.22	56913	.03	(a)	58056	.092	(a)	59188	.136	.039
55647	.027	.07	56915	.176	(a)	58057	.058	(a)	59189	.187	.207
55648	.012	(a)	56916	.159	.26	58058	.052	(a)	59223	.053	.118
55649	.015	(a)	56917	.046	(a)	58095	.073	1.05	59257	.01	.008

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
59306	.066	(a)	59923	.007	.004	62003	10.30	—	91125	1.51	1.31
59378	.034	.103	59925	.193	1.11	63010	21.00	—	91127	1.39	.82
59481	.176	.081	59926	.164	.57	63011	26.20	—	91130	.79	—
59482	.142	(a)	59927	.11	.88	63012	37.30	—	91135	.22	(a)
59537	.037	.207	59931	.136	.32	63013	35.30	—	91150	1.31	3.78
59601	.066	1.44	59932	.146	.57	63215	33.90	—	91155	2.91	19.30
59647	.063	.118	59941	.045	(a)	63216	23.50	—	91160	.61	—
59660	.122	.55	59947	.023	.214	63217	25.30	—	91175	.52	—
59661	.06	(a)	59955	.017	.098	63218	8.51	—	91177	2.27	—
59693	.01	—	59963	.13	.26	63219	(a)	—	91179	2.28	—
59695	(a)	(a)	59964	.30	.052	63220	(a)	—	91190	1.22	(a)
59701	.005	.36	59970	.032	.121	64074	19.10	—	91200	.46	—
59713	.109	.247	59973	.084	(a)	64075	13.50	—	91210	(a)	—
59722	.057	.019	59975	.044	.099	64500	(a)	—	91235	1.60	1.62
59723	.021	.025	59977	.025	(a)	65007	20.70	—	91250	2.41	(a)
59724	.033	.016	59984	.023	.034	66122	8.89	—	91265	9.68	2.35
59725	.041	.094	59985	.089	(a)	66123	4.89	—	91266	5.12	.63
59726	.03	.02	59986	.068	(a)	66309	14.30	—	91280	(a)	1.89
59738	.094	.043	59988	.011	.041	66561	33.10	—	91302	7.27	(a)
59750	.028	.106	59989	.012	.031	67017	30.70	—	91315	2.20	—
59751	.01	(a)	60010	11.70	—	67508	20.90	—	91324	4.92	(a)
59773	.008	.019	60011	13.40	—	67509	15.30	—	91325	(a)	(a)
59774	.007	.105	60012	22.00	—	67510	8.52	—	91340	3.21	5.57
59775	.009	.133	60013	18.90	—	67511	9.22	—	91341	2.61	2.90
59781	.024	.049	60015	14.10	—	67512	39.50	—	91342	2.94	2.67
59782	.036	.63	60016	15.80	—	67513	25.00	—	91343	.58	1.08
59783	.035	(a)	60035	23.30	—	67634	26.60	—	91405	3.73	—
59784	.027	(a)	61000	11.50	—	67635	18.80	—	91436	2.95	1.56
59790	.073	(a)	61212	11.90	—	68001	57.30	—	91481	10.80	—
59798	.091	.29	61216	13.20	—	68439	73.80	—	91507	1.59	2.22
59806	.065	(a)	61217	12.00	—	68500	2.56	—	91523	24.50	—
59867	.082	(a)	61218	8.21	—	68604	1.38	—	91547	.139	—
59886	.011	.072	61223	58.30	—	68606	5.39	—	91551	.86	.52
59889	.027	.176	61224	18.60	—	68607	4.26	—	91555	.96	.72
59892	.035	(a)	61225	25.80	—	68702	3.51	—	91560	2.83	3.23
59904	.023	.11	61226	43.40	—	68703	2.63	—	91562	1.93	—
59905	.051	.10	61227	39.70	—	68706	11.30	—	91577	6.88	2.33
59914	.30	.58	62000	9.04	—	68707	11.10	—	91580	3.73	—
59915	.078	.51	62001	7.14	—	90089	2.50	—	91581	(a)	(a)
59917	.014	.195	62002	3.26	—	91111	2.07	4.12	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.60	1.98	98308	.66	.69
91584	(a)	(a)	94569	1.70	2.90	97308	.40	—	98309	3.40	1.51
91585	(a)	(a)	94590	7.33	—	97447	1.30	3.78	98344	.50	.53
91586	(a)	(a)	94617	2.31	—	97501	(a)	—	98405	.82	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.34	(a)
91588	(a)	(a)	95124	.85	.90	97503	(a)	—	98414	7.64	(a)
91589	(a)	(a)	95233	1.83	—	97504	(a)	—	98415	1.00	(a)
91590	2.00	—	95305	1.99	—	97650	2.12	2.67	98423	2.38	(a)
91591	(a)	(a)	95306	3.12	—	97651	3.85	3.23	98424	4.05	(a)
91606	7.76	—	95310	4.75	.83	97652	3.34	3.46	98425	1.66	(a)
91618	(a)	(a)	95357	.79	—	97653	1.81	2.22	98426	1.47	(a)
91629	1.59	(a)	95358	(a)	—	97654	3.16	2.12	98427	1.43	—
91636	2.72	—	95410	2.56	2.01	97655	2.97	3.12	98428	(a)	—
91641	.73	(a)	95455	3.29	1.22	98002	.54	.71	98429	.71	—
91666	.54	(a)	95487	1.37	(a)	98003	.57	(a)	98430	(a)	—
91722	2.38	(a)	95505	1.53	1.56	98090	.076	—	98449	2.06	17.60
91746	1.93	4.12	95620	1.11	(a)	98091	.082	—	98482	2.20	4.57
91805	.121	—	95625	3.48	2.67	98092	.248	—	98483	3.25	11.10
92053	.30	.47	95630	(a)	(a)	98111	.41	—	98502	3.11	2.67
92054	.102	.179	95647	1.93	4.12	98150	(a)	—	98555	1.45	—
92055	2.85	.179	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.46	2.22	96053	1.47	3.12	98152	1.81	.37	98598	.111	—
92102	2.68	2.45	96317	.82	—	98153	2.04	(a)	98601	3.72	(a)
92215	2.29	2.22	96408	2.22	8.48	98154	2.40	(a)	98622	(a)	—
92338	1.03	1.45	96409	2.06	6.01	98155	3.37	(a)	98623	(a)	—
92445	1.56	—	96410	1.80	6.13	98156	(a)	(a)	98624	.59	—
92446	3.39	1.34	96611	.73	1.03	98157	2.15	.238	98636	1.97	2.56
92447	2.96	1.10	96702	2.55	(a)	98158	(a)	(a)	98640	64.20	—
92451	1.60	1.67	96703	(a)	—	98159	1.44	(a)	98658	3.49	—
92453	1.88	—	96816	2.39	—	98160	3.06	(a)	98659	.63	.28
92478	.93	1.22	96872	2.92	(a)	98161	3.43	(a)	98677	10.10	7.35
92593	21.10	—	96930	(a)	—	98162	(a)	(a)	98678	8.99	9.69
92663	.37	—	97002	(a)	(a)	98163	3.59	.138	98698	(a)	(a)
94007	6.37	3.56	97003	(a)	(a)	98164	1.35	.048	98699	2.93	(a)
94099	1.45	—	97047	2.23	—	98257	.85	—	98705	4.93	—
94225	5.10	—	97050	1.74	—	98303	6.76	4.13	98710	2.04	—
94276	2.66	3.12	97111	3.07	—	98304	3.17	2.47	98751	2.63	—
94304	2.05	(a)	97220	.213	(a)	98305	1.80	1.24	98805	2.66	.95
94381	3.84	7.46	97221	(a)	.87	98306	4.62	.68	98806	1.84	2.56
94404	2.51	3.01	97222	1.06	1.25	98307	1.00	.37	98810	2.53	—

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.44	1.38	99620	.28	—						
98820	5.07	2.56	99650	.86	.74						
98871	(a)	(a)	99709	2.14	(a)						
98884	1.32	1.56	99718	.81	—						
98914	.43	.38	99746	1.38	2.33						
98949	.60	.213	99760	.158	—						
98967	2.08	7.01	99777	4.39	—						
98993	3.76	2.55	99793	1.76	—						
99003	.98	.84	99798	(a)	(a)						
99004	2.03	1.11	99803	(a)	5.96						
99080	.70	5.23	99826	.50	.48						
99081	(a)	—	99827	.248	.43						
99082	(a)	—	99851	1.02	—						
99083	(a)	—	99917	1.66	—						
99084	(a)	(a)	99938	1.86	—						
99085	(a)	(a)	99943	5.39	—						
99111	1.01	—	99946	4.01	1.68						
99160	(a)	—	99948	4.54	13.80						
99163	2.41	.28	99952	3.70	10.80						
99165	.53	(a)	99953	4.00	6.60						
99220	.93	(a)	99954	2.91	8.53						
99221	(a)	(a)	99955	3.64	7.01						
99222	1.76	(a)	99963	.40	—						
99223	.149	(a)	99969	1.70	1.78						
99303	8.10	—	99975	3.24	—						
99310	2.03	(a)	99986	(a)	—						
99315	5.96	1.45	99987	(a)	—						
99321	5.78	1.67	99988	1.50	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.19	—									
99506	3.92	—									
99507	3.42	—									
99570	1.84	(a)									
99571	.45	(a)									
99572	.86	(a)									
99573	.83	(a)									
99600	.88	—									
99613	5.11	1.67									
99614	1.98	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.127	.137	10150	.35	(a)	11204	.224	.93	13111	.51	.067
10011	.03	(a)	10151	8.94	—	11205	(a)	—	13112	.046	.038
10012	.035	(a)	10160	1.59	—	11206	.58	—	13201	.26	.097
10015	5.70	—	10204	.161	—	11207	7.27	—	13204	.29	.68
10020	(a)	(a)	10205	.179	—	11208	1.25	—	13205	.113	.27
10025	.03	(a)	10210	.29	(a)	11209	5.85	—	13206	(a)	(a)
10026	.46	.013	10211	.29	(a)	11210	2.49	—	13207	(a)	(a)
10027	.03	(a)	10220	3.38	—	11211	12.90	—	13208	(a)	(a)
10036	.193	(a)	10255	.071	.124	11212	1.96	—	13314	.086	.009
10040	.097	.30	10256	.26	.154	11213	1.60	—	13351	.209	.036
10042	.27	.228	10257	.049	.148	11214	3.93	—	13352	.213	.026
10052	3.94	—	10309	.116	.011	11222	.066	—	13410	.41	1.55
10054	3.50	—	10315	.27	(a)	11234	.202	.039	13411	(a)	(a)
10060	.127	.041	10331	7.73	—	11248	.014	.01	13412	.139	1.15
10065	.191	.037	10332	13.30	—	11258	.55	.121	13453	.16	(a)
10066	.194	.047	10352	.27	.045	11259	.59	.145	13454	.187	(a)
10070	.073	.094	10367	3.33	—	11273	10.00	—	13455	.19	(a)
10071	.228	.07	10368	4.87	—	11274	9.60	—	13461	(a)	(a)
10072	3.77	—	10375	(a)	—	11288	.67	.061	13506	.66	.045
10073	.30	.32	10378	7.82	—	12014	.029	.027	13507	.79	.103
10075	2.23	.113	10379	3.63	—	12356	.85	.02	13590	.141	.59
10100	.46	.044	10380	6.20	—	12361	.054	.063	13621	.036	.32
10101	.172	.136	10381	5.37	—	12362	.08	(a)	13670	.03	.022
10105	1.86	—	11007	1.42	—	12373	.03	.024	13673	.42	.012
10107	.92	.162	11020	.217	.129	12374	.44	.05	13715	.08	.088
10110	19.40	—	11039	.26	.054	12375	.217	.035	13716	.33	.069
10111	.159	.045	11052	1.62	—	12391	.06	.055	13720	.234	.044
10113	.26	—	11101	(a)	(a)	12393	.29	(a)	13759	.127	.073
10115	.51	.052	11120	(a)	—	12467	.12	(a)	13930	.171	.103
10117	5.66	—	11126	.045	.019	12509	.018	.02	14068	.028	.008
10119	(a)	—	11127	.41	.006	12510	.227	.016	14101	.33	.029
10120	12.70	—	11128	.55	.047	12583	.101	(a)	14279	.136	.046
10130	2.54	—	11138	1.93	—	12651	.29	.33	14401	.55	.078
10132	2.19	—	11155	.153	—	12683	.134	(a)	14405	.83	—
10133	1.56	—	11160	(a)	(a)	12707	.53	.45	14527	.33	.139
10135	(a)	—	11167	.37	—	12797	.111	.153	14655	.064	—
10140	.025	.016	11168	1.94	—	12805	.232	.108	14731	1.61	—
10141	.049	.026	11201	12.40	—	12841	.38	—	14732	.119	—
10145	.238	.009	11202	3.67	—	12927	.067	—	14733	.44	—
10146	.203	.014	11203	.94	.29	13049	.028	.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	.063	.083	16670	3.21	—	18501	.44	.011	40072	(a)	—
14913	.239	.094	16676	.213	.009	18506	.126	.004	40075	36.90	—
15060	(a)	(a)	16694	.119	(a)	18507	.135	.005	40101	16.60	—
15061	(a)	(a)	16705	.26	.09	18570	1.40	—	40102	14.70	—
15062	.056	(a)	16722	(a)	—	18575	(a)	(a)	40111	6.30	—
15063	.066	(a)	16723	(a)	—	18616	.096	.42	40115	(a)	—
15070	.112	—	16750	.075	.036	18707	.012	.005	40117	(a)	—
15119	(a)	—	16751	.075	—	18708	.082	.015	40140	(a)	—
15120	(a)	—	16819	.34	(a)	18833	.143	(a)	41001	.212	—
15123	1.56	—	16820	.26	(a)	18834	.213	.074	41210	(a)	—
15124	.54	—	16881	1.17	(a)	18911	.67	.012	41421	.26	—
15188	.099	(a)	16890	.04	(a)	18912	1.27	.02	41422	.137	—
15223	.035	.032	16891	.044	(a)	18920	.33	.012	41510	33.80	—
15224	.247	.052	16892	.079	(a)	18991	(a)	—	41603	12.20	—
15300	(a)	—	16900	1.64	.063	19007	.61	—	41604	6.69	—
15314	.153	(a)	16901	1.05	.085	19051	1.35	—	41620	1.04	—
15404	.026	(a)	16902	.89	.047	19061	(a)	—	41650	17.10	—
15405	.038	(a)	16905	1.73	.055	19795	.22	(a)	41664	26.90	—
15406	.096	.065	16906	1.10	.078	19796	.26	—	41665	3.15	—
15488	.241	(a)	16910	.99	.04	40005	(a)	—	41666	(a)	—
15538	.27	.011	16911	.89	.039	40006	(a)	—	41667	73.50	—
15600	.69	.061	16915	1.01	.038	40010	(a)	—	41668	68.90	—
15607	.146	—	16916	.84	.045	40015	(a)	—	41669	.48	—
15608	.153	.007	16920	2.24	.088	40020	(a)	—	41670	.81	—
15656	4.52	—	16921	2.05	.035	40026	(a)	—	41672	(a)	—
15699	.36	—	16930	1.29	.109	40031	(a)	—	41673	(a)	—
15733	.063	.025	16931	1.39	.046	40032	(a)	—	41675	(a)	—
15839	.205	.017	16940	2.80	.035	40040	(a)	—	41677	.213	—
15991	.168	.048	16941	1.12	.062	40041	(a)	—	41678	34.50	—
15993	.142	.03	18078	.145	.094	40042	(a)	—	41679	(a)	(a)
16005	.042	.024	18109	.28	.02	40045	178.00	—	41680	8.92	—
16009	.077	.091	18110	.224	.021	40046	35.10	—	41696	.68	—
16402	1.02	—	18200	(a)	—	40047	12.50	—	41697	.47	—
16403	.64	.103	18205	.224	.39	40059	4.48	—	41700	(a)	—
16404	.81	—	18206	.36	.072	40061	2.38	—	41715	5.66	—
16471	.206	—	18335	.26	.011	40063	79.50	—	41716	3.60	—
16501	.09	(a)	18435	.48	.049	40064	23.40	—	43007	(a)	—
16527	.138	.222	18436	.39	.107	40066	(a)	—	43117	(a)	—
16588	.036	(a)	18437	.37	(a)	40067	(a)	—	43151	18.40	—
16604	.06	.074	18438	.72	(a)	40069	(a)	—	43152	10.30	—

\$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	69.90	—	44112	.194	—	45771	.112	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.036	.045	47318	7.49	—
43421	19.20	—	44193	(a)	—	45900	.078	.037	47367	.213	—
43422	100.00	—	44194	(a)	—	45901	.067	.03	47420	1.64	—
43424	(a)	—	44222	(a)	—	45937	.158	—	47468	(a)	—
43470	3.95	—	44276	93.80	—	45993	(a)	(a)	47469	2.57	—
43517	(a)	—	44277	60.80	—	46004	16.30	—	47471	2.23	—
43518	11.50	—	44280	.213	—	46005	13.00	—	47473	2.91	—
43550	68.30	—	44311	5.95	—	46112	.065	—	47474	3.26	—
43551	37.90	—	44315	4.00	—	46202	1.39	—	47475	2.57	—
43626	9.21	—	44427	60.00	—	46362	120.00	—	47476	2.57	—
43628	120.00	—	44428	60.30	—	46426	17.60	—	47477	3.43	—
43629	101.00	—	44429	.90	—	46427	23.50	—	47478	3.60	—
43754	(a)	—	44430	.63	—	46510	(a)	—	47600	(a)	—
43760	3.38	—	44431	2.01	—	46590	(a)	—	47610	(a)	—
43822	3.12	—	44432	.64	—	46603	1.48	—	48039	49.60	—
43840	.039	—	44433	20.30	—	46604	1.70	—	48177	(a)	—
43860	2.47	—	44434	38.80	—	46606	4.54	—	48178	(a)	—
43889	.88	—	44435	40.20	—	46607	6.24	—	48206	24.40	—
43945	(a)	—	44436	46.90	—	46622	9.18	—	48252	(a)	—
43946	(a)	—	44437	38.90	—	46671	(a)	—	48441	.102	—
43990	(a)	(a)	44438	30.70	—	46700	141.00	—	48557	10.20	—
43991	(a)	—	44439	59.80	—	46773	(a)	—	48558	8.90	—
44009	1.90	—	44440	49.50	—	46822	(a)	—	48600	35.20	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	9.85	—	44501	(a)	—	46882	(a)	—	48636	.66	(a)
44070	2.92	—	45190	1.09	—	46911	18.20	—	48637	7.82	—
44071	3.25	—	45191	.77	—	46912	33.40	—	48638	3.88	—
44072	2.24	—	45192	.91	—	46913	(a)	—	48727	(a)	—
44100	.58	—	45193	.53	—	46914	(a)	—	48808	1.16	—
44101	.61	—	45210	.68	—	46915	(a)	—	48924	(a)	—
44102	.47	—	45224	(a)	—	46916	(a)	—	48925	187.00	—
44103	.42	—	45225	(a)	—	47050	.85	—	49005	.146	—
44104	.176	—	45334	40.30	—	47051	(a)	—	49111	1.77	—
44105	(a)	—	45380	.074	(a)	47052	(a)	—	49181	16.20	—
44106	(a)	—	45450	11.80	—	47103	(a)	—	49183	19.70	—
44108	.206	—	45523	(a)	—	47146	(a)	—	49184	41.70	—
44109	.52	—	45524	(a)	—	47147	(a)	—	49185	37.90	—
44110	.53	—	45539	(a)	—	47221	154.00	—	49239	.055	.27
44111	.33	—	45678	.232	—	47253	(a)	—	49292	1.18	—

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	.102	.193	51702	.062	(a)	51986	.05	.075
49333	8.69	—	51241	.30	.197	51703	.026	(a)	51999	.021	.25
49451	(a)	—	51250	.104	(a)	51734	.048	.38	52002	.018	.086
49452	(a)	—	51251	.009	(a)	51741	.053	.246	52075	.076	.167
49617	.128	.116	51252	.031	.06	51752	.045	.137	52076	.092	(a)
49618	.108	.034	51253	.026	(a)	51767	.006	.005	52109	.005	(a)
49619	.202	.08	51254	.008	.019	51777	.021	.047	52134	.062	.44
49763	1.31	—	51255	.26	(a)	51790	.035	(a)	52137	.03	(a)
49800	(a)	—	51300	.029	.109	51796	.019	(a)	52150	.113	(a)
49801	136.00	—	51305	.029	.65	51808	.069	.43	52315	.027	.237
49802	12.00	—	51315	.036	.059	51809	.086	.164	52341	.019	(a)
49803	21.30	—	51330	.04	.97	51833	.032	.034	52342	.054	(a)
49840	.88	—	51333	.013	.28	51850	.097	(a)	52343	.033	(a)
49870	78.30	—	51340	.008	(a)	51851	.066	(a)	52401	.102	(a)
49890	(a)	—	51350	.049	.095	51852	.154	(a)	52402	.005	(a)
49891	(a)	—	51351	.044	.039	51853	.062	(a)	52432	.023	(a)
49902	(a)	—	51352	.06	.077	51854	.139	(a)	52433	.021	.47
49903	(a)	—	51355	.041	.081	51855	.146	(a)	52435	.026	(a)
50010	.05	.35	51356	.044	.42	51856	.08	(a)	52438	.019	(a)
50011	.036	(a)	51357	.051	1.18	51857	.137	(a)	52440	.03	(a)
50012	.018	(a)	51358	.122	.094	51869	.023	.102	52467	.028	(a)
50015	.032	(a)	51359	.107	.51	51877	.129	.128	52469	.01	.083
50017	.025	(a)	51370	.10	2.16	51889	.021	.007	52505	.048	.159
50018	.033	(a)	51380	.01	.026	51896	.01	.013	52547	.089	.049
50019	.013	(a)	51400	.094	(a)	51900	.024	.085	52581	.235	1.57
50045	.056	(a)	51401	.138	(a)	51909	.087	.04	52619	.017	(a)
50047	.006	(a)	51500	.019	.118	51919	.021	(a)	52660	.076	—
51001	.022	.31	51516	.064	—	51926	.022	.036	52744	.121	.039
51005	.005	(a)	51517	.073	—	51927	.012	.092	52767	.081	(a)
51116	.057	.52	51550	.023	.36	51934	.024	.066	52876	(a)	(a)
51201	.009	(a)	51551	.008	.70	51941	.022	.025	52911	.013	.35
51205	.026	.035	51552	.014	.113	51942	.035	—	52967	.005	.043
51206	.004	.40	51553	.025	(a)	51956	.094	.119	53001	.048	.213
51210	.039	(a)	51554	.003	(a)	51957	.082	.33	53077	.023	.172
51211	(a)	(a)	51575	.013	.02	51958	.073	.233	53095	.016	(a)
51220	.135	1.14	51576	.045	.077	51959	.075	(a)	53096	.022	(a)
51221	.075	1.12	51600	.031	.156	51960	.01	.248	53121	.063	.41
51222	.091	3.29	51613	.02	.10	51970	.043	.131	53147	.014	(a)
51224	.096	.96	51625	.021	(a)	51982	.013	.056	53229	.077	(a)
51230	.016	.54	51666	.021	.059	51985	.06	—	53271	.012	(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	.076	.215	55715	.049	.147	56918	.031	(a)	58096	.044	1.08
53374	.032	.145	55716	.072	.33	56919	.078	(a)	58301	.024	.075
53375	.017	.205	55717	.103	(a)	56920	.071	(a)	58302	.012	.034
53376	.027	.128	55718	.10	(a)	56980	.025	(a)	58397	.069	.33
53377	.028	.132	55802	.021	.016	57001	.008	.019	58408	.051	—
53403	.018	(a)	55918	.028	1.32	57002	.005	.061	58409	.064	—
53425	.071	(a)	55919	.004	2.48	57090	.114	.72	58456	.034	—
53565	.02	.068	56040	.003	.019	57146	.072	.59	58457	.05	—
53631	.007	.016	56041	.018	(a)	57202	.022	(a)	58458	.064	—
53632	.008	.024	56042	.022	(a)	57257	.027	.046	58459	.077	—
53731	.008	(a)	56170	.07	(a)	57401	.015	.065	58503	.018	.054
53732	.053	.39	56171	.034	(a)	57403	.043	.025	58532	.024	(a)
53733	.034	.155	56202	.018	.053	57410	.007	.112	58559	.005	(a)
53734	.39	—	56390	.031	.59	57411	.017	(a)	58560	.012	(a)
53803	.17	(a)	56391	.026	.217	57572	.004	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.043	.089	57600	.013	.025	58575	.015	.081
53902	(a)	(a)	56488	.035	.043	57611	.037	.036	58627	.048	.008
53903	(a)	(a)	56567	.072	(a)	57625	.114	(a)	58663	.161	.46
53904	(a)	(a)	56650	.222	(a)	57651	.014	.039	58682	.043	(a)
53905	(a)	(a)	56651	.121	(a)	57690	.049	.32	58713	.013	(a)
53907	.023	.072	56652	.086	(a)	57716	.023	.069	58737	.031	.36
53951	(a)	(a)	56653	.083	(a)	57725	.051	.07	58756	.03	(a)
53952	(a)	(a)	56654	.042	(a)	57726	.039	.022	58757	.105	(a)
53953	(a)	(a)	56690	.018	.26	57798	.007	(a)	58759	.013	(a)
54012	.039	—	56699	.02	.059	57800	.026	(a)	58802	.015	.32
54077	.032	.30	56758	.017	.11	57808	.019	(a)	58813	.074	(a)
54444	(a)	(a)	56759	.017	.069	57809	.02	(a)	58822	.041	(a)
55010	.096	.61	56760	.024	.077	57810	.019	.089	58837	.148	.128
55011	.026	1.73	56805	.032	(a)	57871	.023	.073	58840	.044	.092
55012	.031	.86	56806	.023	(a)	57913	.034	.182	58873	.071	.018
55013	.064	1.00	56807	.023	(a)	57997	.086	—	58903	.009	(a)
55014	(a)	(a)	56808	.029	(a)	57998	.015	.044	58904	.007	.089
55214	.025	.062	56900	.028	(a)	57999	.032	.055	58922	.117	.176
55371	.081	.082	56910	.014	(a)	58009	.032	(a)	59005	.018	.055
55410	(a)	(a)	56911	.062	(a)	58010	.035	(a)	59057	.13	(a)
55426	.078	(a)	56912	.051	.082	58020	.046	(a)	59058	.084	(a)
55597	.006	1.22	56913	.041	(a)	58056	.042	(a)	59188	.092	.039
55647	.012	.07	56915	.244	(a)	58057	.026	(a)	59189	.126	.207
55648	.006	(a)	56916	.221	.26	58058	.024	(a)	59223	.073	.118
55649	.007	(a)	56917	.064	(a)	58095	.033	1.05	59257	.005	.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	.03	(a)	59923	.004	.004	62003	9.30	—	91125	1.51	1.31
59378	.047	.103	59925	.11	1.11	63010	20.50	—	91127	1.39	.82
59481	.08	.081	59926	.094	.57	63011	25.70	—	91130	.79	—
59482	.096	(a)	59927	.063	.88	63012	36.50	—	91135	.22	(a)
59537	.051	.207	59931	.062	.32	63013	34.60	—	91150	1.31	3.78
59601	.03	1.44	59932	.066	.57	63215	30.80	—	91155	2.91	19.30
59647	.043	.118	59941	.021	(a)	63216	21.30	—	91160	.61	—
59660	.056	.55	59947	.032	.214	63217	35.70	—	91175	.52	—
59661	.027	(a)	59955	.008	.098	63218	12.00	—	91177	2.27	—
59693	.005	—	59963	.059	.26	63219	(a)	—	91179	2.28	—
59695	(a)	(a)	59964	.138	.052	63220	(a)	—	91190	1.22	(a)
59701	.002	.36	59970	.044	.121	64074	7.70	—	91200	.46	—
59713	.05	.247	59973	.038	(a)	64075	5.42	—	91210	(a)	—
59722	.026	.019	59975	.061	.099	64500	(a)	—	91235	1.60	1.62
59723	.01	.025	59977	.035	(a)	65007	18.70	—	91250	2.41	(a)
59724	.015	.016	59984	.01	.034	66122	8.05	—	91265	9.68	2.35
59725	.019	.094	59985	.041	(a)	66123	4.43	—	91266	5.12	.63
59726	.013	.02	59986	.031	(a)	66309	12.90	—	91280	(a)	1.89
59738	.043	.043	59988	.016	.041	66561	30.00	—	91302	7.27	(a)
59750	.038	.106	59989	.005	.031	67017	27.80	—	91315	2.20	—
59751	.014	(a)	60010	11.40	—	67508	20.60	—	91324	4.92	(a)
59773	.005	.019	60011	13.10	—	67509	15.10	—	91325	(a)	(a)
59774	.004	.105	60012	21.60	—	67510	8.40	—	91340	3.21	5.57
59775	.006	.133	60013	18.50	—	67511	9.09	—	91341	2.61	2.90
59781	.033	.049	60015	13.80	—	67512	38.90	—	91342	2.94	2.67
59782	.049	.63	60016	15.50	—	67513	24.70	—	91343	.58	1.08
59783	.048	(a)	60035	21.10	—	67634	24.10	—	91405	3.73	—
59784	.037	(a)	61000	11.30	—	67635	17.00	—	91436	2.95	1.56
59790	.033	(a)	61212	10.80	—	68001	52.00	—	91481	10.80	—
59798	.126	.29	61216	12.00	—	68439	66.80	—	91507	1.59	2.22
59806	.09	(a)	61217	10.90	—	68500	2.51	—	91523	24.50	—
59867	.037	(a)	61218	7.44	—	68604	1.25	—	91547	.139	—
59886	.005	.072	61223	52.90	—	68606	4.88	—	91551	.86	.52
59889	.018	.176	61224	16.80	—	68607	3.86	—	91555	.96	.72
59892	.048	(a)	61225	23.40	—	68702	3.18	—	91560	2.83	3.23
59904	.032	.11	61226	39.30	—	68703	2.38	—	91562	1.93	—
59905	.023	.10	61227	36.00	—	68706	10.20	—	91577	6.88	2.33
59914	.137	.58	62000	8.19	—	68707	10.10	—	91580	3.73	—
59915	.108	.51	62001	6.47	—	90089	2.50	—	91581	(a)	(a)
59917	.02	.195	62002	2.95	—	91111	2.07	4.12	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.60	1.98	98308	.66	.69
91584	(a)	(a)	94569	1.70	2.90	97308	.40	—	98309	3.40	1.51
91585	(a)	(a)	94590	7.33	—	97447	1.30	3.78	98344	.50	.53
91586	(a)	(a)	94617	2.31	—	97501	(a)	—	98405	.82	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.34	(a)
91588	(a)	(a)	95124	.85	.90	97503	(a)	—	98414	7.64	(a)
91589	(a)	(a)	95233	1.83	—	97504	(a)	—	98415	1.00	(a)
91590	2.00	—	95305	1.99	—	97650	2.12	2.67	98423	2.38	(a)
91591	(a)	(a)	95306	3.12	—	97651	3.85	3.23	98424	4.05	(a)
91606	7.76	—	95310	4.75	.83	97652	3.34	3.46	98425	1.66	(a)
91618	(a)	(a)	95357	.79	—	97653	1.81	2.22	98426	1.47	(a)
91629	1.59	(a)	95358	(a)	—	97654	3.16	2.12	98427	1.43	—
91636	2.72	—	95410	2.56	2.01	97655	2.97	3.12	98428	(a)	—
91641	.73	(a)	95455	3.29	1.22	98002	.54	.71	98429	.71	—
91666	.54	(a)	95487	1.37	(a)	98003	.57	(a)	98430	(a)	—
91722	2.38	(a)	95505	1.53	1.56	98090	.076	—	98449	2.06	17.60
91746	1.93	4.12	95620	1.11	(a)	98091	.082	—	98482	2.20	4.57
91805	.121	—	95625	3.48	2.67	98092	.248	—	98483	3.25	11.10
92053	.30	.47	95630	(a)	(a)	98111	.41	—	98502	3.11	2.67
92054	.102	.179	95647	1.93	4.12	98150	(a)	—	98555	1.45	—
92055	2.85	.179	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.46	2.22	96053	1.47	3.12	98152	1.81	.37	98598	.111	—
92102	2.68	2.45	96317	.82	—	98153	2.04	(a)	98601	3.72	(a)
92215	2.29	2.22	96408	2.22	8.48	98154	2.40	(a)	98622	(a)	—
92338	1.03	1.45	96409	2.06	6.01	98155	3.37	(a)	98623	(a)	—
92445	1.56	—	96410	1.80	6.13	98156	(a)	(a)	98624	.59	—
92446	3.39	1.34	96611	.73	1.03	98157	2.15	.238	98636	1.97	2.56
92447	2.96	1.10	96702	2.55	(a)	98158	(a)	(a)	98640	64.20	—
92451	1.60	1.67	96703	(a)	—	98159	1.44	(a)	98658	3.49	—
92453	1.88	—	96816	2.39	—	98160	3.06	(a)	98659	.63	.28
92478	.93	1.22	96872	2.92	(a)	98161	3.43	(a)	98677	10.10	7.35
92593	21.10	—	96930	(a)	—	98162	(a)	(a)	98678	8.99	9.69
92663	.37	—	97002	(a)	(a)	98163	3.59	.138	98698	(a)	(a)
94007	6.37	3.56	97003	(a)	(a)	98164	1.35	.048	98699	2.93	(a)
94099	1.45	—	97047	2.23	—	98257	.85	—	98705	4.93	—
94225	5.10	—	97050	1.74	—	98303	6.76	4.13	98710	2.04	—
94276	2.66	3.12	97111	3.07	—	98304	3.17	2.47	98751	2.63	—
94304	2.05	(a)	97220	.213	(a)	98305	1.80	1.24	98805	2.66	.95
94381	3.84	7.46	97221	(a)	.87	98306	4.62	.68	98806	1.84	2.56
94404	2.51	3.01	97222	1.06	1.25	98307	1.00	.37	98810	2.53	—

DIVISION SIX

PREM/OPS TERR. 504

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.44	1.38	99620	.28	—						
98820	5.07	2.56	99650	.86	.74						
98871	(a)	(a)	99709	2.14	(a)						
98884	1.32	1.56	99718	.81	—						
98914	.43	.38	99746	1.38	2.33						
98949	.60	.213	99760	.158	—						
98967	2.08	7.01	99777	4.39	—						
98993	3.76	2.55	99793	1.76	—						
99003	.98	.84	99798	(a)	(a)						
99004	2.03	1.11	99803	(a)	5.96						
99080	.70	5.23	99826	.50	.48						
99081	(a)	—	99827	.248	.43						
99082	(a)	—	99851	1.02	—						
99083	(a)	—	99917	1.66	—						
99084	(a)	(a)	99938	1.86	—						
99085	(a)	(a)	99943	5.39	—						
99111	1.01	—	99946	4.01	1.68						
99160	(a)	—	99948	4.54	13.80						
99163	2.41	.28	99952	3.70	10.80						
99165	.53	(a)	99953	4.00	6.60						
99220	.93	(a)	99954	2.91	8.53						
99221	(a)	(a)	99955	3.64	7.01						
99222	1.76	(a)	99963	.40	—						
99223	.149	(a)	99969	1.70	1.78						
99303	8.10	—	99975	3.24	—						
99310	2.03	(a)	99986	(a)	—						
99315	5.96	1.45	99987	(a)	—						
99321	5.78	1.67	99988	1.50	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.19	—									
99506	3.92	—									
99507	3.42	—									
99570	1.84	(a)									
99571	.45	(a)									
99572	.86	(a)									
99573	.83	(a)									
99600	.88	—									
99613	5.11	1.67									
99614	1.98	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.072	.137	10150	.27	(a)	11204	.168	.93	13111	.31	.067
10011	.017	(a)	10151	6.68	—	11205	(a)	—	13112	.04	.038
10012	.02	(a)	10160	1.19	—	11206	.37	—	13201	.38	.097
10015	4.85	—	10204	.12	—	11207	4.72	—	13204	.43	.68
10020	(a)	(a)	10205	.134	—	11208	.81	—	13205	.163	.27
10025	.017	(a)	10210	.215	(a)	11209	3.80	—	13206	(a)	(a)
10026	.35	.013	10211	.215	(a)	11210	1.62	—	13207	(a)	(a)
10027	.017	(a)	10220	2.52	—	11211	8.40	—	13208	(a)	(a)
10036	.28	(a)	10255	.103	.124	11212	1.27	—	13314	.064	.009
10040	.055	.30	10256	.38	.154	11213	1.04	—	13351	.156	.036
10042	.198	.228	10257	.071	.148	11214	2.55	—	13352	.159	.026
10052	3.35	—	10309	.087	.011	11222	.043	—	13410	.59	1.55
10054	2.98	—	10315	.204	(a)	11234	.151	.039	13411	(a)	(a)
10060	.095	.041	10331	6.58	—	11248	.02	.01	13412	.201	1.15
10065	.142	.037	10332	11.30	—	11258	.33	.121	13453	.232	(a)
10066	.145	.047	10352	.16	.045	11259	.35	.145	13454	.27	(a)
10070	.041	.094	10367	2.16	—	11273	7.47	—	13455	.28	(a)
10071	.17	.07	10368	3.16	—	11274	7.17	—	13461	(a)	(a)
10072	2.45	—	10375	(a)	—	11288	.40	.061	13506	.49	.045
10073	.43	.32	10378	6.66	—	12014	.042	.027	13507	.59	.103
10075	3.22	.113	10379	3.09	—	12356	.63	.02	13590	.205	.59
10100	.27	.044	10380	5.28	—	12361	.047	.063	13621	.052	.32
10101	.128	.136	10381	4.57	—	12362	.046	(a)	13670	.026	.022
10105	1.39	—	11007	.92	—	12373	.017	.024	13673	.25	.012
10107	1.33	.162	11020	.162	.129	12374	.33	.05	13715	.046	.088
10110	16.50	—	11039	.38	.054	12375	.162	.035	13716	.243	.069
10111	.091	.045	11052	1.32	—	12391	.034	.055	13720	.141	.044
10113	.193	—	11101	(a)	(a)	12393	.215	(a)	13759	.095	.073
10115	.38	.052	11120	(a)	—	12467	.089	(a)	13930	.097	.103
10117	4.82	—	11126	.034	.019	12509	.026	.02	14068	.021	.008
10119	(a)	—	11127	.231	.006	12510	.33	.016	14101	.246	.029
10120	10.80	—	11128	.31	.047	12583	.146	(a)	14279	.198	.046
10130	1.90	—	11138	1.64	—	12651	.43	.33	14401	.33	.078
10132	1.63	—	11155	.114	—	12683	.194	(a)	14405	.54	—
10133	1.27	—	11160	(a)	(a)	12707	.30	.45	14527	.185	.139
10135	(a)	—	11167	.30	—	12797	.063	.153	14655	.047	—
10140	.022	.016	11168	1.58	—	12805	.173	.108	14731	1.31	—
10141	.043	.026	11201	8.05	—	12841	.29	—	14732	.097	—
10145	.209	.009	11202	2.38	—	12927	.05	—	14733	.33	—
10146	.122	.014	11203	.54	.29	13049	.025	.042	14734	.142	—

DIVISION SIX

PREM/OPS TERR. 505

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.091	.083	16670	2.73	—	18501	.27	.011	40072	(a)	—
14913	.179	.094	16676	.159	.009	18506	.182	.004	40075	22.00	—
15060	(a)	(a)	16694	.172	(a)	18507	.101	.005	40101	6.59	—
15061	(a)	(a)	16705	.145	.09	18570	1.05	—	40102	5.82	—
15062	.082	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.36	—
15063	.095	(a)	16723	(a)	—	18616	.139	.42	40115	(a)	—
15070	.072	—	16750	.056	.036	18707	.007	.005	40117	(a)	—
15119	(a)	—	16751	.056	—	18708	.061	.015	40140	(a)	—
15120	(a)	—	16819	.49	(a)	18833	.081	(a)	41001	.181	—
15123	1.27	—	16820	.38	(a)	18834	.159	.074	41210	(a)	—
15124	.44	—	16881	.87	(a)	18911	.50	.012	41421	.18	—
15188	.144	(a)	16890	.058	(a)	18912	.95	.02	41422	.096	—
15223	.031	.032	16891	.063	(a)	18920	.246	.012	41510	25.30	—
15224	.149	.052	16892	.115	(a)	18991	(a)	—	41603	8.52	—
15300	(a)	—	16900	1.28	.063	19007	.50	—	41604	4.68	—
15314	.114	(a)	16901	.82	.085	19051	1.10	—	41620	.67	—
15404	.037	(a)	16902	.70	.047	19061	(a)	—	41650	12.00	—
15405	.055	(a)	16905	1.35	.055	19795	.165	(a)	41664	22.90	—
15406	.14	.065	16906	.86	.078	19796	.193	—	41665	2.68	—
15488	.35	(a)	16910	.77	.04	40005	(a)	—	41666	(a)	—
15538	.204	.011	16911	.70	.039	40006	(a)	—	41667	62.60	—
15600	.51	.061	16915	.79	.038	40010	(a)	—	41668	58.60	—
15607	.095	—	16916	.66	.045	40015	(a)	—	41669	.41	—
15608	.114	.007	16920	1.75	.088	40020	(a)	—	41670	.69	—
15656	3.38	—	16921	1.60	.035	40026	(a)	—	41672	(a)	—
15699	.234	—	16930	1.01	.109	40031	(a)	—	41673	(a)	—
15733	.091	.025	16931	1.09	.046	40032	(a)	—	41675	(a)	—
15839	.154	.017	16940	2.18	.035	40040	(a)	—	41677	.138	—
15991	.126	.048	16941	.87	.062	40041	(a)	—	41678	27.30	—
15993	.106	.03	18078	.082	.094	40042	(a)	—	41679	(a)	(a)
16005	.024	.024	18109	.209	.02	40045	151.00	—	41680	6.24	—
16009	.112	.091	18110	.168	.021	40046	29.90	—	41696	.44	—
16402	.76	—	18200	(a)	—	40047	10.70	—	41697	.31	—
16403	.48	.103	18205	.127	.39	40059	3.81	—	41700	(a)	—
16404	.61	—	18206	.27	.072	40061	2.02	—	41715	3.96	—
16471	.134	—	18335	.195	.011	40063	67.70	—	41716	2.52	—
16501	.051	(a)	18435	.29	.049	40064	19.90	—	43007	(a)	—
16527	.078	.222	18436	.234	.107	40066	(a)	—	43117	(a)	—
16588	.052	(a)	18437	.28	(a)	40067	(a)	—	43151	10.90	—
16604	.087	.074	18438	.54	(a)	40069	(a)	—	43152	8.18	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	41.60	—	44112	.237	—	45771	.162	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.053	.045	47318	6.38	—
43421	11.40	—	44193	(a)	—	45900	.059	.037	47367	.138	—
43422	59.80	—	44194	(a)	—	45901	.05	.03	47420	1.40	—
43424	(a)	—	44222	(a)	—	45937	.094	—	47468	(a)	—
43470	2.56	—	44276	55.80	—	45993	(a)	(a)	47469	1.80	—
43517	(a)	—	44277	36.20	—	46004	11.40	—	47471	1.56	—
43518	9.81	—	44280	.138	—	46005	9.12	—	47473	2.04	—
43550	40.70	—	44311	5.06	—	46112	.026	—	47474	2.28	—
43551	22.60	—	44315	3.40	—	46202	1.59	—	47475	1.80	—
43626	7.84	—	44427	23.80	—	46362	95.40	—	47476	1.80	—
43628	102.00	—	44428	24.00	—	46426	13.90	—	47477	2.40	—
43629	86.40	—	44429	.36	—	46427	18.60	—	47478	2.52	—
43754	(a)	—	44430	.25	—	46510	(a)	—	47600	(a)	—
43760	2.88	—	44431	.80	—	46590	(a)	—	47610	(a)	—
43822	2.03	—	44432	.25	—	46603	1.17	—	48039	29.50	—
43840	.025	—	44433	8.05	—	46604	1.35	—	48177	(a)	—
43860	1.61	—	44434	15.40	—	46606	3.60	—	48178	(a)	—
43889	.57	—	44435	16.00	—	46607	4.94	—	48206	20.70	—
43945	(a)	—	44436	18.60	—	46622	5.96	—	48252	(a)	—
43946	(a)	—	44437	15.40	—	46671	(a)	—	48441	.087	—
43990	(a)	(a)	44438	12.20	—	46700	83.70	—	48557	8.71	—
43991	(a)	—	44439	23.80	—	46773	(a)	—	48558	7.58	—
44009	1.54	—	44440	19.70	—	46822	(a)	—	48600	27.90	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	8.38	—	44501	(a)	—	46882	(a)	—	48636	.36	(a)
44070	2.48	—	45190	1.25	—	46911	15.50	—	48637	6.66	—
44071	2.76	—	45191	.89	—	46912	28.40	—	48638	3.30	—
44072	1.91	—	45192	1.04	—	46913	(a)	—	48727	(a)	—
44100	.71	—	45193	.61	—	46914	(a)	—	48808	.87	—
44101	.74	—	45210	.78	—	46915	(a)	—	48924	(a)	—
44102	.58	—	45224	(a)	—	46916	(a)	—	48925	159.00	—
44103	.51	—	45225	(a)	—	47050	.56	—	49005	.095	—
44104	.215	—	45334	24.00	—	47051	(a)	—	49111	1.32	—
44105	(a)	—	45380	.107	(a)	47052	(a)	—	49181	9.64	—
44106	(a)	—	45450	7.05	—	47103	(a)	—	49183	11.80	—
44108	.25	—	45523	(a)	—	47146	(a)	—	49184	24.80	—
44109	.64	—	45524	(a)	—	47147	(a)	—	49185	22.60	—
44110	.65	—	45539	(a)	—	47221	91.80	—	49239	.08	.27
44111	.40	—	45678	.15	—	47253	(a)	—	49292	.71	—

DIVISION SIX

PREM/OPS TERR. 505

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.27	.193	51702	.034	(a)	51986	.13	.075
49333	5.17	—	51241	.79	.197	51703	.014	(a)	51999	.055	.25
49451	(a)	—	51250	.057	(a)	51734	.027	.38	52002	.048	.086
49452	(a)	—	51251	.023	(a)	51741	.139	.246	52075	.042	.167
49617	.104	.116	51252	.081	.06	51752	.117	.137	52076	.051	(a)
49618	.088	.034	51253	.069	(a)	51767	.007	.005	52109	.012	(a)
49619	.165	.08	51254	.021	.019	51777	.023	.047	52134	.161	.44
49763	1.07	—	51255	.146	(a)	51790	.039	(a)	52137	.017	(a)
49800	(a)	—	51300	.032	.109	51796	.051	(a)	52150	.30	(a)
49801	80.90	—	51305	.032	.65	51808	.18	.43	52315	.031	.237
49802	7.17	—	51315	.052	.059	51809	.224	.164	52341	.01	(a)
49803	12.70	—	51330	.022	.97	51833	.035	.034	52342	.03	(a)
49840	.57	—	51333	.007	.28	51850	.054	(a)	52343	.018	(a)
49870	66.60	—	51340	.022	(a)	51851	.036	(a)	52401	.057	(a)
49890	(a)	—	51350	.054	.095	51852	.085	(a)	52402	.012	(a)
49891	(a)	—	51351	.049	.039	51853	.034	(a)	52432	.06	(a)
49902	(a)	—	51352	.067	.077	51854	.077	(a)	52433	.055	.47
49903	(a)	—	51355	.045	.081	51855	.081	(a)	52435	.069	(a)
50010	.13	.35	51356	.049	.42	51856	.044	(a)	52438	.05	(a)
50011	.02	(a)	51357	.073	1.18	51857	.076	(a)	52440	.078	(a)
50012	.048	(a)	51358	.177	.094	51869	.06	.102	52467	.072	(a)
50015	.085	(a)	51359	.155	.51	51877	.34	.128	52469	.025	.083
50017	.064	(a)	51370	.26	2.16	51889	.055	.007	52505	.126	.159
50018	.018	(a)	51380	.026	.026	51896	.026	.013	52547	.049	.049
50019	.034	(a)	51400	.052	(a)	51900	.026	.085	52581	.62	1.57
50045	.147	(a)	51401	.076	(a)	51909	.048	.04	52619	.043	(a)
50047	.017	(a)	51500	.049	.118	51919	.056	(a)	52660	.05	—
51001	.012	.31	51516	.042	—	51926	.057	.036	52744	.134	.039
51005	.003	(a)	51517	.047	—	51927	.031	.092	52767	.045	(a)
51116	.031	.52	51550	.061	.36	51934	.062	.066	52876	(a)	(a)
51201	.022	(a)	51551	.021	.70	51941	.057	.025	52911	.034	.35
51205	.068	.035	51552	.037	.113	51942	.091	—	52967	.013	.043
51206	.011	.40	51553	.065	(a)	51956	.245	.119	53001	.127	.213
51210	.022	(a)	51554	.006	(a)	51957	.216	.33	53077	.061	.172
51211	(a)	(a)	51575	.015	.02	51958	.191	.233	53095	.042	(a)
51220	.075	1.14	51576	.117	.077	51959	.196	(a)	53096	.058	(a)
51221	.042	1.12	51600	.08	.156	51960	.026	.248	53121	.165	.41
51222	.051	3.29	51613	.053	.10	51970	.113	.131	53147	.008	(a)
51224	.053	.96	51625	.011	(a)	51982	.033	.056	53229	.043	(a)
51230	.009	.54	51666	.023	.059	51985	.039	—	53271	.031	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.042	.215	55715	.129	.147	56918	.017	(a)	58096	.115	1.08
53374	.035	.145	55716	.187	.33	56919	.043	(a)	58301	.013	.075
53375	.019	.205	55717	.057	(a)	56920	.039	(a)	58302	.031	.034
53376	.03	.128	55718	.055	(a)	56980	.064	(a)	58397	.18	.33
53377	.031	.132	55802	.023	.016	57001	.022	.019	58408	.033	—
53403	.02	(a)	55918	.074	1.32	57002	.014	.061	58409	.042	—
53425	.039	(a)	55919	.01	2.48	57090	.063	.72	58456	.022	—
53565	.023	.068	56040	.007	.019	57146	.04	.59	58457	.032	—
53631	.019	.016	56041	.046	(a)	57202	.057	(a)	58458	.042	—
53632	.022	.024	56042	.058	(a)	57257	.071	.046	58459	.05	—
53731	.02	(a)	56170	.039	(a)	57401	.04	.065	58503	.048	.054
53732	.138	.39	56171	.019	(a)	57403	.048	.025	58532	.062	(a)
53733	.09	.155	56202	.046	.053	57410	.019	.112	58559	.013	(a)
53734	.25	—	56390	.08	.59	57411	.01	(a)	58560	.031	(a)
53803	.094	(a)	56391	.069	.217	57572	.011	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.111	.089	57600	.034	.025	58575	.039	.081
53902	(a)	(a)	56488	.039	.043	57611	.021	.036	58627	.126	.008
53903	(a)	(a)	56567	.04	(a)	57625	.30	(a)	58663	.089	.46
53904	(a)	(a)	56650	.123	(a)	57651	.036	.039	58682	.112	(a)
53905	(a)	(a)	56651	.067	(a)	57690	.027	.32	58713	.015	(a)
53907	.061	.072	56652	.048	(a)	57716	.013	.069	58737	.082	.36
53951	(a)	(a)	56653	.046	(a)	57725	.028	.07	58756	.017	(a)
53952	(a)	(a)	56654	.024	(a)	57726	.022	.022	58757	.27	(a)
53953	(a)	(a)	56690	.02	.26	57798	.018	(a)	58759	.034	(a)
54012	.025	—	56699	.051	.059	57800	.069	(a)	58802	.039	.32
54077	.083	.30	56758	.043	.11	57808	.011	(a)	58813	.041	(a)
54444	(a)	(a)	56759	.045	.069	57809	.011	(a)	58822	.106	(a)
55010	.25	.61	56760	.064	.077	57810	.011	.089	58837	.082	.128
55011	.068	1.73	56805	.084	(a)	57871	.013	.073	58840	.025	.092
55012	.08	.86	56806	.06	(a)	57913	.089	.182	58873	.039	.018
55013	.036	1.00	56807	.059	(a)	57997	.056	—	58903	.024	(a)
55014	(a)	(a)	56808	.077	(a)	57998	.039	.044	58904	.019	.089
55214	.065	.062	56900	.074	(a)	57999	.018	.055	58922	.065	.176
55371	.09	.082	56910	.037	(a)	58009	.018	(a)	59005	.046	.055
55410	(a)	(a)	56911	.035	(a)	58010	.091	(a)	59057	.34	(a)
55426	.043	(a)	56912	.028	.082	58020	.051	(a)	59058	.221	(a)
55597	.016	1.22	56913	.023	(a)	58056	.109	(a)	59188	.102	.039
55647	.033	.07	56915	.135	(a)	58057	.069	(a)	59189	.14	.207
55648	.015	(a)	56916	.122	.26	58058	.062	(a)	59223	.04	.118
55649	.018	(a)	56917	.035	(a)	58095	.087	1.05	59257	.012	.008

DIVISION SIX

PREM/OPS TERR. 505

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.078	(a)	59923	.009	.004	62003	7.37	—	91125	1.51	1.31
59378	.026	.103	59925	.159	1.11	63010	17.10	—	91127	1.39	.82
59481	.209	.081	59926	.135	.57	63011	21.40	—	91130	.79	—
59482	.106	(a)	59927	.091	.88	63012	30.50	—	91135	.22	(a)
59537	.028	.207	59931	.161	.32	63013	28.90	—	91150	1.31	3.78
59601	.079	1.44	59932	.174	.57	63215	24.40	—	91155	2.91	19.30
59647	.048	.118	59941	.054	(a)	63216	16.90	—	91160	.61	—
59660	.145	.55	59947	.018	.214	63217	30.40	—	91175	.52	—
59661	.071	(a)	59955	.021	.098	63218	10.20	—	91177	2.27	—
59693	.012	—	59963	.154	.26	63219	(a)	—	91179	2.28	—
59695	(a)	(a)	59964	.36	.052	63220	(a)	—	91190	1.22	(a)
59701	.006	.36	59970	.024	.121	64074	8.86	—	91200	.46	—
59713	.13	.247	59973	.099	(a)	64075	6.24	—	91210	(a)	—
59722	.067	.019	59975	.034	.099	64500	(a)	—	91235	1.60	1.62
59723	.025	.025	59977	.019	(a)	65007	14.80	—	91250	2.41	(a)
59724	.039	.016	59984	.027	.034	66122	6.38	—	91265	9.68	2.35
59725	.048	.094	59985	.106	(a)	66123	3.51	—	91266	5.12	.63
59726	.035	.02	59986	.081	(a)	66309	10.20	—	91280	(a)	1.89
59738	.112	.043	59988	.009	.041	66561	23.70	—	91302	7.27	(a)
59750	.021	.106	59989	.014	.031	67017	22.00	—	91315	2.20	—
59751	.008	(a)	60010	9.52	—	67508	14.40	—	91324	4.92	(a)
59773	.006	.019	60011	11.00	—	67509	10.60	—	91325	(a)	(a)
59774	.005	.105	60012	18.00	—	67510	5.88	—	91340	3.21	5.57
59775	.006	.133	60013	15.40	—	67511	6.36	—	91341	2.61	2.90
59781	.018	.049	60015	11.50	—	67512	27.20	—	91342	2.94	2.67
59782	.027	.63	60016	13.00	—	67513	17.30	—	91343	.58	1.08
59783	.027	(a)	60035	16.70	—	67634	19.10	—	91405	3.73	—
59784	.02	(a)	61000	9.43	—	67635	13.50	—	91436	2.95	1.56
59790	.087	(a)	61212	8.54	—	68001	41.20	—	91481	10.80	—
59798	.07	.29	61216	9.48	—	68439	52.90	—	91507	1.59	2.22
59806	.05	(a)	61217	8.63	—	68500	2.10	—	91523	24.50	—
59867	.098	(a)	61218	5.89	—	68604	.99	—	91547	.139	—
59886	.013	.072	61223	41.90	—	68606	3.87	—	91551	.86	.52
59889	.02	.176	61224	13.30	—	68607	3.06	—	91555	.96	.72
59892	.027	(a)	61225	18.50	—	68702	2.52	—	91560	2.83	3.23
59904	.018	.11	61226	31.20	—	68703	1.89	—	91562	1.93	—
59905	.061	.10	61227	28.50	—	68706	8.09	—	91577	6.88	2.33
59914	.36	.58	62000	6.49	—	68707	8.00	—	91580	3.73	—
59915	.06	.51	62001	5.12	—	90089	2.50	—	91581	(a)	(a)
59917	.011	.195	62002	2.34	—	91111	2.07	4.12	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.60	1.98	98308	.66	.69
91584	(a)	(a)	94569	1.70	2.90	97308	.40	—	98309	3.40	1.51
91585	(a)	(a)	94590	7.33	—	97447	1.30	3.78	98344	.50	.53
91586	(a)	(a)	94617	2.31	—	97501	(a)	—	98405	.82	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.34	(a)
91588	(a)	(a)	95124	.85	.90	97503	(a)	—	98414	7.64	(a)
91589	(a)	(a)	95233	1.83	—	97504	(a)	—	98415	1.00	(a)
91590	2.00	—	95305	1.99	—	97650	2.12	2.67	98423	2.38	(a)
91591	(a)	(a)	95306	3.12	—	97651	3.85	3.23	98424	4.05	(a)
91606	7.76	—	95310	4.75	.83	97652	3.34	3.46	98425	1.66	(a)
91618	(a)	(a)	95357	.79	—	97653	1.81	2.22	98426	1.47	(a)
91629	1.59	(a)	95358	(a)	—	97654	3.16	2.12	98427	1.43	—
91636	2.72	—	95410	2.56	2.01	97655	2.97	3.12	98428	(a)	—
91641	.73	(a)	95455	3.29	1.22	98002	.54	.71	98429	.71	—
91666	.54	(a)	95487	1.37	(a)	98003	.57	(a)	98430	(a)	—
91722	2.38	(a)	95505	1.53	1.56	98090	.076	—	98449	2.06	17.60
91746	1.93	4.12	95620	1.11	(a)	98091	.082	—	98482	2.20	4.57
91805	.121	—	95625	3.48	2.67	98092	.248	—	98483	3.25	11.10
92053	.30	.47	95630	(a)	(a)	98111	.41	—	98502	3.11	2.67
92054	.102	.179	95647	1.93	4.12	98150	(a)	—	98555	1.45	—
92055	2.85	.179	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.46	2.22	96053	1.47	3.12	98152	1.81	.37	98598	.111	—
92102	2.68	2.45	96317	.82	—	98153	2.04	(a)	98601	3.72	(a)
92215	2.29	2.22	96408	2.22	8.48	98154	2.40	(a)	98622	(a)	—
92338	1.03	1.45	96409	2.06	6.01	98155	3.37	(a)	98623	(a)	—
92445	1.56	—	96410	1.80	6.13	98156	(a)	(a)	98624	.59	—
92446	3.39	1.34	96611	.73	1.03	98157	2.15	.238	98636	1.97	2.56
92447	2.96	1.10	96702	2.55	(a)	98158	(a)	(a)	98640	64.20	—
92451	1.60	1.67	96703	(a)	—	98159	1.44	(a)	98658	3.49	—
92453	1.88	—	96816	2.39	—	98160	3.06	(a)	98659	.63	.28
92478	.93	1.22	96872	2.92	(a)	98161	3.43	(a)	98677	10.10	7.35
92593	21.10	—	96930	(a)	—	98162	(a)	(a)	98678	8.99	9.69
92663	.37	—	97002	(a)	(a)	98163	3.59	.138	98698	(a)	(a)
94007	6.37	3.56	97003	(a)	(a)	98164	1.35	.048	98699	2.93	(a)
94099	1.45	—	97047	2.23	—	98257	.85	—	98705	4.93	—
94225	5.10	—	97050	1.74	—	98303	6.76	4.13	98710	2.04	—
94276	2.66	3.12	97111	3.07	—	98304	3.17	2.47	98751	2.63	—
94304	2.05	(a)	97220	.213	(a)	98305	1.80	1.24	98805	2.66	.95
94381	3.84	7.46	97221	(a)	.87	98306	4.62	.68	98806	1.84	2.56
94404	2.51	3.01	97222	1.06	1.25	98307	1.00	.37	98810	2.53	—

DIVISION SIX

PREM/OPS TERR. 505

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.44	1.38	99620	.28	—						
98820	5.07	2.56	99650	.86	.74						
98871	(a)	(a)	99709	2.14	(a)						
98884	1.32	1.56	99718	.81	—						
98914	.43	.38	99746	1.38	2.33						
98949	.60	.213	99760	.158	—						
98967	2.08	7.01	99777	4.39	—						
98993	3.76	2.55	99793	1.76	—						
99003	.98	.84	99798	(a)	(a)						
99004	2.03	1.11	99803	(a)	5.96						
99080	.70	5.23	99826	.50	.48						
99081	(a)	—	99827	.248	.43						
99082	(a)	—	99851	1.02	—						
99083	(a)	—	99917	1.66	—						
99084	(a)	(a)	99938	1.86	—						
99085	(a)	(a)	99943	5.39	—						
99111	1.01	—	99946	4.01	1.68						
99160	(a)	—	99948	4.54	13.80						
99163	2.41	.28	99952	3.70	10.80						
99165	.53	(a)	99953	4.00	6.60						
99220	.93	(a)	99954	2.91	8.53						
99221	(a)	(a)	99955	3.64	7.01						
99222	1.76	(a)	99963	.40	—						
99223	.149	(a)	99969	1.70	1.78						
99303	8.10	—	99975	3.24	—						
99310	2.03	(a)	99986	(a)	—						
99315	5.96	1.45	99987	(a)	—						
99321	5.78	1.67	99988	1.50	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.19	—									
99506	3.92	—									
99507	3.42	—									
99570	1.84	(a)									
99571	.45	(a)									
99572	.86	(a)									
99573	.83	(a)									
99600	.88	—									
99613	5.11	1.67									
99614	1.98	—									

\$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	.079	.137	10150	.27	(a)	11204	.174	.93	13111	.40	.067
10011	.019	(a)	10151	6.92	—	11205	(a)	—	13112	.035	.038
10012	.022	(a)	10160	1.23	—	11206	.38	—	13201	.33	.097
10015	2.88	—	10204	.124	—	11207	4.77	—	13204	.37	.68
10020	(a)	(a)	10205	.139	—	11208	.82	—	13205	.144	.27
10025	.019	(a)	10210	.223	(a)	11209	3.84	—	13206	(a)	(a)
10026	.36	.013	10211	.223	(a)	11210	1.64	—	13207	(a)	(a)
10027	.019	(a)	10220	2.61	—	11211	8.50	—	13208	(a)	(a)
10036	.246	(a)	10255	.091	.124	11212	1.29	—	13314	.067	.009
10040	.06	.30	10256	.33	.154	11213	1.05	—	13351	.162	.036
10042	.205	.228	10257	.063	.148	11214	2.58	—	13352	.165	.026
10052	1.99	—	10309	.09	.011	11222	.043	—	13410	.52	1.55
10054	1.77	—	10315	.211	(a)	11234	.156	.039	13411	(a)	(a)
10060	.098	.041	10331	3.91	—	11248	.017	.01	13412	.177	1.15
10065	.148	.037	10332	6.74	—	11258	.43	.121	13453	.204	(a)
10066	.15	.047	10352	.207	.045	11259	.46	.145	13454	.239	(a)
10070	.045	.094	10367	2.19	—	11273	7.74	—	13455	.243	(a)
10071	.176	.07	10368	3.20	—	11274	7.43	—	13461	(a)	(a)
10072	2.48	—	10375	(a)	—	11288	.53	.061	13506	.51	.045
10073	.38	.32	10378	3.96	—	12014	.037	.027	13507	.61	.103
10075	2.84	.113	10379	1.84	—	12356	.66	.02	13590	.181	.59
10100	.36	.044	10380	3.14	—	12361	.042	.063	13621	.046	.32
10101	.133	.136	10381	2.72	—	12362	.05	(a)	13670	.023	.022
10105	1.44	—	11007	.93	—	12373	.019	.024	13673	.33	.012
10107	1.17	.162	11020	.168	.129	12374	.34	.05	13715	.05	.088
10110	9.81	—	11039	.33	.054	12375	.168	.035	13716	.25	.069
10111	.099	.045	11052	1.73	—	12391	.037	.055	13720	.183	.044
10113	.20	—	11101	(a)	(a)	12393	.223	(a)	13759	.098	.073
10115	.40	.052	11120	(a)	—	12467	.093	(a)	13930	.106	.103
10117	2.86	—	11126	.035	.019	12509	.023	.02	14068	.022	.008
10119	(a)	—	11127	.25	.006	12510	.29	.016	14101	.25	.029
10120	6.42	—	11128	.34	.047	12583	.129	(a)	14279	.174	.046
10130	1.96	—	11138	.98	—	12651	.37	.33	14401	.43	.078
10132	1.69	—	11155	.119	—	12683	.171	(a)	14405	.55	—
10133	1.67	—	11160	(a)	(a)	12707	.33	.45	14527	.203	.139
10135	(a)	—	11167	.40	—	12797	.069	.153	14655	.049	—
10140	.019	.016	11168	2.07	—	12805	.179	.108	14731	1.72	—
10141	.038	.026	11201	8.14	—	12841	.30	—	14732	.127	—
10145	.184	.009	11202	2.41	—	12927	.052	—	14733	.34	—
10146	.159	.014	11203	.59	.29	13049	.022	.042	14734	.148	—

DIVISION SIX

PREM/OPS TERR. 506

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.08	.083	16670	1.62	—	18501	.35	.011	40072	(a)	—
14913	.185	.094	16676	.165	.009	18506	.16	.004	40075	17.80	—
15060	(a)	(a)	16694	.151	(a)	18507	.104	.005	40101	6.70	—
15061	(a)	(a)	16705	.159	.09	18570	1.09	—	40102	5.92	—
15062	.072	(a)	16722	(a)	—	18575	(a)	(a)	40111	3.18	—
15063	.084	(a)	16723	(a)	—	18616	.122	.42	40115	(a)	—
15070	.073	—	16750	.058	.036	18707	.007	.005	40117	(a)	—
15119	(a)	—	16751	.058	—	18708	.064	.015	40140	(a)	—
15120	(a)	—	16819	.44	(a)	18833	.089	(a)	41001	.107	—
15123	1.66	—	16820	.34	(a)	18834	.165	.074	41210	(a)	—
15124	.58	—	16881	.91	(a)	18911	.52	.012	41421	.155	—
15188	.127	(a)	16890	.051	(a)	18912	.98	.02	41422	.083	—
15223	.027	.032	16891	.056	(a)	18920	.25	.012	41510	26.20	—
15224	.194	.052	16892	.101	(a)	18991	(a)	—	41603	7.34	—
15300	(a)	—	16900	1.23	.063	19007	.65	—	41604	4.03	—
15314	.119	(a)	16901	.79	.085	19051	1.44	—	41620	.68	—
15404	.033	(a)	16902	.67	.047	19061	(a)	—	41650	10.30	—
15405	.048	(a)	16905	1.29	.055	19795	.171	(a)	41664	13.60	—
15406	.123	.065	16906	.82	.078	19796	.20	—	41665	1.59	—
15488	.31	(a)	16910	.74	.04	40005	(a)	—	41666	(a)	—
15538	.211	.011	16911	.67	.039	40006	(a)	—	41667	37.20	—
15600	.53	.061	16915	.76	.038	40010	(a)	—	41668	34.80	—
15607	.096	—	16916	.63	.045	40015	(a)	—	41669	.244	—
15608	.119	.007	16920	1.67	.088	40020	(a)	—	41670	.41	—
15656	3.50	—	16921	1.53	.035	40026	(a)	—	41672	(a)	—
15699	.237	—	16930	.96	.109	40031	(a)	—	41673	(a)	—
15733	.08	.025	16931	1.04	.046	40032	(a)	—	41675	(a)	—
15839	.159	.017	16940	2.09	.035	40040	(a)	—	41677	.14	—
15991	.13	.048	16941	.84	.062	40041	(a)	—	41678	33.50	—
15993	.11	.03	18078	.09	.094	40042	(a)	—	41679	(a)	(a)
16005	.026	.024	18109	.217	.02	40045	89.80	—	41680	5.38	—
16009	.098	.091	18110	.174	.021	40046	17.70	—	41696	.45	—
16402	.79	—	18200	(a)	—	40047	6.33	—	41697	.31	—
16403	.50	.103	18205	.139	.39	40059	2.27	—	41700	(a)	—
16404	.63	—	18206	.28	.072	40061	1.20	—	41715	3.41	—
16471	.135	—	18335	.202	.011	40063	40.20	—	41716	2.17	—
16501	.056	(a)	18435	.38	.049	40064	11.80	—	43007	(a)	—
16527	.086	.222	18436	.30	.107	40066	(a)	—	43117	(a)	—
16588	.046	(a)	18437	.29	(a)	40067	(a)	—	43151	8.85	—
16604	.077	.074	18438	.56	(a)	40069	(a)	—	43152	10.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	33.70	—	44112	.223	—	45771	.143	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.046	.045	47318	3.79	—
43421	9.23	—	44193	(a)	—	45900	.061	.037	47367	.14	—
43422	48.50	—	44194	(a)	—	45901	.052	.03	47420	.83	—
43424	(a)	—	44222	(a)	—	45937	.076	—	47468	(a)	—
43470	2.59	—	44276	45.20	—	45993	(a)	(a)	47469	1.55	—
43517	(a)	—	44277	29.30	—	46004	9.82	—	47471	1.34	—
43518	5.83	—	44280	.14	—	46005	7.86	—	47473	1.76	—
43550	32.90	—	44311	3.01	—	46112	.026	—	47474	1.96	—
43551	18.30	—	44315	2.02	—	46202	2.41	—	47475	1.55	—
43626	4.66	—	44427	24.20	—	46362	117.00	—	47476	1.55	—
43628	60.50	—	44428	24.40	—	46426	17.10	—	47477	2.07	—
43629	51.30	—	44429	.37	—	46427	22.80	—	47478	2.17	—
43754	(a)	—	44430	.25	—	46510	(a)	—	47600	(a)	—
43760	1.71	—	44431	.81	—	46590	(a)	—	47610	(a)	—
43822	2.05	—	44432	.26	—	46603	1.43	—	48039	23.90	—
43840	.025	—	44433	8.19	—	46604	1.65	—	48177	(a)	—
43860	1.62	—	44434	15.70	—	46606	4.40	—	48178	(a)	—
43889	.58	—	44435	16.20	—	46607	6.05	—	48206	12.30	—
43945	(a)	—	44436	18.90	—	46622	6.03	—	48252	(a)	—
43946	(a)	—	44437	15.70	—	46671	(a)	—	48441	.052	—
43990	(a)	(a)	44438	12.40	—	46700	67.80	—	48557	5.18	—
43991	(a)	—	44439	24.10	—	46773	(a)	—	48558	4.50	—
44009	2.03	—	44440	20.00	—	46822	(a)	—	48600	34.10	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	4.98	—	44501	(a)	—	46882	(a)	—	48636	.76	(a)
44070	1.47	—	45190	1.90	—	46911	9.22	—	48637	3.96	—
44071	1.64	—	45191	1.35	—	46912	16.90	—	48638	1.96	—
44072	1.13	—	45192	1.57	—	46913	(a)	—	48727	(a)	—
44100	.67	—	45193	.93	—	46914	(a)	—	48808	.90	—
44101	.70	—	45210	1.18	—	46915	(a)	—	48924	(a)	—
44102	.54	—	45224	(a)	—	46916	(a)	—	48925	94.70	—
44103	.48	—	45225	(a)	—	47050	.56	—	49005	.096	—
44104	.202	—	45334	19.40	—	47051	(a)	—	49111	1.37	—
44105	(a)	—	45380	.094	(a)	47052	(a)	—	49181	7.81	—
44106	(a)	—	45450	5.71	—	47103	(a)	—	49183	9.52	—
44108	.237	—	45523	(a)	—	47146	(a)	—	49184	20.10	—
44109	.60	—	45524	(a)	—	47147	(a)	—	49185	18.30	—
44110	.61	—	45539	(a)	—	47221	74.30	—	49239	.07	.27
44111	.38	—	45678	.152	—	47253	(a)	—	49292	.57	—

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	.139	.193	51702	.073	(a)	51986	.068	.075
49333	4.19	—	51241	.41	.197	51703	.03	(a)	51999	.028	.25
49451	(a)	—	51250	.122	(a)	51734	.056	.38	52002	.025	.086
49452	(a)	—	51251	.012	(a)	51741	.072	.246	52075	.089	.167
49617	.137	.116	51252	.042	.06	51752	.061	.137	52076	.108	(a)
49618	.115	.034	51253	.036	(a)	51767	.012	.005	52109	.006	(a)
49619	.216	.08	51254	.011	.019	51777	.043	.047	52134	.084	.44
49763	1.40	—	51255	.31	(a)	51790	.072	(a)	52137	.035	(a)
49800	(a)	—	51300	.06	.109	51796	.026	(a)	52150	.154	(a)
49801	65.50	—	51305	.06	.65	51808	.094	.43	52315	.056	.237
49802	5.81	—	51315	.046	.059	51809	.116	.164	52341	.022	(a)
49803	10.30	—	51330	.047	.97	51833	.065	.034	52342	.064	(a)
49840	.58	—	51333	.015	.28	51850	.114	(a)	52343	.039	(a)
49870	39.60	—	51340	.011	(a)	51851	.077	(a)	52401	.12	(a)
49890	(a)	—	51350	.10	.095	51852	.18	(a)	52402	.006	(a)
49891	(a)	—	51351	.09	.039	51853	.073	(a)	52432	.031	(a)
49902	(a)	—	51352	.123	.077	51854	.163	(a)	52433	.029	.47
49903	(a)	—	51355	.084	.081	51855	.171	(a)	52435	.036	(a)
50010	.068	.35	51356	.09	.42	51856	.094	(a)	52438	.026	(a)
50011	.043	(a)	51357	.065	1.18	51857	.161	(a)	52440	.041	(a)
50012	.025	(a)	51358	.156	.094	51869	.031	.102	52467	.038	(a)
50015	.044	(a)	51359	.137	.51	51877	.175	.128	52469	.013	.083
50017	.033	(a)	51370	.136	2.16	51889	.029	.007	52505	.066	.159
50018	.039	(a)	51380	.014	.026	51896	.013	.013	52547	.104	.049
50019	.018	(a)	51400	.11	(a)	51900	.048	.085	52581	.32	1.57
50045	.076	(a)	51401	.162	(a)	51909	.103	.04	52619	.022	(a)
50047	.009	(a)	51500	.026	.118	51919	.029	(a)	52660	.05	—
51001	.026	.31	51516	.042	—	51926	.03	.036	52744	.248	.039
51005	.005	(a)	51517	.048	—	51927	.016	.092	52767	.095	(a)
51116	.067	.52	51550	.032	.36	51934	.032	.066	52876	(a)	(a)
51201	.012	(a)	51551	.011	.70	51941	.029	.025	52911	.018	.35
51205	.035	.035	51552	.019	.113	51942	.047	—	52967	.007	.043
51206	.006	.40	51553	.034	(a)	51956	.127	.119	53001	.066	.213
51210	.046	(a)	51554	.003	(a)	51957	.112	.33	53077	.032	.172
51211	(a)	(a)	51575	.027	.02	51958	.099	.233	53095	.022	(a)
51220	.158	1.14	51576	.061	.077	51959	.102	(a)	53096	.03	(a)
51221	.088	1.12	51600	.041	.156	51960	.013	.248	53121	.086	.41
51222	.107	3.29	51613	.027	.10	51970	.058	.131	53147	.016	(a)
51224	.112	.96	51625	.024	(a)	51982	.017	.056	53229	.09	(a)
51230	.019	.54	51666	.043	.059	51985	.039	—	53271	.016	(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	.089	.215	55715	.067	.147	56918	.036	(a)	58096	.06	1.08
53374	.065	.145	55716	.097	.33	56919	.092	(a)	58301	.029	.075
53375	.035	.205	55717	.121	(a)	56920	.084	(a)	58302	.016	.034
53376	.056	.128	55718	.117	(a)	56980	.033	(a)	58397	.094	.33
53377	.057	.132	55802	.043	.016	57001	.011	.019	58408	.033	—
53403	.036	(a)	55918	.038	1.32	57002	.007	.061	58409	.042	—
53425	.084	(a)	55919	.005	2.48	57090	.134	.72	58456	.023	—
53565	.042	.068	56040	.004	.019	57146	.085	.59	58457	.033	—
53631	.01	.016	56041	.024	(a)	57202	.03	(a)	58458	.042	—
53632	.011	.024	56042	.03	(a)	57257	.037	.046	58459	.051	—
53731	.01	(a)	56170	.082	(a)	57401	.021	.065	58503	.025	.054
53732	.071	.39	56171	.04	(a)	57403	.088	.025	58532	.032	(a)
53733	.046	.155	56202	.024	.053	57410	.01	.112	58559	.007	(a)
53734	.25	—	56390	.042	.59	57411	.021	(a)	58560	.016	(a)
53803	.20	(a)	56391	.036	.217	57572	.006	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.058	.089	57600	.018	.025	58575	.02	.081
53902	(a)	(a)	56488	.072	.043	57611	.044	.036	58627	.066	.008
53903	(a)	(a)	56567	.085	(a)	57625	.155	(a)	58663	.189	.46
53904	(a)	(a)	56650	.26	(a)	57651	.019	.039	58682	.058	(a)
53905	(a)	(a)	56651	.142	(a)	57690	.057	.32	58713	.027	(a)
53907	.031	.072	56652	.101	(a)	57716	.027	.069	58737	.042	.36
53951	(a)	(a)	56653	.098	(a)	57725	.059	.07	58756	.035	(a)
53952	(a)	(a)	56654	.05	(a)	57726	.046	.022	58757	.143	(a)
53953	(a)	(a)	56690	.037	.26	57798	.01	(a)	58759	.018	(a)
54012	.025	—	56699	.027	.059	57800	.036	(a)	58802	.02	.32
54077	.043	.30	56758	.023	.11	57808	.023	(a)	58813	.087	(a)
54444	(a)	(a)	56759	.023	.069	57809	.023	(a)	58822	.055	(a)
55010	.13	.61	56760	.033	.077	57810	.023	.089	58837	.174	.128
55011	.035	1.73	56805	.044	(a)	57871	.027	.073	58840	.052	.092
55012	.042	.86	56806	.031	(a)	57913	.046	.182	58873	.083	.018
55013	.076	1.00	56807	.031	(a)	57997	.056	—	58903	.013	(a)
55014	(a)	(a)	56808	.04	(a)	57998	.02	.044	58904	.01	.089
55214	.034	.062	56900	.038	(a)	57999	.037	.055	58922	.138	.176
55371	.167	.082	56910	.019	(a)	58009	.037	(a)	59005	.024	.055
55410	(a)	(a)	56911	.073	(a)	58010	.047	(a)	59057	.177	(a)
55426	.092	(a)	56912	.059	.082	58020	.095	(a)	59058	.115	(a)
55597	.008	1.22	56913	.048	(a)	58056	.057	(a)	59188	.189	.039
55647	.017	.07	56915	.29	(a)	58057	.036	(a)	59189	.26	.207
55648	.008	(a)	56916	.26	.26	58058	.032	(a)	59223	.086	.118
55649	.009	(a)	56917	.075	(a)	58095	.045	1.05	59257	.006	.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	.04	(a)	59923	.005	.004	62003	9.02	—	91125	1.51	1.31
59378	.056	.103	59925	.14	1.11	63010	20.30	—	91127	1.39	.82
59481	.109	.081	59926	.119	.57	63011	25.30	—	91130	.79	—
59482	.196	(a)	59927	.08	.88	63012	36.00	—	91135	.22	(a)
59537	.06	.207	59931	.084	.32	63013	34.10	—	91150	1.31	3.78
59601	.041	1.44	59932	.09	.57	63215	29.80	—	91155	2.91	19.30
59647	.088	.118	59941	.028	(a)	63216	20.70	—	91160	.61	—
59660	.075	.55	59947	.038	.214	63217	18.00	—	91175	.52	—
59661	.037	(a)	59955	.011	.098	63218	6.08	—	91177	2.27	—
59693	.006	—	59963	.08	.26	63219	(a)	—	91179	2.28	—
59695	(a)	(a)	59964	.187	.052	63220	(a)	—	91190	1.22	(a)
59701	.003	.36	59970	.051	.121	64074	13.40	—	91200	.46	—
59713	.067	.247	59973	.052	(a)	64075	9.42	—	91210	(a)	—
59722	.035	.019	59975	.072	.099	64500	(a)	—	91235	1.60	1.62
59723	.013	.025	59977	.041	(a)	65007	18.20	—	91250	2.41	(a)
59724	.02	.016	59984	.014	.034	66122	7.81	—	91265	9.68	2.35
59725	.025	.094	59985	.055	(a)	66123	4.30	—	91266	5.12	.63
59726	.018	.02	59986	.042	(a)	66309	12.50	—	91280	(a)	1.89
59738	.058	.043	59988	.018	.041	66561	29.10	—	91302	7.27	(a)
59750	.045	.106	59989	.007	.031	67017	27.00	—	91315	2.20	—
59751	.016	(a)	60010	11.30	—	67508	12.40	—	91324	4.92	(a)
59773	.011	.019	60011	13.00	—	67509	9.10	—	91325	(a)	(a)
59774	.009	.105	60012	21.30	—	67510	5.07	—	91340	3.21	5.57
59775	.012	.133	60013	18.20	—	67511	5.48	—	91341	2.61	2.90
59781	.039	.049	60015	13.60	—	67512	23.50	—	91342	2.94	2.67
59782	.058	.63	60016	15.30	—	67513	14.90	—	91343	.58	1.08
59783	.056	(a)	60035	20.50	—	67634	23.30	—	91405	3.73	—
59784	.043	(a)	61000	11.20	—	67635	16.50	—	91436	2.95	1.56
59790	.045	(a)	61212	10.50	—	68001	50.40	—	91481	10.80	—
59798	.147	.29	61216	11.60	—	68439	64.80	—	91507	1.59	2.22
59806	.106	(a)	61217	10.60	—	68500	2.48	—	91523	24.50	—
59867	.051	(a)	61218	7.21	—	68604	1.21	—	91547	.139	—
59886	.007	.072	61223	51.30	—	68606	4.74	—	91551	.86	.52
59889	.037	.176	61224	16.30	—	68607	3.74	—	91555	.96	.72
59892	.056	(a)	61225	22.70	—	68702	3.08	—	91560	2.83	3.23
59904	.038	.11	61226	38.20	—	68703	2.31	—	91562	1.93	—
59905	.032	.10	61227	34.90	—	68706	9.90	—	91577	6.88	2.33
59914	.186	.58	62000	7.95	—	68707	9.80	—	91580	3.73	—
59915	.127	.51	62001	6.27	—	90089	2.50	—	91581	(a)	(a)
59917	.023	.195	62002	2.86	—	91111	2.07	4.12	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.60	1.98	98308	.66	.69
91584	(a)	(a)	94569	1.70	2.90	97308	.40	—	98309	3.40	1.51
91585	(a)	(a)	94590	7.33	—	97447	1.30	3.78	98344	.50	.53
91586	(a)	(a)	94617	2.31	—	97501	(a)	—	98405	.82	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.34	(a)
91588	(a)	(a)	95124	.85	.90	97503	(a)	—	98414	7.64	(a)
91589	(a)	(a)	95233	1.83	—	97504	(a)	—	98415	1.00	(a)
91590	2.00	—	95305	1.99	—	97650	2.12	2.67	98423	2.38	(a)
91591	(a)	(a)	95306	3.12	—	97651	3.85	3.23	98424	4.05	(a)
91606	7.76	—	95310	4.75	.83	97652	3.34	3.46	98425	1.66	(a)
91618	(a)	(a)	95357	.79	—	97653	1.81	2.22	98426	1.47	(a)
91629	1.59	(a)	95358	(a)	—	97654	3.16	2.12	98427	1.43	—
91636	2.72	—	95410	2.56	2.01	97655	2.97	3.12	98428	(a)	—
91641	.73	(a)	95455	3.29	1.22	98002	.54	.71	98429	.71	—
91666	.54	(a)	95487	1.37	(a)	98003	.57	(a)	98430	(a)	—
91722	2.38	(a)	95505	1.53	1.56	98090	.076	—	98449	2.06	17.60
91746	1.93	4.12	95620	1.11	(a)	98091	.082	—	98482	2.20	4.57
91805	.121	—	95625	3.48	2.67	98092	.248	—	98483	3.25	11.10
92053	.30	.47	95630	(a)	(a)	98111	.41	—	98502	3.11	2.67
92054	.102	.179	95647	1.93	4.12	98150	(a)	—	98555	1.45	—
92055	2.85	.179	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.46	2.22	96053	1.47	3.12	98152	1.81	.37	98598	.111	—
92102	2.68	2.45	96317	.82	—	98153	2.04	(a)	98601	3.72	(a)
92215	2.29	2.22	96408	2.22	8.48	98154	2.40	(a)	98622	(a)	—
92338	1.03	1.45	96409	2.06	6.01	98155	3.37	(a)	98623	(a)	—
92445	1.56	—	96410	1.80	6.13	98156	(a)	(a)	98624	.59	—
92446	3.39	1.34	96611	.73	1.03	98157	2.15	.238	98636	1.97	2.56
92447	2.96	1.10	96702	2.55	(a)	98158	(a)	(a)	98640	64.20	—
92451	1.60	1.67	96703	(a)	—	98159	1.44	(a)	98658	3.49	—
92453	1.88	—	96816	2.39	—	98160	3.06	(a)	98659	.63	.28
92478	.93	1.22	96872	2.92	(a)	98161	3.43	(a)	98677	10.10	7.35
92593	21.10	—	96930	(a)	—	98162	(a)	(a)	98678	8.99	9.69
92663	.37	—	97002	(a)	(a)	98163	3.59	.138	98698	(a)	(a)
94007	6.37	3.56	97003	(a)	(a)	98164	1.35	.048	98699	2.93	(a)
94099	1.45	—	97047	2.23	—	98257	.85	—	98705	4.93	—
94225	5.10	—	97050	1.74	—	98303	6.76	4.13	98710	2.04	—
94276	2.66	3.12	97111	3.07	—	98304	3.17	2.47	98751	2.63	—
94304	2.05	(a)	97220	.213	(a)	98305	1.80	1.24	98805	2.66	.95
94381	3.84	7.46	97221	(a)	.87	98306	4.62	.68	98806	1.84	2.56
94404	2.51	3.01	97222	1.06	1.25	98307	1.00	.37	98810	2.53	—

DIVISION SIX

PREM/OPS TERR. 506

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.44	1.38	99620	.28	—						
98820	5.07	2.56	99650	.86	.74						
98871	(a)	(a)	99709	2.14	(a)						
98884	1.32	1.56	99718	.81	—						
98914	.43	.38	99746	1.38	2.33						
98949	.60	.213	99760	.158	—						
98967	2.08	7.01	99777	4.39	—						
98993	3.76	2.55	99793	1.76	—						
99003	.98	.84	99798	(a)	(a)						
99004	2.03	1.11	99803	(a)	5.96						
99080	.70	5.23	99826	.50	.48						
99081	(a)	—	99827	.248	.43						
99082	(a)	—	99851	1.02	—						
99083	(a)	—	99917	1.66	—						
99084	(a)	(a)	99938	1.86	—						
99085	(a)	(a)	99943	5.39	—						
99111	1.01	—	99946	4.01	1.68						
99160	(a)	—	99948	4.54	13.80						
99163	2.41	.28	99952	3.70	10.80						
99165	.53	(a)	99953	4.00	6.60						
99220	.93	(a)	99954	2.91	8.53						
99221	(a)	(a)	99955	3.64	7.01						
99222	1.76	(a)	99963	.40	—						
99223	.149	(a)	99969	1.70	1.78						
99303	8.10	—	99975	3.24	—						
99310	2.03	(a)	99986	(a)	—						
99315	5.96	1.45	99987	(a)	—						
99321	5.78	1.67	99988	1.50	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.19	—									
99506	3.92	—									
99507	3.42	—									
99570	1.84	(a)									
99571	.45	(a)									
99572	.86	(a)									
99573	.83	(a)									
99600	.88	—									
99613	5.11	1.67									
99614	1.98	—									

\$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	.041	.137	10150	.192	(a)	11204	.122	.93	13111	.36	.067
10011	.01	(a)	10151	4.85	—	11205	(a)	—	13112	.029	.038
10012	.011	(a)	10160	.86	—	11206	.47	—	13201	.34	.097
10015	4.57	—	10204	.087	—	11207	5.94	—	13204	.39	.68
10020	(a)	(a)	10205	.097	—	11208	1.02	—	13205	.149	.27
10025	.01	(a)	10210	.156	(a)	11209	4.78	—	13206	(a)	(a)
10026	.25	.013	10211	.156	(a)	11210	2.04	—	13207	(a)	(a)
10027	.01	(a)	10220	1.83	—	11211	10.60	—	13208	(a)	(a)
10036	.25	(a)	10255	.094	.124	11212	1.60	—	13314	.047	.009
10040	.031	.30	10256	.34	.154	11213	1.31	—	13351	.113	.036
10042	.144	.228	10257	.065	.148	11214	3.21	—	13352	.115	.026
10052	3.16	—	10309	.063	.011	11222	.054	—	13410	.54	1.55
10054	2.80	—	10315	.148	(a)	11234	.109	.039	13411	(a)	(a)
10060	.069	.041	10331	6.20	—	11248	.018	.01	13412	.183	1.15
10065	.103	.037	10332	10.70	—	11258	.39	.121	13453	.211	(a)
10066	.105	.047	10352	.187	.045	11259	.41	.145	13454	.247	(a)
10070	.024	.094	10367	2.72	—	11273	5.42	—	13455	.25	(a)
10071	.124	.07	10368	3.98	—	11274	5.20	—	13461	(a)	(a)
10072	3.08	—	10375	(a)	—	11288	.47	.061	13506	.36	.045
10073	.40	.32	10378	6.27	—	12014	.039	.027	13507	.43	.103
10075	2.93	.113	10379	2.91	—	12356	.46	.02	13590	.186	.59
10100	.32	.044	10380	4.97	—	12361	.035	.063	13621	.047	.32
10101	.093	.136	10381	4.31	—	12362	.026	(a)	13670	.019	.022
10105	1.01	—	11007	1.16	—	12373	.01	.024	13673	.29	.012
10107	1.21	.162	11020	.117	.129	12374	.239	.05	13715	.026	.088
10110	15.60	—	11039	.34	.054	12375	.117	.035	13716	.176	.069
10111	.052	.045	11052	1.69	—	12391	.019	.055	13720	.165	.044
10113	.14	—	11101	(a)	(a)	12393	.156	(a)	13759	.069	.073
10115	.28	.052	11120	(a)	—	12467	.065	(a)	13930	.055	.103
10117	4.54	—	11126	.024	.019	12509	.024	.02	14068	.015	.008
10119	(a)	—	11127	.131	.006	12510	.30	.016	14101	.178	.029
10120	10.20	—	11128	.177	.047	12583	.133	(a)	14279	.18	.046
10130	1.38	—	11138	1.55	—	12651	.39	.33	14401	.39	.078
10132	1.18	—	11155	.083	—	12683	.177	(a)	14405	.68	—
10133	1.62	—	11160	(a)	(a)	12707	.17	.45	14527	.105	.139
10135	(a)	—	11167	.39	—	12797	.036	.153	14655	.034	—
10140	.016	.016	11168	2.01	—	12805	.126	.108	14731	1.67	—
10141	.032	.026	11201	10.10	—	12841	.209	—	14732	.124	—
10145	.153	.009	11202	3.00	—	12927	.036	—	14733	.241	—
10146	.143	.014	11203	.31	.29	13049	.018	.042	14734	.103	—

DIVISION SIX

PREM/OPS TERR. 507

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.083	.083	16670	2.57	—	18501	.31	.011	40072	(a)	—
14913	.13	.094	16676	.115	.009	18506	.166	.004	40075	23.30	—
15060	(a)	(a)	16694	.156	(a)	18507	.073	.005	40101	9.69	—
15061	(a)	(a)	16705	.083	.09	18570	.76	—	40102	8.56	—
15062	.074	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.05	—
15063	.087	(a)	16723	(a)	—	18616	.126	.42	40115	(a)	—
15070	.091	—	16750	.041	.036	18707	.004	.005	40117	(a)	—
15119	(a)	—	16751	.041	—	18708	.045	.015	40140	(a)	—
15120	(a)	—	16819	.45	(a)	18833	.046	(a)	41001	.17	—
15123	1.62	—	16820	.35	(a)	18834	.115	.074	41210	(a)	—
15124	.57	—	16881	.63	(a)	18911	.36	.012	41421	.38	—
15188	.131	(a)	16890	.053	(a)	18912	.69	.02	41422	.203	—
15223	.023	.032	16891	.057	(a)	18920	.178	.012	41510	18.30	—
15224	.174	.052	16892	.104	(a)	18991	(a)	—	41603	18.00	—
15300	(a)	—	16900	.80	.063	19007	.63	—	41604	9.89	—
15314	.083	(a)	16901	.51	.085	19051	1.40	—	41620	.85	—
15404	.034	(a)	16902	.43	.047	19061	(a)	—	41650	25.40	—
15405	.05	(a)	16905	.84	.055	19795	.12	(a)	41664	21.60	—
15406	.127	.065	16906	.54	.078	19796	.14	—	41665	2.53	—
15488	.32	(a)	16910	.48	.04	40005	(a)	—	41666	(a)	—
15538	.148	.011	16911	.43	.039	40006	(a)	—	41667	58.90	—
15600	.37	.061	16915	.49	.038	40010	(a)	—	41668	55.30	—
15607	.119	—	16916	.41	.045	40015	(a)	—	41669	.39	—
15608	.083	.007	16920	1.09	.088	40020	(a)	—	41670	.65	—
15656	2.45	—	16921	1.00	.035	40026	(a)	—	41672	(a)	—
15699	.29	—	16930	.63	.109	40031	(a)	—	41673	(a)	—
15733	.083	.025	16931	.68	.046	40032	(a)	—	41675	(a)	—
15839	.111	.017	16940	1.36	.035	40040	(a)	—	41677	.174	—
15991	.091	.048	16941	.55	.062	40041	(a)	—	41678	28.10	—
15993	.077	.03	18078	.047	.094	40042	(a)	—	41679	(a)	(a)
16005	.014	.024	18109	.152	.02	40045	142.00	—	41680	13.20	—
16009	.102	.091	18110	.122	.021	40046	28.10	—	41696	.55	—
16402	.55	—	18200	(a)	—	40047	10.00	—	41697	.39	—
16403	.35	.103	18205	.072	.39	40059	3.59	—	41700	(a)	—
16404	.44	—	18206	.196	.072	40061	1.91	—	41715	8.37	—
16471	.168	—	18335	.142	.011	40063	63.80	—	41716	5.32	—
16501	.029	(a)	18435	.34	.049	40064	18.70	—	43007	(a)	—
16527	.045	.222	18436	.27	.107	40066	(a)	—	43117	(a)	—
16588	.047	(a)	18437	.203	(a)	40067	(a)	—	43151	11.60	—
16604	.079	.074	18438	.39	(a)	40069	(a)	—	43152	8.42	—

\$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	44.20	—	44112	.184	—	45771	.148	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.048	.045	47318	6.01	—
43421	12.10	—	44193	(a)	—	45900	.043	.037	47367	.174	—
43422	63.50	—	44194	(a)	—	45901	.036	.03	47420	1.32	—
43424	(a)	—	44222	(a)	—	45937	.10	—	47468	(a)	—
43470	3.23	—	44276	59.30	—	45993	(a)	(a)	47469	3.80	—
43517	(a)	—	44277	38.40	—	46004	24.10	—	47471	3.30	—
43518	9.25	—	44280	.174	—	46005	19.30	—	47473	4.31	—
43550	43.20	—	44311	4.77	—	46112	.038	—	47474	4.82	—
43551	24.00	—	44315	3.21	—	46202	1.52	—	47475	3.80	—
43626	7.39	—	44427	35.00	—	46362	98.20	—	47476	3.80	—
43628	96.00	—	44428	35.20	—	46426	14.30	—	47477	5.07	—
43629	81.40	—	44429	.53	—	46427	19.20	—	47478	5.32	—
43754	(a)	—	44430	.37	—	46510	(a)	—	47600	(a)	—
43760	2.71	—	44431	1.17	—	46590	(a)	—	47610	(a)	—
43822	2.55	—	44432	.37	—	46603	1.20	—	48039	31.30	—
43840	.032	—	44433	11.80	—	46604	1.39	—	48177	(a)	—
43860	2.02	—	44434	22.60	—	46606	3.70	—	48178	(a)	—
43889	.72	—	44435	23.40	—	46607	5.09	—	48206	19.60	—
43945	(a)	—	44436	27.40	—	46622	7.50	—	48252	(a)	—
43946	(a)	—	44437	22.70	—	46671	(a)	—	48441	.082	—
43990	(a)	(a)	44438	17.90	—	46700	88.80	—	48557	8.21	—
43991	(a)	—	44439	34.90	—	46773	(a)	—	48558	7.14	—
44009	1.97	—	44440	28.90	—	46822	(a)	—	48600	28.70	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	7.90	—	44501	(a)	—	46882	(a)	—	48636	.55	(a)
44070	2.34	—	45190	1.20	—	46911	14.60	—	48637	6.27	—
44071	2.60	—	45191	.85	—	46912	26.80	—	48638	3.11	—
44072	1.80	—	45192	1.00	—	46913	(a)	—	48727	(a)	—
44100	.55	—	45193	.59	—	46914	(a)	—	48808	.63	—
44101	.57	—	45210	.74	—	46915	(a)	—	48924	(a)	—
44102	.45	—	45224	(a)	—	46916	(a)	—	48925	150.00	—
44103	.40	—	45225	(a)	—	47050	.70	—	49005	.119	—
44104	.167	—	45334	25.50	—	47051	(a)	—	49111	.96	—
44105	(a)	—	45380	.097	(a)	47052	(a)	—	49181	10.20	—
44106	(a)	—	45450	7.49	—	47103	(a)	—	49183	12.50	—
44108	.195	—	45523	(a)	—	47146	(a)	—	49184	26.30	—
44109	.49	—	45524	(a)	—	47147	(a)	—	49185	24.00	—
44110	.51	—	45539	(a)	—	47221	97.40	—	49239	.072	.27
44111	.31	—	45678	.19	—	47253	(a)	—	49292	.75	—

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	.203	.193	51702	.052	(a)	51986	.099	.075
49333	5.49	—	51241	.60	.197	51703	.022	(a)	51999	.042	.25
49451	(a)	—	51250	.088	(a)	51734	.041	.38	52002	.036	.086
49452	(a)	—	51251	.017	(a)	51741	.105	.246	52075	.064	.167
49617	.133	.116	51252	.061	.06	51752	.089	.137	52076	.078	(a)
49618	.112	.034	51253	.052	(a)	51767	.009	.005	52109	.009	(a)
49619	.21	.08	51254	.016	.019	51777	.031	.047	52134	.122	.44
49763	1.36	—	51255	.222	(a)	51790	.052	(a)	52137	.025	(a)
49800	(a)	—	51300	.043	.109	51796	.038	(a)	52150	.225	(a)
49801	85.80	—	51305	.043	.65	51808	.137	.43	52315	.041	.237
49802	7.61	—	51315	.047	.059	51809	.17	.164	52341	.016	(a)
49803	13.50	—	51330	.034	.97	51833	.047	.034	52342	.046	(a)
49840	.72	—	51333	.011	.28	51850	.082	(a)	52343	.028	(a)
49870	62.80	—	51340	.017	(a)	51851	.055	(a)	52401	.087	(a)
49890	(a)	—	51350	.073	.095	51852	.13	(a)	52402	.009	(a)
49891	(a)	—	51351	.065	.039	51853	.052	(a)	52432	.046	(a)
49902	(a)	—	51352	.089	.077	51854	.117	(a)	52433	.042	.47
49903	(a)	—	51355	.061	.081	51855	.123	(a)	52435	.052	(a)
50010	.099	.35	51356	.065	.42	51856	.068	(a)	52438	.038	(a)
50011	.031	(a)	51357	.067	1.18	51857	.116	(a)	52440	.059	(a)
50012	.036	(a)	51358	.161	.094	51869	.045	.102	52467	.055	(a)
50015	.064	(a)	51359	.141	.51	51877	.26	.128	52469	.019	.083
50017	.049	(a)	51370	.198	2.16	51889	.042	.007	52505	.096	.159
50018	.028	(a)	51380	.02	.026	51896	.02	.013	52547	.075	.049
50019	.026	(a)	51400	.079	(a)	51900	.035	.085	52581	.47	1.57
50045	.112	(a)	51401	.117	(a)	51909	.074	.04	52619	.033	(a)
50047	.013	(a)	51500	.037	.118	51919	.042	(a)	52660	.062	—
51001	.019	.31	51516	.053	—	51926	.043	.036	52744	.18	.039
51005	.004	(a)	51517	.06	—	51927	.023	.092	52767	.069	(a)
51116	.048	.52	51550	.046	.36	51934	.047	.066	52876	(a)	(a)
51201	.017	(a)	51551	.016	.70	51941	.043	.025	52911	.026	.35
51205	.051	.035	51552	.028	.113	51942	.069	—	52967	.01	.043
51206	.008	.40	51553	.05	(a)	51956	.185	.119	53001	.096	.213
51210	.033	(a)	51554	.005	(a)	51957	.163	.33	53077	.046	.172
51211	(a)	(a)	51575	.019	.02	51958	.145	.233	53095	.032	(a)
51220	.114	1.14	51576	.089	.077	51959	.149	(a)	53096	.044	(a)
51221	.063	1.12	51600	.061	.156	51960	.02	.248	53121	.125	.41
51222	.077	3.29	51613	.04	.10	51970	.085	.131	53147	.012	(a)
51224	.081	.96	51625	.017	(a)	51982	.025	.056	53229	.065	(a)
51230	.014	.54	51666	.031	.059	51985	.049	—	53271	.024	(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	.064	.215	55715	.098	.147	56918	.026	(a)	58096	.087	1.08
53374	.047	.145	55716	.142	.33	56919	.066	(a)	58301	.021	.075
53375	.025	.205	55717	.087	(a)	56920	.06	(a)	58302	.024	.034
53376	.04	.128	55718	.084	(a)	56980	.049	(a)	58397	.137	.33
53377	.041	.132	55802	.031	.016	57001	.017	.019	58408	.041	—
53403	.026	(a)	55918	.056	1.32	57002	.011	.061	58409	.053	—
53425	.06	(a)	55919	.008	2.48	57090	.097	.72	58456	.028	—
53565	.03	.068	56040	.005	.019	57146	.061	.59	58457	.041	—
53631	.015	.016	56041	.035	(a)	57202	.043	(a)	58458	.053	—
53632	.017	.024	56042	.044	(a)	57257	.054	.046	58459	.063	—
53731	.015	(a)	56170	.059	(a)	57401	.03	.065	58503	.036	.054
53732	.104	.39	56171	.029	(a)	57403	.064	.025	58532	.047	(a)
53733	.068	.155	56202	.035	.053	57410	.015	.112	58559	.01	(a)
53734	.32	—	56390	.061	.59	57411	.015	(a)	58560	.023	(a)
53803	.144	(a)	56391	.052	.217	57572	.009	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.084	.089	57600	.026	.025	58575	.03	.081
53902	(a)	(a)	56488	.052	.043	57611	.032	.036	58627	.096	.008
53903	(a)	(a)	56567	.061	(a)	57625	.226	(a)	58663	.136	.46
53904	(a)	(a)	56650	.187	(a)	57651	.027	.039	58682	.085	(a)
53905	(a)	(a)	56651	.102	(a)	57690	.041	.32	58713	.02	(a)
53907	.046	.072	56652	.073	(a)	57716	.02	.069	58737	.062	.36
53951	(a)	(a)	56653	.07	(a)	57725	.043	.07	58756	.025	(a)
53952	(a)	(a)	56654	.036	(a)	57726	.033	.022	58757	.208	(a)
53953	(a)	(a)	56690	.027	.26	57798	.014	(a)	58759	.026	(a)
54012	.032	—	56699	.039	.059	57800	.052	(a)	58802	.029	.32
54077	.063	.30	56758	.033	.11	57808	.016	(a)	58813	.062	(a)
54444	(a)	(a)	56759	.034	.069	57809	.017	(a)	58822	.08	(a)
55010	.189	.61	56760	.048	.077	57810	.016	.089	58837	.125	.128
55011	.051	1.73	56805	.064	(a)	57871	.02	.073	58840	.037	.092
55012	.061	.86	56806	.045	(a)	57913	.067	.182	58873	.06	.018
55013	.054	1.00	56807	.045	(a)	57997	.07	—	58903	.018	(a)
55014	(a)	(a)	56808	.058	(a)	57998	.03	.044	58904	.014	.089
55214	.049	.062	56900	.056	(a)	57999	.027	.055	58922	.099	.176
55371	.121	.082	56910	.028	(a)	58009	.027	(a)	59005	.035	.055
55410	(a)	(a)	56911	.053	(a)	58010	.069	(a)	59057	.26	(a)
55426	.066	(a)	56912	.043	.082	58020	.069	(a)	59058	.167	(a)
55597	.012	1.22	56913	.035	(a)	58056	.083	(a)	59188	.137	.039
55647	.025	.07	56915	.206	(a)	58057	.052	(a)	59189	.187	.207
55648	.011	(a)	56916	.186	.26	58058	.047	(a)	59223	.062	.118
55649	.013	(a)	56917	.054	(a)	58095	.066	1.05	59257	.009	.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	.059	(a)	59923	.007	.004	62003	7.58	—	91125	1.51	1.31
59378	.04	.103	59925	.145	1.11	63010	12.40	—	91127	1.39	.82
59481	.159	.081	59926	.123	.57	63011	15.50	—	91130	.79	—
59482	.142	(a)	59927	.083	.88	63012	22.10	—	91135	.22	(a)
59537	.043	.207	59931	.122	.32	63013	20.90	—	91150	1.31	3.78
59601	.06	1.44	59932	.132	.57	63215	25.10	—	91155	2.91	19.30
59647	.064	.118	59941	.041	(a)	63216	17.40	—	91160	.61	—
59660	.11	.55	59947	.027	.214	63217	28.60	—	91175	.52	—
59661	.054	(a)	59955	.016	.098	63218	9.64	—	91177	2.27	—
59693	.009	—	59963	.117	.26	63219	(a)	—	91179	2.28	—
59695	(a)	(a)	59964	.27	.052	63220	(a)	—	91190	1.22	(a)
59701	.004	.36	59970	.037	.121	64074	8.48	—	91200	.46	—
59713	.098	.247	59973	.075	(a)	64075	5.97	—	91210	(a)	—
59722	.051	.019	59975	.052	.099	64500	(a)	—	91235	1.60	1.62
59723	.019	.025	59977	.03	(a)	65007	15.30	—	91250	2.41	(a)
59724	.029	.016	59984	.021	.034	66122	6.57	—	91265	9.68	2.35
59725	.037	.094	59985	.081	(a)	66123	3.61	—	91266	5.12	.63
59726	.027	.02	59986	.062	(a)	66309	10.50	—	91280	(a)	1.89
59738	.085	.043	59988	.013	.041	66561	24.40	—	91302	7.27	(a)
59750	.032	.106	59989	.011	.031	67017	22.70	—	91315	2.20	—
59751	.012	(a)	60010	6.91	—	67508	30.40	—	91324	4.92	(a)
59773	.008	.019	60011	7.94	—	67509	22.30	—	91325	(a)	(a)
59774	.007	.105	60012	13.10	—	67510	12.40	—	91340	3.21	5.57
59775	.009	.133	60013	11.20	—	67511	13.40	—	91341	2.61	2.90
59781	.028	.049	60015	8.36	—	67512	57.50	—	91342	2.94	2.67
59782	.042	.63	60016	9.39	—	67513	36.50	—	91343	.58	1.08
59783	.041	(a)	60035	17.20	—	67634	19.60	—	91405	3.73	—
59784	.031	(a)	61000	6.84	—	67635	13.90	—	91436	2.95	1.56
59790	.066	(a)	61212	8.79	—	68001	42.40	—	91481	10.80	—
59798	.106	.29	61216	9.76	—	68439	54.50	—	91507	1.59	2.22
59806	.076	(a)	61217	8.88	—	68500	1.52	—	91523	24.50	—
59867	.074	(a)	61218	6.06	—	68604	1.02	—	91547	.139	—
59886	.01	.072	61223	43.10	—	68606	3.98	—	91551	.86	.52
59889	.027	.176	61224	13.70	—	68607	3.15	—	91555	.96	.72
59892	.041	(a)	61225	19.10	—	68702	2.59	—	91560	2.83	3.23
59904	.027	.11	61226	32.10	—	68703	1.94	—	91562	1.93	—
59905	.046	.10	61227	29.40	—	68706	8.32	—	91577	6.88	2.33
59914	.27	.58	62000	6.68	—	68707	8.23	—	91580	3.73	—
59915	.091	.51	62001	5.27	—	90089	2.50	—	91581	(a)	(a)
59917	.017	.195	62002	2.41	—	91111	2.07	4.12	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.60	1.98	98308	.66	.69
91584	(a)	(a)	94569	1.70	2.90	97308	.40	—	98309	3.40	1.51
91585	(a)	(a)	94590	7.33	—	97447	1.30	3.78	98344	.50	.53
91586	(a)	(a)	94617	2.31	—	97501	(a)	—	98405	.82	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.34	(a)
91588	(a)	(a)	95124	.85	.90	97503	(a)	—	98414	7.64	(a)
91589	(a)	(a)	95233	1.83	—	97504	(a)	—	98415	1.00	(a)
91590	2.00	—	95305	1.99	—	97650	2.12	2.67	98423	2.38	(a)
91591	(a)	(a)	95306	3.12	—	97651	3.85	3.23	98424	4.05	(a)
91606	7.76	—	95310	4.75	.83	97652	3.34	3.46	98425	1.66	(a)
91618	(a)	(a)	95357	.79	—	97653	1.81	2.22	98426	1.47	(a)
91629	1.59	(a)	95358	(a)	—	97654	3.16	2.12	98427	1.43	—
91636	2.72	—	95410	2.56	2.01	97655	2.97	3.12	98428	(a)	—
91641	.73	(a)	95455	3.29	1.22	98002	.54	.71	98429	.71	—
91666	.54	(a)	95487	1.37	(a)	98003	.57	(a)	98430	(a)	—
91722	2.38	(a)	95505	1.53	1.56	98090	.076	—	98449	2.06	17.60
91746	1.93	4.12	95620	1.11	(a)	98091	.082	—	98482	2.20	4.57
91805	.121	—	95625	3.48	2.67	98092	.248	—	98483	3.25	11.10
92053	.30	.47	95630	(a)	(a)	98111	.41	—	98502	3.11	2.67
92054	.102	.179	95647	1.93	4.12	98150	(a)	—	98555	1.45	—
92055	2.85	.179	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.46	2.22	96053	1.47	3.12	98152	1.81	.37	98598	.111	—
92102	2.68	2.45	96317	.82	—	98153	2.04	(a)	98601	3.72	(a)
92215	2.29	2.22	96408	2.22	8.48	98154	2.40	(a)	98622	(a)	—
92338	1.03	1.45	96409	2.06	6.01	98155	3.37	(a)	98623	(a)	—
92445	1.56	—	96410	1.80	6.13	98156	(a)	(a)	98624	.59	—
92446	3.39	1.34	96611	.73	1.03	98157	2.15	.238	98636	1.97	2.56
92447	2.96	1.10	96702	2.55	(a)	98158	(a)	(a)	98640	64.20	—
92451	1.60	1.67	96703	(a)	—	98159	1.44	(a)	98658	3.49	—
92453	1.88	—	96816	2.39	—	98160	3.06	(a)	98659	.63	.28
92478	.93	1.22	96872	2.92	(a)	98161	3.43	(a)	98677	10.10	7.35
92593	21.10	—	96930	(a)	—	98162	(a)	(a)	98678	8.99	9.69
92663	.37	—	97002	(a)	(a)	98163	3.59	.138	98698	(a)	(a)
94007	6.37	3.56	97003	(a)	(a)	98164	1.35	.048	98699	2.93	(a)
94099	1.45	—	97047	2.23	—	98257	.85	—	98705	4.93	—
94225	5.10	—	97050	1.74	—	98303	6.76	4.13	98710	2.04	—
94276	2.66	3.12	97111	3.07	—	98304	3.17	2.47	98751	2.63	—
94304	2.05	(a)	97220	.213	(a)	98305	1.80	1.24	98805	2.66	.95
94381	3.84	7.46	97221	(a)	.87	98306	4.62	.68	98806	1.84	2.56
94404	2.51	3.01	97222	1.06	1.25	98307	1.00	.37	98810	2.53	—

DIVISION SIX

PREM/OPS TERR. 507

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.44	1.38	99620	.28	—						
98820	5.07	2.56	99650	.86	.74						
98871	(a)	(a)	99709	2.14	(a)						
98884	1.32	1.56	99718	.81	—						
98914	.43	.38	99746	1.38	2.33						
98949	.60	.213	99760	.158	—						
98967	2.08	7.01	99777	4.39	—						
98993	3.76	2.55	99793	1.76	—						
99003	.98	.84	99798	(a)	(a)						
99004	2.03	1.11	99803	(a)	5.96						
99080	.70	5.23	99826	.50	.48						
99081	(a)	—	99827	.248	.43						
99082	(a)	—	99851	1.02	—						
99083	(a)	—	99917	1.66	—						
99084	(a)	(a)	99938	1.86	—						
99085	(a)	(a)	99943	5.39	—						
99111	1.01	—	99946	4.01	1.68						
99160	(a)	—	99948	4.54	13.80						
99163	2.41	.28	99952	3.70	10.80						
99165	.53	(a)	99953	4.00	6.60						
99220	.93	(a)	99954	2.91	8.53						
99221	(a)	(a)	99955	3.64	7.01						
99222	1.76	(a)	99963	.40	—						
99223	.149	(a)	99969	1.70	1.78						
99303	8.10	—	99975	3.24	—						
99310	2.03	(a)	99986	(a)	—						
99315	5.96	1.45	99987	(a)	—						
99321	5.78	1.67	99988	1.50	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.19	—									
99506	3.92	—									
99507	3.42	—									
99570	1.84	(a)									
99571	.45	(a)									
99572	.86	(a)									
99573	.83	(a)									
99600	.88	—									
99613	5.11	1.67									
99614	1.98	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.132	.137	10150	.39	(a)	11204	.244	.93	13111	.60	.067
10011	.032	(a)	10151	9.71	—	11205	(a)	—	13112	.111	.038
10012	.037	(a)	10160	1.73	—	11206	.43	—	13201	.40	.097
10015	6.99	—	10204	.175	—	11207	5.45	—	13204	.45	.68
10020	(a)	(a)	10205	.195	—	11208	.93	—	13205	.174	.27
10025	.032	(a)	10210	.31	(a)	11209	4.39	—	13206	(a)	(a)
10026	.50	.013	10211	.31	(a)	11210	1.87	—	13207	(a)	(a)
10027	.032	(a)	10220	3.67	—	11211	9.71	—	13208	(a)	(a)
10036	.30	(a)	10255	.11	.124	11212	1.47	—	13314	.093	.009
10040	.101	.30	10256	.40	.154	11213	1.20	—	13351	.227	.036
10042	.29	.228	10257	.076	.148	11214	2.95	—	13352	.231	.026
10052	4.84	—	10309	.126	.011	11222	.05	—	13410	.63	1.55
10054	4.29	—	10315	.30	(a)	11234	.219	.039	13411	(a)	(a)
10060	.138	.041	10331	9.48	—	11248	.021	.01	13412	.213	1.15
10065	.207	.037	10332	16.40	—	11258	.65	.121	13453	.246	(a)
10066	.211	.047	10352	.31	.045	11259	.69	.145	13454	.29	(a)
10070	.076	.094	10367	2.50	—	11273	10.90	—	13455	.29	(a)
10071	.248	.07	10368	3.66	—	11274	10.40	—	13461	(a)	(a)
10072	2.83	—	10375	(a)	—	11288	.79	.061	13506	.71	.045
10073	.46	.32	10378	9.60	—	12014	.045	.027	13507	.86	.103
10075	3.42	.113	10379	4.46	—	12356	.92	.02	13590	.217	.59
10100	.54	.044	10380	7.61	—	12361	.131	.063	13621	.055	.32
10101	.187	.136	10381	6.59	—	12362	.083	(a)	13670	.073	.022
10105	2.02	—	11007	1.06	—	12373	.032	.024	13673	.49	.012
10107	1.41	.162	11020	.235	.129	12374	.48	.05	13715	.083	.088
10110	23.80	—	11039	.40	.054	12375	.235	.035	13716	.35	.069
10111	.166	.045	11052	2.08	—	12391	.062	.055	13720	.28	.044
10113	.28	—	11101	(a)	(a)	12393	.31	(a)	13759	.138	.073
10115	.56	.052	11120	(a)	—	12467	.13	(a)	13930	.177	.103
10117	6.95	—	11126	.049	.019	12509	.027	.02	14068	.03	.008
10119	(a)	—	11127	.42	.006	12510	.35	.016	14101	.36	.029
10120	15.60	—	11128	.57	.047	12583	.155	(a)	14279	.21	.046
10130	2.76	—	11138	2.37	—	12651	.45	.33	14401	.65	.078
10132	2.37	—	11155	.166	—	12683	.206	(a)	14405	.63	—
10133	2.00	—	11160	(a)	(a)	12707	.55	.45	14527	.34	.139
10135	(a)	—	11167	.48	—	12797	.115	.153	14655	.069	—
10140	.06	.016	11168	2.48	—	12805	.25	.108	14731	2.06	—
10141	.12	.026	11201	9.31	—	12841	.42	—	14732	.153	—
10145	.58	.009	11202	2.75	—	12927	.073	—	14733	.48	—
10146	.24	.014	11203	.98	.29	13049	.068	.042	14734	.207	—

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	.097	.083	16670	3.94	—	18501	.52	.011	40072	(a)	—
14913	.26	.094	16676	.231	.009	18506	.193	.004	40075	56.10	—
15060	(a)	(a)	16694	.182	(a)	18507	.146	.005	40101	13.00	—
15061	(a)	(a)	16705	.27	.09	18570	1.53	—	40102	11.50	—
15062	.087	(a)	16722	(a)	—	18575	(a)	(a)	40111	7.73	—
15063	.101	(a)	16723	(a)	—	18616	.147	.42	40115	(a)	—
15070	.084	—	16750	.081	.036	18707	.012	.005	40117	(a)	—
15119	(a)	—	16751	.081	—	18708	.089	.015	40140	(a)	—
15120	(a)	—	16819	.52	(a)	18833	.149	(a)	41001	.26	—
15123	1.99	—	16820	.41	(a)	18834	.231	.074	41210	(a)	—
15124	.70	—	16881	1.27	(a)	18911	.73	.012	41421	.26	—
15188	.153	(a)	16890	.061	(a)	18912	1.38	.02	41422	.14	—
15223	.086	.032	16891	.067	(a)	18920	.36	.012	41510	36.70	—
15224	.29	.052	16892	.122	(a)	18991	(a)	—	41603	12.40	—
15300	(a)	—	16900	2.41	.063	19007	.78	—	41604	6.81	—
15314	.166	(a)	16901	1.54	.085	19051	1.73	—	41620	.78	—
15404	.04	(a)	16902	1.31	.047	19061	(a)	—	41650	17.50	—
15405	.058	(a)	16905	2.53	.055	19795	.24	(a)	41664	33.00	—
15406	.148	.065	16906	1.62	.078	19796	.28	—	41665	3.86	—
15488	.37	(a)	16910	1.44	.04	40005	(a)	—	41666	(a)	—
15538	.30	.011	16911	1.31	.039	40006	(a)	—	41667	90.20	—
15600	.75	.061	16915	1.48	.038	40010	(a)	—	41668	84.60	—
15607	.11	—	16916	1.23	.045	40015	(a)	—	41669	.59	—
15608	.166	.007	16920	3.28	.088	40020	(a)	—	41670	1.00	—
15656	4.92	—	16921	3.00	.035	40026	(a)	—	41672	(a)	—
15699	.27	—	16930	1.89	.109	40031	(a)	—	41673	(a)	—
15733	.097	.025	16931	2.04	.046	40032	(a)	—	41675	(a)	—
15839	.223	.017	16940	4.09	.035	40040	(a)	—	41677	.16	—
15991	.183	.048	16941	1.64	.062	40041	(a)	—	41678	46.70	—
15993	.154	.03	18078	.151	.094	40042	(a)	—	41679	(a)	(a)
16005	.044	.024	18109	.30	.02	40045	218.00	—	41680	9.08	—
16009	.119	.091	18110	.244	.021	40046	43.10	—	41696	.51	—
16402	1.10	—	18200	(a)	—	40047	15.40	—	41697	.35	—
16403	.70	.103	18205	.232	.39	40059	5.50	—	41700	(a)	—
16404	.88	—	18206	.39	.072	40061	2.92	—	41715	5.76	—
16471	.155	—	18335	.28	.011	40063	97.60	—	41716	3.67	—
16501	.093	(a)	18435	.57	.049	40064	28.70	—	43007	(a)	—
16527	.143	.222	18436	.46	.107	40066	(a)	—	43117	(a)	—
16588	.055	(a)	18437	.41	(a)	40067	(a)	—	43151	27.90	—
16604	.092	.074	18438	.78	(a)	40069	(a)	—	43152	14.00	—

\$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	106.00	—	44112	.34	—	45771	.172	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.056	.045	47318	9.20	—
43421	29.10	—	44193	(a)	—	45900	.085	.037	47367	.16	—
43422	153.00	—	44194	(a)	—	45901	.073	.03	47420	2.02	—
43424	(a)	—	44222	(a)	—	45937	.24	—	47468	(a)	—
43470	2.97	—	44276	143.00	—	45993	(a)	(a)	47469	2.62	—
43517	(a)	—	44277	92.50	—	46004	16.60	—	47471	2.27	—
43518	14.20	—	44280	.16	—	46005	13.30	—	47473	2.97	—
43550	104.00	—	44311	7.30	—	46112	.051	—	47474	3.32	—
43551	57.60	—	44315	4.91	—	46202	4.63	—	47475	2.62	—
43626	11.30	—	44427	47.20	—	46362	163.00	—	47476	2.62	—
43628	147.00	—	44428	47.40	—	46426	23.80	—	47477	3.49	—
43629	125.00	—	44429	.71	—	46427	31.80	—	47478	3.67	—
43754	(a)	—	44430	.49	—	46510	(a)	—	47600	(a)	—
43760	4.15	—	44431	1.58	—	46590	(a)	—	47610	(a)	—
43822	2.34	—	44432	.50	—	46603	2.00	—	48039	75.30	—
43840	.029	—	44433	16.00	—	46604	2.31	—	48177	(a)	—
43860	1.86	—	44434	30.50	—	46606	6.15	—	48178	(a)	—
43889	.66	—	44435	31.60	—	46607	8.46	—	48206	29.90	—
43945	(a)	—	44436	36.90	—	46622	6.89	—	48252	(a)	—
43946	(a)	—	44437	30.60	—	46671	(a)	—	48441	.126	—
43990	(a)	(a)	44438	24.20	—	46700	214.00	—	48557	12.60	—
43991	(a)	—	44439	47.00	—	46773	(a)	—	48558	10.90	—
44009	2.43	—	44440	38.90	—	46822	(a)	—	48600	47.70	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	12.10	—	44501	(a)	—	46882	(a)	—	48636	.56	(a)
44070	3.58	—	45190	3.65	—	46911	22.40	—	48637	9.60	—
44071	3.98	—	45191	2.59	—	46912	41.00	—	48638	4.77	—
44072	2.75	—	45192	3.03	—	46913	(a)	—	48727	(a)	—
44100	1.02	—	45193	1.79	—	46914	(a)	—	48808	1.26	—
44101	1.07	—	45210	2.26	—	46915	(a)	—	48924	(a)	—
44102	.83	—	45224	(a)	—	46916	(a)	—	48925	230.00	—
44103	.74	—	45225	(a)	—	47050	.64	—	49005	.11	—
44104	.31	—	45334	61.20	—	47051	(a)	—	49111	1.92	—
44105	(a)	—	45380	.113	(a)	47052	(a)	—	49181	24.60	—
44106	(a)	—	45450	18.00	—	47103	(a)	—	49183	30.00	—
44108	.36	—	45523	(a)	—	47146	(a)	—	49184	63.30	—
44109	.92	—	45524	(a)	—	47147	(a)	—	49185	57.60	—
44110	.94	—	45539	(a)	—	47221	234.00	—	49239	.085	.27
44111	.58	—	45678	.174	—	47253	(a)	—	49292	1.80	—

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	.202	.193	51702	.053	(a)	51986	.098	.075
49333	13.20	—	51241	.60	.197	51703	.022	(a)	51999	.041	.25
49451	(a)	—	51250	.089	(a)	51734	.041	.38	52002	.036	.086
49452	(a)	—	51251	.017	(a)	51741	.105	.246	52075	.065	.167
49617	.164	.116	51252	.061	.06	51752	.089	.137	52076	.078	(a)
49618	.138	.034	51253	.052	(a)	51767	.011	.005	52109	.009	(a)
49619	.26	.08	51254	.016	.019	51777	.038	.047	52134	.122	.44
49763	1.68	—	51255	.225	(a)	51790	.064	(a)	52137	.026	(a)
49800	(a)	—	51300	.053	.109	51796	.038	(a)	52150	.224	(a)
49801	207.00	—	51305	.053	.65	51808	.136	.43	52315	.05	.237
49802	18.30	—	51315	.055	.059	51809	.169	.164	52341	.016	(a)
49803	32.40	—	51330	.034	.97	51833	.057	.034	52342	.046	(a)
49840	.66	—	51333	.011	.28	51850	.083	(a)	52343	.028	(a)
49870	96.00	—	51340	.017	(a)	51851	.056	(a)	52401	.088	(a)
49890	(a)	—	51350	.088	.095	51852	.131	(a)	52402	.009	(a)
49891	(a)	—	51351	.079	.039	51853	.053	(a)	52432	.045	(a)
49902	(a)	—	51352	.109	.077	51854	.118	(a)	52433	.042	.47
49903	(a)	—	51355	.074	.081	51855	.124	(a)	52435	.052	(a)
50010	.098	.35	51356	.08	.42	51856	.068	(a)	52438	.038	(a)
50011	.031	(a)	51357	.078	1.18	51857	.117	(a)	52440	.059	(a)
50012	.036	(a)	51358	.188	.094	51869	.045	.102	52467	.055	(a)
50015	.064	(a)	51359	.165	.51	51877	.25	.128	52469	.019	.083
50017	.049	(a)	51370	.197	2.16	51889	.042	.007	52505	.095	.159
50018	.028	(a)	51380	.02	.026	51896	.02	.013	52547	.076	.049
50019	.026	(a)	51400	.08	(a)	51900	.043	.085	52581	.46	1.57
50045	.111	(a)	51401	.118	(a)	51909	.075	.04	52619	.033	(a)
50047	.012	(a)	51500	.037	.118	51919	.042	(a)	52660	.057	—
51001	.019	.31	51516	.048	—	51926	.043	.036	52744	.219	.039
51005	.004	(a)	51517	.055	—	51927	.023	.092	52767	.069	(a)
51116	.049	.52	51550	.046	.36	51934	.047	.066	52876	(a)	(a)
51201	.017	(a)	51551	.016	.70	51941	.043	.025	52911	.026	.35
51205	.051	.035	51552	.028	.113	51942	.068	—	52967	.01	.043
51206	.008	.40	51553	.049	(a)	51956	.184	.119	53001	.095	.213
51210	.034	(a)	51554	.005	(a)	51957	.163	.33	53077	.046	.172
51211	(a)	(a)	51575	.024	.02	51958	.144	.233	53095	.031	(a)
51220	.115	1.14	51576	.089	.077	51959	.148	(a)	53096	.044	(a)
51221	.064	1.12	51600	.06	.156	51960	.02	.248	53121	.124	.41
51222	.078	3.29	51613	.04	.10	51970	.085	.131	53147	.012	(a)
51224	.082	.96	51625	.018	(a)	51982	.025	.056	53229	.066	(a)
51230	.014	.54	51666	.038	.059	51985	.045	—	53271	.023	(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	.065	.215	55715	.098	.147	56918	.026	(a)	58096	.087	1.08
53374	.058	.145	55716	.141	.33	56919	.067	(a)	58301	.021	.075
53375	.031	.205	55717	.088	(a)	56920	.061	(a)	58302	.023	.034
53376	.049	.128	55718	.085	(a)	56980	.048	(a)	58397	.136	.33
53377	.05	.132	55802	.038	.016	57001	.017	.019	58408	.038	—
53403	.032	(a)	55918	.056	1.32	57002	.011	.061	58409	.048	—
53425	.061	(a)	55919	.008	2.48	57090	.098	.72	58456	.026	—
53565	.037	.068	56040	.005	.019	57146	.062	.59	58457	.037	—
53631	.014	.016	56041	.035	(a)	57202	.043	(a)	58458	.048	—
53632	.017	.024	56042	.044	(a)	57257	.053	.046	58459	.058	—
53731	.015	(a)	56170	.06	(a)	57401	.03	.065	58503	.036	.054
53732	.104	.39	56171	.029	(a)	57403	.078	.025	58532	.047	(a)
53733	.068	.155	56202	.035	.053	57410	.015	.112	58559	.01	(a)
53734	.29	—	56390	.061	.59	57411	.015	(a)	58560	.023	(a)
53803	.145	(a)	56391	.052	.217	57572	.009	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.084	.089	57600	.026	.025	58575	.03	.081
53902	(a)	(a)	56488	.064	.043	57611	.032	.036	58627	.095	.008
53903	(a)	(a)	56567	.062	(a)	57625	.225	(a)	58663	.137	.46
53904	(a)	(a)	56650	.189	(a)	57651	.027	.039	58682	.085	(a)
53905	(a)	(a)	56651	.103	(a)	57690	.042	.32	58713	.024	(a)
53907	.046	.072	56652	.074	(a)	57716	.02	.069	58737	.061	.36
53951	(a)	(a)	56653	.071	(a)	57725	.043	.07	58756	.026	(a)
53952	(a)	(a)	56654	.036	(a)	57726	.034	.022	58757	.207	(a)
53953	(a)	(a)	56690	.033	.26	57798	.014	(a)	58759	.026	(a)
54012	.029	—	56699	.039	.059	57800	.052	(a)	58802	.029	.32
54077	.062	.30	56758	.033	.11	57808	.017	(a)	58813	.063	(a)
54444	(a)	(a)	56759	.034	.069	57809	.017	(a)	58822	.08	(a)
55010	.189	.61	56760	.048	.077	57810	.017	.089	58837	.126	.128
55011	.051	1.73	56805	.063	(a)	57871	.02	.073	58840	.038	.092
55012	.061	.86	56806	.045	(a)	57913	.067	.182	58873	.06	.018
55013	.055	1.00	56807	.044	(a)	57997	.064	—	58903	.018	(a)
55014	(a)	(a)	56808	.058	(a)	57998	.03	.044	58904	.014	.089
55214	.049	.062	56900	.056	(a)	57999	.027	.055	58922	.10	.176
55371	.147	.082	56910	.028	(a)	58009	.027	(a)	59005	.035	.055
55410	(a)	(a)	56911	.053	(a)	58010	.069	(a)	59057	.26	(a)
55426	.067	(a)	56912	.043	.082	58020	.084	(a)	59058	.166	(a)
55597	.012	1.22	56913	.035	(a)	58056	.082	(a)	59188	.166	.039
55647	.025	.07	56915	.209	(a)	58057	.052	(a)	59189	.228	.207
55648	.011	(a)	56916	.188	.26	58058	.046	(a)	59223	.062	.118
55649	.013	(a)	56917	.054	(a)	58095	.065	1.05	59257	.009	.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	.059	(a)	59923	.007	.004	62003	12.60	—	91125	1.51	1.31
59378	.041	.103	59925	.169	1.11	63010	25.50	—	91127	1.39	.82
59481	.158	.081	59926	.144	.57	63011	31.90	—	91130	.79	—
59482	.173	(a)	59927	.097	.88	63012	45.40	—	91135	.22	(a)
59537	.044	.207	59931	.122	.32	63013	43.00	—	91150	1.31	3.78
59601	.06	1.44	59932	.131	.57	63215	41.70	—	91155	2.91	19.30
59647	.077	.118	59941	.041	(a)	63216	28.90	—	91160	.61	—
59660	.109	.55	59947	.028	.214	63217	43.80	—	91175	.52	—
59661	.054	(a)	59955	.016	.098	63218	14.70	—	91177	2.27	—
59693	.009	—	59963	.116	.26	63219	(a)	—	91179	2.28	—
59695	(a)	(a)	59964	.27	.052	63220	(a)	—	91190	1.22	(a)
59701	.004	.36	59970	.037	.121	64074	25.80	—	91200	.46	—
59713	.098	.247	59973	.075	(a)	64075	18.10	—	91210	(a)	—
59722	.051	.019	59975	.052	.099	64500	(a)	—	91235	1.60	1.62
59723	.019	.025	59977	.03	(a)	65007	25.40	—	91250	2.41	(a)
59724	.029	.016	59984	.02	.034	66122	10.90	—	91265	9.68	2.35
59725	.036	.094	59985	.08	(a)	66123	6.00	—	91266	5.12	.63
59726	.027	.02	59986	.061	(a)	66309	17.50	—	91280	(a)	1.89
59738	.085	.043	59988	.013	.041	66561	40.60	—	91302	7.27	(a)
59750	.033	.106	59989	.011	.031	67017	37.70	—	91315	2.20	—
59751	.012	(a)	60010	14.20	—	67508	20.90	—	91324	4.92	(a)
59773	.01	.019	60011	16.30	—	67509	15.40	—	91325	(a)	(a)
59774	.008	.105	60012	26.80	—	67510	8.55	—	91340	3.21	5.57
59775	.01	.133	60013	23.00	—	67511	9.25	—	91341	2.61	2.90
59781	.028	.049	60015	17.20	—	67512	39.60	—	91342	2.94	2.67
59782	.042	.63	60016	19.30	—	67513	25.10	—	91343	.58	1.08
59783	.041	(a)	60035	28.60	—	67634	32.60	—	91405	3.73	—
59784	.031	(a)	61000	14.00	—	67635	23.10	—	91436	2.95	1.56
59790	.065	(a)	61212	14.60	—	68001	70.40	—	91481	10.80	—
59798	.107	.29	61216	16.20	—	68439	90.60	—	91507	1.59	2.22
59806	.077	(a)	61217	14.80	—	68500	3.12	—	91523	24.50	—
59867	.074	(a)	61218	10.10	—	68604	1.69	—	91547	.139	—
59886	.01	.072	61223	71.60	—	68606	6.62	—	91551	.86	.52
59889	.032	.176	61224	22.80	—	68607	5.23	—	91555	.96	.72
59892	.041	(a)	61225	31.70	—	68702	4.31	—	91560	2.83	3.23
59904	.028	.11	61226	53.30	—	68703	3.23	—	91562	1.93	—
59905	.046	.10	61227	48.80	—	68706	13.80	—	91577	6.88	2.33
59914	.27	.58	62000	11.10	—	68707	13.70	—	91580	3.73	—
59915	.092	.51	62001	8.76	—	90089	2.50	—	91581	(a)	(a)
59917	.017	.195	62002	4.00	—	91111	2.07	4.12	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.60	1.98	98308	.66	.69
91584	(a)	(a)	94569	1.70	2.90	97308	.40	—	98309	3.40	1.51
91585	(a)	(a)	94590	7.33	—	97447	1.30	3.78	98344	.50	.53
91586	(a)	(a)	94617	2.31	—	97501	(a)	—	98405	.82	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.34	(a)
91588	(a)	(a)	95124	.85	.90	97503	(a)	—	98414	7.64	(a)
91589	(a)	(a)	95233	1.83	—	97504	(a)	—	98415	1.00	(a)
91590	2.00	—	95305	1.99	—	97650	2.12	2.67	98423	2.38	(a)
91591	(a)	(a)	95306	3.12	—	97651	3.85	3.23	98424	4.05	(a)
91606	7.76	—	95310	4.75	.83	97652	3.34	3.46	98425	1.66	(a)
91618	(a)	(a)	95357	.79	—	97653	1.81	2.22	98426	1.47	(a)
91629	1.59	(a)	95358	(a)	—	97654	3.16	2.12	98427	1.43	—
91636	2.72	—	95410	2.56	2.01	97655	2.97	3.12	98428	(a)	—
91641	.73	(a)	95455	3.29	1.22	98002	.54	.71	98429	.71	—
91666	.54	(a)	95487	1.37	(a)	98003	.57	(a)	98430	(a)	—
91722	2.38	(a)	95505	1.53	1.56	98090	.076	—	98449	2.06	17.60
91746	1.93	4.12	95620	1.11	(a)	98091	.082	—	98482	2.20	4.57
91805	.121	—	95625	3.48	2.67	98092	.248	—	98483	3.25	11.10
92053	.30	.47	95630	(a)	(a)	98111	.41	—	98502	3.11	2.67
92054	.102	.179	95647	1.93	4.12	98150	(a)	—	98555	1.45	—
92055	2.85	.179	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.46	2.22	96053	1.47	3.12	98152	1.81	.37	98598	.111	—
92102	2.68	2.45	96317	.82	—	98153	2.04	(a)	98601	3.72	(a)
92215	2.29	2.22	96408	2.22	8.48	98154	2.40	(a)	98622	(a)	—
92338	1.03	1.45	96409	2.06	6.01	98155	3.37	(a)	98623	(a)	—
92445	1.56	—	96410	1.80	6.13	98156	(a)	(a)	98624	.59	—
92446	3.39	1.34	96611	.73	1.03	98157	2.15	.238	98636	1.97	2.56
92447	2.96	1.10	96702	2.55	(a)	98158	(a)	(a)	98640	64.20	—
92451	1.60	1.67	96703	(a)	—	98159	1.44	(a)	98658	3.49	—
92453	1.88	—	96816	2.39	—	98160	3.06	(a)	98659	.63	.28
92478	.93	1.22	96872	2.92	(a)	98161	3.43	(a)	98677	10.10	7.35
92593	21.10	—	96930	(a)	—	98162	(a)	(a)	98678	8.99	9.69
92663	.37	—	97002	(a)	(a)	98163	3.59	.138	98698	(a)	(a)
94007	6.37	3.56	97003	(a)	(a)	98164	1.35	.048	98699	2.93	(a)
94099	1.45	—	97047	2.23	—	98257	.85	—	98705	4.93	—
94225	5.10	—	97050	1.74	—	98303	6.76	4.13	98710	2.04	—
94276	2.66	3.12	97111	3.07	—	98304	3.17	2.47	98751	2.63	—
94304	2.05	(a)	97220	.213	(a)	98305	1.80	1.24	98805	2.66	.95
94381	3.84	7.46	97221	(a)	.87	98306	4.62	.68	98806	1.84	2.56
94404	2.51	3.01	97222	1.06	1.25	98307	1.00	.37	98810	2.53	—

DIVISION SIX

PREM/OPS TERR. 508

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.44	1.38	99620	.28	—						
98820	5.07	2.56	99650	.86	.74						
98871	(a)	(a)	99709	2.14	(a)						
98884	1.32	1.56	99718	.81	—						
98914	.43	.38	99746	1.38	2.33						
98949	.60	.213	99760	.158	—						
98967	2.08	7.01	99777	4.39	—						
98993	3.76	2.55	99793	1.76	—						
99003	.98	.84	99798	(a)	(a)						
99004	2.03	1.11	99803	(a)	5.96						
99080	.70	5.23	99826	.50	.48						
99081	(a)	—	99827	.248	.43						
99082	(a)	—	99851	1.02	—						
99083	(a)	—	99917	1.66	—						
99084	(a)	(a)	99938	1.86	—						
99085	(a)	(a)	99943	5.39	—						
99111	1.01	—	99946	4.01	1.68						
99160	(a)	—	99948	4.54	13.80						
99163	2.41	.28	99952	3.70	10.80						
99165	.53	(a)	99953	4.00	6.60						
99220	.93	(a)	99954	2.91	8.53						
99221	(a)	(a)	99955	3.64	7.01						
99222	1.76	(a)	99963	.40	—						
99223	.149	(a)	99969	1.70	1.78						
99303	8.10	—	99975	3.24	—						
99310	2.03	(a)	99986	(a)	—						
99315	5.96	1.45	99987	(a)	—						
99321	5.78	1.67	99988	1.50	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.19	—									
99506	3.92	—									
99507	3.42	—									
99570	1.84	(a)									
99571	.45	(a)									
99572	.86	(a)									
99573	.83	(a)									
99600	.88	—									
99613	5.11	1.67									
99614	1.98	—									

\$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	.078	.137	10150	.36	(a)	11204	.226	.93	13111	.60	.067
10011	.019	(a)	10151	9.00	—	11205	(a)	—	13112	.054	.038
10012	.022	(a)	10160	1.60	—	11206	.45	—	13201	.41	.097
10015	4.25	—	10204	.162	—	11207	5.67	—	13204	.47	.68
10020	(a)	(a)	10205	.181	—	11208	.97	—	13205	.18	.27
10025	.019	(a)	10210	.29	(a)	11209	4.57	—	13206	(a)	(a)
10026	.47	.013	10211	.29	(a)	11210	1.94	—	13207	(a)	(a)
10027	.019	(a)	10220	3.40	—	11211	10.10	—	13208	(a)	(a)
10036	.31	(a)	10255	.114	.124	11212	1.53	—	13314	.087	.009
10040	.06	.30	10256	.42	.154	11213	1.25	—	13351	.211	.036
10042	.27	.228	10257	.079	.148	11214	3.07	—	13352	.214	.026
10052	2.94	—	10309	.117	.011	11222	.052	—	13410	.66	1.55
10054	2.61	—	10315	.27	(a)	11234	.203	.039	13411	(a)	(a)
10060	.128	.041	10331	5.76	—	11248	.022	.01	13412	.221	1.15
10065	.192	.037	10332	9.94	—	11258	.65	.121	13453	.26	(a)
10066	.196	.047	10352	.31	.045	11259	.69	.145	13454	.30	(a)
10070	.045	.094	10367	2.60	—	11273	10.10	—	13455	.30	(a)
10071	.229	.07	10368	3.80	—	11274	9.66	—	13461	(a)	(a)
10072	2.94	—	10375	(a)	—	11288	.79	.061	13506	.66	.045
10073	.48	.32	10378	5.83	—	12014	.047	.027	13507	.80	.103
10075	3.56	.113	10379	2.71	—	12356	.85	.02	13590	.226	.59
10100	.54	.044	10380	4.62	—	12361	.064	.063	13621	.057	.32
10101	.173	.136	10381	4.00	—	12362	.049	(a)	13670	.036	.022
10105	1.87	—	11007	1.11	—	12373	.019	.024	13673	.49	.012
10107	1.46	.162	11020	.218	.129	12374	.44	.05	13715	.049	.088
10110	14.50	—	11039	.42	.054	12375	.218	.035	13716	.33	.069
10111	.098	.045	11052	1.59	—	12391	.037	.055	13720	.28	.044
10113	.26	—	11101	(a)	(a)	12393	.29	(a)	13759	.128	.073
10115	.52	.052	11120	(a)	—	12467	.12	(a)	13930	.105	.103
10117	4.22	—	11126	.045	.019	12509	.029	.02	14068	.028	.008
10119	(a)	—	11127	.249	.006	12510	.36	.016	14101	.33	.029
10120	9.46	—	11128	.34	.047	12583	.161	(a)	14279	.218	.046
10130	2.55	—	11138	1.44	—	12651	.47	.33	14401	.65	.078
10132	2.20	—	11155	.154	—	12683	.214	(a)	14405	.65	—
10133	1.53	—	11160	(a)	(a)	12707	.32	.45	14527	.20	.139
10135	(a)	—	11167	.37	—	12797	.068	.153	14655	.064	—
10140	.029	.016	11168	1.90	—	12805	.233	.108	14731	1.58	—
10141	.059	.026	11201	9.68	—	12841	.39	—	14732	.117	—
10145	.28	.009	11202	2.86	—	12927	.068	—	14733	.45	—
10146	.239	.014	11203	.58	.29	13049	.033	.042	14734	.192	—

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	.10	.083	16670	2.39	—	18501	.52	.011	40072	(a)	—
14913	.241	.094	16676	.214	.009	18506	.201	.004	40075	21.10	—
15060	(a)	(a)	16694	.189	(a)	18507	.135	.005	40101	7.07	—
15061	(a)	(a)	16705	.157	.09	18570	1.41	—	40102	6.25	—
15062	.09	(a)	16722	(a)	—	18575	(a)	(a)	40111	4.70	—
15063	.105	(a)	16723	(a)	—	18616	.153	.42	40115	(a)	—
15070	.087	—	16750	.075	.036	18707	.007	.005	40117	(a)	—
15119	(a)	—	16751	.075	—	18708	.083	.015	40140	(a)	—
15120	(a)	—	16819	.55	(a)	18833	.088	(a)	41001	.158	—
15123	1.52	—	16820	.42	(a)	18834	.214	.074	41210	(a)	—
15124	.53	—	16881	1.18	(a)	18911	.68	.012	41421	.175	—
15188	.159	(a)	16890	.064	(a)	18912	1.28	.02	41422	.093	—
15223	.042	.032	16891	.07	(a)	18920	.33	.012	41510	34.00	—
15224	.29	.052	16892	.127	(a)	18991	(a)	—	41603	8.27	—
15300	(a)	—	16900	1.50	.063	19007	.60	—	41604	4.54	—
15314	.154	(a)	16901	.96	.085	19051	1.32	—	41620	.81	—
15404	.041	(a)	16902	.82	.047	19061	(a)	—	41650	11.60	—
15405	.06	(a)	16905	1.58	.055	19795	.222	(a)	41664	20.10	—
15406	.154	.065	16906	1.01	.078	19796	.26	—	41665	2.35	—
15488	.38	(a)	16910	.90	.04	40005	(a)	—	41666	(a)	—
15538	.27	.011	16911	.82	.039	40006	(a)	—	41667	54.80	—
15600	.69	.061	16915	.92	.038	40010	(a)	—	41668	51.40	—
15607	.114	—	16916	.77	.045	40015	(a)	—	41669	.36	—
15608	.154	.007	16920	2.05	.088	40020	(a)	—	41670	.61	—
15656	4.56	—	16921	1.87	.035	40026	(a)	—	41672	(a)	—
15699	.28	—	16930	1.18	.109	40031	(a)	—	41673	(a)	—
15733	.10	.025	16931	1.27	.046	40032	(a)	—	41675	(a)	—
15839	.207	.017	16940	2.56	.035	40040	(a)	—	41677	.167	—
15991	.169	.048	16941	1.02	.062	40041	(a)	—	41678	29.50	—
15993	.143	.03	18078	.089	.094	40042	(a)	—	41679	(a)	(a)
16005	.026	.024	18109	.28	.02	40045	132.00	—	41680	6.05	—
16009	.123	.091	18110	.226	.021	40046	26.20	—	41696	.53	—
16402	1.02	—	18200	(a)	—	40047	9.33	—	41697	.37	—
16403	.65	.103	18205	.137	.39	40059	3.34	—	41700	(a)	—
16404	.82	—	18206	.36	.072	40061	1.77	—	41715	3.84	—
16471	.161	—	18335	.26	.011	40063	59.30	—	41716	2.44	—
16501	.055	(a)	18435	.57	.049	40064	17.40	—	43007	(a)	—
16527	.085	.222	18436	.46	.107	40066	(a)	—	43117	(a)	—
16588	.057	(a)	18437	.38	(a)	40067	(a)	—	43151	10.50	—
16604	.096	.074	18438	.72	(a)	40069	(a)	—	43152	8.84	—

\$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	39.90	—	44112	.41	—	45771	.179	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.058	.045	47318	5.59	—
43421	10.90	—	44193	(a)	—	45900	.079	.037	47367	.167	—
43422	57.40	—	44194	(a)	—	45901	.068	.03	47420	1.22	—
43424	(a)	—	44222	(a)	—	45937	.09	—	47468	(a)	—
43470	3.08	—	44276	53.60	—	45993	(a)	(a)	47469	1.75	—
43517	(a)	—	44277	34.70	—	46004	11.10	—	47471	1.51	—
43518	8.60	—	44280	.167	—	46005	8.85	—	47473	1.98	—
43550	39.00	—	44311	4.44	—	46112	.028	—	47474	2.21	—
43551	21.70	—	44315	2.98	—	46202	2.45	—	47475	1.75	—
43626	6.87	—	44427	25.60	—	46362	103.00	—	47476	1.75	—
43628	89.30	—	44428	25.70	—	46426	15.10	—	47477	2.33	—
43629	75.70	—	44429	.39	—	46427	20.10	—	47478	2.44	—
43754	(a)	—	44430	.27	—	46510	(a)	—	47600	(a)	—
43760	2.52	—	44431	.86	—	46590	(a)	—	47610	(a)	—
43822	2.43	—	44432	.27	—	46603	1.26	—	48039	28.30	—
43840	.03	—	44433	8.65	—	46604	1.46	—	48177	(a)	—
43860	1.93	—	44434	16.50	—	46606	3.89	—	48178	(a)	—
43889	.69	—	44435	17.10	—	46607	5.35	—	48206	18.20	—
43945	(a)	—	44436	20.00	—	46622	7.17	—	48252	(a)	—
43946	(a)	—	44437	16.60	—	46671	(a)	—	48441	.076	—
43990	(a)	(a)	44438	13.10	—	46700	80.30	—	48557	7.63	—
43991	(a)	—	44439	25.50	—	46773	(a)	—	48558	6.64	—
44009	1.86	—	44440	21.10	—	46822	(a)	—	48600	30.10	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	7.35	—	44501	(a)	—	46882	(a)	—	48636	.61	(a)
44070	2.18	—	45190	1.93	—	46911	13.60	—	48637	5.83	—
44071	2.42	—	45191	1.37	—	46912	24.90	—	48638	2.90	—
44072	1.67	—	45192	1.60	—	46913	(a)	—	48727	(a)	—
44100	1.23	—	45193	.95	—	46914	(a)	—	48808	1.17	—
44101	1.28	—	45210	1.20	—	46915	(a)	—	48924	(a)	—
44102	1.00	—	45224	(a)	—	46916	(a)	—	48925	140.00	—
44103	.88	—	45225	(a)	—	47050	.67	—	49005	.114	—
44104	.37	—	45334	23.00	—	47051	(a)	—	49111	1.78	—
44105	(a)	—	45380	.117	(a)	47052	(a)	—	49181	9.25	—
44106	(a)	—	45450	6.77	—	47103	(a)	—	49183	11.30	—
44108	.44	—	45523	(a)	—	47146	(a)	—	49184	23.80	—
44109	1.10	—	45524	(a)	—	47147	(a)	—	49185	21.70	—
44110	1.13	—	45539	(a)	—	47221	88.10	—	49239	.088	.27
44111	.69	—	45678	.181	—	47253	(a)	—	49292	.68	—

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	.188	.193	51702	.057	(a)	51986	.092	.075
49333	4.96	—	51241	.56	.197	51703	.024	(a)	51999	.039	.25
49451	(a)	—	51250	.096	(a)	51734	.044	.38	52002	.034	.086
49452	(a)	—	51251	.016	(a)	51741	.098	.246	52075	.07	.167
49617	.125	.116	51252	.057	.06	51752	.083	.137	52076	.085	(a)
49618	.105	.034	51253	.048	(a)	51767	.01	.005	52109	.009	(a)
49619	.198	.08	51254	.015	.019	51777	.035	.047	52134	.113	.44
49763	1.29	—	51255	.243	(a)	51790	.059	(a)	52137	.028	(a)
49800	(a)	—	51300	.049	.109	51796	.036	(a)	52150	.209	(a)
49801	77.60	—	51305	.049	.65	51808	.127	.43	52315	.046	.237
49802	6.88	—	51315	.057	.059	51809	.157	.164	52341	.017	(a)
49803	12.20	—	51330	.037	.97	51833	.053	.034	52342	.05	(a)
49840	.69	—	51333	.012	.28	51850	.089	(a)	52343	.031	(a)
49870	58.40	—	51340	.015	(a)	51851	.061	(a)	52401	.095	(a)
49890	(a)	—	51350	.082	.095	51852	.142	(a)	52402	.009	(a)
49891	(a)	—	51351	.073	.039	51853	.057	(a)	52432	.042	(a)
49902	(a)	—	51352	.10	.077	51854	.128	(a)	52433	.039	.47
49903	(a)	—	51355	.068	.081	51855	.134	(a)	52435	.049	(a)
50010	.092	.35	51356	.074	.42	51856	.074	(a)	52438	.035	(a)
50011	.033	(a)	51357	.081	1.18	51857	.126	(a)	52440	.055	(a)
50012	.034	(a)	51358	.195	.094	51869	.042	.102	52467	.051	(a)
50015	.06	(a)	51359	.171	.51	51877	.237	.128	52469	.018	.083
50017	.045	(a)	51370	.184	2.16	51889	.039	.007	52505	.089	.159
50018	.031	(a)	51380	.018	.026	51896	.018	.013	52547	.082	.049
50019	.024	(a)	51400	.087	(a)	51900	.04	.085	52581	.43	1.57
50045	.104	(a)	51401	.128	(a)	51909	.081	.04	52619	.03	(a)
50047	.012	(a)	51500	.035	.118	51919	.039	(a)	52660	.06	—
51001	.021	.31	51516	.05	—	51926	.04	.036	52744	.202	.039
51005	.004	(a)	51517	.057	—	51927	.022	.092	52767	.075	(a)
51116	.053	.52	51550	.043	.36	51934	.044	.066	52876	(a)	(a)
51201	.016	(a)	51551	.015	.70	51941	.04	.025	52911	.024	.35
51205	.048	.035	51552	.026	.113	51942	.064	—	52967	.009	.043
51206	.007	.40	51553	.046	(a)	51956	.172	.119	53001	.089	.213
51210	.036	(a)	51554	.004	(a)	51957	.152	.33	53077	.043	.172
51211	(a)	(a)	51575	.022	.02	51958	.135	.233	53095	.029	(a)
51220	.125	1.14	51576	.083	.077	51959	.138	(a)	53096	.041	(a)
51221	.069	1.12	51600	.056	.156	51960	.018	.248	53121	.116	.41
51222	.084	3.29	51613	.037	.10	51970	.079	.131	53147	.013	(a)
51224	.088	.96	51625	.019	(a)	51982	.023	.056	53229	.071	(a)
51230	.015	.54	51666	.035	.059	51985	.047	—	53271	.022	(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	.07	.215	55715	.091	.147	56918	.028	(a)	58096	.081	1.08
53374	.053	.145	55716	.132	.33	56919	.072	(a)	58301	.023	.075
53375	.028	.205	55717	.095	(a)	56920	.066	(a)	58302	.022	.034
53376	.045	.128	55718	.092	(a)	56980	.045	(a)	58397	.127	.33
53377	.046	.132	55802	.035	.016	57001	.015	.019	58408	.04	–
53403	.029	(a)	55918	.052	1.32	57002	.01	.061	58409	.05	–
53425	.066	(a)	55919	.007	2.48	57090	.106	.72	58456	.027	–
53565	.034	.068	56040	.005	.019	57146	.067	.59	58457	.039	–
53631	.013	.016	56041	.032	(a)	57202	.04	(a)	58458	.05	–
53632	.015	.024	56042	.041	(a)	57257	.05	.046	58459	.06	–
53731	.014	(a)	56170	.065	(a)	57401	.028	.065	58503	.034	.054
53732	.097	.39	56171	.032	(a)	57403	.072	.025	58532	.044	(a)
53733	.063	.155	56202	.032	.053	57410	.014	.112	58559	.009	(a)
53734	.30	–	56390	.057	.59	57411	.016	(a)	58560	.021	(a)
53803	.157	(a)	56391	.049	.217	57572	.008	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.078	.089	57600	.024	.025	58575	.028	.081
53902	(a)	(a)	56488	.059	.043	57611	.035	.036	58627	.089	.008
53903	(a)	(a)	56567	.067	(a)	57625	.21	(a)	58663	.148	.46
53904	(a)	(a)	56650	.205	(a)	57651	.025	.039	58682	.079	(a)
53905	(a)	(a)	56651	.111	(a)	57690	.045	.32	58713	.022	(a)
53907	.043	.072	56652	.08	(a)	57716	.021	.069	58737	.057	.36
53951	(a)	(a)	56653	.077	(a)	57725	.047	.07	58756	.028	(a)
53952	(a)	(a)	56654	.039	(a)	57726	.036	.022	58757	.193	(a)
53953	(a)	(a)	56690	.03	.26	57798	.013	(a)	58759	.024	(a)
54012	.03	–	56699	.036	.059	57800	.048	(a)	58802	.027	.32
54077	.058	.30	56758	.031	.11	57808	.018	(a)	58813	.068	(a)
54444	(a)	(a)	56759	.031	.069	57809	.018	(a)	58822	.075	(a)
55010	.176	.61	56760	.045	.077	57810	.018	.089	58837	.137	.128
55011	.047	1.73	56805	.059	(a)	57871	.021	.073	58840	.041	.092
55012	.057	.86	56806	.042	(a)	57913	.062	.182	58873	.065	.018
55013	.059	1.00	56807	.041	(a)	57997	.067	–	58903	.017	(a)
55014	(a)	(a)	56808	.054	(a)	57998	.028	.044	58904	.013	.089
55214	.046	.062	56900	.052	(a)	57999	.029	.055	58922	.109	.176
55371	.136	.082	56910	.026	(a)	58009	.029	(a)	59005	.032	.055
55410	(a)	(a)	56911	.058	(a)	58010	.064	(a)	59057	.24	(a)
55426	.072	(a)	56912	.047	.082	58020	.077	(a)	59058	.155	(a)
55597	.011	1.22	56913	.038	(a)	58056	.077	(a)	59188	.154	.039
55647	.023	.07	56915	.226	(a)	58057	.048	(a)	59189	.211	.207
55648	.01	(a)	56916	.204	.26	58058	.043	(a)	59223	.068	.118
55649	.012	(a)	56917	.059	(a)	58095	.061	1.05	59257	.009	.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	.055	(a)	59923	.006	.004	62003	7.97	—	91125	1.51	1.31
59378	.044	.103	59925	.176	1.11	63010	15.10	—	91127	1.39	.82
59481	.147	.081	59926	.149	.57	63011	18.80	—	91130	.79	—
59482	.16	(a)	59927	.10	.88	63012	26.80	—	91135	.22	(a)
59537	.047	.207	59931	.113	.32	63013	25.30	—	91150	1.31	3.78
59601	.056	1.44	59932	.122	.57	63215	26.30	—	91155	2.91	19.30
59647	.072	.118	59941	.038	(a)	63216	18.30	—	91160	.61	—
59660	.102	.55	59947	.03	.214	63217	26.60	—	91175	.52	—
59661	.05	(a)	59955	.015	.098	63218	8.96	—	91177	2.27	—
59693	.008	—	59963	.108	.26	63219	(a)	—	91179	2.28	—
59695	(a)	(a)	59964	.25	.052	63220	(a)	—	91190	1.22	(a)
59701	.004	.36	59970	.04	.121	64074	13.60	—	91200	.46	—
59713	.091	.247	59973	.07	(a)	64075	9.59	—	91210	(a)	—
59722	.047	.019	59975	.057	.099	64500	(a)	—	91235	1.60	1.62
59723	.018	.025	59977	.032	(a)	65007	16.00	—	91250	2.41	(a)
59724	.027	.016	59984	.019	.034	66122	6.90	—	91265	9.68	2.35
59725	.034	.094	59985	.075	(a)	66123	3.79	—	91266	5.12	.63
59726	.025	.02	59986	.057	(a)	66309	11.10	—	91280	(a)	1.89
59738	.079	.043	59988	.014	.041	66561	25.70	—	91302	7.27	(a)
59750	.035	.106	59989	.01	.031	67017	23.80	—	91315	2.20	—
59751	.013	(a)	60010	8.37	—	67508	14.00	—	91324	4.92	(a)
59773	.009	.019	60011	9.62	—	67509	10.20	—	91325	(a)	(a)
59774	.007	.105	60012	15.80	—	67510	5.70	—	91340	3.21	5.57
59775	.01	.133	60013	13.60	—	67511	6.17	—	91341	2.61	2.90
59781	.031	.049	60015	10.10	—	67512	26.40	—	91342	2.94	2.67
59782	.046	.63	60016	11.40	—	67513	16.80	—	91343	.58	1.08
59783	.044	(a)	60035	18.10	—	67634	20.60	—	91405	3.73	—
59784	.034	(a)	61000	8.28	—	67635	14.60	—	91436	2.95	1.56
59790	.061	(a)	61212	9.23	—	68001	44.50	—	91481	10.80	—
59798	.116	.29	61216	10.20	—	68439	57.20	—	91507	1.59	2.22
59806	.083	(a)	61217	9.32	—	68500	1.84	—	91523	24.50	—
59867	.069	(a)	61218	6.37	—	68604	1.07	—	91547	.139	—
59886	.009	.072	61223	45.30	—	68606	4.18	—	91551	.86	.52
59889	.03	.176	61224	14.40	—	68607	3.31	—	91555	.96	.72
59892	.044	(a)	61225	20.00	—	68702	2.72	—	91560	2.83	3.23
59904	.03	.11	61226	33.70	—	68703	2.04	—	91562	1.93	—
59905	.043	.10	61227	30.80	—	68706	8.74	—	91577	6.88	2.33
59914	.25	.58	62000	7.02	—	68707	8.65	—	91580	3.73	—
59915	.10	.51	62001	5.54	—	90089	2.50	—	91581	(a)	(a)
59917	.018	.195	62002	2.53	—	91111	2.07	4.12	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.60	1.98	98308	.66	.69
91584	(a)	(a)	94569	1.70	2.90	97308	.40	—	98309	3.40	1.51
91585	(a)	(a)	94590	7.33	—	97447	1.30	3.78	98344	.50	.53
91586	(a)	(a)	94617	2.31	—	97501	(a)	—	98405	.82	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.34	(a)
91588	(a)	(a)	95124	.85	.90	97503	(a)	—	98414	7.64	(a)
91589	(a)	(a)	95233	1.83	—	97504	(a)	—	98415	1.00	(a)
91590	2.00	—	95305	1.99	—	97650	2.12	2.67	98423	2.38	(a)
91591	(a)	(a)	95306	3.12	—	97651	3.85	3.23	98424	4.05	(a)
91606	7.76	—	95310	4.75	.83	97652	3.34	3.46	98425	1.66	(a)
91618	(a)	(a)	95357	.79	—	97653	1.81	2.22	98426	1.47	(a)
91629	1.59	(a)	95358	(a)	—	97654	3.16	2.12	98427	1.43	—
91636	2.72	—	95410	2.56	2.01	97655	2.97	3.12	98428	(a)	—
91641	.73	(a)	95455	3.29	1.22	98002	.54	.71	98429	.71	—
91666	.54	(a)	95487	1.37	(a)	98003	.57	(a)	98430	(a)	—
91722	2.38	(a)	95505	1.53	1.56	98090	.076	—	98449	2.06	17.60
91746	1.93	4.12	95620	1.11	(a)	98091	.082	—	98482	2.20	4.57
91805	.121	—	95625	3.48	2.67	98092	.248	—	98483	3.25	11.10
92053	.30	.47	95630	(a)	(a)	98111	.41	—	98502	3.11	2.67
92054	.102	.179	95647	1.93	4.12	98150	(a)	—	98555	1.45	—
92055	2.85	.179	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.46	2.22	96053	1.47	3.12	98152	1.81	.37	98598	.111	—
92102	2.68	2.45	96317	.82	—	98153	2.04	(a)	98601	3.72	(a)
92215	2.29	2.22	96408	2.22	8.48	98154	2.40	(a)	98622	(a)	—
92338	1.03	1.45	96409	2.06	6.01	98155	3.37	(a)	98623	(a)	—
92445	1.56	—	96410	1.80	6.13	98156	(a)	(a)	98624	.59	—
92446	3.39	1.34	96611	.73	1.03	98157	2.15	.238	98636	1.97	2.56
92447	2.96	1.10	96702	2.55	(a)	98158	(a)	(a)	98640	64.20	—
92451	1.60	1.67	96703	(a)	—	98159	1.44	(a)	98658	3.49	—
92453	1.88	—	96816	2.39	—	98160	3.06	(a)	98659	.63	.28
92478	.93	1.22	96872	2.92	(a)	98161	3.43	(a)	98677	10.10	7.35
92593	21.10	—	96930	(a)	—	98162	(a)	(a)	98678	8.99	9.69
92663	.37	—	97002	(a)	(a)	98163	3.59	.138	98698	(a)	(a)
94007	6.37	3.56	97003	(a)	(a)	98164	1.35	.048	98699	2.93	(a)
94099	1.45	—	97047	2.23	—	98257	.85	—	98705	4.93	—
94225	5.10	—	97050	1.74	—	98303	6.76	4.13	98710	2.04	—
94276	2.66	3.12	97111	3.07	—	98304	3.17	2.47	98751	2.63	—
94304	2.05	(a)	97220	.213	(a)	98305	1.80	1.24	98805	2.66	.95
94381	3.84	7.46	97221	(a)	.87	98306	4.62	.68	98806	1.84	2.56
94404	2.51	3.01	97222	1.06	1.25	98307	1.00	.37	98810	2.53	—

DIVISION SIX

PREM/OPS TERR. 509

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.44	1.38	99620	.28	—						
98820	5.07	2.56	99650	.86	.74						
98871	(a)	(a)	99709	2.14	(a)						
98884	1.32	1.56	99718	.81	—						
98914	.43	.38	99746	1.38	2.33						
98949	.60	.213	99760	.158	—						
98967	2.08	7.01	99777	4.39	—						
98993	3.76	2.55	99793	1.76	—						
99003	.98	.84	99798	(a)	(a)						
99004	2.03	1.11	99803	(a)	5.96						
99080	.70	5.23	99826	.50	.48						
99081	(a)	—	99827	.248	.43						
99082	(a)	—	99851	1.02	—						
99083	(a)	—	99917	1.66	—						
99084	(a)	(a)	99938	1.86	—						
99085	(a)	(a)	99943	5.39	—						
99111	1.01	—	99946	4.01	1.68						
99160	(a)	—	99948	4.54	13.80						
99163	2.41	.28	99952	3.70	10.80						
99165	.53	(a)	99953	4.00	6.60						
99220	.93	(a)	99954	2.91	8.53						
99221	(a)	(a)	99955	3.64	7.01						
99222	1.76	(a)	99963	.40	—						
99223	.149	(a)	99969	1.70	1.78						
99303	8.10	—	99975	3.24	—						
99310	2.03	(a)	99986	(a)	—						
99315	5.96	1.45	99987	(a)	—						
99321	5.78	1.67	99988	1.50	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.19	—									
99506	3.92	—									
99507	3.42	—									
99570	1.84	(a)									
99571	.45	(a)									
99572	.86	(a)									
99573	.83	(a)									
99600	.88	—									
99613	5.11	1.67									
99614	1.98	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.059	.137	10150	.20	(a)	11204	.127	.93	13111	.36	.067
10011	.014	(a)	10151	5.05	—	11205	(a)	—	13112	.053	.038
10012	.016	(a)	10160	.90	—	11206	.35	—	13201	.50	.097
10015	3.84	—	10204	.091	—	11207	4.47	—	13204	.57	.68
10020	(a)	(a)	10205	.101	—	11208	.77	—	13205	.218	.27
10025	.014	(a)	10210	.162	(a)	11209	3.59	—	13206	(a)	(a)
10026	.26	.013	10211	.162	(a)	11210	1.53	—	13207	(a)	(a)
10027	.014	(a)	10220	1.91	—	11211	7.95	—	13208	(a)	(a)
10036	.37	(a)	10255	.138	.124	11212	1.20	—	13314	.049	.009
10040	.045	.30	10256	.50	.154	11213	.98	—	13351	.118	.036
10042	.15	.228	10257	.095	.148	11214	2.42	—	13352	.12	.026
10052	2.65	—	10309	.065	.011	11222	.041	—	13410	.79	1.55
10054	2.35	—	10315	.154	(a)	11234	.114	.039	13411	(a)	(a)
10060	.072	.041	10331	5.20	—	11248	.026	.01	13412	.27	1.15
10065	.108	.037	10332	8.98	—	11258	.39	.121	13453	.31	(a)
10066	.11	.047	10352	.189	.045	11259	.42	.145	13454	.36	(a)
10070	.034	.094	10367	2.05	—	11273	5.65	—	13455	.37	(a)
10071	.129	.07	10368	2.99	—	11274	5.42	—	13461	(a)	(a)
10072	2.32	—	10375	(a)	—	11288	.48	.061	13506	.37	.045
10073	.58	.32	10378	5.27	—	12014	.057	.027	13507	.45	.103
10075	4.30	.113	10379	2.45	—	12356	.48	.02	13590	.27	.59
10100	.33	.044	10380	4.18	—	12361	.062	.063	13621	.069	.32
10101	.097	.136	10381	3.62	—	12362	.037	(a)	13670	.035	.022
10105	1.05	—	11007	.87	—	12373	.014	.024	13673	.30	.012
10107	1.77	.162	11020	.122	.129	12374	.249	.05	13715	.037	.088
10110	13.10	—	11039	.50	.054	12375	.122	.035	13716	.183	.069
10111	.074	.045	11052	2.49	—	12391	.028	.055	13720	.167	.044
10113	.146	—	11101	(a)	(a)	12393	.162	(a)	13759	.072	.073
10115	.29	.052	11120	(a)	—	12467	.067	(a)	13930	.079	.103
10117	3.81	—	11126	.025	.019	12509	.034	.02	14068	.016	.008
10119	(a)	—	11127	.188	.006	12510	.44	.016	14101	.186	.029
10120	8.55	—	11128	.25	.047	12583	.194	(a)	14279	.26	.046
10130	1.43	—	11138	1.30	—	12651	.57	.33	14401	.39	.078
10132	1.23	—	11155	.086	—	12683	.26	(a)	14405	.51	—
10133	2.39	—	11160	(a)	(a)	12707	.244	.45	14527	.151	.139
10135	(a)	—	11167	.57	—	12797	.051	.153	14655	.036	—
10140	.028	.016	11168	2.97	—	12805	.131	.108	14731	2.47	—
10141	.057	.026	11201	7.62	—	12841	.217	—	14732	.183	—
10145	.27	.009	11202	2.25	—	12927	.038	—	14733	.25	—
10146	.145	.014	11203	.44	.29	13049	.032	.042	14734	.108	—

DIVISION SIX

PREM/OPS TERR. 510

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
14855	.121	.083	16670	2.16	—	18501	.32	.011	40072	(a)	—
14913	.135	.094	16676	.12	.009	18506	.243	.004	40075	18.90	—
15060	(a)	(a)	16694	.229	(a)	18507	.076	.005	40101	10.20	—
15061	(a)	(a)	16705	.119	.09	18570	.79	—	40102	9.04	—
15062	.109	(a)	16722	(a)	—	18575	(a)	(a)	40111	4.24	—
15063	.127	(a)	16723	(a)	—	18616	.185	.42	40115	(a)	—
15070	.069	—	16750	.042	.036	18707	.006	.005	40117	(a)	—
15119	(a)	—	16751	.042	—	18708	.046	.015	40140	(a)	—
15120	(a)	—	16819	.66	(a)	18833	.067	(a)	41001	.143	—
15123	2.39	—	16820	.51	(a)	18834	.12	.074	41210	(a)	—
15124	.83	—	16881	.66	(a)	18911	.38	.012	41421	.188	—
15188	.192	(a)	16890	.077	(a)	18912	.72	.02	41422	.10	—
15223	.041	.032	16891	.084	(a)	18920	.186	.012	41510	19.10	—
15224	.177	.052	16892	.153	(a)	18991	(a)	—	41603	8.90	—
15300	(a)	—	16900	1.31	.063	19007	.93	—	41604	4.89	—
15314	.086	(a)	16901	.84	.085	19051	2.07	—	41620	.64	—
15404	.05	(a)	16902	.71	.047	19061	(a)	—	41650	12.50	—
15405	.073	(a)	16905	1.38	.055	19795	.124	(a)	41664	18.10	—
15406	.186	.065	16906	.88	.078	19796	.146	—	41665	2.12	—
15488	.46	(a)	16910	.79	.04	40005	(a)	—	41666	(a)	—
15538	.154	.011	16911	.71	.039	40006	(a)	—	41667	49.50	—
15600	.39	.061	16915	.81	.038	40010	(a)	—	41668	46.40	—
15607	.09	—	16916	.67	.045	40015	(a)	—	41669	.33	—
15608	.086	.007	16920	1.79	.088	40020	(a)	—	41670	.55	—
15656	2.55	—	16921	1.63	.035	40026	(a)	—	41672	(a)	—
15699	.222	—	16930	1.03	.109	40031	(a)	—	41673	(a)	—
15733	.121	.025	16931	1.11	.046	40032	(a)	—	41675	(a)	—
15839	.116	.017	16940	2.23	.035	40040	(a)	—	41677	.131	—
15991	.095	.048	16941	.89	.062	40041	(a)	—	41678	34.80	—
15993	.08	.03	18078	.067	.094	40042	(a)	—	41679	(a)	(a)
16005	.02	.024	18109	.158	.02	40045	120.00	—	41680	6.52	—
16009	.149	.091	18110	.127	.021	40046	23.60	—	41696	.42	—
16402	.57	—	18200	(a)	—	40047	8.43	—	41697	.29	—
16403	.36	.103	18205	.104	.39	40059	3.02	—	41700	(a)	—
16404	.46	—	18206	.205	.072	40061	1.60	—	41715	4.14	—
16471	.127	—	18335	.148	.011	40063	53.50	—	41716	2.63	—
16501	.042	(a)	18435	.34	.049	40064	15.70	—	43007	(a)	—
16527	.064	.222	18436	.28	.107	40066	(a)	—	43117	(a)	—
16588	.069	(a)	18437	.211	(a)	40067	(a)	—	43151	9.42	—
16604	.116	.074	18438	.40	(a)	40069	(a)	—	43152	10.40	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	35.80	—	44112	.30	—	45771	.216	.114	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.07	.045	47318	5.05	—
43421	9.82	—	44193	(a)	—	45900	.044	.037	47367	.131	—
43422	51.50	—	44194	(a)	—	45901	.038	.03	47420	1.11	—
43424	(a)	—	44222	(a)	—	45937	.081	—	47468	(a)	—
43470	2.43	—	44276	48.10	—	45993	(a)	(a)	47469	1.88	—
43517	(a)	—	44277	31.20	—	46004	11.90	—	47471	1.63	—
43518	7.77	—	44280	.131	—	46005	9.52	—	47473	2.13	—
43550	35.00	—	44311	4.01	—	46112	.04	—	47474	2.38	—
43551	19.40	—	44315	2.69	—	46202	3.97	—	47475	1.88	—
43626	6.21	—	44427	37.00	—	46362	121.00	—	47476	1.88	—
43628	80.60	—	44428	37.20	—	46426	17.70	—	47477	2.51	—
43629	68.30	—	44429	.56	—	46427	23.70	—	47478	2.63	—
43754	(a)	—	44430	.39	—	46510	(a)	—	47600	(a)	—
43760	2.28	—	44431	1.24	—	46590	(a)	—	47610	(a)	—
43822	1.92	—	44432	.39	—	46603	1.49	—	48039	25.40	—
43840	.024	—	44433	12.50	—	46604	1.72	—	48177	(a)	—
43860	1.52	—	44434	23.90	—	46606	4.57	—	48178	(a)	—
43889	.54	—	44435	24.80	—	46607	6.29	—	48206	16.40	—
43945	(a)	—	44436	28.90	—	46622	5.64	—	48252	(a)	—
43946	(a)	—	44437	24.00	—	46671	(a)	—	48441	.069	—
43990	(a)	(a)	44438	18.90	—	46700	72.10	—	48557	6.89	—
43991	(a)	—	44439	36.90	—	46773	(a)	—	48558	6.00	—
44009	2.91	—	44440	30.50	—	46822	(a)	—	48600	35.50	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	6.63	—	44501	(a)	—	46882	(a)	—	48636	.60	(a)
44070	1.96	—	45190	3.13	—	46911	12.30	—	48637	5.27	—
44071	2.19	—	45191	2.22	—	46912	22.50	—	48638	2.61	—
44072	1.51	—	45192	2.60	—	46913	(a)	—	48727	(a)	—
44100	.90	—	45193	1.53	—	46914	(a)	—	48808	.65	—
44101	.94	—	45210	1.94	—	46915	(a)	—	48924	(a)	—
44102	.73	—	45224	(a)	—	46916	(a)	—	48925	126.00	—
44103	.65	—	45225	(a)	—	47050	.53	—	49005	.09	—
44104	.27	—	45334	20.70	—	47051	(a)	—	49111	1.00	—
44105	(a)	—	45380	.142	(a)	47052	(a)	—	49181	8.30	—
44106	(a)	—	45450	6.07	—	47103	(a)	—	49183	10.10	—
44108	.32	—	45523	(a)	—	47146	(a)	—	49184	21.40	—
44109	.81	—	45524	(a)	—	47147	(a)	—	49185	19.40	—
44110	.82	—	45539	(a)	—	47221	79.10	—	49239	.106	.27
44111	.51	—	45678	.143	—	47253	(a)	—	49292	.61	—

DIVISION SIX

PREM/OPS TERR. 510

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.179	.193	51702	.057	(a)	51986	.087	.075
49333	4.45	—	51241	.53	.197	51703	.023	(a)	51999	.037	.25
49451	(a)	—	51250	.095	(a)	51734	.044	.38	52002	.032	.086
49452	(a)	—	51251	.015	(a)	51741	.093	.246	52075	.07	.167
49617	.196	.116	51252	.054	.06	51752	.078	.137	52076	.084	(a)
49618	.165	.034	51253	.046	(a)	51767	.004	.005	52109	.008	(a)
49619	.31	.08	51254	.014	.019	51777	.015	.047	52134	.108	.44
49763	2.02	—	51255	.241	(a)	51790	.025	(a)	52137	.027	(a)
49800	(a)	—	51300	.02	.109	51796	.034	(a)	52150	.198	(a)
49801	69.70	—	51305	.02	.65	51808	.12	.43	52315	.019	.237
49802	6.18	—	51315	.069	.059	51809	.15	.164	52341	.017	(a)
49803	10.90	—	51330	.037	.97	51833	.022	.034	52342	.05	(a)
49840	.54	—	51333	.012	.28	51850	.089	(a)	52343	.03	(a)
49870	52.70	—	51340	.015	(a)	51851	.06	(a)	52401	.094	(a)
49890	(a)	—	51350	.034	.095	51852	.141	(a)	52402	.008	(a)
49891	(a)	—	51351	.031	.039	51853	.057	(a)	52432	.04	(a)
49902	(a)	—	51352	.042	.077	51854	.127	(a)	52433	.037	.47
49903	(a)	—	51355	.029	.081	51855	.133	(a)	52435	.046	(a)
50010	.087	.35	51356	.031	.42	51856	.073	(a)	52438	.033	(a)
50011	.033	(a)	51357	.098	1.18	51857	.125	(a)	52440	.052	(a)
50012	.032	(a)	51358	.236	.094	51869	.04	.102	52467	.048	(a)
50015	.057	(a)	51359	.207	.51	51877	.225	.128	52469	.017	.083
50017	.043	(a)	51370	.175	2.16	51889	.037	.007	52505	.084	.159
50018	.03	(a)	51380	.017	.026	51896	.017	.013	52547	.081	.049
50019	.023	(a)	51400	.086	(a)	51900	.017	.085	52581	.41	1.57
50045	.098	(a)	51401	.127	(a)	51909	.08	.04	52619	.029	(a)
50047	.011	(a)	51500	.033	.118	51919	.037	(a)	52660	.047	—
51001	.021	.31	51516	.04	—	51926	.038	.036	52744	.085	.039
51005	.004	(a)	51517	.045	—	51927	.021	.092	52767	.074	(a)
51116	.052	.52	51550	.041	.36	51934	.042	.066	52876	(a)	(a)
51201	.015	(a)	51551	.014	.70	51941	.038	.025	52911	.023	.35
51205	.045	.035	51552	.025	.113	51942	.061	—	52967	.009	.043
51206	.007	.40	51553	.044	(a)	51956	.163	.119	53001	.085	.213
51210	.036	(a)	51554	.004	(a)	51957	.144	.33	53077	.041	.172
51211	(a)	(a)	51575	.009	.02	51958	.128	.233	53095	.028	(a)
51220	.124	1.14	51576	.078	.077	51959	.131	(a)	53096	.039	(a)
51221	.069	1.12	51600	.053	.156	51960	.017	.248	53121	.11	.41
51222	.084	3.29	51613	.035	.10	51970	.075	.131	53147	.013	(a)
51224	.088	.96	51625	.019	(a)	51982	.022	.056	53229	.07	(a)
51230	.015	.54	51666	.015	.059	51985	.037	—	53271	.021	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.069	.215	55715	.086	.147	56918	.028	(a)	58096	.077	1.08
53374	.022	.145	55716	.125	.33	56919	.072	(a)	58301	.022	.075
53375	.012	.205	55717	.094	(a)	56920	.065	(a)	58302	.021	.034
53376	.019	.128	55718	.092	(a)	56980	.043	(a)	58397	.12	.33
53377	.019	.132	55802	.015	.016	57001	.015	.019	58408	.031	—
53403	.012	(a)	55918	.049	1.32	57002	.01	.061	58409	.04	—
53425	.065	(a)	55919	.007	2.48	57090	.105	.72	58456	.021	—
53565	.014	.068	56040	.005	.019	57146	.066	.59	58457	.031	—
53631	.013	.016	56041	.031	(a)	57202	.038	(a)	58458	.04	—
53632	.015	.024	56042	.039	(a)	57257	.047	.046	58459	.048	—
53731	.013	(a)	56170	.064	(a)	57401	.027	.065	58503	.032	.054
53732	.092	.39	56171	.031	(a)	57403	.03	.025	58532	.041	(a)
53733	.06	.155	56202	.031	.053	57410	.013	.112	58559	.008	(a)
53734	.238	—	56390	.054	.59	57411	.016	(a)	58560	.02	(a)
53803	.156	(a)	56391	.046	.217	57572	.008	.084	58561	(a)	(a)
53901	(a)	(a)	56427	.074	.089	57600	.023	.025	58575	.026	.081
53902	(a)	(a)	56488	.025	.043	57611	.034	.036	58627	.084	.008
53903	(a)	(a)	56567	.066	(a)	57625	.199	(a)	58663	.147	.46
53904	(a)	(a)	56650	.203	(a)	57651	.024	.039	58682	.075	(a)
53905	(a)	(a)	56651	.111	(a)	57690	.045	.32	58713	.009	(a)
53907	.04	.072	56652	.079	(a)	57716	.021	.069	58737	.054	.36
53951	(a)	(a)	56653	.076	(a)	57725	.046	.07	58756	.027	(a)
53952	(a)	(a)	56654	.039	(a)	57726	.036	.022	58757	.184	(a)
53953	(a)	(a)	56690	.013	.26	57798	.012	(a)	58759	.023	(a)
54012	.024	—	56699	.034	.059	57800	.046	(a)	58802	.026	.32
54077	.055	.30	56758	.029	.11	57808	.018	(a)	58813	.068	(a)
54444	(a)	(a)	56759	.03	.069	57809	.018	(a)	58822	.071	(a)
55010	.167	.61	56760	.043	.077	57810	.018	.089	58837	.136	.128
55011	.045	1.73	56805	.056	(a)	57871	.021	.073	58840	.041	.092
55012	.054	.86	56806	.04	(a)	57913	.059	.182	58873	.065	.018
55013	.059	1.00	56807	.039	(a)	57997	.053	—	58903	.016	(a)
55014	(a)	(a)	56808	.052	(a)	57998	.026	.044	58904	.012	.089
55214	.044	.062	56900	.049	(a)	57999	.029	.055	58922	.108	.176
55371	.057	.082	56910	.025	(a)	58009	.029	(a)	59005	.031	.055
55410	(a)	(a)	56911	.057	(a)	58010	.061	(a)	59057	.228	(a)
55426	.072	(a)	56912	.046	.082	58020	.032	(a)	59058	.147	(a)
55597	.011	1.22	56913	.038	(a)	58056	.073	(a)	59188	.064	.039
55647	.022	.07	56915	.224	(a)	58057	.046	(a)	59189	.088	.207
55648	.01	(a)	56916	.202	.26	58058	.041	(a)	59223	.067	.118
55649	.012	(a)	56917	.058	(a)	58095	.058	1.05	59257	.008	.008

DIVISION SIX

PREM/OPS TERR. 510

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.052	(a)	59923	.006	.004	62003	9.38	—	91125	1.51	1.31
59378	.044	.103	59925	.212	1.11	63010	15.00	—	91127	1.39	.82
59481	.14	.081	59926	.181	.57	63011	18.80	—	91130	.79	—
59482	.067	(a)	59927	.121	.88	63012	26.70	—	91135	.22	(a)
59537	.047	.207	59931	.108	.32	63013	25.30	—	91150	1.31	3.78
59601	.053	1.44	59932	.116	.57	63215	31.00	—	91155	2.91	19.30
59647	.03	.118	59941	.036	(a)	63216	21.50	—	91160	.61	—
59660	.097	.55	59947	.03	.214	63217	24.00	—	91175	.52	—
59661	.048	(a)	59955	.014	.098	63218	8.09	—	91177	2.27	—
59693	.008	—	59963	.103	.26	63219	(a)	—	91179	2.28	—
59695	(a)	(a)	59964	.241	.052	63220	(a)	—	91190	1.22	(a)
59701	.004	.36	59970	.04	.121	64074	22.10	—	91200	.46	—
59713	.087	.247	59973	.066	(a)	64075	15.50	—	91210	(a)	—
59722	.045	.019	59975	.056	.099	64500	(a)	—	91235	1.60	1.62
59723	.017	.025	59977	.032	(a)	65007	18.90	—	91250	2.41	(a)
59724	.026	.016	59984	.018	.034	66122	8.12	—	91265	9.68	2.35
59725	.032	.094	59985	.071	(a)	66123	4.47	—	91266	5.12	.63
59726	.024	.02	59986	.054	(a)	66309	13.00	—	91280	(a)	1.89
59738	.075	.043	59988	.014	.041	66561	30.20	—	91302	7.27	(a)
59750	.035	.106	59989	.01	.031	67017	28.00	—	91315	2.20	—
59751	.013	(a)	60010	8.35	—	67508	15.00	—	91324	4.92	(a)
59773	.004	.019	60011	9.60	—	67509	11.00	—	91325	(a)	(a)
59774	.003	.105	60012	15.80	—	67510	6.14	—	91340	3.21	5.57
59775	.004	.133	60013	13.50	—	67511	6.64	—	91341	2.61	2.90
59781	.03	.049	60015	10.10	—	67512	28.40	—	91342	2.94	2.67
59782	.045	.63	60016	11.40	—	67513	18.00	—	91343	.58	1.08
59783	.044	(a)	60035	21.30	—	67634	24.20	—	91405	3.73	—
59784	.034	(a)	61000	8.27	—	67635	17.20	—	91436	2.95	1.56
59790	.058	(a)	61212	10.90	—	68001	52.40	—	91481	10.80	—
59798	.115	.29	61216	12.10	—	68439	67.40	—	91507	1.59	2.22
59806	.082	(a)	61217	11.00	—	68500	1.84	—	91523	24.50	—
59867	.065	(a)	61218	7.50	—	68604	1.26	—	91547	.139	—
59886	.009	.072	61223	53.30	—	68606	4.92	—	91551	.86	.52
59889	.012	.176	61224	17.00	—	68607	3.89	—	91555	.96	.72
59892	.044	(a)	61225	23.60	—	68702	3.21	—	91560	2.83	3.23
59904	.03	.11	61226	39.70	—	68703	2.40	—	91562	1.93	—
59905	.041	.10	61227	36.30	—	68706	10.30	—	91577	6.88	2.33
59914	.24	.58	62000	8.26	—	68707	10.20	—	91580	3.73	—
59915	.099	.51	62001	6.52	—	90089	2.50	—	91581	(a)	(a)
59917	.018	.195	62002	2.98	—	91111	2.07	4.12	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.60	1.98	98308	.66	.69
91584	(a)	(a)	94569	1.70	2.90	97308	.40	—	98309	3.40	1.51
91585	(a)	(a)	94590	7.33	—	97447	1.30	3.78	98344	.50	.53
91586	(a)	(a)	94617	2.31	—	97501	(a)	—	98405	.82	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.34	(a)
91588	(a)	(a)	95124	.85	.90	97503	(a)	—	98414	7.64	(a)
91589	(a)	(a)	95233	1.83	—	97504	(a)	—	98415	1.00	(a)
91590	2.00	—	95305	1.99	—	97650	2.12	2.67	98423	2.38	(a)
91591	(a)	(a)	95306	3.12	—	97651	3.85	3.23	98424	4.05	(a)
91606	7.76	—	95310	4.75	.83	97652	3.34	3.46	98425	1.66	(a)
91618	(a)	(a)	95357	.79	—	97653	1.81	2.22	98426	1.47	(a)
91629	1.59	(a)	95358	(a)	—	97654	3.16	2.12	98427	1.43	—
91636	2.72	—	95410	2.56	2.01	97655	2.97	3.12	98428	(a)	—
91641	.73	(a)	95455	3.29	1.22	98002	.54	.71	98429	.71	—
91666	.54	(a)	95487	1.37	(a)	98003	.57	(a)	98430	(a)	—
91722	2.38	(a)	95505	1.53	1.56	98090	.076	—	98449	2.06	17.60
91746	1.93	4.12	95620	1.11	(a)	98091	.082	—	98482	2.20	4.57
91805	.121	—	95625	3.48	2.67	98092	.248	—	98483	3.25	11.10
92053	.30	.47	95630	(a)	(a)	98111	.41	—	98502	3.11	2.67
92054	.102	.179	95647	1.93	4.12	98150	(a)	—	98555	1.45	—
92055	2.85	.179	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.46	2.22	96053	1.47	3.12	98152	1.81	.37	98598	.111	—
92102	2.68	2.45	96317	.82	—	98153	2.04	(a)	98601	3.72	(a)
92215	2.29	2.22	96408	2.22	8.48	98154	2.40	(a)	98622	(a)	—
92338	1.03	1.45	96409	2.06	6.01	98155	3.37	(a)	98623	(a)	—
92445	1.56	—	96410	1.80	6.13	98156	(a)	(a)	98624	.59	—
92446	3.39	1.34	96611	.73	1.03	98157	2.15	.238	98636	1.97	2.56
92447	2.96	1.10	96702	2.55	(a)	98158	(a)	(a)	98640	64.20	—
92451	1.60	1.67	96703	(a)	—	98159	1.44	(a)	98658	3.49	—
92453	1.88	—	96816	2.39	—	98160	3.06	(a)	98659	.63	.28
92478	.93	1.22	96872	2.92	(a)	98161	3.43	(a)	98677	10.10	7.35
92593	21.10	—	96930	(a)	—	98162	(a)	(a)	98678	8.99	9.69
92663	.37	—	97002	(a)	(a)	98163	3.59	.138	98698	(a)	(a)
94007	6.37	3.56	97003	(a)	(a)	98164	1.35	.048	98699	2.93	(a)
94099	1.45	—	97047	2.23	—	98257	.85	—	98705	4.93	—
94225	5.10	—	97050	1.74	—	98303	6.76	4.13	98710	2.04	—
94276	2.66	3.12	97111	3.07	—	98304	3.17	2.47	98751	2.63	—
94304	2.05	(a)	97220	.213	(a)	98305	1.80	1.24	98805	2.66	.95
94381	3.84	7.46	97221	(a)	.87	98306	4.62	.68	98806	1.84	2.56
94404	2.51	3.01	97222	1.06	1.25	98307	1.00	.37	98810	2.53	—

DIVISION SIX

PREM/OPS TERR. 510

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.44	1.38	99620	.28	—						
98820	5.07	2.56	99650	.86	.74						
98871	(a)	(a)	99709	2.14	(a)						
98884	1.32	1.56	99718	.81	—						
98914	.43	.38	99746	1.38	2.33						
98949	.60	.213	99760	.158	—						
98967	2.08	7.01	99777	4.39	—						
98993	3.76	2.55	99793	1.76	—						
99003	.98	.84	99798	(a)	(a)						
99004	2.03	1.11	99803	(a)	5.96						
99080	.70	5.23	99826	.50	.48						
99081	(a)	—	99827	.248	.43						
99082	(a)	—	99851	1.02	—						
99083	(a)	—	99917	1.66	—						
99084	(a)	(a)	99938	1.86	—						
99085	(a)	(a)	99943	5.39	—						
99111	1.01	—	99946	4.01	1.68						
99160	(a)	—	99948	4.54	13.80						
99163	2.41	.28	99952	3.70	10.80						
99165	.53	(a)	99953	4.00	6.60						
99220	.93	(a)	99954	2.91	8.53						
99221	(a)	(a)	99955	3.64	7.01						
99222	1.76	(a)	99963	.40	—						
99223	.149	(a)	99969	1.70	1.78						
99303	8.10	—	99975	3.24	—						
99310	2.03	(a)	99986	(a)	—						
99315	5.96	1.45	99987	(a)	—						
99321	5.78	1.67	99988	1.50	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.19	—									
99506	3.92	—									
99507	3.42	—									
99570	1.84	(a)									
99571	.45	(a)									
99572	.86	(a)									
99573	.83	(a)									
99600	.88	—									
99613	5.11	1.67									
99614	1.98	—									