

LOSS COSTS – IMPLEMENTATION

APRIL 11, 2024

GENERAL LIABILITY

LI-GL-2024-044

NEW JERSEY PREMISES/OPERATIONS ADVISORY PROSPECTIVE LOSS COST REVISIONS TO BE IMPLEMENTED; PRODUCTS/COMPLETED OPERATIONS PROVIDED

KEY MESSAGE

Revised overall prospective loss costs for Premises/Operations classes representing a **+5.8%** change to be implemented.

Revised overall prospective loss costs for Products/Completed Operations classes representing a **-6.6%** change provided.

BACKGROUND

In circular [LI-GL-2024-019](#), we provided you with information about the General Liability loss cost level experience review.

ISO ACTION

We are implementing [GL-2024-BPOP1](#), a revision of New Jersey Premises and Operations advisory prospective loss costs.

We are providing [GL-2024-BPRD1](#), a revision of New Jersey Products/Completed Operations advisory prospective loss costs.

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

PREMISES/OPERATIONS (GL-2024-BPOP1)

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

These changes are applicable to all policies written on or after **March 1, 2025**.

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.

PRODUCTS/COMPLETED OPERATIONS (GL-2024-BPRD1)

We do not establish an effective date for Products/Completed Operations loss cost revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of March 1, 2025, 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

PREMISES/OPERATIONS (GL-2024-BPOP1)

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 JANUARY 31, 2025. 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-2024-BPOP1 and SERFF Tracking Number ISO-134040823, NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial General Liability in 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.

PRODUCTS/COMPLETED OPERATIONS (GL-2024-BPRD1)

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

You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Revision Designation Number GL-2024-BPRD1, NOT this circular number.

CAUTION

ISO does **NOT** file Products/Completed Operations revisions in New Jersey.

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-2024-016 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 3-25 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CL-2024-016](#) (03/12/2024) Commercial Lines Revised Lead Time Requirements Listing
- [LI-GL-2024-019](#) (02/21/2024) General Liability Basic Limit Experience For 2024 Group 1 Jurisdictions Reviewed By Staff

ATTACHMENT(S)

- GL-2024-BPOP1
- Actuarial Analysis Supplement
- Excel Workbook
- GL-2024-BPRD1

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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We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply and whether those requirements have been satisfied.

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

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Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at www.verisk.com/iso. To keep abreast of the latest Insurance Lines Services updates, view www.verisk.com/ils.

NEW JERSEY GL-2024-BPOP1
BASIC LIMIT LOSS COST LEVEL
GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS
EXECUTIVE SUMMARY

PURPOSE

This document:

- revises current advisory prospective loss costs for Premises/Operations classes. These loss costs represent a +5.8% 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-2021-BPOP1, 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. 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	-6.9%	-6.9%
OL&T	+13.0%	+13.0%
Premises/Operations	+5.8%	+5.8%

The selected loss cost level changes reflect the effect of capping and buildback.

INDICATED VS. SELECTED	Indicated changes are based on standard ISO methodology. The selected changes are equal to the indicated changes for all sublines .
CAPPING	In order to lessen the impact of swings in classification loss costs, this document contains upper and lower caps that take into account the size of the overall indications.
PRIOR ISO REVISIONS	See Page ES-4 for the latest revisions in this jurisdiction.
HISTORICAL SOURCE DATA	<p>The data used in this document is:</p> <ul style="list-style-type: none"> • ISO reporting companies' voluntary experience. • Calendar-accident year data through year ended 12/31/2022 for Premises/Operations. <p>Bodily Injury and Property Damage deductible data is included. Fringe losses (Coverage B) are also included.</p>
ADJUSTMENTS TO REPORTED EXPERIENCE	<p>The period of use for this revision is anticipated to begin on 3/1/2025. 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 Exhibit C7.</p> <p>For Premises/Operations, occurrence cost data and occurrence frequency data through 12/31/2022 were used in selecting annual trend factors.</p> <p>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 and Manufacturers. Exposure trends are not applied to those OL&T classes, which do not have an inflation sensitive exposure base.</p> <p>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.</p> <p>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.</p>

TEN
LARGEST
COMPANY
GROUPS IN
ISO
DATA
BASE

OTHER LIABILITY (ASLOB 17.0)

1. Selective Insurance Co. of America
2. Travelers Indemnity Co.
3. Chubb Group of Insurance Cos.
4. Zurich American Insurance Co.
5. Continental Casualty Co.
6. Liberty Mutual Insurance Co.
7. XL Specialty Insurance Co.
8. Tokio Marine Cos.
9. Admiral Insurance Co.
10. Great American 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 12/31/2022 for the Annual Statement Line of Business (ASLOB) indicated. ASLOB 17.0 is based on statewide 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 12/31/2022 is:

Statewide - Other Liability (ASLOB 17.0)	32.4 %
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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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NEW JERSEY
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2023-BPOP1

<u>Coverage</u>	Effective <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C	3/1/2024	-3.2%	-3.2%	-3.2%
OL&T		+13.0%	+10.0%	+10.0%
Prem/Ops Combined		+6.5%	+4.7%	+4.7%

Document: GL-2022-BPOP1

<u>Coverage</u>	Effective <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C	3/1/2023	-10.4%	-10.4%	-10.4%
OL&T		-11.2%	-5.0%	-5.0%
Prem/Ops Combined		-10.9%	-6.9%	-6.9%

Document: GL-2021-BPOP1

<u>Coverage</u>	Effective <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C	7/1/2021	-1.3%	-1.3%	-1.3%
OL&T		+11.9%	+10.6%	+10.6%
Prem/Ops Combined		+7.2%	+6.4%	+6.4%

Document: GL-2019-BPOP1

<u>Coverage</u>	Effective <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C	7/1/2019	-13.1%	-13.1%	-13.1%
OL&T		-12.0%	-12.0%	-12.0%
Prem/Ops Combined		-12.4%	-12.4%	-12.4%

Document: GL-2018-BPOP1

<u>Coverage</u>	Effective <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C	7/1/2018	-4.6%	-4.6%	-4.6%
OL&T		-9.1%	0.0%	0.0%
Prem/Ops Combined		-7.3%	-1.9%	-1.9%

**NEW JERSEY
GENERAL LIABILITY
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EXPLANATION OF LOSS COST CHANGES BY CLASS
GENERAL LIABILITY OTHER THAN PROFESSIONAL - SUBLINE CODES 334

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, 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.

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

- 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.

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

- 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)

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 and Manufacturers and Contractors.
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. 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-B2 - 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).
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 A4 - Explanation of Loss Cost 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, 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 to include a fourth year to calculate the weighted average of the Premises/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>
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) 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-B2.
CREDIBILITY	For Premises/Operations, credibility is based upon the number of occurrences for all years in the experience period. The procedure for assigning credibility is outlined in Credibility Standards (Page C-12).
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?</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>

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 Premises/Operations, the loss cost level indications are based upon a review of the latest four years of basic limit experience of companies reporting to Insurance Services Office, Inc. For Premises/Operations, data for accident years ending December 31, 2019, 2020, 2021, and 2022 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).

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.
-

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 B3-B6.

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, 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

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:

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

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

APPLICATION OF CREDIBILITY

Consideration is then given to the credibility of the experience for each rating variable. The credibility of each of these categories is based on the formula $Z = \sqrt{P/18,000}$ for Owners, Landlords and Tenants and $Z = \sqrt{P/18,000}$ for Manufacturers and Contractors, where P is the 5 year occurrence total for a given class group, territory or type of policy. 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.

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.

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-7 to B-11). IPMF's are calculated separately by coverage, for each applicable type of policy within each coverage. One result of the IPMF adjustment to multiline ALCCL is that the monoline and multiline experience for the same coverage tends toward the same experience ratio. IPMF's are the components of the published liability Package Modification Factors (PMF's) which vary by type of policy only. These PMF's represent the CPP relativity for all liability coverages combined within a type of policy. The IPMF represents what the PMF would be for the CPP risk if only a single coverage were written.

EXPLANATION OF EXPOSURE DEVELOPMENT

IMPORTANCE OF APPLICATION

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

APPLICATION OF EXPOSURE DEVELOPMENT FACTORS

The earned exposures underlying the Premises/Operations statewide loss cost level indications are evaluated as of March 31, 2023.

For example, the accident year ending December 31, 2022 includes all exposures earned during the period from January 1, 2022 through December 31, 2022.

The immature experience reported as of 15 and 27 months for accident years ending 12/31/2022 and 12/31/2021 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 March 31, 2023 for Premises/ Operations.

The Premises/Operations exposure development factors used in this revision are based on statewide and 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, 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.

EXPLANATION OF LOSS DEVELOPMENT

IMPORTANCE OF APPLICATION

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

APPLICATION OF LOSS DEVELOPMENT FACTORS

The incurred losses and allocated loss adjustment expenses underlying the Premises/Operations statewide loss cost level indications were evaluated as of March 31, 2023.

For example, the accident year ending December 31, 2022 includes all losses and allocated loss adjustment expenses paid on accidents occurring from January 1, 2022 through December 31, 2022 and all losses and loss adjustment expenses outstanding on those policies as of March 31, 2023, 15 months after the inception of the accident year.

The immature experience reported as of 15, 27, 39 and 51 months for accident years ending 12/31/2022, 12/31/2021, 12/31/2020, and 12/31/2019 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 indemnity loss development factors used in this revision are based on statewide and 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 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.

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.

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

OBJECTIVE

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

Traditional development procedures customarily used for losses apply a loss development factor to reported losses at various evaluation points. For example, a '15-month to ultimate' factor would be applied to the losses for accident year ended December 31, 2022 evaluated as of March 31, 2023. If an analogous procedure is used for ALAE, the variability of the experience can lead to unusually high (or low) estimates of ultimate ALAE.

INCREMENTAL ALAE PERCENTAGES

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

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

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

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

DESCRIPTION OF METHODOLOGY

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

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

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

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

APPLICATION

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

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

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).

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 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. 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 1.070.</p>

EXPLANATION OF TREND CALCULATION

EXPOSURE TREND

The exposure bases for most Premises/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.

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. 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.

In selecting severity trend factors for use in calculating the Premises/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.

EXPLANATION OF TREND CALCULATION

SEVERITY TREND (Cont'd)

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.

FREQUENCY TREND

The historical occurrence frequency data are displayed in EXHIBIT C7. For Premises/Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2009 - 12/31/2022. 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 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. For Owners, Landlords and Tenants, 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, 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:

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

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

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-14. 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

IMPACT OF COVID-19 ON GENERAL LIABILITY LOSS COSTS

INTRODUCTION

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

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

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

LOSS COST ADJUSTMENTS GENERAL LIABILITY

In GL-2021-BPOP1, 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%

NEW JERSEY

GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
SUBLINE CODES 334
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 (Subline Codes 334). 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 and Manufacturers and Contractors. The revisions are then combined to produce an overall loss cost revision for Premises/Operations.

Summary of Indications and Selected Loss Cost Level Changes	Manufacturers And Contractors	Owners, Landlords and Tenants	Overall Premises/ Operations
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section B)	- 8.1%	+ 12.8%	+ 5.2%
Statewide Indicated Monoline Loss Cost Level Change (See Section B)	- 6.9%	+ 13.0%	+ 5.8%
Statewide Selected Monoline Loss Cost Level Change	- 6.9%	+ 13.0%	+ 5.8%

NEW JERSEY

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

<u>CODE</u>	<u>TERRITORY DESCRIPTION</u>	LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL)	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
501	Atlantic City	\$524,163	+ 7.3%	+ 7.3%
502	Remainder of Essex County	\$2,564,308	+ 18.4%	+ 18.3%
503	Belleville, Bloomfield, East Orange, Irvington, and Orange	\$1,251,328	+ 12.3%	+ 12.1%
504	Jersey City and Vicinity	\$5,042,811	+ 10.9%	+ 11.0%
505	Paterson and Vicinity	\$3,034,333	+ 13.6%	+ 13.6%
506	Newark and Vicinity	\$3,025,107	+ 14.1%	+ 14.2%
507	Elizabeth	\$651,534	+ 11.5%	+ 11.5%
508	Perth Amboy	\$277,894	+ 12.3%	+ 12.2%
509	Lakewood	\$1,333,471	+ 7.5%	+ 7.5%
511	Long Branch and Vicinity	\$1,831,974	+ 11.4%	+ 11.4%
512	New Brunswick	\$386,058	+ 11.7%	+ 11.6%
513	Camden, Trenton and Vicinities	\$3,661,528	+ 13.3%	+ 13.2%
515	Bergen County Remainder	\$9,191,575	+ 13.8%	+ 13.8%
516	Middlesex County North and Union County Remainder	\$8,345,156	+ 10.6%	+ 10.6%
517	Remainder of State	\$36,159,834	+ 13.5%	+ 13.5%
	STATEWIDE TOTAL	\$77,281,075	+ 13.0%	+ 13.0%

NEW JERSEY
PREMISES/OPERATIONS
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
30	SERVICE	\$ 4,043,239	- 5.1%	- 5.5%
31	LIGHT CONTRACTING	\$ 6,609,356	- 6.4%	- 6.7%
32	MEDIUM CONTRACTING	\$ 15,920,196	- 6.3%	- 6.6%
33	HEAVY CONTRACTING	\$ 4,706,630	- 7.9%	- 8.4%
34	DEALERS OR DISTRIBUTORS	\$ 4,876,690	- 10.1%	- 9.1%
35	LIGHT MANUFACTURERS	\$ 603,322	- 7.7%	- 6.8%
36	MEDIUM MANUFACTURERS	\$ 3,341,411	- 7.3%	- 6.5%
37	HEAVY MANUFACTURERS	\$ 1,346,917	- 7.9%	- 6.8%
38	MISCELLANEOUS OPERATIONS	\$ 2,632,131	- 5.8%	- 5.0%
	TOTAL	\$ 44,079,892	- 6.9%	- 6.9%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
01	FOOD AND BEVERAGE (RETAIL)	\$ 1,828,110	+ 8.3%	+ 7.1%
02	RESTAURANTS	\$ 6,625,825	+ 7.6%	+ 7.4%
03	STORES	\$ 2,514,635	+ 11.5%	+ 11.6%
04	VENDING AND RENTAL	\$ 102,465	+ 12.3%	+ 12.3%
05	FOOD AND BEVERAGE DISTRIBUTORS	\$ 861,454	+ 9.7%	+ 9.9%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	\$ 1,931,963	+ 10.0%	+ 10.1%
07	CLUBS, AMUSEMENTS AND SPORTS	\$ 3,274,576	+ 13.1%	+ 13.2%
08	HEALTH CARE FACILITIES	\$ 609,452	+ 15.4%	+ 15.8%
09	HOTELS AND MOTELS	\$ 2,221,486	+ 9.8%	+ 9.7%
10	SCHOOLS AND CHURCHES	\$ 4,096,901	+ 13.8%	+ 14.0%
11	APARTMENTS	\$ 19,165,981	+ 15.4%	+ 15.1%
12	BUILDINGS AND OFFICES	\$ 33,357,692	+ 13.5%	+ 13.6%
13	MISCELLANEOUS PREMISES	\$ 589,958	+ 11.8%	+ 12.3%
16	GOVERNMENTAL SUBDIVISIONS	\$ 100,576	+ 6.3%	+ 7.1%
	TOTAL	\$ 77,281,075	+ 13.0%	+ 13.0%

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

The proposed Commercial General Liability loss costs have been limited where necessary as follows:

- M&C classes reflect an upper cap of +25% and a lower cap of -27% relative to current loss costs;
- OL&T classes reflect an upper cap of +38% and a lower cap of -20% 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

The Commercial General Liability loss costs are rounded as follows:

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

for example:

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10010	501	0.300	0.290	+3.4		10012	506	0.065	0.059	+10.2		10025	512	0.050	0.047	+6.4	
10010	502	0.260	0.229	+13.5		10012	507	0.060	0.055	+9.1		10025	513	0.042	0.038	+10.5	
10010	503	0.249	0.229	+8.7		10012	508	0.260	0.235	+10.6		10025	515	0.069	0.062	+11.3	
10010	504	0.179	0.167	+7.2		10012	509	0.066	0.062	+6.5		10025	516	0.067	0.062	+8.1	
10010	505	0.260	0.233	+11.6		10012	511	0.100	0.091	+9.9		10025	517	0.049	0.044	+11.4	
10010	506	0.234	0.212	+10.4		10012	512	0.058	0.054	+7.4		10026	501	2.860	2.690	+6.3	
10010	507	0.215	0.199	+8.0		10012	513	0.049	0.044	+11.4		10026	502	2.330	2.000	+16.5	
10010	508	0.930	0.850	+9.4		10012	515	0.080	0.072	+11.1		10026	503	1.610	1.460	+10.3	
10010	509	0.238	0.223	+6.7		10012	516	0.078	0.072	+8.3		10026	504	0.720	0.670	+7.5	
10010	511	0.360	0.330	+9.1		10012	517	0.057	0.051	+11.8		10026	505	1.930	1.730	+11.6	
10010	512	0.210	0.195	+7.7		10015	501	47.900	44.500	+7.6		10026	506	1.570	1.400	+12.1	
10010	513	0.176	0.161	+9.3		10015	502	18.400	15.500	+18.7		10026	507	1.190	1.080	+10.2	
10010	515	0.290	0.260	+11.5		10015	503	17.300	15.600	+10.9		10026	508	2.130	1.940	+9.8	
10010	516	0.280	0.260	+7.7		10015	504	28.300	25.700	+10.1		10026	509	2.160	2.010	+7.5	
10010	517	0.205	0.186	+10.2		10015	505	21.700	19.200	+13.0		10026	511	2.380	2.150	+10.7	
10011	501	0.072	0.069	+4.3		10015	506	12.800	11.200	+14.3		10026	512	1.280	1.180	+8.5	
10011	502	0.063	0.055	+14.5		10015	507	15.600	14.000	+11.4		10026	513	1.950	1.760	+10.8	
10011	503	0.060	0.055	+9.1		10015	508	15.900	14.200	+12.0		10026	515	1.670	1.490	+12.1	
10011	504	0.043	0.040	+7.5		10015	509	26.600	24.200	+9.9		10026	516	1.620	1.470	+10.2	
10011	505	0.061	0.056	+8.9		10015	511	26.500	23.700	+11.8		10026	517	1.710	1.520	+12.5	
10011	506	0.056	0.051	+9.8		10015	512	7.990	7.210	+10.8		10027	501	0.072	0.069	+4.3	
10011	507	0.051	0.048	+6.3		10015	513	23.600	20.900	+12.9		10027	502	0.063	0.055	+14.5	
10011	508	0.221	0.203	+8.9		10015	515	33.200	29.200	+13.7		10027	503	0.060	0.055	+9.1	
10011	509	0.057	0.053	+7.5		10015	516	16.500	14.800	+11.5		10027	504	0.043	0.040	+7.5	
10011	511	0.086	0.079	+8.9		10015	517	20.800	18.300	+13.7		10027	505	0.061	0.056	+8.9	
10011	512	0.050	0.047	+6.4		10025	501	0.072	0.069	+4.3		10027	506	0.056	0.051	+9.8	
10011	513	0.042	0.038	+10.5		10025	502	0.063	0.055	+14.5		10027	507	0.051	0.048	+6.3	
10011	515	0.069	0.062	+11.3		10025	503	0.060	0.055	+9.1		10027	508	0.221	0.203	+8.9	
10011	516	0.067	0.062	+8.1		10025	504	0.043	0.040	+7.5		10027	509	0.057	0.053	+7.5	
10011	517	0.049	0.044	+11.4		10025	505	0.061	0.056	+8.9		10027	511	0.086	0.079	+8.9	
10012	501	0.083	0.079	+5.1		10025	506	0.056	0.051	+9.8		10027	512	0.050	0.047	+6.4	
10012	502	0.073	0.063	+15.9		10025	507	0.051	0.048	+6.3		10027	513	0.042	0.038	+10.5	
10012	503	0.069	0.063	+9.5		10025	508	0.221	0.203	+8.9		10027	515	0.069	0.062	+11.3	
10012	504	0.050	0.046	+8.7		10025	509	0.057	0.053	+7.5		10027	516	0.067	0.062	+8.1	
10012	505	0.071	0.065	+9.2		10025	511	0.086	0.079	+8.9		10027	517	0.049	0.044	+11.4	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	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
10036	501	1.000	1.110	-9.9		10042	506	0.900	0.800	+12.5		10054	512	4.900	4.420	+10.9	
10036	502	1.420	1.560	-9.0		10042	507	0.680	0.620	+9.7		10054	513	14.500	12.800	+13.3	
10036	503	0.950	1.050	-9.5		10042	508	1.220	1.110	+9.9		10054	515	20.400	17.900	+14.0	
10036	504	1.260	1.400	-10.0		10042	509	1.230	1.150	+7.0		10054	516	10.100	9.060	+11.5	
10036	505	1.260	1.390	-9.4		10042	511	1.360	1.230	+10.6		10054	517	12.800	11.200	+14.3	
10036	506	1.080	1.190	-9.2		10042	512	0.740	0.680	+8.8		10060	501	0.780	0.740	+5.4	
10036	507	1.140	1.250	-8.8		10042	513	1.120	1.010	+10.9		10060	502	0.640	0.550	+16.4	
10036	508	1.040	1.150	-9.6		10042	515	0.960	0.850	+12.9		10060	503	0.440	0.400	+10.0	
10036	509	1.170	1.300	-10.0		10042	516	0.930	0.840	+10.7		10060	504	0.198	0.183	+8.2	
10036	511	0.960	1.050	-8.6		10042	517	0.980	0.870	+12.6		10060	505	0.530	0.470	+12.8	
10036	512	1.630	1.800	-9.4		10052	501	33.200	30.700	+8.1		10060	506	0.430	0.390	+10.3	
10036	513	1.000	1.110	-9.9		10052	502	12.700	10.700	+18.7		10060	507	0.330	0.300	+10.0	
10036	515	1.630	1.800	-9.4		10052	503	12.000	10.800	+11.1		10060	508	0.580	0.530	+9.4	
10036	516	1.350	1.500	-10.0		10052	504	19.500	17.700	+10.2		10060	509	0.590	0.550	+7.3	
10036	517	1.250	1.380	-9.4		10052	505	15.000	13.300	+12.8		10060	511	0.650	0.590	+10.2	
10040	501	0.229	0.219	+4.6		10052	506	8.820	7.780	+13.4		10060	512	0.350	0.320	+9.4	
10040	502	0.201	0.174	+15.5		10052	507	10.800	9.650	+11.9		10060	513	0.540	0.480	+12.5	
10040	503	0.190	0.174	+9.2		10052	508	11.000	9.790	+12.4		10060	515	0.460	0.410	+12.2	
10040	504	0.136	0.127	+7.1		10052	509	18.400	16.800	+9.5		10060	516	0.450	0.400	+12.5	
10040	505	0.195	0.178	+9.6		10052	511	18.300	16.400	+11.6		10060	517	0.470	0.420	+11.9	
10040	506	0.178	0.161	+10.6		10052	512	5.530	4.990	+10.8		10065	501	1.180	1.110	+6.3	
10040	507	0.164	0.151	+8.6		10052	513	16.300	14.400	+13.2		10065	502	0.960	0.820	+17.1	
10040	508	0.710	0.650	+9.2		10052	515	23.000	20.200	+13.9		10065	503	0.660	0.600	+10.0	
10040	509	0.181	0.170	+6.5		10052	516	11.400	10.200	+11.8		10065	504	0.300	0.270	+11.1	
10040	511	0.270	0.250	+8.0		10052	517	14.400	12.700	+13.4		10065	505	0.800	0.710	+12.7	
10040	512	0.160	0.148	+8.1		10054	501	29.400	27.300	+7.7		10065	506	0.650	0.580	+12.1	
10040	513	0.134	0.122	+9.8		10054	502	11.300	9.520	+18.7		10065	507	0.490	0.450	+8.9	
10040	515	0.220	0.199	+10.6		10054	503	10.600	9.550	+11.0		10065	508	0.880	0.800	+10.0	
10040	516	0.214	0.197	+8.6		10054	504	17.300	15.700	+10.2		10065	509	0.890	0.830	+7.2	
10040	517	0.156	0.141	+10.6		10054	505	13.300	11.800	+12.7		10065	511	0.980	0.890	+10.1	
10042	501	1.640	1.540	+6.5		10054	506	7.830	6.900	+13.5		10065	512	0.530	0.490	+8.2	
10042	502	1.330	1.140	+16.7		10054	507	9.560	8.560	+11.7		10065	513	0.800	0.720	+11.1	
10042	503	0.920	0.840	+9.5		10054	508	9.730	8.680	+12.1		10065	515	0.690	0.610	+13.1	
10042	504	0.410	0.380	+7.9		10054	509	16.300	14.900	+9.4		10065	516	0.670	0.610	+9.8	
10042	505	1.110	0.990	+12.1		10054	511	16.300	14.600	+11.6		10065	517	0.700	0.630	+11.1	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10066	501	1.200	1.130	+6.2		10071	506	0.770	0.690	+11.6		10073	512	2.540	2.800	-9.3	
10066	502	0.980	0.840	+16.7		10071	507	0.590	0.530	+11.3		10073	513	1.560	1.720	-9.3	
10066	503	0.670	0.610	+9.8		10071	508	1.050	0.950	+10.5		10073	515	2.530	2.800	-9.6	
10066	504	0.300	0.280	+7.1		10071	509	1.060	0.990	+7.1		10073	516	2.110	2.330	-9.4	
10066	505	0.810	0.730	+11.0		10071	511	1.170	1.060	+10.4		10073	517	1.950	2.140	-8.9	
10066	506	0.660	0.590	+11.9		10071	512	0.630	0.580	+8.6		10075	501	11.500	12.800	-10.2	
10066	507	0.500	0.450	+11.1		10071	513	0.960	0.870	+10.3		10075	502	16.400	18.000	-8.9	
10066	508	0.890	0.810	+9.9		10071	515	0.820	0.730	+12.3		10075	503	11.000	12.100	-9.1	
10066	509	0.900	0.840	+7.1		10071	516	0.800	0.730	+9.6		10075	504	14.500	16.100	-9.9	
10066	511	1.000	0.900	+11.1		10071	517	0.840	0.750	+12.0		10075	505	14.500	16.000	-9.4	
10066	512	0.540	0.500	+8.0		10072	501	19.300	20.300	-4.9		10075	506	12.500	13.800	-9.4	
10066	513	0.820	0.740	+10.8		10072	502	14.200	14.900	-4.7		10075	507	13.200	14.400	-8.3	
10066	515	0.700	0.620	+12.9		10072	503	10.500	11.000	-4.5		10075	508	12.100	13.300	-9.0	
10066	516	0.680	0.620	+9.7		10072	504	18.000	19.100	-5.8		10075	509	13.500	15.000	-10.0	
10066	517	0.720	0.640	+12.5		10072	505	18.900	19.800	-4.5		10075	511	11.000	12.100	-9.1	
10070	501	0.172	0.164	+4.9		10072	506	17.800	18.700	-4.8		10075	512	18.800	20.800	-9.6	
10070	502	0.151	0.131	+15.3		10072	507	13.400	14.000	-4.3		10075	513	11.600	12.800	-9.4	
10070	503	0.143	0.131	+9.2		10072	508	19.200	20.100	-4.5		10075	515	18.800	20.700	-9.2	
10070	504	0.102	0.095	+7.4		10072	509	9.820	10.400	-5.6		10075	516	15.600	17.300	-9.8	
10070	505	0.147	0.134	+9.7		10072	511	13.100	13.700	-4.4		10075	517	14.400	15.900	-9.4	
10070	506	0.134	0.121	+10.7		10072	512	8.870	9.380	-5.4		10100	501	3.500	3.390	+3.2	
10070	507	0.123	0.114	+7.9		10072	513	12.400	13.000	-4.6		10100	502	3.210	2.830	+13.4	
10070	508	0.530	0.490	+8.2		10072	515	15.200	16.000	-5.0		10100	503	2.890	2.710	+6.6	
10070	509	0.136	0.128	+6.3		10072	516	12.900	13.600	-5.1		10100	504	1.320	1.240	+6.5	
10070	511	0.206	0.189	+9.0		10072	517	10.700	11.300	-5.3		10100	505	2.190	2.020	+8.4	
10070	512	0.120	0.112	+7.1		10073	501	1.550	1.730	-10.4		10100	506	1.890	1.740	+8.6	
10070	513	0.101	0.092	+9.8		10073	502	2.210	2.430	-9.1		10100	507	0.920	0.860	+7.0	
10070	515	0.165	0.149	+10.7		10073	503	1.480	1.640	-9.8		10100	508	1.200	1.120	+7.1	
10070	516	0.161	0.148	+8.8		10073	504	1.950	2.170	-10.1		10100	509	6.170	5.880	+4.9	
10070	517	0.118	0.106	+11.3		10073	505	1.950	2.160	-9.7		10100	511	3.170	2.960	+7.1	
10071	501	1.410	1.320	+6.8		10073	506	1.680	1.850	-9.2		10100	512	4.520	4.270	+5.9	
10071	502	1.150	0.980	+17.3		10073	507	1.780	1.940	-8.2		10100	513	2.670	2.460	+8.5	
10071	503	0.790	0.720	+9.7		10073	508	1.620	1.790	-9.5		10100	515	2.410	2.210	+9.0	
10071	504	0.350	0.330	+6.1		10073	509	1.830	2.020	-9.4		10100	516	2.750	2.570	+7.0	
10071	505	0.950	0.850	+11.8		10073	511	1.490	1.630	-8.6		10100	517	3.410	3.140	+8.6	

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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
10101	501	1.060	1.000	+6.0		10107	506	5.130	5.670	-9.5		10111	512	0.260	0.244	+6.6	
10101	502	0.860	0.740	+16.2		10107	507	5.430	5.940	-8.6		10111	513	0.221	0.201	+10.0	
10101	503	0.600	0.540	+11.1		10107	508	4.970	5.470	-9.1		10111	515	0.360	0.330	+9.1	
10101	504	0.270	0.247	+9.3		10107	509	5.580	6.180	-9.7		10111	516	0.350	0.320	+9.4	
10101	505	0.720	0.640	+12.5		10107	511	4.540	5.000	-9.2		10111	517	0.260	0.232	+12.1	
10101	506	0.580	0.520	+11.5		10107	512	7.760	8.560	-9.3		10113	501	1.590	1.500	+6.0	
10101	507	0.440	0.400	+10.0		10107	513	4.760	5.260	-9.5		10113	502	1.300	1.110	+17.1	
10101	508	0.790	0.720	+9.7		10107	515	7.740	8.550	-9.5		10113	503	0.890	0.820	+8.5	
10101	509	0.800	0.750	+6.7		10107	516	6.440	7.120	-9.6		10113	504	0.400	0.370	+8.1	
10101	511	0.880	0.800	+10.0		10107	517	5.950	6.560	-9.3		10113	505	1.080	0.960	+12.5	
10101	512	0.480	0.440	+9.1		10110	501	163.000	151.000	+7.9		10113	506	0.870	0.780	+11.5	
10101	513	0.720	0.650	+10.8		10110	502	62.600	52.800	+18.6		10113	507	0.660	0.600	+10.0	
10101	515	0.620	0.550	+12.7		10110	503	59.000	52.900	+11.5		10113	508	1.180	1.080	+9.3	
10101	516	0.600	0.550	+9.1		10110	504	96.200	87.300	+10.2		10113	509	1.200	1.120	+7.1	
10101	517	0.630	0.570	+10.5		10110	505	73.900	65.300	+13.2		10113	511	1.320	1.200	+10.0	
10105	501	11.500	10.800	+6.5		10110	506	43.400	38.300	+13.3		10113	512	0.710	0.660	+7.6	
10105	502	9.360	8.030	+16.6		10110	507	53.000	47.500	+11.6		10113	513	1.090	0.980	+11.2	
10105	503	6.450	5.880	+9.7		10110	508	53.900	48.200	+11.8		10113	515	0.930	0.830	+12.0	
10105	504	2.890	2.670	+8.2		10110	509	90.500	82.500	+9.7		10113	516	0.900	0.820	+9.8	
10105	505	7.770	6.950	+11.8		10110	511	90.300	80.700	+11.9		10113	517	0.950	0.850	+11.8	
10105	506	6.310	5.640	+11.9		10110	512	27.200	24.500	+11.0		10115	501	3.160	2.970	+6.4	
10105	507	4.780	4.360	+9.6		10110	513	80.400	71.100	+13.1		10115	502	2.570	2.210	+16.3	
10105	508	8.550	7.780	+9.9		10110	515	113.000	99.400	+13.7		10115	503	1.780	1.620	+9.9	
10105	509	8.660	8.090	+7.0		10110	516	56.000	50.200	+11.6		10115	504	0.800	0.740	+8.1	
10105	511	9.550	8.650	+10.4		10110	517	70.900	62.400	+13.6		10115	505	2.140	1.910	+12.0	
10105	512	5.160	4.750	+8.6		10111	501	0.380	0.360	+5.6		10115	506	1.740	1.550	+12.3	
10105	513	7.850	7.060	+11.2		10111	502	0.330	0.290	+13.8		10115	507	1.320	1.200	+10.0	
10105	515	6.700	5.970	+12.2		10111	503	0.310	0.290	+6.9		10115	508	2.350	2.140	+9.8	
10105	516	6.530	5.920	+10.3		10111	504	0.224	0.209	+7.2		10115	509	2.380	2.220	+7.2	
10105	517	6.870	6.120	+12.3		10111	505	0.320	0.290	+10.3		10115	511	2.630	2.380	+10.5	
10107	501	4.750	5.290	-10.2		10111	506	0.290	0.270	+7.4		10115	512	1.420	1.310	+8.4	
10107	502	6.750	7.420	-9.0		10111	507	0.270	0.249	+8.4		10115	513	2.160	1.940	+11.3	
10107	503	4.530	5.000	-9.4		10111	508	1.160	1.060	+9.4		10115	515	1.840	1.640	+12.2	
10107	504	5.970	6.640	-10.1		10111	509	0.300	0.280	+7.1		10115	516	1.800	1.630	+10.4	
10107	505	5.970	6.590	-9.4		10111	511	0.450	0.410	+9.8		10115	517	1.890	1.680	+12.5	

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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
10117	501	47.600	44.200	+7.7		10130	506	8.600	7.690	+11.8		10133	512	4.220	3.840	+9.9	
10117	502	18.300	15.400	+18.8		10130	507	6.520	5.940	+9.8		10133	513	4.750	4.240	+12.0	
10117	503	17.200	15.500	+11.0		10130	508	11.700	10.600	+10.4		10133	515	12.200	10.800	+13.0	
10117	504	28.100	25.500	+10.2		10130	509	11.800	11.000	+7.3		10133	516	5.970	5.410	+10.4	
10117	505	21.600	19.100	+13.1		10130	511	13.000	11.800	+10.2		10133	517	8.960	7.950	+12.7	
10117	506	12.700	11.200	+13.4		10130	512	7.040	6.480	+8.6		10140	501	0.126	0.121	+4.1	
10117	507	15.500	13.900	+11.5		10130	513	10.700	9.630	+11.1		10140	502	0.111	0.096	+15.6	
10117	508	15.700	14.100	+11.3		10130	515	9.140	8.150	+12.1		10140	503	0.056	0.052	+7.7	
10117	509	26.400	24.100	+9.5		10130	516	8.900	8.070	+10.3		10140	504	0.044	0.041	+7.3	
10117	511	26.300	23.600	+11.4		10130	517	9.370	8.350	+12.2		10140	505	0.055	0.050	+10.0	
10117	512	7.940	7.160	+10.9		10132	501	13.500	12.700	+6.3		10140	506	0.091	0.082	+11.0	
10117	513	23.500	20.700	+13.5		10132	502	11.000	9.430	+16.6		10140	507	0.049	0.045	+8.9	
10117	515	33.000	29.000	+13.8		10132	503	7.580	6.910	+9.7		10140	508	0.090	0.083	+8.4	
10117	516	16.400	14.700	+11.6		10132	504	3.400	3.140	+8.3		10140	509	0.043	0.041	+4.9	
10117	517	20.700	18.200	+13.7		10132	505	9.130	8.160	+11.9		10140	511	0.084	0.077	+9.1	
10120	501	107.000	99.000	+8.1		10132	506	7.410	6.630	+11.8		10140	512	0.029	0.027	+7.4	
10120	502	41.000	34.600	+18.5		10132	507	5.620	5.120	+9.8		10140	513	0.046	0.042	+9.5	
10120	503	38.600	34.600	+11.6		10132	508	10.000	9.140	+9.4		10140	515	0.096	0.087	+10.3	
10120	504	62.900	57.100	+10.2		10132	509	10.200	9.500	+7.4		10140	516	0.048	0.045	+6.7	
10120	505	48.400	42.700	+13.3		10132	511	11.200	10.200	+9.8		10140	517	0.057	0.052	+9.6	
10120	506	28.400	25.000	+13.6		10132	512	6.060	5.580	+8.6		10141	501	0.250	0.242	+3.3	
10120	507	34.700	31.100	+11.6		10132	513	9.220	8.300	+11.1		10141	502	0.221	0.192	+15.1	
10120	508	35.300	31.500	+12.1		10132	515	7.870	7.020	+12.1		10141	503	0.112	0.104	+7.7	
10120	509	59.200	54.000	+9.6		10132	516	7.670	6.950	+10.4		10141	504	0.088	0.083	+6.0	
10120	511	59.100	52.800	+11.9		10132	517	8.070	7.190	+12.2		10141	505	0.110	0.100	+10.0	
10120	512	17.800	16.100	+10.6		10133	501	9.130	8.540	+6.9		10141	506	0.181	0.164	+10.4	
10120	513	52.600	46.500	+13.1		10133	502	4.300	3.640	+18.1		10141	507	0.097	0.089	+9.0	
10120	515	74.000	65.000	+13.8		10133	503	7.220	6.520	+10.7		10141	508	0.180	0.167	+7.8	
10120	516	36.700	32.900	+11.6		10133	504	9.390	8.580	+9.4		10141	509	0.087	0.081	+7.4	
10120	517	46.400	40.800	+13.7		10133	505	8.200	7.290	+12.5		10141	511	0.168	0.155	+8.4	
10130	501	15.700	14.700	+6.8		10133	506	5.820	5.170	+12.6		10141	512	0.058	0.054	+7.4	
10130	502	12.800	10.900	+17.4		10133	507	4.170	3.760	+10.9		10141	513	0.093	0.084	+10.7	
10130	503	8.800	8.020	+9.7		10133	508	3.820	3.440	+11.0		10141	515	0.192	0.174	+10.3	
10130	504	3.950	3.640	+8.5		10133	509	4.370	3.970	+10.1		10141	516	0.096	0.089	+7.9	
10130	505	10.600	9.470	+11.9		10133	511	12.200	11.000	+10.9		10141	517	0.115	0.104	+10.6	

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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
10145	501	1.220	1.160	+5.2		10150	506	1.200	1.080	+11.1		10160	512	4.410	4.060	+8.6	
10145	502	1.070	0.930	+15.1		10150	507	0.910	0.830	+9.6		10160	513	6.710	6.040	+11.1	
10145	503	0.540	0.500	+8.0		10150	508	1.630	1.480	+10.1		10160	515	5.730	5.110	+12.1	
10145	504	0.420	0.400	+5.0		10150	509	1.650	1.540	+7.1		10160	516	5.580	5.060	+10.3	
10145	505	0.530	0.480	+10.4		10150	511	1.820	1.650	+10.3		10160	517	5.880	5.240	+12.2	
10145	506	0.870	0.790	+10.1		10150	512	0.980	0.910	+7.7		10204	501	0.990	0.930	+6.5	
10145	507	0.470	0.430	+9.3		10150	513	1.500	1.350	+11.1		10204	502	0.810	0.690	+17.4	
10145	508	0.870	0.800	+8.8		10150	515	1.280	1.140	+12.3		10204	503	0.560	0.510	+9.8	
10145	509	0.420	0.390	+7.7		10150	516	1.240	1.130	+9.7		10204	504	0.250	0.231	+8.2	
10145	511	0.810	0.740	+9.5		10150	517	1.310	1.170	+12.0		10204	505	0.670	0.600	+11.7	
10145	512	0.280	0.260	+7.7		10151	501	55.200	51.900	+6.4		10204	506	0.540	0.490	+10.2	
10145	513	0.450	0.410	+9.8		10151	502	45.000	38.600	+16.6		10204	507	0.410	0.380	+7.9	
10145	515	0.930	0.840	+10.7		10151	503	31.000	28.300	+9.5		10204	508	0.740	0.670	+10.4	
10145	516	0.460	0.430	+7.0		10151	504	13.900	12.800	+8.6		10204	509	0.750	0.700	+7.1	
10145	517	0.550	0.500	+10.0		10151	505	37.300	33.400	+11.7		10204	511	0.820	0.750	+9.3	
10146	501	1.560	1.510	+3.3		10151	506	30.300	27.100	+11.8		10204	512	0.450	0.410	+9.8	
10146	502	1.430	1.260	+13.5		10151	507	23.000	20.900	+10.0		10204	513	0.680	0.610	+11.5	
10146	503	1.290	1.210	+6.6		10151	508	41.100	37.400	+9.9		10204	515	0.580	0.520	+11.5	
10146	504	0.590	0.560	+5.4		10151	509	41.600	38.800	+7.2		10204	516	0.560	0.510	+9.8	
10146	505	0.980	0.900	+8.9		10151	511	45.900	41.600	+10.3		10204	517	0.590	0.530	+11.3	
10146	506	0.850	0.780	+9.0		10151	512	24.800	22.800	+8.8		10205	501	1.110	1.040	+6.7	
10146	507	0.410	0.390	+5.1		10151	513	37.700	33.900	+11.2		10205	502	0.900	0.770	+16.9	
10146	508	0.540	0.500	+8.0		10151	515	32.200	28.700	+12.2		10205	503	0.620	0.570	+8.8	
10146	509	2.750	2.620	+5.0		10151	516	31.300	28.400	+10.2		10205	504	0.280	0.260	+7.7	
10146	511	1.420	1.320	+7.6		10151	517	33.000	29.400	+12.2		10205	505	0.750	0.670	+11.9	
10146	512	2.020	1.910	+5.8		10160	501	9.830	9.240	+6.4		10205	506	0.610	0.540	+13.0	
10146	513	1.190	1.100	+8.2		10160	502	8.010	6.870	+16.6		10205	507	0.460	0.420	+9.5	
10146	515	1.080	0.990	+9.1		10160	503	5.520	5.030	+9.7		10205	508	0.820	0.750	+9.3	
10146	516	1.230	1.150	+7.0		10160	504	2.480	2.290	+8.3		10205	509	0.830	0.780	+6.4	
10146	517	1.520	1.400	+8.6		10160	505	6.650	5.940	+12.0		10205	511	0.920	0.830	+10.8	
10150	501	2.190	2.060	+6.3		10160	506	5.400	4.830	+11.8		10205	512	0.500	0.460	+8.7	
10150	502	1.790	1.530	+17.0		10160	507	4.090	3.730	+9.7		10205	513	0.760	0.680	+11.8	
10150	503	1.230	1.120	+9.8		10160	508	7.320	6.650	+10.1		10205	515	0.650	0.580	+12.1	
10150	504	0.550	0.510	+7.8		10160	509	7.400	6.920	+6.9		10205	516	0.630	0.570	+10.5	
10150	505	1.480	1.320	+12.1		10160	511	8.170	7.400	+10.4		10205	517	0.660	0.590	+11.9	

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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
10210	501	1.780	1.670	+6.6		10220	506	11.400	10.200	+11.8		10256	512	2.210	2.440	-9.4	
10210	502	1.450	1.240	+16.9		10220	507	8.680	7.910	+9.7		10256	513	1.360	1.500	-9.3	
10210	503	1.000	0.910	+9.9		10220	508	15.500	14.100	+9.9		10256	515	2.210	2.440	-9.4	
10210	504	0.450	0.410	+9.8		10220	509	15.700	14.700	+6.8		10256	516	1.840	2.030	-9.4	
10210	505	1.200	1.070	+12.1		10220	511	17.300	15.700	+10.2		10256	517	1.700	1.870	-9.1	
10210	506	0.980	0.870	+12.6		10220	512	9.370	8.620	+8.7		10257	501	0.260	0.280	-7.1	
10210	507	0.740	0.670	+10.4		10220	513	14.200	12.800	+10.9		10257	502	0.360	0.400	-10.0	
10210	508	1.320	1.200	+10.0		10220	515	12.200	10.800	+13.0		10257	503	0.244	0.270	-9.6	
10210	509	1.340	1.250	+7.2		10220	516	11.800	10.700	+10.3		10257	504	0.320	0.360	-11.1	
10210	511	1.480	1.340	+10.4		10220	517	12.500	11.100	+12.6		10257	505	0.320	0.350	-8.6	
10210	512	0.800	0.730	+9.6		10255	501	0.370	0.410	-9.8		10257	506	0.280	0.300	-6.7	
10210	513	1.210	1.090	+11.0		10255	502	0.530	0.580	-8.6		10257	507	0.290	0.320	-9.4	
10210	515	1.040	0.920	+13.0		10255	503	0.350	0.390	-10.3		10257	508	0.270	0.290	-6.9	
10210	516	1.010	0.920	+9.8		10255	504	0.470	0.520	-9.6		10257	509	0.300	0.330	-9.1	
10210	517	1.060	0.950	+11.6		10255	505	0.470	0.510	-7.8		10257	511	0.244	0.270	-9.6	
10211	501	1.780	1.670	+6.6		10255	506	0.400	0.440	-9.1		10257	512	0.420	0.460	-8.7	
10211	502	1.450	1.240	+16.9		10255	507	0.420	0.460	-8.7		10257	513	0.260	0.280	-7.1	
10211	503	1.000	0.910	+9.9		10255	508	0.390	0.430	-9.3		10257	515	0.420	0.460	-8.7	
10211	504	0.450	0.410	+9.8		10255	509	0.430	0.480	-10.4		10257	516	0.350	0.380	-7.9	
10211	505	1.200	1.070	+12.1		10255	511	0.350	0.390	-10.3		10257	517	0.320	0.350	-8.6	
10211	506	0.980	0.870	+12.6		10255	512	0.600	0.670	-10.4		10309	501	0.720	0.670	+7.5	
10211	507	0.740	0.670	+10.4		10255	513	0.370	0.410	-9.8		10309	502	0.580	0.500	+16.0	
10211	508	1.320	1.200	+10.0		10255	515	0.600	0.670	-10.4		10309	503	0.400	0.370	+8.1	
10211	509	1.340	1.250	+7.2		10255	516	0.500	0.550	-9.1		10309	504	0.180	0.166	+8.4	
10211	511	1.480	1.340	+10.4		10255	517	0.460	0.510	-9.8		10309	505	0.480	0.430	+11.6	
10211	512	0.800	0.730	+9.6		10256	501	1.350	1.510	-10.6		10309	506	0.390	0.350	+11.4	
10211	513	1.210	1.090	+11.0		10256	502	1.930	2.120	-9.0		10309	507	0.300	0.270	+11.1	
10211	515	1.040	0.920	+13.0		10256	503	1.290	1.430	-9.8		10309	508	0.530	0.480	+10.4	
10211	516	1.010	0.920	+9.8		10256	504	1.700	1.890	-10.1		10309	509	0.540	0.500	+8.0	
10211	517	1.060	0.950	+11.6		10256	505	1.700	1.880	-9.6		10309	511	0.590	0.540	+9.3	
10220	501	20.900	19.600	+6.6		10256	506	1.460	1.620	-9.9		10309	512	0.320	0.300	+6.7	
10220	502	17.000	14.600	+16.4		10256	507	1.550	1.690	-8.3		10309	513	0.490	0.440	+11.4	
10220	503	11.700	10.700	+9.3		10256	508	1.420	1.560	-9.0		10309	515	0.420	0.370	+13.5	
10220	504	5.250	4.850	+8.2		10256	509	1.590	1.760	-9.7		10309	516	0.410	0.370	+10.8	
10220	505	14.100	12.600	+11.9		10256	511	1.290	1.420	-9.2		10309	517	0.430	0.380	+13.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10315	501	1.680	1.580	+6.3		10332	506	29.800	26.300	+13.3		10367	512	7.840	8.290	-5.4	
10315	502	1.370	1.180	+16.1		10332	507	36.500	32.600	+12.0		10367	513	10.900	11.500	-5.2	
10315	503	0.950	0.860	+10.5		10332	508	37.100	33.100	+12.1		10367	515	13.400	14.200	-5.6	
10315	504	0.420	0.390	+7.7		10332	509	62.200	56.700	+9.7		10367	516	11.400	12.000	-5.0	
10315	505	1.140	1.020	+11.8		10332	511	62.000	55.500	+11.7		10367	517	9.480	9.950	-4.7	
10315	506	0.920	0.830	+10.8		10332	512	18.700	16.900	+10.7		10368	501	25.000	26.200	-4.6	
10315	507	0.700	0.640	+9.4		10332	513	55.200	48.900	+12.9		10368	502	18.400	19.200	-4.2	
10315	508	1.250	1.140	+9.6		10332	515	77.700	68.300	+13.8		10368	503	13.500	14.300	-5.6	
10315	509	1.270	1.190	+6.7		10332	516	38.500	34.500	+11.6		10368	504	23.300	24.700	-5.7	
10315	511	1.400	1.270	+10.2		10332	517	48.800	42.900	+13.8		10368	505	24.400	25.600	-4.7	
10315	512	0.760	0.700	+8.6		10352	501	2.040	1.970	+3.6		10368	506	23.000	24.100	-4.6	
10315	513	1.150	1.040	+10.6		10352	502	1.870	1.650	+13.3		10368	507	17.400	18.100	-3.9	
10315	515	0.980	0.880	+11.4		10352	503	1.680	1.580	+6.3		10368	508	24.800	26.000	-4.6	
10315	516	0.960	0.870	+10.3		10352	504	0.770	0.720	+6.9		10368	509	12.700	13.400	-5.2	
10315	517	1.010	0.900	+12.2		10352	505	1.270	1.180	+7.6		10368	511	16.900	17.700	-4.5	
10331	501	65.000	60.300	+7.8		10352	506	1.100	1.010	+8.9		10368	512	11.500	12.100	-5.0	
10331	502	25.000	21.000	+19.0		10352	507	0.540	0.500	+8.0		10368	513	16.000	16.800	-4.8	
10331	503	23.500	21.100	+11.4		10352	508	0.700	0.660	+6.1		10368	515	19.600	20.700	-5.3	
10331	504	38.300	34.800	+10.1		10352	509	3.590	3.420	+5.0		10368	516	16.700	17.600	-5.1	
10331	505	29.400	26.000	+13.1		10352	511	1.850	1.730	+6.9		10368	517	13.800	14.500	-4.8	
10331	506	17.300	15.300	+13.1		10352	512	2.640	2.490	+6.0		10378	501	65.800	61.000	+7.9	
10331	507	21.100	18.900	+11.6		10352	513	1.550	1.440	+7.6		10378	502	25.300	21.300	+18.8	
10331	508	21.500	19.200	+12.0		10352	515	1.400	1.290	+8.5		10378	503	23.800	21.400	+11.2	
10331	509	36.000	32.900	+9.4		10352	516	1.600	1.500	+6.7		10378	504	38.800	35.200	+10.2	
10331	511	36.000	32.200	+11.8		10352	517	1.990	1.830	+8.7		10378	505	29.800	26.300	+13.3	
10331	512	10.800	9.780	+10.4		10367	501	17.100	17.900	-4.5		10378	506	17.500	15.400	+13.6	
10331	513	32.000	28.300	+13.1		10367	502	12.600	13.200	-4.5		10378	507	21.400	19.200	+11.5	
10331	515	45.100	39.600	+13.9		10367	503	9.250	9.750	-5.1		10378	508	21.800	19.400	+12.4	
10331	516	22.300	20.000	+11.5		10367	504	15.900	16.900	-5.9		10378	509	36.500	33.300	+9.6	
10331	517	28.300	24.900	+13.7		10367	505	16.700	17.500	-4.6		10378	511	36.400	32.600	+11.7	
10332	501	112.000	104.000	+7.7		10367	506	15.700	16.500	-4.8		10378	512	11.000	9.900	+11.1	
10332	502	43.100	36.300	+18.7		10367	507	11.900	12.400	-4.0		10378	513	32.400	28.700	+12.9	
10332	503	40.500	36.400	+11.3		10367	508	16.900	17.800	-5.1		10378	515	45.600	40.100	+13.7	
10332	504	66.100	60.000	+10.2		10367	509	8.680	9.190	-5.5		10378	516	22.600	20.300	+11.3	
10332	505	50.800	44.900	+13.1		10367	511	11.600	12.100	-4.1		10378	517	28.600	25.200	+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
10379	501	30.600	28.300	+8.1		10381	506	12.000	10.600	+13.2		11020	512	0.600	0.550	+9.1	
10379	502	11.700	9.890	+18.3		10381	507	14.700	13.100	+12.2		11020	513	0.910	0.820	+11.0	
10379	503	11.000	9.910	+11.0		10381	508	14.900	13.300	+12.0		11020	515	0.780	0.700	+11.4	
10379	504	18.000	16.300	+10.4		10381	509	25.100	22.800	+10.1		11020	516	0.760	0.690	+10.1	
10379	505	13.800	12.200	+13.1		10381	511	25.000	22.400	+11.6		11020	517	0.800	0.710	+12.7	
10379	506	8.130	7.170	+13.4		10381	512	7.530	6.790	+10.9		11039	501	1.350	1.500	-10.0	
10379	507	9.930	8.890	+11.7		10381	513	22.300	19.700	+13.2		11039	502	1.920	2.110	-9.0	
10379	508	10.100	9.020	+12.0		10381	515	31.300	27.500	+13.8		11039	503	1.290	1.420	-9.2	
10379	509	16.900	15.400	+9.7		10381	516	15.500	13.900	+11.5		11039	504	1.700	1.890	-10.1	
10379	511	16.900	15.100	+11.9		10381	517	19.600	17.300	+13.3		11039	505	1.700	1.870	-9.1	
10379	512	5.090	4.590	+10.9		11007	501	7.270	7.630	-4.7		11039	506	1.460	1.610	-9.3	
10379	513	15.000	13.300	+12.8		11007	502	5.350	5.600	-4.5		11039	507	1.540	1.690	-8.9	
10379	515	21.200	18.600	+14.0		11007	503	3.930	4.150	-5.3		11039	508	1.410	1.560	-9.6	
10379	516	10.500	9.410	+11.6		11007	504	6.780	7.190	-5.7		11039	509	1.590	1.760	-9.7	
10379	517	13.300	11.700	+13.7		11007	505	7.110	7.450	-4.6		11039	511	1.290	1.420	-9.2	
10380	501	52.200	48.400	+7.9		11007	506	6.690	7.020	-4.7		11039	512	2.210	2.430	-9.1	
10380	502	20.000	16.900	+18.3		11007	507	5.050	5.260	-4.0		11039	513	1.350	1.490	-9.4	
10380	503	18.900	16.900	+11.8		11007	508	7.200	7.570	-4.9		11039	515	2.200	2.430	-9.5	
10380	504	30.800	27.900	+10.4		11007	509	3.690	3.910	-5.6		11039	516	1.830	2.030	-9.9	
10380	505	23.600	20.900	+12.9		11007	511	4.920	5.160	-4.7		11039	517	1.690	1.860	-9.1	
10380	506	13.900	12.200	+13.9		11007	512	3.330	3.520	-5.4		11052	501	9.500	8.880	+7.0	
10380	507	17.000	15.200	+11.8		11007	513	4.650	4.890	-4.9		11052	502	4.470	3.790	+17.9	
10380	508	17.200	15.400	+11.7		11007	515	5.700	6.020	-5.3		11052	503	7.510	6.790	+10.6	
10380	509	28.900	26.400	+9.5		11007	516	4.850	5.110	-5.1		11052	504	9.760	8.920	+9.4	
10380	511	28.900	25.800	+12.0		11007	517	4.030	4.230	-4.7		11052	505	8.530	7.580	+12.5	
10380	512	8.700	7.840	+11.0		11020	501	1.340	1.260	+6.3		11052	506	6.050	5.370	+12.7	
10380	513	25.700	22.700	+13.2		11020	502	1.090	0.940	+16.0		11052	507	4.330	3.910	+10.7	
10380	515	36.200	31.800	+13.8		11020	503	0.750	0.690	+8.7		11052	508	3.970	3.580	+10.9	
10380	516	17.900	16.100	+11.2		11020	504	0.340	0.310	+9.7		11052	509	4.550	4.130	+10.2	
10380	517	22.700	19.900	+14.1		11020	505	0.900	0.810	+11.1		11052	511	12.700	11.400	+11.4	
10381	501	45.200	41.900	+7.9		11020	506	0.730	0.660	+10.6		11052	512	4.390	4.000	+9.8	
10381	502	17.300	14.600	+18.5		11020	507	0.560	0.510	+9.8		11052	513	4.940	4.410	+12.0	
10381	503	16.300	14.700	+10.9		11020	508	1.000	0.910	+9.9		11052	515	12.700	11.200	+13.4	
10381	504	26.600	24.200	+9.9		11020	509	1.010	0.940	+7.4		11052	516	6.210	5.620	+10.5	
10381	505	20.500	18.100	+13.3		11020	511	1.110	1.010	+9.9		11052	517	9.320	8.270	+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	0.280	0.260	+7.7		11128	506	1.010	0.910	+11.0		11155	512	0.420	0.390	+7.7	
11126	502	0.226	0.193	+17.1		11128	507	0.930	0.860	+8.1		11155	513	0.650	0.580	+12.1	
11126	503	0.156	0.142	+9.9		11128	508	3.990	3.660	+9.0		11155	515	0.550	0.490	+12.2	
11126	504	0.070	0.064	+9.4		11128	509	1.020	0.960	+6.3		11155	516	0.540	0.490	+10.2	
11126	505	0.187	0.167	+12.0		11128	511	1.550	1.420	+9.2		11155	517	0.570	0.500	+14.0	
11126	506	0.152	0.136	+11.8		11128	512	0.910	0.840	+8.3		11167	501	2.190	2.050	+6.8	
11126	507	0.115	0.105	+9.5		11128	513	0.760	0.690	+10.1		11167	502	1.030	0.870	+18.4	
11126	508	0.206	0.187	+10.2		11128	515	1.240	1.120	+10.7		11167	503	1.730	1.560	+10.9	
11126	509	0.209	0.195	+7.2		11128	516	1.210	1.110	+9.0		11167	504	2.250	2.060	+9.2	
11126	511	0.230	0.209	+10.0		11128	517	0.880	0.800	+10.0		11167	505	1.970	1.750	+12.6	
11126	512	0.124	0.114	+8.8		11138	501	16.300	15.100	+7.9		11167	506	1.400	1.240	+12.9	
11126	513	0.189	0.170	+11.2		11138	502	6.240	5.260	+18.6		11167	507	1.000	0.900	+11.1	
11126	515	0.161	0.144	+11.8		11138	503	5.880	5.270	+11.6		11167	508	0.920	0.820	+12.2	
11126	516	0.157	0.143	+9.8		11138	504	9.580	8.700	+10.1		11167	509	1.050	0.950	+10.5	
11126	517	0.166	0.148	+12.2		11138	505	7.360	6.500	+13.2		11167	511	2.930	2.640	+11.0	
11127	501	0.960	0.920	+4.3		11138	506	4.330	3.810	+13.6		11167	512	1.010	0.920	+9.8	
11127	502	0.840	0.730	+15.1		11138	507	5.280	4.730	+11.6		11167	513	1.140	1.020	+11.8	
11127	503	0.790	0.730	+8.2		11138	508	5.370	4.800	+11.9		11167	515	2.930	2.590	+13.1	
11127	504	0.570	0.530	+7.5		11138	509	9.010	8.210	+9.7		11167	516	1.430	1.300	+10.0	
11127	505	0.820	0.740	+10.8		11138	511	8.990	8.040	+11.8		11167	517	2.150	1.910	+12.6	
11127	506	0.750	0.680	+10.3		11138	512	2.710	2.440	+11.1		11168	501	11.300	10.600	+6.6	
11127	507	0.690	0.630	+9.5		11138	513	8.010	7.080	+13.1		11168	502	5.340	4.530	+17.9	
11127	508	2.950	2.710	+8.9		11138	515	11.300	9.900	+14.1		11168	503	8.980	8.110	+10.7	
11127	509	0.760	0.710	+7.0		11138	516	5.580	5.000	+11.6		11168	504	11.700	10.700	+9.3	
11127	511	1.150	1.050	+9.5		11138	517	7.070	6.210	+13.8		11168	505	10.200	9.060	+12.6	
11127	512	0.670	0.620	+8.1		11155	501	0.950	0.890	+6.7		11168	506	7.230	6.420	+12.6	
11127	513	0.560	0.510	+9.8		11155	502	0.770	0.660	+16.7		11168	507	5.180	4.680	+10.7	
11127	515	0.920	0.830	+10.8		11155	503	0.530	0.480	+10.4		11168	508	4.750	4.270	+11.2	
11127	516	0.900	0.820	+9.8		11155	504	0.238	0.220	+8.2		11168	509	5.430	4.930	+10.1	
11127	517	0.660	0.590	+11.9		11155	505	0.640	0.570	+12.3		11168	511	15.200	13.700	+10.9	
11128	501	1.290	1.240	+4.0		11155	506	0.520	0.460	+13.0		11168	512	5.250	4.780	+9.8	
11128	502	1.140	0.990	+15.2		11155	507	0.390	0.360	+8.3		11168	513	5.910	5.270	+12.1	
11128	503	1.070	0.980	+9.2		11155	508	0.700	0.640	+9.4		11168	515	15.200	13.400	+13.4	
11128	504	0.770	0.720	+6.9		11155	509	0.710	0.670	+6.0		11168	516	7.420	6.720	+10.4	
11128	505	1.110	1.000	+11.0		11155	511	0.790	0.710	+11.3		11168	517	11.100	9.880	+12.3	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
11201	501	63.600	66.800	-4.8		11203	506	1.740	1.570	+10.8		11206	512	1.350	1.430	-5.6	
11201	502	46.800	49.000	-4.5		11203	507	1.600	1.470	+8.8		11206	513	1.890	1.990	-5.0	
11201	503	34.400	36.300	-5.2		11203	508	6.870	6.300	+9.0		11206	515	2.320	2.440	-4.9	
11201	504	59.300	62.900	-5.7		11203	509	1.760	1.660	+6.0		11206	516	1.970	2.070	-4.8	
11201	505	62.200	65.200	-4.6		11203	511	2.670	2.440	+9.4		11206	517	1.640	1.720	-4.7	
11201	506	58.500	61.400	-4.7		11203	512	1.560	1.450	+7.6		11207	501	37.300	39.100	-4.6	
11201	507	44.200	46.000	-3.9		11203	513	1.310	1.190	+10.1		11207	502	27.400	28.700	-4.5	
11201	508	63.000	66.300	-5.0		11203	515	2.140	1.930	+10.9		11207	503	20.200	21.300	-5.2	
11201	509	32.300	34.200	-5.6		11203	516	2.080	1.920	+8.3		11207	504	34.800	36.900	-5.7	
11201	511	43.100	45.100	-4.4		11203	517	1.520	1.380	+10.1		11207	505	36.400	38.200	-4.7	
11201	512	29.200	30.800	-5.2		11204	501	1.380	1.300	+6.2		11207	506	34.300	36.000	-4.7	
11201	513	40.700	42.800	-4.9		11204	502	1.130	0.970	+16.5		11207	507	25.900	27.000	-4.1	
11201	515	49.900	52.700	-5.3		11204	503	0.780	0.710	+9.9		11207	508	36.900	38.800	-4.9	
11201	516	42.400	44.700	-5.1		11204	504	0.350	0.320	+9.4		11207	509	18.900	20.000	-5.5	
11201	517	35.300	37.000	-4.6		11204	505	0.940	0.840	+11.9		11207	511	25.200	26.400	-4.5	
11202	501	18.800	19.700	-4.6		11204	506	0.760	0.680	+11.8		11207	512	17.100	18.100	-5.5	
11202	502	13.900	14.500	-4.1		11204	507	0.580	0.520	+11.5		11207	513	23.900	25.100	-4.8	
11202	503	10.200	10.700	-4.7		11204	508	1.030	0.940	+9.6		11207	515	29.200	30.900	-5.5	
11202	504	17.500	18.600	-5.9		11204	509	1.040	0.970	+7.2		11207	516	24.800	26.200	-5.3	
11202	505	18.400	19.300	-4.7		11204	511	1.150	1.040	+10.6		11207	517	20.700	21.700	-4.6	
11202	506	17.300	18.200	-4.9		11204	512	0.620	0.570	+8.8		11208	501	6.390	6.700	-4.6	
11202	507	13.100	13.600	-3.7		11204	513	0.950	0.850	+11.8		11208	502	4.700	4.920	-4.5	
11202	508	18.600	19.600	-5.1		11204	515	0.810	0.720	+12.5		11208	503	3.460	3.640	-4.9	
11202	509	9.550	10.100	-5.4		11204	516	0.790	0.710	+11.3		11208	504	5.960	6.320	-5.7	
11202	511	12.700	13.300	-4.5		11204	517	0.830	0.740	+12.2		11208	505	6.250	6.550	-4.6	
11202	512	8.630	9.120	-5.4		11206	501	2.950	3.100	-4.8		11208	506	5.880	6.170	-4.7	
11202	513	12.000	12.700	-5.5		11206	502	2.170	2.270	-4.4		11208	507	4.440	4.620	-3.9	
11202	515	14.800	15.600	-5.1		11206	503	1.600	1.680	-4.8		11208	508	6.330	6.650	-4.8	
11202	516	12.500	13.200	-5.3		11206	504	2.750	2.920	-5.8		11208	509	3.240	3.430	-5.5	
11202	517	10.400	10.900	-4.6		11206	505	2.890	3.020	-4.3		11208	511	4.320	4.530	-4.6	
11203	501	2.230	2.130	+4.7		11206	506	2.710	2.850	-4.9		11208	512	2.930	3.100	-5.5	
11203	502	1.960	1.700	+15.3		11206	507	2.050	2.130	-3.8		11208	513	4.090	4.300	-4.9	
11203	503	1.850	1.700	+8.8		11206	508	2.920	3.070	-4.9		11208	515	5.010	5.290	-5.3	
11203	504	1.330	1.240	+7.3		11206	509	1.500	1.590	-5.7		11208	516	4.260	4.490	-5.1	
11203	505	1.900	1.730	+9.8		11206	511	2.000	2.090	-4.3		11208	517	3.540	3.720	-4.8	

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
11209	501	30.000	31.500	-4.8		11211	506	61.100	64.100	-4.7		11213	512	3.760	3.970	-5.3	
11209	502	22.100	23.100	-4.3		11211	507	46.200	48.000	-3.8		11213	513	5.240	5.520	-5.1	
11209	503	16.200	17.100	-5.3		11211	508	65.800	69.200	-4.9		11213	515	6.430	6.780	-5.2	
11209	504	28.000	29.700	-5.7		11211	509	33.700	35.700	-5.6		11213	516	5.460	5.760	-5.2	
11209	505	29.300	30.700	-4.6		11211	511	44.900	47.100	-4.7		11213	517	4.540	4.770	-4.8	
11209	506	27.600	29.000	-4.8		11211	512	30.400	32.200	-5.6		11214	501	20.200	21.200	-4.7	
11209	507	20.900	21.700	-3.7		11211	513	42.500	44.700	-4.9		11214	502	14.900	15.500	-3.9	
11209	508	29.700	31.200	-4.8		11211	515	52.100	55.000	-5.3		11214	503	10.900	11.500	-5.2	
11209	509	15.200	16.100	-5.6		11211	516	44.300	46.700	-5.1		11214	504	18.800	20.000	-6.0	
11209	511	20.300	21.300	-4.7		11211	517	36.800	38.600	-4.7		11214	505	19.700	20.700	-4.8	
11209	512	13.800	14.500	-4.8		11212	501	10.000	10.500	-4.8		11214	506	18.600	19.500	-4.6	
11209	513	19.200	20.200	-5.0		11212	502	7.400	7.740	-4.4		11214	507	14.000	14.600	-4.1	
11209	515	23.500	24.800	-5.2		11212	503	5.440	5.730	-5.1		11214	508	20.000	21.000	-4.8	
11209	516	20.000	21.100	-5.2		11212	504	9.370	9.940	-5.7		11214	509	10.200	10.800	-5.6	
11209	517	16.600	17.500	-5.1		11212	505	9.820	10.300	-4.7		11214	511	13.700	14.300	-4.2	
11210	501	12.800	13.400	-4.5		11212	506	9.240	9.700	-4.7		11214	512	9.250	9.780	-5.4	
11210	502	9.410	9.840	-4.4		11212	507	6.980	7.270	-4.0		11214	513	12.900	13.600	-5.1	
11210	503	6.910	7.290	-5.2		11212	508	9.950	10.500	-5.2		11214	515	15.800	16.700	-5.4	
11210	504	11.900	12.600	-5.6		11212	509	5.100	5.400	-5.6		11214	516	13.500	14.200	-4.9	
11210	505	12.500	13.100	-4.6		11212	511	6.800	7.130	-4.6		11214	517	11.200	11.700	-4.3	
11210	506	11.800	12.300	-4.1		11212	512	4.610	4.870	-5.3		11222	501	0.340	0.360	-5.6	
11210	507	8.880	9.240	-3.9		11212	513	6.430	6.760	-4.9		11222	502	0.250	0.260	-3.8	
11210	508	12.700	13.300	-4.5		11212	515	7.880	8.320	-5.3		11222	503	0.184	0.194	-5.2	
11210	509	6.480	6.870	-5.7		11212	516	6.700	7.060	-5.1		11222	504	0.320	0.340	-5.9	
11210	511	8.650	9.060	-4.5		11212	517	5.570	5.850	-4.8		11222	505	0.330	0.350	-5.7	
11210	512	5.860	6.190	-5.3		11213	501	8.190	8.600	-4.8		11222	506	0.310	0.330	-6.1	
11210	513	8.180	8.600	-4.9		11213	502	6.030	6.310	-4.4		11222	507	0.236	0.245	-3.7	
11210	515	10.000	10.600	-5.7		11213	503	4.440	4.670	-4.9		11222	508	0.340	0.350	-2.9	
11210	516	8.520	8.980	-5.1		11213	504	7.640	8.110	-5.8		11222	509	0.172	0.182	-5.5	
11210	517	7.080	7.440	-4.8		11213	505	8.010	8.400	-4.6		11222	511	0.230	0.241	-4.6	
11211	501	66.400	69.700	-4.7		11213	506	7.540	7.910	-4.7		11222	512	0.156	0.164	-4.9	
11211	502	48.900	51.100	-4.3		11213	507	5.700	5.930	-3.9		11222	513	0.217	0.228	-4.8	
11211	503	35.900	37.900	-5.3		11213	508	8.120	8.540	-4.9		11222	515	0.270	0.280	-3.6	
11211	504	61.900	65.700	-5.8		11213	509	4.160	4.400	-5.5		11222	516	0.226	0.238	-5.0	
11211	505	64.900	68.000	-4.6		11213	511	5.550	5.810	-4.5		11222	517	0.188	0.197	-4.6	

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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
11234	501	1.250	1.170	+6.8		11258	506	2.280	2.090	+9.1		11273	512	27.700	25.500	+8.6	
11234	502	1.010	0.870	+16.1		11258	507	1.110	1.040	+6.7		11273	513	42.200	38.000	+11.1	
11234	503	0.700	0.640	+9.4		11258	508	1.450	1.350	+7.4		11273	515	36.000	32.100	+12.1	
11234	504	0.310	0.290	+6.9		11258	509	7.420	7.070	+5.0		11273	516	35.100	31.800	+10.4	
11234	505	0.840	0.750	+12.0		11258	511	3.820	3.570	+7.0		11273	517	36.900	32.900	+12.2	
11234	506	0.680	0.610	+11.5		11258	512	5.450	5.140	+6.0		11274	501	59.300	55.700	+6.5	
11234	507	0.520	0.470	+10.6		11258	513	3.210	2.970	+8.1		11274	502	48.300	41.400	+16.7	
11234	508	0.930	0.840	+10.7		11258	515	2.900	2.660	+9.0		11274	503	33.300	30.300	+9.9	
11234	509	0.940	0.880	+6.8		11258	516	3.310	3.100	+6.8		11274	504	14.900	13.800	+8.0	
11234	511	1.040	0.940	+10.6		11258	517	4.110	3.780	+8.7		11274	505	40.100	35.800	+12.0	
11234	512	0.560	0.520	+7.7		11259	501	4.510	4.370	+3.2		11274	506	32.500	29.100	+11.7	
11234	513	0.850	0.770	+10.4		11259	502	4.150	3.650	+13.7		11274	507	24.700	22.500	+9.8	
11234	515	0.730	0.650	+12.3		11259	503	3.730	3.500	+6.6		11274	508	44.100	40.100	+10.0	
11234	516	0.710	0.640	+10.9		11259	504	1.700	1.610	+5.6		11274	509	44.700	41.700	+7.2	
11234	517	0.740	0.660	+12.1		11259	505	2.820	2.610	+8.0		11274	511	49.300	44.600	+10.5	
11248	501	0.070	0.078	-10.3		11259	506	2.440	2.250	+8.4		11274	512	26.600	24.500	+8.6	
11248	502	0.100	0.110	-9.1		11259	507	1.190	1.120	+6.3		11274	513	40.500	36.400	+11.3	
11248	503	0.067	0.074	-9.5		11259	508	1.550	1.450	+6.9		11274	515	34.600	30.800	+12.3	
11248	504	0.088	0.098	-10.2		11259	509	7.960	7.590	+4.9		11274	516	33.700	30.500	+10.5	
11248	505	0.088	0.098	-10.2		11259	511	4.100	3.830	+7.0		11274	517	35.400	31.600	+12.0	
11248	506	0.076	0.084	-9.5		11259	512	5.840	5.520	+5.8		11288	501	5.160	5.000	+3.2	
11248	507	0.080	0.088	-9.1		11259	513	3.440	3.180	+8.2		11288	502	4.740	4.180	+13.4	
11248	508	0.073	0.081	-9.9		11259	515	3.110	2.850	+9.1		11288	503	4.260	4.000	+6.5	
11248	509	0.083	0.091	-8.8		11259	516	3.550	3.320	+6.9		11288	504	1.940	1.840	+5.4	
11248	511	0.067	0.074	-9.5		11259	517	4.410	4.050	+8.9		11288	505	3.230	2.980	+8.4	
11248	512	0.115	0.127	-9.4		11273	501	61.700	58.000	+6.4		11288	506	2.790	2.570	+8.6	
11248	513	0.070	0.078	-10.3		11273	502	50.300	43.200	+16.4		11288	507	1.360	1.270	+7.1	
11248	515	0.114	0.126	-9.5		11273	503	34.700	31.600	+9.8		11288	508	1.770	1.660	+6.6	
11248	516	0.095	0.105	-9.5		11273	504	15.600	14.400	+8.3		11288	509	9.100	8.670	+5.0	
11248	517	0.088	0.097	-9.3		11273	505	41.800	37.300	+12.1		11288	511	4.680	4.370	+7.1	
11258	501	4.210	4.080	+3.2		11273	506	33.900	30.300	+11.9		11288	512	6.680	6.300	+6.0	
11258	502	3.870	3.410	+13.5		11273	507	25.700	23.400	+9.8		11288	513	3.930	3.640	+8.0	
11258	503	3.480	3.260	+6.7		11273	508	46.000	41.800	+10.0		11288	515	3.560	3.260	+9.2	
11258	504	1.580	1.500	+5.3		11273	509	46.500	43.500	+6.9		11288	516	4.060	3.800	+6.8	
11258	505	2.630	2.430	+8.2		11273	511	51.300	46.500	+10.3		11288	517	5.040	4.630	+8.9	

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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
12014	501	0.152	0.169	-10.1		12361	506	0.197	0.178	+10.7		12373	512	0.050	0.047	+6.4	
12014	502	0.216	0.237	-8.9		12361	507	0.106	0.097	+9.3		12373	513	0.042	0.038	+10.5	
12014	503	0.145	0.160	-9.4		12361	508	0.196	0.181	+8.3		12373	515	0.069	0.062	+11.3	
12014	504	0.191	0.212	-9.9		12361	509	0.094	0.089	+5.6		12373	516	0.067	0.062	+8.1	
12014	505	0.191	0.210	-9.0		12361	511	0.182	0.168	+8.3		12373	517	0.049	0.044	+11.4	
12014	506	0.164	0.181	-9.4		12361	512	0.063	0.058	+8.6		12374	501	2.720	2.560	+6.3	
12014	507	0.174	0.190	-8.4		12361	513	0.101	0.092	+9.8		12374	502	2.220	1.900	+16.8	
12014	508	0.159	0.175	-9.1		12361	515	0.209	0.189	+10.6		12374	503	1.530	1.390	+10.1	
12014	509	0.178	0.197	-9.6		12361	516	0.105	0.097	+8.2		12374	504	0.690	0.630	+9.5	
12014	511	0.145	0.160	-9.4		12361	517	0.125	0.113	+10.6		12374	505	1.840	1.650	+11.5	
12014	512	0.248	0.270	-8.1		12362	501	0.189	0.181	+4.4		12374	506	1.490	1.340	+11.2	
12014	513	0.152	0.168	-9.5		12362	502	0.166	0.144	+15.3		12374	507	1.130	1.030	+9.7	
12014	515	0.247	0.270	-8.5		12362	503	0.157	0.144	+9.0		12374	508	2.030	1.840	+10.3	
12014	516	0.206	0.228	-9.6		12362	504	0.113	0.105	+7.6		12374	509	2.050	1.920	+6.8	
12014	517	0.190	0.209	-9.1		12362	505	0.162	0.147	+10.2		12374	511	2.260	2.050	+10.2	
12356	501	5.240	4.920	+6.5		12362	506	0.147	0.133	+10.5		12374	512	1.220	1.130	+8.0	
12356	502	4.270	3.660	+16.7		12362	507	0.135	0.125	+8.0		12374	513	1.860	1.670	+11.4	
12356	503	2.940	2.680	+9.7		12362	508	0.580	0.530	+9.4		12374	515	1.590	1.420	+12.0	
12356	504	1.320	1.220	+8.2		12362	509	0.149	0.140	+6.4		12374	516	1.550	1.400	+10.7	
12356	505	3.540	3.170	+11.7		12362	511	0.227	0.207	+9.7		12374	517	1.630	1.450	+12.4	
12356	506	2.870	2.570	+11.7		12362	512	0.132	0.123	+7.3		12375	501	1.340	1.260	+6.3	
12356	507	2.180	1.990	+9.5		12362	513	0.111	0.101	+9.9		12375	502	1.090	0.940	+16.0	
12356	508	3.900	3.540	+10.2		12362	515	0.182	0.164	+11.0		12375	503	0.750	0.690	+8.7	
12356	509	3.950	3.690	+7.0		12362	516	0.177	0.163	+8.6		12375	504	0.340	0.310	+9.7	
12356	511	4.350	3.940	+10.4		12362	517	0.129	0.117	+10.3		12375	505	0.900	0.810	+11.1	
12356	512	2.350	2.170	+8.3		12373	501	0.072	0.069	+4.3		12375	506	0.730	0.660	+10.6	
12356	513	3.580	3.220	+11.2		12373	502	0.063	0.055	+14.5		12375	507	0.560	0.510	+9.8	
12356	515	3.050	2.720	+12.1		12373	503	0.060	0.055	+9.1		12375	508	1.000	0.910	+9.9	
12356	516	2.970	2.700	+10.0		12373	504	0.043	0.040	+7.5		12375	509	1.010	0.940	+7.4	
12356	517	3.130	2.790	+12.2		12373	505	0.061	0.056	+8.9		12375	511	1.110	1.010	+9.9	
12361	501	0.270	0.260	+3.8		12373	506	0.056	0.051	+9.8		12375	512	0.600	0.550	+9.1	
12361	502	0.241	0.209	+15.3		12373	507	0.051	0.048	+6.3		12375	513	0.910	0.820	+11.0	
12361	503	0.122	0.113	+8.0		12373	508	0.221	0.203	+8.9		12375	515	0.780	0.700	+11.4	
12361	504	0.096	0.090	+6.7		12373	509	0.057	0.053	+7.5		12375	516	0.760	0.690	+10.1	
12361	505	0.120	0.109	+10.1		12373	511	0.086	0.079	+8.9		12375	517	0.800	0.710	+12.7	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
12391	501	0.142	0.135	+5.2		12467	506	0.410	0.360	+13.9		12510	512	1.920	2.110	-9.0	
12391	502	0.125	0.108	+15.7		12467	507	0.310	0.280	+10.7		12510	513	1.180	1.300	-9.2	
12391	503	0.117	0.108	+8.3		12467	508	0.550	0.500	+10.0		12510	515	1.910	2.110	-9.5	
12391	504	0.084	0.079	+6.3		12467	509	0.560	0.520	+7.7		12510	516	1.590	1.760	-9.7	
12391	505	0.121	0.110	+10.0		12467	511	0.610	0.560	+8.9		12510	517	1.470	1.620	-9.3	
12391	506	0.110	0.100	+10.0		12467	512	0.330	0.310	+6.5		12583	501	0.520	0.580	-10.3	
12391	507	0.102	0.094	+8.5		12467	513	0.500	0.450	+11.1		12583	502	0.740	0.820	-9.8	
12391	508	0.440	0.400	+10.0		12467	515	0.430	0.380	+13.2		12583	503	0.500	0.550	-9.1	
12391	509	0.112	0.105	+6.7		12467	516	0.420	0.380	+10.5		12583	504	0.660	0.730	-9.6	
12391	511	0.170	0.156	+9.0		12467	517	0.440	0.390	+12.8		12583	505	0.660	0.720	-8.3	
12391	512	0.099	0.092	+7.6		12509	501	0.092	0.103	-10.7		12583	506	0.560	0.620	-9.7	
12391	513	0.083	0.076	+9.2		12509	502	0.132	0.145	-9.0		12583	507	0.600	0.650	-7.7	
12391	515	0.136	0.123	+10.6		12509	503	0.088	0.097	-9.3		12583	508	0.550	0.600	-8.3	
12391	516	0.133	0.122	+9.0		12509	504	0.116	0.129	-10.1		12583	509	0.610	0.680	-10.3	
12391	517	0.097	0.088	+10.2		12509	505	0.116	0.128	-9.4		12583	511	0.500	0.550	-9.1	
12393	501	1.780	1.670	+6.6		12509	506	0.100	0.110	-9.1		12583	512	0.850	0.940	-9.6	
12393	502	1.450	1.240	+16.9		12509	507	0.106	0.116	-8.6		12583	513	0.520	0.580	-10.3	
12393	503	1.000	0.910	+9.9		12509	508	0.097	0.107	-9.3		12583	515	0.850	0.940	-9.6	
12393	504	0.450	0.410	+9.8		12509	509	0.109	0.120	-9.2		12583	516	0.710	0.780	-9.0	
12393	505	1.200	1.070	+12.1		12509	511	0.088	0.097	-9.3		12583	517	0.650	0.720	-9.7	
12393	506	0.980	0.870	+12.6		12509	512	0.151	0.167	-9.6		12651	501	1.520	1.690	-10.1	
12393	507	0.740	0.670	+10.4		12509	513	0.093	0.102	-8.8		12651	502	2.160	2.380	-9.2	
12393	508	1.320	1.200	+10.0		12509	515	0.151	0.166	-9.0		12651	503	1.450	1.600	-9.4	
12393	509	1.340	1.250	+7.2		12509	516	0.125	0.139	-10.1		12651	504	1.910	2.130	-10.3	
12393	511	1.480	1.340	+10.4		12509	517	0.116	0.128	-9.4		12651	505	1.910	2.110	-9.5	
12393	512	0.800	0.730	+9.6		12510	501	1.170	1.300	-10.0		12651	506	1.640	1.810	-9.4	
12393	513	1.210	1.090	+11.0		12510	502	1.670	1.830	-8.7		12651	507	1.740	1.900	-8.4	
12393	515	1.040	0.920	+13.0		12510	503	1.120	1.230	-8.9		12651	508	1.590	1.750	-9.1	
12393	516	1.010	0.920	+9.8		12510	504	1.470	1.640	-10.4		12651	509	1.790	1.980	-9.6	
12393	517	1.060	0.950	+11.6		12510	505	1.480	1.630	-9.2		12651	511	1.450	1.600	-9.4	
12467	501	0.740	0.690	+7.2		12510	506	1.270	1.400	-9.3		12651	512	2.480	2.740	-9.5	
12467	502	0.600	0.520	+15.4		12510	507	1.340	1.470	-8.8		12651	513	1.520	1.680	-9.5	
12467	503	0.410	0.380	+7.9		12510	508	1.230	1.350	-8.9		12651	515	2.480	2.740	-9.5	
12467	504	0.186	0.172	+8.1		12510	509	1.380	1.530	-9.8		12651	516	2.060	2.280	-9.6	
12467	505	0.500	0.450	+11.1		12510	511	1.120	1.230	-8.9		12651	517	1.900	2.100	-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
12683	501	0.700	0.770	-9.1		12797	506	0.203	0.184	+10.3		12841	512	1.070	0.980	+9.2	
12683	502	0.990	1.090	-9.2		12797	507	0.187	0.173	+8.1		12841	513	1.620	1.460	+11.0	
12683	503	0.660	0.730	-9.6		12797	508	0.800	0.740	+8.1		12841	515	1.390	1.240	+12.1	
12683	504	0.870	0.970	-10.3		12797	509	0.206	0.194	+6.2		12841	516	1.350	1.220	+10.7	
12683	505	0.870	0.970	-10.3		12797	511	0.310	0.290	+6.9		12841	517	1.420	1.270	+11.8	
12683	506	0.750	0.830	-9.6		12797	512	0.183	0.169	+8.3		12927	501	0.420	0.390	+7.7	
12683	507	0.800	0.870	-8.0		12797	513	0.153	0.139	+10.1		12927	502	0.340	0.290	+17.2	
12683	508	0.730	0.800	-8.8		12797	515	0.250	0.226	+10.6		12927	503	0.233	0.213	+9.4	
12683	509	0.820	0.910	-9.9		12797	516	0.244	0.224	+8.9		12927	504	0.105	0.097	+8.2	
12683	511	0.670	0.730	-8.2		12797	517	0.178	0.161	+10.6		12927	505	0.280	0.250	+12.0	
12683	512	1.140	1.250	-8.8		12805	501	1.430	1.340	+6.7		12927	506	0.228	0.204	+11.8	
12683	513	0.700	0.770	-9.1		12805	502	1.170	1.000	+17.0		12927	507	0.173	0.157	+10.2	
12683	515	1.130	1.250	-9.6		12805	503	0.800	0.730	+9.6		12927	508	0.310	0.280	+10.7	
12683	516	0.940	1.040	-9.6		12805	504	0.360	0.330	+9.1		12927	509	0.310	0.290	+6.9	
12683	517	0.870	0.960	-9.4		12805	505	0.970	0.860	+12.8		12927	511	0.350	0.310	+12.9	
12707	501	1.240	1.180	+5.1		12805	506	0.790	0.700	+12.9		12927	512	0.187	0.172	+8.7	
12707	502	1.090	0.940	+16.0		12805	507	0.600	0.540	+11.1		12927	513	0.280	0.260	+7.7	
12707	503	1.030	0.940	+9.6		12805	508	1.060	0.970	+9.3		12927	515	0.242	0.216	+12.0	
12707	504	0.740	0.690	+7.2		12805	509	1.080	1.010	+6.9		12927	516	0.236	0.214	+10.3	
12707	505	1.060	0.960	+10.4		12805	511	1.190	1.080	+10.2		12927	517	0.248	0.221	+12.2	
12707	506	0.970	0.870	+11.5		12805	512	0.640	0.590	+8.5		13049	501	0.143	0.137	+4.4	
12707	507	0.890	0.820	+8.5		12805	513	0.980	0.880	+11.4		13049	502	0.125	0.109	+14.7	
12707	508	3.820	3.510	+8.8		12805	515	0.830	0.740	+12.2		13049	503	0.063	0.059	+6.8	
12707	509	0.980	0.920	+6.5		12805	516	0.810	0.740	+9.5		13049	504	0.050	0.047	+6.4	
12707	511	1.490	1.360	+9.6		12805	517	0.860	0.760	+13.2		13049	505	0.062	0.057	+8.8	
12707	512	0.870	0.800	+8.8		12841	501	2.380	2.230	+6.7		13049	506	0.102	0.093	+9.7	
12707	513	0.730	0.660	+10.6		12841	502	1.940	1.660	+16.9		13049	507	0.055	0.051	+7.8	
12707	515	1.190	1.080	+10.2		12841	503	1.340	1.220	+9.8		13049	508	0.102	0.094	+8.5	
12707	516	1.160	1.070	+8.4		12841	504	0.600	0.550	+9.1		13049	509	0.049	0.046	+6.5	
12707	517	0.850	0.770	+10.4		12841	505	1.610	1.440	+11.8		13049	511	0.095	0.087	+9.2	
12797	501	0.260	0.249	+4.4		12841	506	1.300	1.170	+11.1		13049	512	0.033	0.030	+10.0	
12797	502	0.229	0.199	+15.1		12841	507	0.990	0.900	+10.0		13049	513	0.053	0.048	+10.4	
12797	503	0.216	0.198	+9.1		12841	508	1.770	1.610	+9.9		13049	515	0.109	0.099	+10.1	
12797	504	0.155	0.145	+6.9		12841	509	1.790	1.670	+7.2		13049	516	0.054	0.050	+8.0	
12797	505	0.223	0.203	+9.9		12841	511	1.980	1.790	+10.6		13049	517	0.065	0.059	+10.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
13111	501	3.900	3.780	+3.2		13201	506	1.450	1.600	-9.4		13205	512	0.950	1.050	-9.5	
13111	502	3.590	3.160	+13.6		13201	507	1.540	1.680	-8.3		13205	513	0.590	0.650	-9.2	
13111	503	3.230	3.020	+7.0		13201	508	1.400	1.550	-9.7		13205	515	0.950	1.050	-9.5	
13111	504	1.470	1.390	+5.8		13201	509	1.580	1.750	-9.7		13205	516	0.790	0.880	-10.2	
13111	505	2.440	2.250	+8.4		13201	511	1.280	1.410	-9.2		13205	517	0.730	0.810	-9.9	
13111	506	2.110	1.940	+8.8		13201	512	2.190	2.420	-9.5		13314	501	0.530	0.500	+6.0	
13111	507	1.030	0.960	+7.3		13201	513	1.350	1.490	-9.4		13314	502	0.430	0.370	+16.2	
13111	508	1.340	1.260	+6.3		13201	515	2.190	2.420	-9.5		13314	503	0.300	0.270	+11.1	
13111	509	6.890	6.560	+5.0		13201	516	1.820	2.010	-9.5		13314	504	0.134	0.123	+8.9	
13111	511	3.540	3.310	+6.9		13201	517	1.680	1.850	-9.2		13314	505	0.360	0.320	+12.5	
13111	512	5.050	4.770	+5.9		13204	501	1.520	1.690	-10.1		13314	506	0.290	0.260	+11.5	
13111	513	2.980	2.750	+8.4		13204	502	2.160	2.380	-9.2		13314	507	0.221	0.201	+10.0	
13111	515	2.690	2.470	+8.9		13204	503	1.450	1.600	-9.4		13314	508	0.390	0.360	+8.3	
13111	516	3.070	2.870	+7.0		13204	504	1.910	2.130	-10.3		13314	509	0.400	0.370	+8.1	
13111	517	3.810	3.500	+8.9		13204	505	1.910	2.110	-9.5		13314	511	0.440	0.400	+10.0	
13112	501	0.233	0.223	+4.5		13204	506	1.640	1.810	-9.4		13314	512	0.238	0.219	+8.7	
13112	502	0.204	0.178	+14.6		13204	507	1.740	1.900	-8.4		13314	513	0.360	0.330	+9.1	
13112	503	0.104	0.096	+8.3		13204	508	1.590	1.750	-9.1		13314	515	0.310	0.280	+10.7	
13112	504	0.082	0.076	+7.9		13204	509	1.790	1.980	-9.6		13314	516	0.300	0.270	+11.1	
13112	505	0.102	0.093	+9.7		13204	511	1.450	1.600	-9.4		13314	517	0.320	0.280	+14.3	
13112	506	0.167	0.152	+9.9		13204	512	2.480	2.740	-9.5		13351	501	1.290	1.210	+6.6	
13112	507	0.090	0.083	+8.4		13204	513	1.520	1.680	-9.5		13351	502	1.050	0.900	+16.7	
13112	508	0.166	0.154	+7.8		13204	515	2.480	2.740	-9.5		13351	503	0.730	0.660	+10.6	
13112	509	0.080	0.075	+6.7		13204	516	2.060	2.280	-9.6		13351	504	0.330	0.300	+10.0	
13112	511	0.155	0.143	+8.4		13204	517	1.900	2.100	-9.5		13351	505	0.870	0.780	+11.5	
13112	512	0.053	0.050	+6.0		13205	501	0.580	0.650	-10.8		13351	506	0.710	0.630	+12.7	
13112	513	0.086	0.078	+10.3		13205	502	0.830	0.910	-8.8		13351	507	0.540	0.490	+10.2	
13112	515	0.178	0.161	+10.6		13205	503	0.560	0.620	-9.7		13351	508	0.960	0.870	+10.3	
13112	516	0.089	0.082	+8.5		13205	504	0.740	0.820	-9.8		13351	509	0.970	0.910	+6.6	
13112	517	0.106	0.096	+10.4		13205	505	0.740	0.810	-8.6		13351	511	1.070	0.970	+10.3	
13201	501	1.340	1.490	-10.1		13205	506	0.630	0.700	-10.0		13351	512	0.580	0.530	+9.4	
13201	502	1.910	2.100	-9.0		13205	507	0.670	0.730	-8.2		13351	513	0.880	0.790	+11.4	
13201	503	1.280	1.410	-9.2		13205	508	0.610	0.670	-9.0		13351	515	0.750	0.670	+11.9	
13201	504	1.690	1.880	-10.1		13205	509	0.690	0.760	-9.2		13351	516	0.730	0.670	+9.0	
13201	505	1.690	1.860	-9.1		13205	511	0.560	0.610	-8.2		13351	517	0.770	0.690	+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
13352	501	1.310	1.240	+5.6		13412	506	0.770	0.860	-10.5		13454	512	1.580	1.750	-9.7	
13352	502	1.070	0.920	+16.3		13412	507	0.820	0.900	-8.9		13454	513	0.970	1.070	-9.3	
13352	503	0.740	0.670	+10.4		13412	508	0.750	0.830	-9.6		13454	515	1.580	1.740	-9.2	
13352	504	0.330	0.310	+6.5		13412	509	0.840	0.930	-9.7		13454	516	1.310	1.450	-9.7	
13352	505	0.890	0.790	+12.7		13412	511	0.690	0.760	-9.2		13454	517	1.210	1.340	-9.7	
13352	506	0.720	0.650	+10.8		13412	512	1.170	1.290	-9.3		13455	501	0.980	1.090	-10.1	
13352	507	0.550	0.500	+10.0		13412	513	0.720	0.790	-8.9		13455	502	1.400	1.540	-9.1	
13352	508	0.980	0.890	+10.1		13412	515	1.170	1.290	-9.3		13455	503	0.940	1.040	-9.6	
13352	509	0.990	0.930	+6.5		13412	516	0.970	1.080	-10.2		13455	504	1.240	1.380	-10.1	
13352	511	1.090	0.990	+10.1		13412	517	0.900	0.990	-9.1		13455	505	1.240	1.370	-9.5	
13352	512	0.590	0.540	+9.3		13453	501	0.830	0.920	-9.8		13455	506	1.060	1.170	-9.4	
13352	513	0.900	0.810	+11.1		13453	502	1.180	1.290	-8.5		13455	507	1.130	1.230	-8.1	
13352	515	0.770	0.680	+13.2		13453	503	0.790	0.870	-9.2		13455	508	1.030	1.130	-8.8	
13352	516	0.750	0.680	+10.3		13453	504	1.040	1.160	-10.3		13455	509	1.160	1.280	-9.4	
13352	517	0.790	0.700	+12.9		13453	505	1.040	1.150	-9.6		13455	511	0.940	1.040	-9.6	
13410	501	2.130	2.370	-10.1		13453	506	0.890	0.990	-10.1		13455	512	1.610	1.770	-9.0	
13410	502	3.020	3.320	-9.0		13453	507	0.950	1.040	-8.7		13455	513	0.990	1.090	-9.2	
13410	503	2.030	2.240	-9.4		13453	508	0.870	0.950	-8.4		13455	515	1.600	1.770	-9.6	
13410	504	2.680	2.970	-9.8		13453	509	0.970	1.080	-10.2		13455	516	1.330	1.480	-10.1	
13410	505	2.680	2.950	-9.2		13453	511	0.790	0.870	-9.2		13455	517	1.230	1.360	-9.6	
13410	506	2.300	2.540	-9.4		13453	512	1.350	1.490	-9.4		13506	501	4.060	3.820	+6.3	
13410	507	2.430	2.660	-8.6		13453	513	0.830	0.920	-9.8		13506	502	3.310	2.840	+16.5	
13410	508	2.220	2.450	-9.4		13453	515	1.350	1.490	-9.4		13506	503	2.280	2.080	+9.6	
13410	509	2.500	2.770	-9.7		13453	516	1.120	1.240	-9.7		13506	504	1.020	0.940	+8.5	
13410	511	2.030	2.240	-9.4		13453	517	1.040	1.140	-8.8		13506	505	2.750	2.450	+12.2	
13410	512	3.470	3.840	-9.6		13454	501	0.970	1.080	-10.2		13506	506	2.230	1.990	+12.1	
13410	513	2.130	2.350	-9.4		13454	502	1.380	1.510	-8.6		13506	507	1.690	1.540	+9.7	
13410	515	3.460	3.830	-9.7		13454	503	0.930	1.020	-8.8		13506	508	3.020	2.750	+9.8	
13410	516	2.880	3.190	-9.7		13454	504	1.220	1.350	-9.6		13506	509	3.060	2.860	+7.0	
13410	517	2.660	2.940	-9.5		13454	505	1.220	1.350	-9.6		13506	511	3.380	3.060	+10.5	
13412	501	0.720	0.800	-10.0		13454	506	1.050	1.160	-9.5		13506	512	1.820	1.680	+8.3	
13412	502	1.020	1.120	-8.9		13454	507	1.110	1.210	-8.3		13506	513	2.770	2.500	+10.8	
13412	503	0.680	0.760	-10.5		13454	508	1.010	1.120	-9.8		13506	515	2.370	2.110	+12.3	
13412	504	0.900	1.000	-10.0		13454	509	1.140	1.260	-9.5		13506	516	2.310	2.090	+10.5	
13412	505	0.900	1.000	-10.0		13454	511	0.930	1.020	-8.8		13506	517	2.430	2.160	+12.5	

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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
13507	501	4.890	4.600	+6.3		13621	506	0.200	0.221	-9.5		13673	512	4.130	3.900	+5.9	
13507	502	3.980	3.420	+16.4		13621	507	0.212	0.231	-8.2		13673	513	2.430	2.250	+8.0	
13507	503	2.750	2.500	+10.0		13621	508	0.193	0.213	-9.4		13673	515	2.200	2.020	+8.9	
13507	504	1.230	1.140	+7.9		13621	509	0.217	0.241	-10.0		13673	516	2.510	2.350	+6.8	
13507	505	3.310	2.960	+11.8		13621	511	0.177	0.195	-9.2		13673	517	3.110	2.860	+8.7	
13507	506	2.680	2.400	+11.7		13621	512	0.300	0.330	-9.1		13715	501	0.189	0.181	+4.4	
13507	507	2.040	1.850	+10.3		13621	513	0.185	0.205	-9.8		13715	502	0.166	0.144	+15.3	
13507	508	3.640	3.310	+10.0		13621	515	0.300	0.330	-9.1		13715	503	0.157	0.144	+9.0	
13507	509	3.680	3.440	+7.0		13621	516	0.250	0.280	-10.7		13715	504	0.113	0.105	+7.6	
13507	511	4.070	3.680	+10.6		13621	517	0.232	0.260	-10.8		13715	505	0.162	0.147	+10.2	
13507	512	2.200	2.020	+8.9		13670	501	0.154	0.147	+4.8		13715	506	0.147	0.133	+10.5	
13507	513	3.340	3.010	+11.0		13670	502	0.135	0.117	+15.4		13715	507	0.135	0.125	+8.0	
13507	515	2.850	2.540	+12.2		13670	503	0.068	0.063	+7.9		13715	508	0.580	0.530	+9.4	
13507	516	2.780	2.520	+10.3		13670	504	0.054	0.050	+8.0		13715	509	0.149	0.140	+6.4	
13507	517	2.920	2.610	+11.9		13670	505	0.067	0.061	+9.8		13715	511	0.227	0.207	+9.7	
13590	501	0.730	0.820	-11.0		13670	506	0.110	0.100	+10.0		13715	512	0.132	0.123	+7.3	
13590	502	1.040	1.140	-8.8		13670	507	0.059	0.054	+9.3		13715	513	0.111	0.101	+9.9	
13590	503	0.700	0.770	-9.1		13670	508	0.110	0.101	+8.9		13715	515	0.182	0.164	+11.0	
13590	504	0.920	1.020	-9.8		13670	509	0.053	0.050	+6.0		13715	516	0.177	0.163	+8.6	
13590	505	0.920	1.020	-9.8		13670	511	0.102	0.094	+8.5		13715	517	0.129	0.117	+10.3	
13590	506	0.790	0.870	-9.2		13670	512	0.035	0.033	+6.1		13716	501	2.010	1.890	+6.3	
13590	507	0.840	0.920	-8.7		13670	513	0.057	0.051	+11.8		13716	502	1.640	1.400	+17.1	
13590	508	0.770	0.840	-8.3		13670	515	0.117	0.106	+10.4		13716	503	1.130	1.030	+9.7	
13590	509	0.860	0.950	-9.5		13670	516	0.059	0.054	+9.3		13716	504	0.510	0.470	+8.5	
13590	511	0.700	0.770	-9.1		13670	517	0.070	0.063	+11.1		13716	505	1.360	1.210	+12.4	
13590	512	1.200	1.320	-9.1		13673	501	3.190	3.090	+3.2		13716	506	1.100	0.990	+11.1	
13590	513	0.730	0.810	-9.9		13673	502	2.930	2.580	+13.6		13716	507	0.840	0.760	+10.5	
13590	515	1.190	1.320	-9.8		13673	503	2.640	2.470	+6.9		13716	508	1.490	1.360	+9.6	
13590	516	0.990	1.100	-10.0		13673	504	1.200	1.140	+5.3		13716	509	1.510	1.410	+7.1	
13590	517	0.920	1.010	-8.9		13673	505	2.000	1.840	+8.7		13716	511	1.670	1.510	+10.6	
13621	501	0.185	0.206	-10.2		13673	506	1.730	1.590	+8.8		13716	512	0.900	0.830	+8.4	
13621	502	0.260	0.290	-10.3		13673	507	0.840	0.790	+6.3		13716	513	1.370	1.230	+11.4	
13621	503	0.177	0.195	-9.2		13673	508	1.100	1.030	+6.8		13716	515	1.170	1.040	+12.5	
13621	504	0.233	0.260	-10.4		13673	509	5.630	5.360	+5.0		13716	516	1.140	1.030	+10.7	
13621	505	0.233	0.260	-10.4		13673	511	2.900	2.700	+7.4		13716	517	1.200	1.070	+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
13720	501	1.800	1.740	+3.4		13930	506	0.310	0.280	+10.7		14101	512	0.910	0.840	+8.3	
13720	502	1.650	1.460	+13.0		13930	507	0.290	0.270	+7.4		14101	513	1.390	1.250	+11.2	
13720	503	1.490	1.390	+7.2		13930	508	1.240	1.140	+8.8		14101	515	1.180	1.060	+11.3	
13720	504	0.680	0.640	+6.3		13930	509	0.320	0.300	+6.7		14101	516	1.150	1.050	+9.5	
13720	505	1.130	1.040	+8.7		13930	511	0.480	0.440	+9.1		14101	517	1.210	1.080	+12.0	
13720	506	0.970	0.900	+7.8		13930	512	0.280	0.260	+7.7		14279	501	0.710	0.790	-10.1	
13720	507	0.480	0.440	+9.1		13930	513	0.236	0.215	+9.8		14279	502	1.000	1.100	-9.1	
13720	508	0.620	0.580	+6.9		13930	515	0.390	0.350	+11.4		14279	503	0.670	0.740	-9.5	
13720	509	3.170	3.020	+5.0		13930	516	0.380	0.350	+8.6		14279	504	0.890	0.990	-10.1	
13720	511	1.630	1.520	+7.2		13930	517	0.280	0.249	+12.4		14279	505	0.890	0.980	-9.2	
13720	512	2.330	2.200	+5.9		14068	501	0.173	0.163	+6.1		14279	506	0.760	0.840	-9.5	
13720	513	1.370	1.270	+7.9		14068	502	0.141	0.121	+16.5		14279	507	0.810	0.880	-8.0	
13720	515	1.240	1.140	+8.8		14068	503	0.097	0.089	+9.0		14279	508	0.740	0.810	-8.6	
13720	516	1.420	1.320	+7.6		14068	504	0.044	0.040	+10.0		14279	509	0.830	0.920	-9.8	
13720	517	1.760	1.610	+9.3		14068	505	0.117	0.105	+11.4		14279	511	0.680	0.740	-8.1	
13759	501	0.780	0.740	+5.4		14068	506	0.095	0.085	+11.8		14279	512	1.150	1.270	-9.4	
13759	502	0.640	0.550	+16.4		14068	507	0.072	0.066	+9.1		14279	513	0.710	0.780	-9.0	
13759	503	0.440	0.400	+10.0		14068	508	0.129	0.117	+10.3		14279	515	1.150	1.270	-9.4	
13759	504	0.198	0.183	+8.2		14068	509	0.130	0.122	+6.6		14279	516	0.960	1.060	-9.4	
13759	505	0.530	0.470	+12.8		14068	511	0.144	0.130	+10.8		14279	517	0.880	0.980	-10.2	
13759	506	0.430	0.390	+10.3		14068	512	0.078	0.072	+8.3		14401	501	4.240	4.110	+3.2	
13759	507	0.330	0.300	+10.0		14068	513	0.118	0.106	+11.3		14401	502	3.900	3.430	+13.7	
13759	508	0.580	0.530	+9.4		14068	515	0.101	0.090	+12.2		14401	503	3.510	3.290	+6.7	
13759	509	0.590	0.550	+7.3		14068	516	0.098	0.089	+10.1		14401	504	1.600	1.510	+6.0	
13759	511	0.650	0.590	+10.2		14068	517	0.103	0.092	+12.0		14401	505	2.650	2.450	+8.2	
13759	512	0.350	0.320	+9.4		14101	501	2.030	1.910	+6.3		14401	506	2.300	2.110	+9.0	
13759	513	0.540	0.480	+12.5		14101	502	1.650	1.420	+16.2		14401	507	1.120	1.050	+6.7	
13759	515	0.460	0.410	+12.2		14101	503	1.140	1.040	+9.6		14401	508	1.460	1.360	+7.4	
13759	516	0.450	0.400	+12.5		14101	504	0.510	0.470	+8.5		14401	509	7.480	7.130	+4.9	
13759	517	0.470	0.420	+11.9		14101	505	1.370	1.230	+11.4		14401	511	3.850	3.600	+6.9	
13930	501	0.400	0.380	+5.3		14101	506	1.110	1.000	+11.0		14401	512	5.490	5.180	+6.0	
13930	502	0.350	0.310	+12.9		14101	507	0.840	0.770	+9.1		14401	513	3.230	2.990	+8.0	
13930	503	0.330	0.310	+6.5		14101	508	1.510	1.370	+10.2		14401	515	2.930	2.680	+9.3	
13930	504	0.240	0.223	+7.6		14101	509	1.530	1.430	+7.0		14401	516	3.340	3.120	+7.1	
13930	505	0.340	0.310	+9.7		14101	511	1.690	1.530	+10.5		14401	517	4.140	3.810	+8.7	

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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
14405	501	4.270	4.480	-4.7		14655	506	0.215	0.193	+11.4		14732	512	0.320	0.290	+10.3	
14405	502	3.150	3.290	-4.3		14655	507	0.163	0.149	+9.4		14732	513	0.360	0.320	+12.5	
14405	503	2.310	2.440	-5.3		14655	508	0.290	0.270	+7.4		14732	515	0.930	0.830	+12.0	
14405	504	3.980	4.230	-5.9		14655	509	0.300	0.280	+7.1		14732	516	0.460	0.410	+12.2	
14405	505	4.180	4.380	-4.6		14655	511	0.330	0.300	+10.0		14732	517	0.680	0.610	+11.5	
14405	506	3.930	4.130	-4.8		14655	512	0.176	0.162	+8.6		14733	501	2.740	2.580	+6.2	
14405	507	2.970	3.090	-3.9		14655	513	0.270	0.241	+12.0		14733	502	2.240	1.920	+16.7	
14405	508	4.230	4.450	-4.9		14655	515	0.229	0.204	+12.3		14733	503	1.540	1.410	+9.2	
14405	509	2.170	2.300	-5.7		14655	516	0.223	0.202	+10.4		14733	504	0.690	0.640	+7.8	
14405	511	2.890	3.030	-4.6		14655	517	0.235	0.209	+12.4		14733	505	1.860	1.660	+12.0	
14405	512	1.960	2.070	-5.3		14731	501	9.420	8.810	+6.9		14733	506	1.510	1.350	+11.9	
14405	513	2.730	2.880	-5.2		14731	502	4.430	3.760	+17.8		14733	507	1.140	1.040	+9.6	
14405	515	3.350	3.540	-5.4		14731	503	7.450	6.730	+10.7		14733	508	2.040	1.860	+9.7	
14405	516	2.850	3.000	-5.0		14731	504	9.690	8.850	+9.5		14733	509	2.070	1.930	+7.3	
14405	517	2.370	2.490	-4.8		14731	505	8.460	7.530	+12.4		14733	511	2.280	2.070	+10.1	
14527	501	0.770	0.740	+4.1		14731	506	6.010	5.330	+12.8		14733	512	1.230	1.140	+7.9	
14527	502	0.680	0.590	+15.3		14731	507	4.300	3.880	+10.8		14733	513	1.880	1.690	+11.2	
14527	503	0.640	0.590	+8.5		14731	508	3.940	3.550	+11.0		14733	515	1.600	1.430	+11.9	
14527	504	0.460	0.430	+7.0		14731	509	4.510	4.100	+10.0		14733	516	1.560	1.410	+10.6	
14527	505	0.660	0.600	+10.0		14731	511	12.600	11.400	+10.5		14733	517	1.640	1.460	+12.3	
14527	506	0.600	0.540	+11.1		14731	512	4.360	3.960	+10.1		14734	501	1.180	1.110	+6.3	
14527	507	0.550	0.510	+7.8		14731	513	4.900	4.370	+12.1		14734	502	0.960	0.820	+17.1	
14527	508	2.370	2.180	+8.7		14731	515	12.600	11.200	+12.5		14734	503	0.660	0.600	+10.0	
14527	509	0.610	0.570	+7.0		14731	516	6.160	5.580	+10.4		14734	504	0.300	0.270	+11.1	
14527	511	0.920	0.840	+9.5		14731	517	9.250	8.200	+12.8		14734	505	0.800	0.710	+12.7	
14527	512	0.540	0.500	+8.0		14732	501	0.700	0.650	+7.7		14734	506	0.650	0.580	+12.1	
14527	513	0.450	0.410	+9.8		14732	502	0.330	0.280	+17.9		14734	507	0.490	0.450	+8.9	
14527	515	0.740	0.670	+10.4		14732	503	0.550	0.500	+10.0		14734	508	0.880	0.800	+10.0	
14527	516	0.720	0.660	+9.1		14732	504	0.720	0.650	+10.8		14734	509	0.890	0.830	+7.2	
14527	517	0.530	0.480	+10.4		14732	505	0.630	0.560	+12.5		14734	511	0.980	0.890	+10.1	
14655	501	0.390	0.370	+5.4		14732	506	0.440	0.390	+12.8		14734	512	0.530	0.490	+8.2	
14655	502	0.320	0.270	+18.5		14732	507	0.320	0.290	+10.3		14734	513	0.800	0.720	+11.1	
14655	503	0.220	0.201	+9.5		14732	508	0.290	0.260	+11.5		14734	515	0.690	0.610	+13.1	
14655	504	0.099	0.091	+8.8		14732	509	0.330	0.300	+10.0		14734	516	0.670	0.610	+9.8	
14655	505	0.270	0.237	+13.9		14732	511	0.930	0.840	+10.7		14734	517	0.700	0.630	+11.1	

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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
14855	501	0.330	0.360	-8.3		15062	506	0.320	0.350	-8.6		15070	512	0.260	0.280	-7.1	
14855	502	0.460	0.510	-9.8		15062	507	0.330	0.370	-10.8		15070	513	0.370	0.390	-5.1	
14855	503	0.310	0.340	-8.8		15062	508	0.310	0.340	-8.8		15070	515	0.450	0.470	-4.3	
14855	504	0.410	0.460	-10.9		15062	509	0.340	0.380	-10.5		15070	516	0.380	0.400	-5.0	
14855	505	0.410	0.450	-8.9		15062	511	0.280	0.310	-9.7		15070	517	0.320	0.330	-3.0	
14855	506	0.350	0.390	-10.3		15062	512	0.480	0.530	-9.4		15123	501	9.110	8.520	+6.9	
14855	507	0.370	0.410	-9.8		15062	513	0.290	0.320	-9.4		15123	502	4.290	3.630	+18.2	
14855	508	0.340	0.370	-8.1		15062	515	0.480	0.530	-9.4		15123	503	7.200	6.510	+10.6	
14855	509	0.380	0.420	-9.5		15062	516	0.400	0.440	-9.1		15123	504	9.360	8.560	+9.3	
14855	511	0.310	0.340	-8.8		15062	517	0.370	0.400	-7.5		15123	505	8.180	7.270	+12.5	
14855	512	0.530	0.590	-10.2		15063	501	0.340	0.380	-10.5		15123	506	5.810	5.150	+12.8	
14855	513	0.330	0.360	-8.3		15063	502	0.480	0.530	-9.4		15123	507	4.160	3.750	+10.9	
14855	515	0.530	0.590	-10.2		15063	503	0.320	0.360	-11.1		15123	508	3.810	3.430	+11.1	
14855	516	0.440	0.490	-10.2		15063	504	0.430	0.480	-10.4		15123	509	4.360	3.960	+10.1	
14855	517	0.410	0.450	-8.9		15063	505	0.430	0.470	-8.5		15123	511	12.200	11.000	+10.9	
14913	501	1.480	1.390	+6.5		15063	506	0.370	0.410	-9.8		15123	512	4.210	3.830	+9.9	
14913	502	1.200	1.030	+16.5		15063	507	0.390	0.430	-9.3		15123	513	4.740	4.230	+12.1	
14913	503	0.830	0.760	+9.2		15063	508	0.360	0.390	-7.7		15123	515	12.200	10.800	+13.0	
14913	504	0.370	0.340	+8.8		15063	509	0.400	0.440	-9.1		15123	516	5.950	5.390	+10.4	
14913	505	1.000	0.890	+12.4		15063	511	0.330	0.360	-8.3		15123	517	8.940	7.930	+12.7	
14913	506	0.810	0.720	+12.5		15063	512	0.560	0.610	-8.2		15124	501	3.190	2.980	+7.0	
14913	507	0.610	0.560	+8.9		15063	513	0.340	0.380	-10.5		15124	502	1.500	1.270	+18.1	
14913	508	1.100	1.000	+10.0		15063	515	0.550	0.610	-9.8		15124	503	2.520	2.280	+10.5	
14913	509	1.110	1.040	+6.7		15063	516	0.460	0.510	-9.8		15124	504	3.280	2.990	+9.7	
14913	511	1.230	1.110	+10.8		15063	517	0.430	0.470	-8.5		15124	505	2.860	2.540	+12.6	
14913	512	0.660	0.610	+8.2		15070	501	0.570	0.600	-5.0		15124	506	2.030	1.800	+12.8	
14913	513	1.010	0.910	+11.0		15070	502	0.420	0.440	-4.5		15124	507	1.450	1.310	+10.7	
14913	515	0.860	0.770	+11.7		15070	503	0.310	0.330	-6.1		15124	508	1.330	1.200	+10.8	
14913	516	0.840	0.760	+10.5		15070	504	0.530	0.570	-7.0		15124	509	1.530	1.380	+10.9	
14913	517	0.880	0.790	+11.4		15070	505	0.560	0.590	-5.1		15124	511	4.260	3.840	+10.9	
15062	501	0.290	0.330	-12.1		15070	506	0.530	0.550	-3.6		15124	512	1.470	1.340	+9.7	
15062	502	0.420	0.460	-8.7		15070	507	0.400	0.410	-2.4		15124	513	1.660	1.480	+12.2	
15062	503	0.280	0.310	-9.7		15070	508	0.570	0.600	-5.0		15124	515	4.270	3.770	+13.3	
15062	504	0.370	0.410	-9.8		15070	509	0.290	0.310	-6.5		15124	516	2.080	1.890	+10.1	
15062	505	0.370	0.410	-9.8		15070	511	0.390	0.410	-4.9		15124	517	3.130	2.770	+13.0	

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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
15188	501	0.510	0.570	-10.5		15224	506	1.030	0.950	+8.4		15404	512	0.218	0.240	-9.2	
15188	502	0.730	0.800	-8.8		15224	507	0.500	0.470	+6.4		15404	513	0.133	0.147	-9.5	
15188	503	0.490	0.540	-9.3		15224	508	0.650	0.610	+6.6		15404	515	0.217	0.240	-9.6	
15188	504	0.650	0.720	-9.7		15224	509	3.350	3.190	+5.0		15404	516	0.181	0.200	-9.5	
15188	505	0.650	0.710	-8.5		15224	511	1.730	1.610	+7.5		15404	517	0.167	0.184	-9.2	
15188	506	0.560	0.610	-8.2		15224	512	2.460	2.320	+6.0		15405	501	0.196	0.218	-10.1	
15188	507	0.590	0.640	-7.8		15224	513	1.450	1.340	+8.2		15405	502	0.280	0.310	-9.7	
15188	508	0.540	0.590	-8.5		15224	515	1.310	1.200	+9.2		15405	503	0.187	0.206	-9.2	
15188	509	0.600	0.670	-10.4		15224	516	1.500	1.400	+7.1		15405	504	0.247	0.270	-8.5	
15188	511	0.490	0.540	-9.3		15224	517	1.860	1.710	+8.8		15405	505	0.247	0.270	-8.5	
15188	512	0.840	0.930	-9.7		15314	501	0.950	0.890	+6.7		15405	506	0.212	0.234	-9.4	
15188	513	0.520	0.570	-8.8		15314	502	0.770	0.660	+16.7		15405	507	0.224	0.245	-8.6	
15188	515	0.840	0.930	-9.7		15314	503	0.530	0.480	+10.4		15405	508	0.205	0.226	-9.3	
15188	516	0.700	0.770	-9.1		15314	504	0.238	0.220	+8.2		15405	509	0.230	0.260	-11.5	
15188	517	0.640	0.710	-9.9		15314	505	0.640	0.570	+12.3		15405	511	0.188	0.206	-8.7	
15223	501	0.181	0.173	+4.6		15314	506	0.520	0.460	+13.0		15405	512	0.320	0.350	-8.6	
15223	502	0.159	0.138	+15.2		15314	507	0.390	0.360	+8.3		15405	513	0.196	0.217	-9.7	
15223	503	0.080	0.074	+8.1		15314	508	0.700	0.640	+9.4		15405	515	0.320	0.350	-8.6	
15223	504	0.063	0.059	+6.8		15314	509	0.710	0.670	+6.0		15405	516	0.270	0.290	-6.9	
15223	505	0.079	0.072	+9.7		15314	511	0.790	0.710	+11.3		15405	517	0.245	0.270	-9.3	
15223	506	0.130	0.118	+10.2		15314	512	0.420	0.390	+7.7		15406	501	0.500	0.560	-10.7	
15223	507	0.070	0.064	+9.4		15314	513	0.650	0.580	+12.1		15406	502	0.710	0.780	-9.0	
15223	508	0.129	0.119	+8.4		15314	515	0.550	0.490	+12.2		15406	503	0.480	0.530	-9.4	
15223	509	0.062	0.058	+6.9		15314	516	0.540	0.490	+10.2		15406	504	0.630	0.700	-10.0	
15223	511	0.120	0.111	+8.1		15314	517	0.570	0.500	+14.0		15406	505	0.630	0.690	-8.7	
15223	512	0.041	0.039	+5.1		15404	501	0.133	0.148	-10.1		15406	506	0.540	0.600	-10.0	
15223	513	0.067	0.061	+9.8		15404	502	0.189	0.208	-9.1		15406	507	0.570	0.620	-8.1	
15223	515	0.138	0.125	+10.4		15404	503	0.127	0.140	-9.3		15406	508	0.520	0.580	-10.3	
15223	516	0.069	0.064	+7.8		15404	504	0.168	0.186	-9.7		15406	509	0.590	0.650	-9.2	
15223	517	0.082	0.075	+9.3		15404	505	0.168	0.185	-9.2		15406	511	0.480	0.530	-9.4	
15224	501	1.900	1.840	+3.3		15404	506	0.144	0.159	-9.4		15406	512	0.820	0.900	-8.9	
15224	502	1.750	1.540	+13.6		15404	507	0.152	0.167	-9.0		15406	513	0.500	0.550	-9.1	
15224	503	1.570	1.470	+6.8		15404	508	0.139	0.153	-9.2		15406	515	0.810	0.900	-10.0	
15224	504	0.720	0.680	+5.9		15404	509	0.156	0.173	-9.8		15406	516	0.680	0.750	-9.3	
15224	505	1.190	1.100	+8.2		15404	511	0.127	0.140	-9.3		15406	517	0.630	0.690	-8.7	

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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
15488	501	1.250	1.390	-10.1		15600	506	2.330	2.080	+12.0		15608	512	0.420	0.390	+7.7	
15488	502	1.770	1.950	-9.2		15600	507	1.770	1.610	+9.9		15608	513	0.650	0.580	+12.1	
15488	503	1.190	1.310	-9.2		15600	508	3.160	2.870	+10.1		15608	515	0.550	0.490	+12.2	
15488	504	1.570	1.740	-9.8		15600	509	3.200	2.990	+7.0		15608	516	0.540	0.490	+10.2	
15488	505	1.570	1.730	-9.2		15600	511	3.530	3.200	+10.3		15608	517	0.570	0.500	+14.0	
15488	506	1.350	1.490	-9.4		15600	512	1.910	1.760	+8.5		15656	501	27.900	26.300	+6.1	
15488	507	1.430	1.560	-8.3		15600	513	2.900	2.610	+11.1		15656	502	22.800	19.500	+16.9	
15488	508	1.300	1.440	-9.7		15600	515	2.480	2.210	+12.2		15656	503	15.700	14.300	+9.8	
15488	509	1.460	1.620	-9.9		15600	516	2.410	2.190	+10.0		15656	504	7.040	6.500	+8.3	
15488	511	1.190	1.310	-9.2		15600	517	2.540	2.260	+12.4		15656	505	18.900	16.900	+11.8	
15488	512	2.040	2.250	-9.3		15607	501	0.750	0.790	-5.1		15656	506	15.300	13.700	+11.7	
15488	513	1.250	1.380	-9.4		15607	502	0.550	0.580	-5.2		15656	507	11.600	10.600	+9.4	
15488	515	2.030	2.240	-9.4		15607	503	0.410	0.430	-4.7		15656	508	20.800	18.900	+10.1	
15488	516	1.690	1.870	-9.6		15607	504	0.700	0.740	-5.4		15656	509	21.000	19.700	+6.6	
15488	517	1.560	1.720	-9.3		15607	505	0.730	0.770	-5.2		15656	511	23.200	21.000	+10.5	
15538	501	1.680	1.580	+6.3		15607	506	0.690	0.720	-4.2		15656	512	12.500	11.600	+7.8	
15538	502	1.370	1.180	+16.1		15607	507	0.520	0.540	-3.7		15656	513	19.100	17.200	+11.0	
15538	503	0.950	0.860	+10.5		15607	508	0.740	0.780	-5.1		15656	515	16.300	14.500	+12.4	
15538	504	0.420	0.390	+7.7		15607	509	0.380	0.400	-5.0		15656	516	15.900	14.400	+10.4	
15538	505	1.140	1.020	+11.8		15607	511	0.510	0.530	-3.8		15656	517	16.700	14.900	+12.1	
15538	506	0.920	0.830	+10.8		15607	512	0.340	0.360	-5.6		15699	501	1.850	1.940	-4.6	
15538	507	0.700	0.640	+9.4		15607	513	0.480	0.500	-4.0		15699	502	1.360	1.430	-4.9	
15538	508	1.250	1.140	+9.6		15607	515	0.590	0.620	-4.8		15699	503	1.000	1.060	-5.7	
15538	509	1.270	1.190	+6.7		15607	516	0.500	0.530	-5.7		15699	504	1.730	1.830	-5.5	
15538	511	1.400	1.270	+10.2		15607	517	0.420	0.440	-4.5		15699	505	1.810	1.900	-4.7	
15538	512	0.760	0.700	+8.6		15608	501	0.950	0.890	+6.7		15699	506	1.700	1.790	-5.0	
15538	513	1.150	1.040	+10.6		15608	502	0.770	0.660	+16.7		15699	507	1.290	1.340	-3.7	
15538	515	0.980	0.880	+11.4		15608	503	0.530	0.480	+10.4		15699	508	1.830	1.930	-5.2	
15538	516	0.960	0.870	+10.3		15608	504	0.238	0.220	+8.2		15699	509	0.940	0.990	-5.1	
15538	517	1.010	0.900	+12.2		15608	505	0.640	0.570	+12.3		15699	511	1.250	1.310	-4.6	
15600	501	4.240	3.990	+6.3		15608	506	0.520	0.460	+13.0		15699	512	0.850	0.900	-5.6	
15600	502	3.460	2.970	+16.5		15608	507	0.390	0.360	+8.3		15699	513	1.180	1.250	-5.6	
15600	503	2.380	2.170	+9.7		15608	508	0.700	0.640	+9.4		15699	515	1.450	1.530	-5.2	
15600	504	1.070	0.990	+8.1		15608	509	0.710	0.670	+6.0		15699	516	1.230	1.300	-5.4	
15600	505	2.870	2.570	+11.7		15608	511	0.790	0.710	+11.3		15699	517	1.030	1.080	-4.6	

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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
15733	501	0.330	0.360	-8.3		15991	506	0.570	0.510	+11.8		16005	512	0.070	0.065	+7.7	
15733	502	0.460	0.510	-9.8		15991	507	0.430	0.390	+10.3		16005	513	0.059	0.054	+9.3	
15733	503	0.310	0.340	-8.8		15991	508	0.770	0.700	+10.0		16005	515	0.096	0.087	+10.3	
15733	504	0.410	0.460	-10.9		15991	509	0.780	0.730	+6.8		16005	516	0.094	0.086	+9.3	
15733	505	0.410	0.450	-8.9		15991	511	0.860	0.780	+10.3		16005	517	0.068	0.062	+9.7	
15733	506	0.350	0.390	-10.3		15991	512	0.470	0.430	+9.3		16009	501	0.400	0.440	-9.1	
15733	507	0.370	0.410	-9.8		15991	513	0.710	0.640	+10.9		16009	502	0.570	0.620	-8.1	
15733	508	0.340	0.370	-8.1		15991	515	0.610	0.540	+13.0		16009	503	0.380	0.420	-9.5	
15733	509	0.380	0.420	-9.5		15991	516	0.590	0.530	+11.3		16009	504	0.500	0.560	-10.7	
15733	511	0.310	0.340	-8.8		15991	517	0.620	0.550	+12.7		16009	505	0.500	0.550	-9.1	
15733	512	0.530	0.590	-10.2		15993	501	0.880	0.820	+7.3		16009	506	0.430	0.480	-10.4	
15733	513	0.330	0.360	-8.3		15993	502	0.710	0.610	+16.4		16009	507	0.460	0.500	-8.0	
15733	515	0.530	0.590	-10.2		15993	503	0.490	0.450	+8.9		16009	508	0.420	0.460	-8.7	
15733	516	0.440	0.490	-10.2		15993	504	0.221	0.204	+8.3		16009	509	0.470	0.520	-9.6	
15733	517	0.410	0.450	-8.9		15993	505	0.590	0.530	+11.3		16009	511	0.380	0.420	-9.5	
15839	501	1.270	1.190	+6.7		15993	506	0.480	0.430	+11.6		16009	512	0.650	0.720	-9.7	
15839	502	1.030	0.890	+15.7		15993	507	0.360	0.330	+9.1		16009	513	0.400	0.440	-9.1	
15839	503	0.710	0.650	+9.2		15993	508	0.650	0.590	+10.2		16009	515	0.650	0.720	-9.7	
15839	504	0.320	0.300	+6.7		15993	509	0.660	0.620	+6.5		16009	516	0.540	0.600	-10.0	
15839	505	0.860	0.770	+11.7		15993	511	0.730	0.660	+10.6		16009	517	0.500	0.550	-9.1	
15839	506	0.700	0.620	+12.9		15993	512	0.390	0.360	+8.3		16402	501	6.270	5.900	+6.3	
15839	507	0.530	0.480	+10.4		15993	513	0.600	0.540	+11.1		16402	502	5.110	4.390	+16.4	
15839	508	0.940	0.860	+9.3		15993	515	0.510	0.460	+10.9		16402	503	3.530	3.210	+10.0	
15839	509	0.960	0.890	+7.9		15993	516	0.500	0.450	+11.1		16402	504	1.580	1.460	+8.2	
15839	511	1.050	0.960	+9.4		15993	517	0.520	0.470	+10.6		16402	505	4.240	3.790	+11.9	
15839	512	0.570	0.520	+9.6		16005	501	0.100	0.096	+4.2		16402	506	3.440	3.080	+11.7	
15839	513	0.870	0.780	+11.5		16005	502	0.088	0.076	+15.8		16402	507	2.610	2.380	+9.7	
15839	515	0.740	0.660	+12.1		16005	503	0.083	0.076	+9.2		16402	508	4.670	4.250	+9.9	
15839	516	0.720	0.650	+10.8		16005	504	0.060	0.056	+7.1		16402	509	4.730	4.420	+7.0	
15839	517	0.760	0.680	+11.8		16005	505	0.086	0.078	+10.3		16402	511	5.220	4.730	+10.4	
15991	501	1.040	0.980	+6.1		16005	506	0.078	0.071	+9.9		16402	512	2.820	2.590	+8.9	
15991	502	0.850	0.730	+16.4		16005	507	0.072	0.066	+9.1		16402	513	4.290	3.860	+11.1	
15991	503	0.580	0.530	+9.4		16005	508	0.310	0.280	+10.7		16402	515	3.660	3.260	+12.3	
15991	504	0.260	0.242	+7.4		16005	509	0.079	0.074	+6.8		16402	516	3.560	3.230	+10.2	
15991	505	0.700	0.630	+11.1		16005	511	0.120	0.110	+9.1		16402	517	3.750	3.340	+12.3	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
16403	501	3.970	3.730	+6.4		16471	506	0.970	1.020	-4.9		16527	512	0.228	0.211	+8.1	
16403	502	3.230	2.770	+16.6		16471	507	0.740	0.760	-2.6		16527	513	0.191	0.174	+9.8	
16403	503	2.230	2.030	+9.9		16471	508	1.050	1.100	-4.5		16527	515	0.310	0.280	+10.7	
16403	504	1.000	0.920	+8.7		16471	509	0.540	0.570	-5.3		16527	516	0.300	0.280	+7.1	
16403	505	2.680	2.400	+11.7		16471	511	0.720	0.750	-4.0		16527	517	0.222	0.201	+10.4	
16403	506	2.180	1.950	+11.8		16471	512	0.480	0.510	-5.9		16588	501	0.185	0.206	-10.2	
16403	507	1.650	1.500	+10.0		16471	513	0.680	0.710	-4.2		16588	502	0.260	0.290	-10.3	
16403	508	2.950	2.690	+9.7		16471	515	0.830	0.880	-5.7		16588	503	0.177	0.195	-9.2	
16403	509	2.990	2.790	+7.2		16471	516	0.700	0.740	-5.4		16588	504	0.233	0.260	-10.4	
16403	511	3.300	2.990	+10.4		16471	517	0.590	0.620	-4.8		16588	505	0.233	0.260	-10.4	
16403	512	1.780	1.640	+8.5		16501	501	0.212	0.202	+5.0		16588	506	0.200	0.221	-9.5	
16403	513	2.710	2.440	+11.1		16501	502	0.186	0.161	+15.5		16588	507	0.212	0.231	-8.2	
16403	515	2.310	2.060	+12.1		16501	503	0.175	0.161	+8.7		16588	508	0.193	0.213	-9.4	
16403	516	2.250	2.040	+10.3		16501	504	0.126	0.117	+7.7		16588	509	0.217	0.241	-10.0	
16403	517	2.370	2.110	+12.3		16501	505	0.181	0.164	+10.4		16588	511	0.177	0.195	-9.2	
16404	501	5.010	4.710	+6.4		16501	506	0.165	0.149	+10.7		16588	512	0.300	0.330	-9.1	
16404	502	4.080	3.500	+16.6		16501	507	0.152	0.140	+8.6		16588	513	0.185	0.205	-9.8	
16404	503	2.810	2.560	+9.8		16501	508	0.650	0.600	+8.3		16588	515	0.300	0.330	-9.1	
16404	504	1.260	1.160	+8.6		16501	509	0.167	0.157	+6.4		16588	516	0.250	0.280	-10.7	
16404	505	3.390	3.030	+11.9		16501	511	0.250	0.232	+7.8		16588	517	0.232	0.260	-10.8	
16404	506	2.750	2.460	+11.8		16501	512	0.148	0.137	+8.0		16604	501	0.310	0.350	-11.4	
16404	507	2.080	1.900	+9.5		16501	513	0.124	0.113	+9.7		16604	502	0.440	0.490	-10.2	
16404	508	3.730	3.390	+10.0		16501	515	0.204	0.184	+10.9		16604	503	0.300	0.330	-9.1	
16404	509	3.770	3.520	+7.1		16501	516	0.198	0.182	+8.8		16604	504	0.390	0.430	-9.3	
16404	511	4.160	3.770	+10.3		16501	517	0.145	0.131	+10.7		16604	505	0.390	0.430	-9.3	
16404	512	2.250	2.070	+8.7		16527	501	0.330	0.310	+6.5		16604	506	0.340	0.370	-8.1	
16404	513	3.420	3.080	+11.0		16527	502	0.290	0.248	+16.9		16604	507	0.360	0.390	-7.7	
16404	515	2.920	2.600	+12.3		16527	503	0.270	0.247	+9.3		16604	508	0.320	0.360	-11.1	
16404	516	2.840	2.580	+10.1		16527	504	0.194	0.180	+7.8		16604	509	0.370	0.400	-7.5	
16404	517	2.990	2.670	+12.0		16527	505	0.280	0.250	+12.0		16604	511	0.300	0.330	-9.1	
16471	501	1.060	1.110	-4.5		16527	506	0.250	0.229	+9.2		16604	512	0.510	0.560	-8.9	
16471	502	0.780	0.810	-3.7		16527	507	0.233	0.215	+8.4		16604	513	0.310	0.340	-8.8	
16471	503	0.570	0.600	-5.0		16527	508	1.000	0.920	+8.7		16604	515	0.510	0.560	-8.9	
16471	504	0.990	1.050	-5.7		16527	509	0.260	0.242	+7.4		16604	516	0.420	0.470	-10.6	
16471	505	1.030	1.080	-4.6		16527	511	0.390	0.360	+8.3		16604	517	0.390	0.430	-9.3	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
16670	501	27.000	25.000	+8.0		16694	506	0.660	0.730	-9.6		16750	512	0.207	0.191	+8.4	
16670	502	10.400	8.740	+19.0		16694	507	0.700	0.770	-9.1		16750	513	0.320	0.280	+14.3	
16670	503	9.760	8.750	+11.5		16694	508	0.640	0.710	-9.9		16750	515	0.270	0.240	+12.5	
16670	504	15.900	14.400	+10.4		16694	509	0.720	0.800	-10.0		16750	516	0.260	0.238	+9.2	
16670	505	12.200	10.800	+13.0		16694	511	0.590	0.650	-9.2		16750	517	0.280	0.246	+13.8	
16670	506	7.180	6.330	+13.4		16694	512	1.000	1.110	-9.9		16751	501	0.460	0.430	+7.0	
16670	507	8.770	7.850	+11.7		16694	513	0.620	0.680	-8.8		16751	502	0.380	0.320	+18.8	
16670	508	8.920	7.960	+12.1		16694	515	1.000	1.100	-9.1		16751	503	0.260	0.236	+10.2	
16670	509	15.000	13.600	+10.3		16694	516	0.830	0.920	-9.8		16751	504	0.116	0.107	+8.4	
16670	511	14.900	13.300	+12.0		16694	517	0.770	0.850	-9.4		16751	505	0.310	0.280	+10.7	
16670	512	4.500	4.060	+10.8		16705	501	0.600	0.580	+3.4		16751	506	0.250	0.227	+10.1	
16670	513	13.300	11.800	+12.7		16705	502	0.530	0.460	+15.2		16751	507	0.192	0.175	+9.7	
16670	515	18.700	16.400	+14.0		16705	503	0.500	0.460	+8.7		16751	508	0.340	0.310	+9.7	
16670	516	9.260	8.310	+11.4		16705	504	0.360	0.330	+9.1		16751	509	0.350	0.320	+9.4	
16670	517	11.700	10.300	+13.6		16705	505	0.520	0.470	+10.6		16751	511	0.380	0.350	+8.6	
16676	501	1.310	1.240	+5.6		16705	506	0.470	0.430	+9.3		16751	512	0.207	0.191	+8.4	
16676	502	1.070	0.920	+16.3		16705	507	0.430	0.400	+7.5		16751	513	0.320	0.280	+14.3	
16676	503	0.740	0.670	+10.4		16705	508	1.860	1.700	+9.4		16751	515	0.270	0.240	+12.5	
16676	504	0.330	0.310	+6.5		16705	509	0.480	0.450	+6.7		16751	516	0.260	0.238	+9.2	
16676	505	0.890	0.790	+12.7		16705	511	0.720	0.660	+9.1		16751	517	0.280	0.246	+13.8	
16676	506	0.720	0.650	+10.8		16705	512	0.420	0.390	+7.7		16819	501	1.770	1.970	-10.2	
16676	507	0.550	0.500	+10.0		16705	513	0.350	0.320	+9.4		16819	502	2.510	2.760	-9.1	
16676	508	0.980	0.890	+10.1		16705	515	0.580	0.520	+11.5		16819	503	1.690	1.860	-9.1	
16676	509	0.990	0.930	+6.5		16705	516	0.560	0.520	+7.7		16819	504	2.220	2.470	-10.1	
16676	511	1.090	0.990	+10.1		16705	517	0.410	0.370	+10.8		16819	505	2.220	2.450	-9.4	
16676	512	0.590	0.540	+9.3		16750	501	0.460	0.430	+7.0		16819	506	1.910	2.110	-9.5	
16676	513	0.900	0.810	+11.1		16750	502	0.380	0.320	+18.8		16819	507	2.020	2.210	-8.6	
16676	515	0.770	0.680	+13.2		16750	503	0.260	0.236	+10.2		16819	508	1.850	2.040	-9.3	
16676	516	0.750	0.680	+10.3		16750	504	0.116	0.107	+8.4		16819	509	2.080	2.300	-9.6	
16676	517	0.790	0.700	+12.9		16750	505	0.310	0.280	+10.7		16819	511	1.690	1.860	-9.1	
16694	501	0.610	0.680	-10.3		16750	506	0.250	0.227	+10.1		16819	512	2.890	3.190	-9.4	
16694	502	0.870	0.960	-9.4		16750	507	0.192	0.175	+9.7		16819	513	1.770	1.960	-9.7	
16694	503	0.590	0.650	-9.2		16750	508	0.340	0.310	+9.7		16819	515	2.880	3.180	-9.4	
16694	504	0.770	0.860	-10.5		16750	509	0.350	0.320	+9.4		16819	516	2.400	2.650	-9.4	
16694	505	0.770	0.850	-9.4		16750	511	0.380	0.350	+8.6		16819	517	2.210	2.440	-9.4	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
16820	501	1.370	1.520	-9.9		16890	506	0.224	0.247	-9.3		16892	512	0.670	0.740	-9.5	
16820	502	1.950	2.140	-8.9		16890	507	0.237	0.260	-8.8		16892	513	0.410	0.450	-8.9	
16820	503	1.310	1.440	-9.0		16890	508	0.217	0.239	-9.2		16892	515	0.670	0.740	-9.5	
16820	504	1.720	1.910	-9.9		16890	509	0.243	0.270	-10.0		16892	516	0.560	0.620	-9.7	
16820	505	1.720	1.900	-9.5		16890	511	0.198	0.218	-9.2		16892	517	0.510	0.570	-10.5	
16820	506	1.480	1.630	-9.2		16890	512	0.340	0.370	-8.1		16900	501	12.300	12.000	+2.5	
16820	507	1.570	1.710	-8.2		16890	513	0.208	0.229	-9.2		16900	502	13.700	12.100	+13.2	
16820	508	1.430	1.580	-9.5		16890	515	0.340	0.370	-8.1		16900	503	10.600	9.950	+6.5	
16820	509	1.610	1.780	-9.6		16890	516	0.280	0.310	-9.7		16900	504	4.610	4.390	+5.0	
16820	511	1.310	1.440	-9.0		16890	517	0.260	0.290	-10.3		16900	505	7.550	7.020	+7.5	
16820	512	2.240	2.470	-9.3		16891	501	0.226	0.250	-9.6		16900	506	5.450	5.040	+8.1	
16820	513	1.370	1.520	-9.9		16891	502	0.320	0.350	-8.6		16900	507	2.700	2.540	+6.3	
16820	515	2.230	2.460	-9.3		16891	503	0.215	0.238	-9.7		16900	508	9.200	8.660	+6.2	
16820	516	1.860	2.050	-9.3		16891	504	0.280	0.320	-12.5		16900	509	5.940	5.690	+4.4	
16820	517	1.710	1.890	-9.5		16891	505	0.280	0.310	-9.7		16900	511	8.720	8.190	+6.5	
16881	501	7.220	6.790	+6.3		16891	506	0.244	0.270	-9.6		16900	512	7.420	7.070	+5.0	
16881	502	5.880	5.050	+16.4		16891	507	0.260	0.280	-7.1		16900	513	4.780	4.440	+7.7	
16881	503	4.060	3.700	+9.7		16891	508	0.236	0.260	-9.2		16900	515	6.040	5.580	+8.2	
16881	504	1.820	1.680	+8.3		16891	509	0.270	0.290	-6.9		16900	516	6.250	5.890	+6.1	
16881	505	4.880	4.370	+11.7		16891	511	0.216	0.237	-8.9		16900	517	9.470	8.760	+8.1	
16881	506	3.960	3.550	+11.5		16891	512	0.370	0.410	-9.8		16901	501	7.880	7.680	+2.6	
16881	507	3.000	2.740	+9.5		16891	513	0.226	0.250	-9.6		16901	502	8.760	7.770	+12.7	
16881	508	5.370	4.890	+9.8		16891	515	0.370	0.410	-9.8		16901	503	6.760	6.380	+6.0	
16881	509	5.440	5.080	+7.1		16891	516	0.310	0.340	-8.8		16901	504	2.950	2.820	+4.6	
16881	511	6.000	5.440	+10.3		16891	517	0.280	0.310	-9.7		16901	505	4.840	4.500	+7.6	
16881	512	3.240	2.990	+8.4		16892	501	0.410	0.460	-10.9		16901	506	3.490	3.230	+8.0	
16881	513	4.930	4.440	+11.0		16892	502	0.580	0.640	-9.4		16901	507	1.730	1.630	+6.1	
16881	515	4.210	3.760	+12.0		16892	503	0.390	0.430	-9.3		16901	508	5.900	5.550	+6.3	
16881	516	4.100	3.720	+10.2		16892	504	0.520	0.570	-8.8		16901	509	3.810	3.650	+4.4	
16881	517	4.320	3.850	+12.2		16892	505	0.520	0.570	-8.8		16901	511	5.590	5.250	+6.5	
16890	501	0.207	0.231	-10.4		16892	506	0.440	0.490	-10.2		16901	512	4.760	4.530	+5.1	
16890	502	0.290	0.320	-9.4		16892	507	0.470	0.510	-7.8		16901	513	3.060	2.850	+7.4	
16890	503	0.198	0.218	-9.2		16892	508	0.430	0.470	-8.5		16901	515	3.870	3.580	+8.1	
16890	504	0.260	0.290	-10.3		16892	509	0.480	0.530	-9.4		16901	516	4.010	3.770	+6.4	
16890	505	0.260	0.290	-10.3		16892	511	0.390	0.430	-9.3		16901	517	6.070	5.610	+8.2	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
16902	501	6.680	6.520	+2.5		16906	506	3.660	3.390	+8.0		16911	512	4.040	3.840	+5.2	
16902	502	7.430	6.590	+12.7		16906	507	1.810	1.710	+5.8		16911	513	2.600	2.420	+7.4	
16902	503	5.740	5.410	+6.1		16906	508	6.180	5.820	+6.2		16911	515	3.280	3.030	+8.3	
16902	504	2.500	2.390	+4.6		16906	509	3.990	3.820	+4.5		16911	516	3.400	3.200	+6.3	
16902	505	4.110	3.820	+7.6		16906	511	5.860	5.500	+6.5		16911	517	5.150	4.760	+8.2	
16902	506	2.960	2.740	+8.0		16906	512	4.990	4.750	+5.1		16915	501	7.560	7.380	+2.4	
16902	507	1.470	1.380	+6.5		16906	513	3.210	2.980	+7.7		16915	502	8.410	7.460	+12.7	
16902	508	5.000	4.710	+6.2		16906	515	4.060	3.750	+8.3		16915	503	6.490	6.130	+5.9	
16902	509	3.230	3.090	+4.5		16906	516	4.200	3.960	+6.1		16915	504	2.840	2.700	+5.2	
16902	511	4.740	4.450	+6.5		16906	517	6.360	5.880	+8.2		16915	505	4.650	4.320	+7.6	
16902	512	4.040	3.840	+5.2		16910	501	7.370	7.190	+2.5		16915	506	3.350	3.100	+8.1	
16902	513	2.600	2.420	+7.4		16910	502	8.200	7.270	+12.8		16915	507	1.660	1.560	+6.4	
16902	515	3.280	3.030	+8.3		16910	503	6.330	5.970	+6.0		16915	508	5.660	5.330	+6.2	
16902	516	3.400	3.200	+6.3		16910	504	2.760	2.640	+4.5		16915	509	3.660	3.500	+4.6	
16902	517	5.150	4.760	+8.2		16910	505	4.530	4.210	+7.6		16915	511	5.370	5.040	+6.5	
16905	501	12.900	12.600	+2.4		16910	506	3.270	3.030	+7.9		16915	512	4.570	4.350	+5.1	
16905	502	14.400	12.700	+13.4		16910	507	1.620	1.530	+5.9		16915	513	2.940	2.730	+7.7	
16905	503	11.100	10.500	+5.7		16910	508	5.520	5.190	+6.4		16915	515	3.720	3.430	+8.5	
16905	504	4.840	4.620	+4.8		16910	509	3.560	3.420	+4.1		16915	516	3.850	3.620	+6.4	
16905	505	7.940	7.380	+7.6		16910	511	5.230	4.920	+6.3		16915	517	5.830	5.390	+8.2	
16905	506	5.730	5.300	+8.1		16910	512	4.450	4.240	+5.0		16916	501	6.300	6.150	+2.4	
16905	507	2.840	2.670	+6.4		16910	513	2.870	2.670	+7.5		16916	502	7.010	6.220	+12.7	
16905	508	9.670	9.100	+6.3		16910	515	3.630	3.350	+8.4		16916	503	5.410	5.100	+6.1	
16905	509	6.250	5.980	+4.5		16910	516	3.750	3.530	+6.2		16916	504	2.360	2.250	+4.9	
16905	511	9.170	8.610	+6.5		16910	517	5.680	5.250	+8.2		16916	505	3.870	3.600	+7.5	
16905	512	7.800	7.430	+5.0		16911	501	6.680	6.520	+2.5		16916	506	2.800	2.590	+8.1	
16905	513	5.030	4.670	+7.7		16911	502	7.430	6.590	+12.7		16916	507	1.390	1.300	+6.9	
16905	515	6.350	5.860	+8.4		16911	503	5.740	5.410	+6.1		16916	508	4.720	4.440	+6.3	
16905	516	6.570	6.190	+6.1		16911	504	2.500	2.390	+4.6		16916	509	3.050	2.920	+4.5	
16905	517	9.950	9.210	+8.0		16911	505	4.110	3.820	+7.6		16916	511	4.470	4.200	+6.4	
16906	501	8.260	8.050	+2.6		16911	506	2.960	2.740	+8.0		16916	512	3.810	3.620	+5.2	
16906	502	9.180	8.140	+12.8		16911	507	1.470	1.380	+6.5		16916	513	2.450	2.280	+7.5	
16906	503	7.090	6.690	+6.0		16911	508	5.000	4.710	+6.2		16916	515	3.100	2.860	+8.4	
16906	504	3.090	2.950	+4.7		16911	509	3.230	3.090	+4.5		16916	516	3.200	3.020	+6.0	
16906	505	5.070	4.720	+7.4		16911	511	4.740	4.450	+6.5		16916	517	4.860	4.490	+8.2	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
16920	501	16.800	16.400	+2.4		16930	506	4.280	3.960	+8.1		16940	512	12.600	12.000	+5.0	
16920	502	18.600	16.500	+12.7		16930	507	2.120	1.990	+6.5		16940	513	8.140	7.560	+7.7	
16920	503	14.400	13.600	+5.9		16930	508	7.220	6.790	+6.3		16940	515	10.300	9.500	+8.4	
16920	504	6.280	5.990	+4.8		16930	509	4.660	4.470	+4.3		16940	516	10.600	10.000	+6.0	
16920	505	10.300	9.580	+7.5		16930	511	6.840	6.430	+6.4		16940	517	16.100	14.900	+8.1	
16920	506	7.440	6.880	+8.1		16930	512	5.830	5.550	+5.0		16941	501	8.380	8.180	+2.4	
16920	507	3.680	3.470	+6.1		16930	513	3.750	3.490	+7.4		16941	502	9.320	8.270	+12.7	
16920	508	12.500	11.800	+5.9		16930	515	4.740	4.380	+8.2		16941	503	7.200	6.790	+6.0	
16920	509	8.100	7.770	+4.2		16930	516	4.900	4.620	+6.1		16941	504	3.140	3.000	+4.7	
16920	511	11.900	11.200	+6.3		16930	517	7.430	6.870	+8.2		16941	505	5.150	4.790	+7.5	
16920	512	10.100	9.640	+4.8		16931	501	10.400	10.100	+3.0		16941	506	3.720	3.440	+8.1	
16920	513	6.520	6.060	+7.6		16931	502	11.600	10.300	+12.6		16941	507	1.840	1.730	+6.4	
16920	515	8.240	7.610	+8.3		16931	503	8.930	8.420	+6.1		16941	508	6.270	5.900	+6.3	
16920	516	8.520	8.030	+6.1		16931	504	3.900	3.720	+4.8		16941	509	4.050	3.880	+4.4	
16920	517	12.900	11.900	+8.4		16931	505	6.390	5.940	+7.6		16941	511	5.950	5.590	+6.4	
16921	501	15.300	14.900	+2.7		16931	506	4.610	4.270	+8.0		16941	512	5.060	4.820	+5.0	
16921	502	17.000	15.100	+12.6		16931	507	2.290	2.150	+6.5		16941	513	3.260	3.030	+7.6	
16921	503	13.100	12.400	+5.6		16931	508	7.780	7.330	+6.1		16941	515	4.120	3.800	+8.4	
16921	504	5.740	5.470	+4.9		16931	509	5.030	4.820	+4.4		16941	516	4.260	4.020	+6.0	
16921	505	9.410	8.750	+7.5		16931	511	7.380	6.930	+6.5		16941	517	6.460	5.970	+8.2	
16921	506	6.790	6.290	+7.9		16931	512	6.280	5.980	+5.0		18078	501	0.340	0.330	+3.0	
16921	507	3.370	3.170	+6.3		16931	513	4.050	3.760	+7.7		18078	502	0.300	0.260	+15.4	
16921	508	11.500	10.800	+6.5		16931	515	5.110	4.720	+8.3		18078	503	0.280	0.260	+7.7	
16921	509	7.400	7.090	+4.4		16931	516	5.290	4.980	+6.2		18078	504	0.204	0.190	+7.4	
16921	511	10.900	10.200	+6.9		16931	517	8.010	7.410	+8.1		18078	505	0.290	0.270	+7.4	
16921	512	9.250	8.810	+5.0		16940	501	20.900	20.400	+2.5		18078	506	0.270	0.241	+12.0	
16921	513	5.960	5.540	+7.6		16940	502	23.300	20.600	+13.1		18078	507	0.245	0.226	+8.4	
16921	515	7.530	6.950	+8.3		16940	503	18.000	16.900	+6.5		18078	508	1.050	0.970	+8.2	
16921	516	7.790	7.340	+6.1		16940	504	7.840	7.480	+4.8		18078	509	0.270	0.250	+8.0	
16921	517	11.800	10.900	+8.3		16940	505	12.900	12.000	+7.5		18078	511	0.410	0.380	+7.9	
16930	501	9.640	9.410	+2.4		16940	506	9.280	8.590	+8.0		18078	512	0.240	0.222	+8.1	
16930	502	10.700	9.510	+12.5		16940	507	4.600	4.330	+6.2		18078	513	0.201	0.183	+9.8	
16930	503	8.280	7.810	+6.0		16940	508	15.700	14.700	+6.8		18078	515	0.330	0.300	+10.0	
16930	504	3.610	3.450	+4.6		16940	509	10.100	9.690	+4.2		18078	516	0.320	0.290	+10.3	
16930	505	5.930	5.510	+7.6		16940	511	14.900	13.900	+7.2		18078	517	0.234	0.211	+10.9	

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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
18109	501	1.730	1.630	+6.1		18205	506	0.410	0.370	+10.8		18335	512	0.730	0.670	+9.0	
18109	502	1.410	1.210	+16.5		18205	507	0.380	0.350	+8.6		18335	513	1.100	0.990	+11.1	
18109	503	0.970	0.890	+9.0		18205	508	1.630	1.490	+9.4		18335	515	0.940	0.840	+11.9	
18109	504	0.440	0.400	+10.0		18205	509	0.420	0.390	+7.7		18335	516	0.920	0.830	+10.8	
18109	505	1.170	1.050	+11.4		18205	511	0.630	0.580	+8.6		18335	517	0.970	0.860	+12.8	
18109	506	0.950	0.850	+11.8		18205	512	0.370	0.340	+8.8		18435	501	3.700	3.580	+3.4	
18109	507	0.720	0.660	+9.1		18205	513	0.310	0.280	+10.7		18435	502	3.400	2.990	+13.7	
18109	508	1.290	1.170	+10.3		18205	515	0.510	0.460	+10.9		18435	503	3.060	2.870	+6.6	
18109	509	1.300	1.220	+6.6		18205	516	0.490	0.450	+8.9		18435	504	1.390	1.320	+5.3	
18109	511	1.440	1.300	+10.8		18205	517	0.360	0.330	+9.1		18435	505	2.310	2.140	+7.9	
18109	512	0.780	0.720	+8.3		18206	501	2.240	2.100	+6.7		18435	506	2.000	1.840	+8.7	
18109	513	1.180	1.060	+11.3		18206	502	1.820	1.560	+16.7		18435	507	0.980	0.910	+7.7	
18109	515	1.010	0.900	+12.2		18206	503	1.260	1.150	+9.6		18435	508	1.270	1.190	+6.7	
18109	516	0.980	0.890	+10.1		18206	504	0.560	0.520	+7.7		18435	509	6.530	6.220	+5.0	
18109	517	1.030	0.920	+12.0		18206	505	1.510	1.350	+11.9		18435	511	3.360	3.140	+7.0	
18110	501	1.380	1.300	+6.2		18206	506	1.230	1.100	+11.8		18435	512	4.790	4.520	+6.0	
18110	502	1.130	0.970	+16.5		18206	507	0.930	0.850	+9.4		18435	513	2.820	2.610	+8.0	
18110	503	0.780	0.710	+9.9		18206	508	1.670	1.510	+10.6		18435	515	2.550	2.340	+9.0	
18110	504	0.350	0.320	+9.4		18206	509	1.690	1.580	+7.0		18435	516	2.910	2.720	+7.0	
18110	505	0.940	0.840	+11.9		18206	511	1.860	1.690	+10.1		18435	517	3.610	3.320	+8.7	
18110	506	0.760	0.680	+11.8		18206	512	1.010	0.930	+8.6		18436	501	2.990	2.890	+3.5	
18110	507	0.580	0.520	+11.5		18206	513	1.530	1.380	+10.9		18436	502	2.740	2.420	+13.2	
18110	508	1.030	0.940	+9.6		18206	515	1.310	1.160	+12.9		18436	503	2.470	2.310	+6.9	
18110	509	1.040	0.970	+7.2		18206	516	1.270	1.150	+10.4		18436	504	1.120	1.060	+5.7	
18110	511	1.150	1.040	+10.6		18206	517	1.340	1.190	+12.6		18436	505	1.870	1.720	+8.7	
18110	512	0.620	0.570	+8.8		18335	501	1.610	1.520	+5.9		18436	506	1.620	1.490	+8.7	
18110	513	0.950	0.850	+11.8		18335	502	1.320	1.130	+16.8		18436	507	0.790	0.740	+6.8	
18110	515	0.810	0.720	+12.5		18335	503	0.910	0.830	+9.6		18436	508	1.030	0.960	+7.3	
18110	516	0.790	0.710	+11.3		18335	504	0.410	0.380	+7.9		18436	509	5.270	5.020	+5.0	
18110	517	0.830	0.740	+12.2		18335	505	1.090	0.980	+11.2		18436	511	2.710	2.530	+7.1	
18205	501	0.530	0.500	+6.0		18335	506	0.890	0.790	+12.7		18436	512	3.870	3.650	+6.0	
18205	502	0.460	0.400	+15.0		18335	507	0.670	0.610	+9.8		18436	513	2.280	2.110	+8.1	
18205	503	0.440	0.400	+10.0		18335	508	1.200	1.090	+10.1		18436	515	2.060	1.890	+9.0	
18205	504	0.310	0.290	+6.9		18335	509	1.220	1.140	+7.0		18436	516	2.350	2.200	+6.8	
18205	505	0.450	0.410	+9.8		18335	511	1.340	1.220	+9.8		18436	517	2.920	2.680	+9.0	

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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
18437	501	2.310	2.170	+6.5		18501	506	1.840	1.690	+8.9		18507	512	0.370	0.340	+8.8	
18437	502	1.880	1.610	+16.8		18501	507	0.900	0.840	+7.1		18507	513	0.570	0.510	+11.8	
18437	503	1.300	1.180	+10.2		18501	508	1.170	1.090	+7.3		18507	515	0.480	0.430	+11.6	
18437	504	0.580	0.540	+7.4		18501	509	5.990	5.700	+5.1		18507	516	0.470	0.430	+9.3	
18437	505	1.560	1.390	+12.2		18501	511	3.080	2.880	+6.9		18507	517	0.500	0.440	+13.6	
18437	506	1.270	1.130	+12.4		18501	512	4.390	4.150	+5.8		18570	501	8.670	8.150	+6.4	
18437	507	0.960	0.870	+10.3		18501	513	2.590	2.390	+8.4		18570	502	7.070	6.060	+16.7	
18437	508	1.720	1.560	+10.3		18501	515	2.340	2.150	+8.8		18570	503	4.870	4.440	+9.7	
18437	509	1.740	1.620	+7.4		18501	516	2.670	2.500	+6.8		18570	504	2.180	2.020	+7.9	
18437	511	1.920	1.740	+10.3		18501	517	3.310	3.040	+8.9		18570	505	5.870	5.240	+12.0	
18437	512	1.040	0.950	+9.5		18506	501	0.650	0.720	-9.7		18570	506	4.760	4.260	+11.7	
18437	513	1.580	1.420	+11.3		18506	502	0.930	1.020	-8.8		18570	507	3.610	3.290	+9.7	
18437	515	1.350	1.200	+12.5		18506	503	0.620	0.690	-10.1		18570	508	6.460	5.870	+10.1	
18437	516	1.310	1.190	+10.1		18506	504	0.820	0.910	-9.9		18570	509	6.540	6.110	+7.0	
18437	517	1.380	1.230	+12.2		18506	505	0.820	0.900	-8.9		18570	511	7.210	6.530	+10.4	
18438	501	4.430	4.160	+6.5		18506	506	0.700	0.780	-10.3		18570	512	3.900	3.590	+8.6	
18438	502	3.610	3.100	+16.5		18506	507	0.740	0.810	-8.6		18570	513	5.930	5.330	+11.3	
18438	503	2.490	2.270	+9.7		18506	508	0.680	0.750	-9.3		18570	515	5.060	4.510	+12.2	
18438	504	1.120	1.030	+8.7		18506	509	0.760	0.850	-10.6		18570	516	4.930	4.470	+10.3	
18438	505	3.000	2.680	+11.9		18506	511	0.620	0.680	-8.8		18570	517	5.190	4.620	+12.3	
18438	506	2.430	2.170	+12.0		18506	512	1.060	1.170	-9.4		18616	501	0.500	0.550	-9.1	
18438	507	1.840	1.680	+9.5		18506	513	0.650	0.720	-9.7		18616	502	0.700	0.770	-9.1	
18438	508	3.300	3.000	+10.0		18506	515	1.060	1.170	-9.4		18616	503	0.470	0.520	-9.6	
18438	509	3.340	3.120	+7.1		18506	516	0.880	0.980	-10.2		18616	504	0.620	0.690	-10.1	
18438	511	3.680	3.340	+10.2		18506	517	0.820	0.900	-8.9		18616	505	0.620	0.690	-10.1	
18438	512	1.990	1.830	+8.7		18507	501	0.830	0.780	+6.4		18616	506	0.540	0.590	-8.5	
18438	513	3.030	2.720	+11.4		18507	502	0.680	0.580	+17.2		18616	507	0.570	0.620	-8.1	
18438	515	2.580	2.300	+12.2		18507	503	0.470	0.430	+9.3		18616	508	0.520	0.570	-8.8	
18438	516	2.520	2.280	+10.5		18507	504	0.209	0.193	+8.3		18616	509	0.580	0.650	-10.8	
18438	517	2.650	2.360	+12.3		18507	505	0.560	0.500	+12.0		18616	511	0.470	0.520	-9.6	
18501	501	3.390	3.290	+3.0		18507	506	0.460	0.410	+12.2		18616	512	0.810	0.890	-9.0	
18501	502	3.120	2.750	+13.5		18507	507	0.350	0.310	+12.9		18616	513	0.500	0.550	-9.1	
18501	503	2.810	2.630	+6.8		18507	508	0.620	0.560	+10.7		18616	515	0.810	0.890	-9.0	
18501	504	1.280	1.210	+5.8		18507	509	0.630	0.580	+8.6		18616	516	0.670	0.740	-9.5	
18501	505	2.120	1.960	+8.2		18507	511	0.690	0.630	+9.5		18616	517	0.620	0.680	-8.8	

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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
18707	501	0.028	0.027	+3.7		18833	506	0.260	0.239	+8.8		18911	512	1.870	1.720	+8.7	
18707	502	0.025	0.022	+13.6		18833	507	0.242	0.224	+8.0		18911	513	2.840	2.550	+11.4	
18707	503	0.023	0.022	+4.5		18833	508	1.040	0.960	+8.3		18911	515	2.420	2.160	+12.0	
18707	504	0.017	0.016	+6.3		18833	509	0.270	0.250	+8.0		18911	516	2.360	2.140	+10.3	
18707	505	0.024	0.022	+9.1		18833	511	0.410	0.370	+10.8		18911	517	2.480	2.210	+12.2	
18707	506	0.022	0.020	+10.0		18833	512	0.237	0.219	+8.2		18912	501	7.820	7.350	+6.4	
18707	507	0.020	0.019	+5.3		18833	513	0.199	0.181	+9.9		18912	502	6.370	5.470	+16.5	
18707	508	0.087	0.080	+8.8		18833	515	0.330	0.290	+13.8		18912	503	4.390	4.000	+9.8	
18707	509	0.022	0.021	+4.8		18833	516	0.320	0.290	+10.3		18912	504	1.970	1.820	+8.2	
18707	511	0.034	0.031	+9.7		18833	517	0.231	0.209	+10.5		18912	505	5.290	4.730	+11.8	
18707	512	0.020	0.018	+11.1		18834	501	1.310	1.240	+5.6		18912	506	4.290	3.840	+11.7	
18707	513	0.017	0.015	+13.3		18834	502	1.070	0.920	+16.3		18912	507	3.250	2.960	+9.8	
18707	515	0.027	0.025	+8.0		18834	503	0.740	0.670	+10.4		18912	508	5.820	5.290	+10.0	
18707	516	0.027	0.024	+12.5		18834	504	0.330	0.310	+6.5		18912	509	5.890	5.500	+7.1	
18707	517	0.019	0.018	+5.6		18834	505	0.890	0.790	+12.7		18912	511	6.500	5.890	+10.4	
18708	501	0.510	0.480	+6.3		18834	506	0.720	0.650	+10.8		18912	512	3.510	3.230	+8.7	
18708	502	0.410	0.350	+17.1		18834	507	0.550	0.500	+10.0		18912	513	5.340	4.810	+11.0	
18708	503	0.290	0.260	+11.5		18834	508	0.980	0.890	+10.1		18912	515	4.560	4.070	+12.0	
18708	504	0.128	0.118	+8.5		18834	509	0.990	0.930	+6.5		18912	516	4.440	4.030	+10.2	
18708	505	0.340	0.310	+9.7		18834	511	1.090	0.990	+10.1		18912	517	4.680	4.170	+12.2	
18708	506	0.280	0.249	+12.4		18834	512	0.590	0.540	+9.3		18920	501	2.030	1.910	+6.3	
18708	507	0.211	0.192	+9.9		18834	513	0.900	0.810	+11.1		18920	502	1.650	1.420	+16.2	
18708	508	0.380	0.340	+11.8		18834	515	0.770	0.680	+13.2		18920	503	1.140	1.040	+9.6	
18708	509	0.380	0.360	+5.6		18834	516	0.750	0.680	+10.3		18920	504	0.510	0.470	+8.5	
18708	511	0.420	0.380	+10.5		18834	517	0.790	0.700	+12.9		18920	505	1.370	1.230	+11.4	
18708	512	0.228	0.210	+8.6		18911	501	4.150	3.900	+6.4		18920	506	1.110	1.000	+11.0	
18708	513	0.350	0.310	+12.9		18911	502	3.380	2.900	+16.6		18920	507	0.840	0.770	+9.1	
18708	515	0.300	0.260	+15.4		18911	503	2.330	2.130	+9.4		18920	508	1.510	1.370	+10.2	
18708	516	0.290	0.260	+11.5		18911	504	1.050	0.970	+8.2		18920	509	1.530	1.430	+7.0	
18708	517	0.300	0.270	+11.1		18911	505	2.810	2.510	+12.0		18920	511	1.690	1.530	+10.5	
18833	501	0.340	0.320	+6.3		18911	506	2.280	2.040	+11.8		18920	512	0.910	0.840	+8.3	
18833	502	0.300	0.260	+15.4		18911	507	1.730	1.570	+10.2		18920	513	1.390	1.250	+11.2	
18833	503	0.280	0.260	+7.7		18911	508	3.090	2.810	+10.0		18920	515	1.180	1.060	+11.3	
18833	504	0.201	0.188	+6.9		18911	509	3.130	2.920	+7.2		18920	516	1.150	1.050	+9.5	
18833	505	0.290	0.260	+11.5		18911	511	3.450	3.130	+10.2		18920	517	1.210	1.080	+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
19007	501	3.560	3.330	+6.9		19795	506	0.750	0.670	+11.9		40045	512	249.000	225.000	+10.7	
19007	502	1.680	1.420	+18.3		19795	507	0.570	0.520	+9.6		40045	513	736.000	651.000	+13.1	
19007	503	2.820	2.540	+11.0		19795	508	1.010	0.920	+9.8		40045	515	1,036.000	910.000	+13.8	
19007	504	3.660	3.340	+9.6		19795	509	1.030	0.960	+7.3		40045	516	513.000	460.000	+11.5	
19007	505	3.200	2.840	+12.7		19795	511	1.130	1.030	+9.7		40045	517	650.000	571.000	+13.8	
19007	506	2.270	2.010	+12.9		19795	512	0.610	0.560	+8.9		40046	501	295.000	274.000	+7.7	
19007	507	1.620	1.470	+10.2		19795	513	0.930	0.840	+10.7		40046	502	113.000	95.600	+18.2	
19007	508	1.490	1.340	+11.2		19795	515	0.790	0.710	+11.3		40046	503	107.000	95.800	+11.7	
19007	509	1.710	1.550	+10.3		19795	516	0.770	0.700	+10.0		40046	504	174.000	158.000	+10.1	
19007	511	4.770	4.290	+11.2		19795	517	0.810	0.730	+11.0		40046	505	134.000	118.000	+13.6	
19007	512	1.650	1.500	+10.0		19796	501	1.590	1.500	+6.0		40046	506	78.600	69.300	+13.4	
19007	513	1.850	1.650	+12.1		19796	502	1.300	1.110	+17.1		40046	507	96.000	85.900	+11.8	
19007	515	4.770	4.210	+13.3		19796	503	0.890	0.820	+8.5		40046	508	97.600	87.200	+11.9	
19007	516	2.330	2.110	+10.4		19796	504	0.400	0.370	+8.1		40046	509	164.000	149.000	+10.1	
19007	517	3.490	3.100	+12.6		19796	505	1.080	0.960	+12.5		40046	511	163.000	146.000	+11.6	
19051	501	7.890	7.380	+6.9		19796	506	0.870	0.780	+11.5		40046	512	49.200	44.400	+10.8	
19051	502	3.710	3.150	+17.8		19796	507	0.660	0.600	+10.0		40046	513	145.000	129.000	+12.4	
19051	503	6.240	5.640	+10.6		19796	508	1.180	1.080	+9.3		40046	515	205.000	180.000	+13.9	
19051	504	8.120	7.410	+9.6		19796	509	1.200	1.120	+7.1		40046	516	101.000	90.900	+11.1	
19051	505	7.090	6.300	+12.5		19796	511	1.320	1.200	+10.0		40046	517	128.000	113.000	+13.3	
19051	506	5.030	4.470	+12.5		19796	512	0.710	0.660	+7.6		40047	501	105.000	97.700	+7.5	
19051	507	3.600	3.250	+10.8		19796	513	1.090	0.980	+11.2		40047	502	40.400	34.100	+18.5	
19051	508	3.300	2.970	+11.1		19796	515	0.930	0.830	+12.0		40047	503	38.100	34.200	+11.4	
19051	509	3.780	3.430	+10.2		19796	516	0.900	0.820	+9.8		40047	504	62.100	56.300	+10.3	
19051	511	10.600	9.510	+11.5		19796	517	0.950	0.850	+11.8		40047	505	47.700	42.100	+13.3	
19051	512	3.650	3.320	+9.9		40045	501	1,494.000	1,386.000	+7.8		40047	506	28.000	24.700	+13.4	
19051	513	4.110	3.660	+12.3		40045	502	574.000	484.000	+18.6		40047	507	34.200	30.600	+11.8	
19051	515	10.600	9.340	+13.5		40045	503	540.000	485.000	+11.3		40047	508	34.800	31.100	+11.9	
19051	516	5.160	4.670	+10.5		40045	504	881.000	799.000	+10.3		40047	509	58.400	53.200	+9.8	
19051	517	7.750	6.870	+12.8		40045	505	677.000	598.000	+13.2		40047	511	58.300	52.100	+11.9	
19795	501	1.360	1.280	+6.3		40045	506	398.000	351.000	+13.4		40047	512	17.600	15.800	+11.4	
19795	502	1.110	0.950	+16.8		40045	507	486.000	435.000	+11.7		40047	513	51.900	45.900	+13.1	
19795	503	0.760	0.700	+8.6		40045	508	494.000	441.000	+12.0		40047	515	73.000	64.100	+13.9	
19795	504	0.340	0.320	+6.3		40045	509	829.000	755.000	+9.8		40047	516	36.200	32.400	+11.7	
19795	505	0.920	0.820	+12.2		40045	511	827.000	739.000	+11.9		40047	517	45.800	40.300	+13.6	

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LOSS COST PERCENT CHANGE BY CLASS

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40059	501	37.700	35.000	+7.7		40063	506	178.000	157.000	+13.4		40075	512	101.000	92.200	+9.5	
40059	502	14.500	12.200	+18.9		40063	507	217.000	195.000	+11.3		40075	513	105.000	93.900	+11.8	
40059	503	13.600	12.200	+11.5		40063	508	221.000	197.000	+12.2		40075	515	98.400	87.600	+12.3	
40059	504	22.200	20.200	+9.9		40063	509	371.000	338.000	+9.8		40075	516	93.000	84.300	+10.3	
40059	505	17.100	15.100	+13.2		40063	511	370.000	331.000	+11.8		40075	517	90.300	80.600	+12.0	
40059	506	10.000	8.850	+13.0		40063	512	112.000	101.000	+10.9		40101	501	143.000	130.000	+10.0	
40059	507	12.300	11.000	+11.8		40063	513	329.000	291.000	+13.1		40101	502	111.000	91.600	+21.2	
40059	508	12.500	11.100	+12.6		40063	515	464.000	407.000	+14.0		40101	503	116.000	102.000	+13.7	
40059	509	20.900	19.100	+9.4		40063	516	230.000	206.000	+11.7		40101	504	54.800	48.800	+12.3	
40059	511	20.900	18.700	+11.8		40063	517	291.000	256.000	+13.7		40101	505	39.100	33.900	+15.3	
40059	512	6.290	5.670	+10.9		40064	501	197.000	182.000	+8.2		40101	506	41.800	36.100	+15.8	
40059	513	18.600	16.400	+13.4		40064	502	75.500	63.700	+18.5		40101	507	62.800	55.200	+13.8	
40059	515	26.100	23.000	+13.5		40064	503	71.100	63.800	+11.4		40101	508	128.000	111.000	+15.3	
40059	516	12.900	11.600	+11.2		40064	504	116.000	105.000	+10.5		40101	509	54.400	48.700	+11.7	
40059	517	16.400	14.400	+13.9		40064	505	89.000	78.700	+13.1		40101	511	121.000	106.000	+14.2	
40061	501	20.000	18.500	+8.1		40064	506	52.300	46.100	+13.4		40101	512	53.400	47.300	+12.9	
40061	502	7.670	6.470	+18.5		40064	507	63.900	57.200	+11.7		40101	513	48.000	41.600	+15.4	
40061	503	7.230	6.490	+11.4		40064	508	65.000	58.100	+11.9		40101	515	79.100	68.100	+16.2	
40061	504	11.800	10.700	+10.3		40064	509	109.000	99.400	+9.7		40101	516	77.800	68.200	+14.1	
40061	505	9.050	8.000	+13.1		40064	511	109.000	97.300	+12.0		40101	517	57.100	49.200	+16.1	
40061	506	5.320	4.690	+13.4		40064	512	32.800	29.600	+10.8		40102	501	127.000	115.000	+10.4	
40061	507	6.500	5.820	+11.7		40064	513	96.900	85.700	+13.1		40102	502	97.800	80.900	+20.9	
40061	508	6.610	5.900	+12.0		40064	515	136.000	120.000	+13.3		40102	503	103.000	90.200	+14.2	
40061	509	11.100	10.100	+9.9		40064	516	67.500	60.500	+11.6		40102	504	48.400	43.100	+12.3	
40061	511	11.100	9.890	+12.2		40064	517	85.500	75.200	+13.7		40102	505	34.500	29.900	+15.4	
40061	512	3.330	3.010	+10.6		40075	501	118.000	110.000	+7.3		40102	506	37.000	31.900	+16.0	
40061	513	9.850	8.710	+13.1		40075	502	61.900	52.800	+17.2		40102	507	55.500	48.700	+14.0	
40061	515	13.900	12.200	+13.9		40075	503	61.600	55.900	+10.2		40102	508	113.000	97.900	+15.4	
40061	516	6.860	6.150	+11.5		40075	504	56.800	52.100	+9.0		40102	509	48.100	43.000	+11.9	
40061	517	8.690	7.640	+13.7		40075	505	178.000	159.000	+11.9		40102	511	107.000	93.900	+14.0	
40063	501	669.000	620.000	+7.9		40075	506	71.100	63.400	+12.1		40102	512	47.200	41.800	+12.9	
40063	502	257.000	217.000	+18.4		40075	507	56.200	51.100	+10.0		40102	513	42.400	36.800	+15.2	
40063	503	242.000	217.000	+11.5		40075	508	143.000	129.000	+10.9		40102	515	69.900	60.200	+16.1	
40063	504	394.000	358.000	+10.1		40075	509	52.900	48.800	+8.4		40102	516	68.700	60.200	+14.1	
40063	505	303.000	268.000	+13.1		40075	511	55.600	50.200	+10.8		40102	517	50.400	43.500	+15.9	

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LOSS COST PERCENT CHANGE BY CLASS

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40111	501	53.000	49.100	+7.9		41421	506	1.190	1.040	+14.4		41510	512	93.800	86.300	+8.7	
40111	502	20.300	17.200	+18.0		41421	507	1.940	1.730	+12.1		41510	513	143.000	128.000	+11.7	
40111	503	19.200	17.200	+11.6		41421	508	1.540	1.370	+12.4		41510	515	122.000	109.000	+11.9	
40111	504	31.200	28.300	+10.2		41421	509	0.470	0.430	+9.3		41510	516	119.000	108.000	+10.2	
40111	505	24.000	21.200	+13.2		41421	511	0.800	0.710	+12.7		41510	517	125.000	111.000	+12.6	
40111	506	14.100	12.400	+13.7		41421	512	0.580	0.520	+11.5		41603	501	117.000	108.000	+8.3	
40111	507	17.200	15.400	+11.7		41421	513	1.210	1.070	+13.1		41603	502	87.300	73.200	+19.3	
40111	508	17.500	15.600	+12.2		41421	515	1.340	1.170	+14.5		41603	503	31.700	28.300	+12.0	
40111	509	29.400	26.800	+9.7		41421	516	1.200	1.070	+12.1		41603	504	69.600	62.800	+10.8	
40111	511	29.300	26.200	+11.8		41421	517	0.950	0.830	+14.5		41603	505	33.800	29.700	+13.8	
40111	512	8.830	7.970	+10.8		41422	501	1.320	1.210	+9.1		41603	506	56.100	49.100	+14.3	
40111	513	26.100	23.100	+13.0		41422	502	0.980	0.820	+19.5		41603	507	91.800	81.700	+12.4	
40111	515	36.700	32.300	+13.6		41422	503	0.360	0.320	+12.5		41603	508	72.900	64.900	+12.3	
40111	516	18.200	16.300	+11.7		41422	504	0.780	0.710	+9.9		41603	509	22.400	20.300	+10.3	
40111	517	23.000	20.300	+13.3		41422	505	0.380	0.330	+15.2		41603	511	37.800	33.600	+12.5	
41001	501	1.790	1.660	+7.8		41422	506	0.630	0.550	+14.5		41603	512	27.300	24.600	+11.0	
41001	502	0.690	0.580	+19.0		41422	507	1.030	0.920	+12.0		41603	513	57.500	50.500	+13.9	
41001	503	0.650	0.580	+12.1		41422	508	0.820	0.730	+12.3		41603	515	63.600	55.500	+14.6	
41001	504	1.050	0.960	+9.4		41422	509	0.250	0.229	+9.2		41603	516	56.600	50.400	+12.3	
41001	505	0.810	0.720	+12.5		41422	511	0.430	0.380	+13.2		41603	517	44.800	39.100	+14.6	
41001	506	0.480	0.420	+14.3		41422	512	0.310	0.280	+10.7		41604	501	64.300	59.200	+8.6	
41001	507	0.580	0.520	+11.5		41422	513	0.650	0.570	+14.0		41604	502	47.900	40.200	+19.2	
41001	508	0.590	0.530	+11.3		41422	515	0.720	0.630	+14.3		41604	503	17.400	15.500	+12.3	
41001	509	0.990	0.900	+10.0		41422	516	0.640	0.570	+12.3		41604	504	38.200	34.500	+10.7	
41001	511	0.990	0.880	+12.5		41422	517	0.500	0.440	+13.6		41604	505	18.600	16.300	+14.1	
41001	512	0.300	0.270	+11.1		41510	501	209.000	196.000	+6.6		41604	506	30.800	27.000	+14.1	
41001	513	0.880	0.780	+12.8		41510	502	170.000	146.000	+16.4		41604	507	50.400	44.900	+12.2	
41001	515	1.240	1.090	+13.8		41510	503	117.000	107.000	+9.3		41604	508	40.100	35.600	+12.6	
41001	516	0.610	0.550	+10.9		41510	504	52.600	48.600	+8.2		41604	509	12.300	11.200	+9.8	
41001	517	0.780	0.680	+14.7		41510	505	141.000	126.000	+11.9		41604	511	20.800	18.400	+13.0	
41421	501	2.470	2.280	+8.3		41510	506	115.000	103.000	+11.7		41604	512	15.000	13.500	+11.1	
41421	502	1.840	1.550	+18.7		41510	507	86.900	79.200	+9.7		41604	513	31.600	27.800	+13.7	
41421	503	0.670	0.600	+11.7		41510	508	155.000	141.000	+9.9		41604	515	34.900	30.500	+14.4	
41421	504	1.470	1.330	+10.5		41510	509	157.000	147.000	+6.8		41604	516	31.100	27.700	+12.3	
41421	505	0.710	0.630	+12.7		41510	511	174.000	157.000	+10.8		41604	517	24.600	21.500	+14.4	

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LOSS COST PERCENT CHANGE BY CLASS

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41620	501	5.330	5.590	-4.7		41664	506	60.200	53.100	+13.4		41667	512	103.000	93.000	+10.8	
41620	502	3.930	4.110	-4.4		41664	507	73.500	65.800	+11.7		41667	513	305.000	269.000	+13.4	
41620	503	2.890	3.040	-4.9		41664	508	74.800	66.800	+12.0		41667	515	429.000	377.000	+13.8	
41620	504	4.970	5.270	-5.7		41664	509	125.000	114.000	+9.6		41667	516	212.000	190.000	+11.6	
41620	505	5.210	5.460	-4.6		41664	511	125.000	112.000	+11.6		41667	517	269.000	236.000	+14.0	
41620	506	4.900	5.150	-4.9		41664	512	37.700	34.000	+10.9		41668	501	580.000	538.000	+7.8	
41620	507	3.710	3.860	-3.9		41664	513	111.000	98.600	+12.6		41668	502	223.000	188.000	+18.6	
41620	508	5.280	5.550	-4.9		41664	515	157.000	138.000	+13.8		41668	503	210.000	188.000	+11.7	
41620	509	2.710	2.870	-5.6		41664	516	77.700	69.600	+11.6		41668	504	342.000	310.000	+10.3	
41620	511	3.610	3.780	-4.5		41664	517	98.400	86.500	+13.8		41668	505	263.000	232.000	+13.4	
41620	512	2.440	2.580	-5.4		41665	501	26.500	24.600	+7.7		41668	506	154.000	136.000	+13.2	
41620	513	3.410	3.590	-5.0		41665	502	10.200	8.580	+18.9		41668	507	188.000	169.000	+11.2	
41620	515	4.180	4.410	-5.2		41665	503	9.580	8.600	+11.4		41668	508	192.000	171.000	+12.3	
41620	516	3.550	3.750	-5.3		41665	504	15.600	14.200	+9.9		41668	509	321.000	293.000	+9.6	
41620	517	2.960	3.100	-4.5		41665	505	12.000	10.600	+13.2		41668	511	321.000	287.000	+11.8	
41650	501	165.000	152.000	+8.6		41665	506	7.050	6.210	+13.5		41668	512	96.600	87.200	+10.8	
41650	502	123.000	103.000	+19.4		41665	507	8.610	7.710	+11.7		41668	513	286.000	253.000	+13.0	
41650	503	44.700	39.800	+12.3		41665	508	8.760	7.820	+12.0		41668	515	402.000	353.000	+13.9	
41650	504	98.000	88.400	+10.9		41665	509	14.700	13.400	+9.7		41668	516	199.000	178.000	+11.8	
41650	505	47.600	41.800	+13.9		41665	511	14.700	13.100	+12.2		41668	517	252.000	222.000	+13.5	
41650	506	79.000	69.200	+14.2		41665	512	4.420	3.980	+11.1		41669	501	4.060	3.770	+7.7	
41650	507	129.000	115.000	+12.2		41665	513	13.000	11.500	+13.0		41669	502	1.560	1.320	+18.2	
41650	508	103.000	91.300	+12.8		41665	515	18.400	16.100	+14.3		41669	503	1.470	1.320	+11.4	
41650	509	31.600	28.600	+10.5		41665	516	9.100	8.160	+11.5		41669	504	2.400	2.170	+10.6	
41650	511	53.300	47.300	+12.7		41665	517	11.500	10.100	+13.9		41669	505	1.840	1.630	+12.9	
41650	512	38.500	34.600	+11.3		41667	501	618.000	573.000	+7.9		41669	506	1.080	0.950	+13.7	
41650	513	81.000	71.200	+13.8		41667	502	237.000	200.000	+18.5		41669	507	1.320	1.180	+11.9	
41650	515	89.500	78.200	+14.5		41667	503	224.000	201.000	+11.4		41669	508	1.340	1.200	+11.7	
41650	516	79.700	71.000	+12.3		41667	504	365.000	331.000	+10.3		41669	509	2.250	2.050	+9.8	
41650	517	63.000	55.000	+14.5		41667	505	280.000	247.000	+13.4		41669	511	2.250	2.010	+11.9	
41664	501	226.000	210.000	+7.6		41667	506	165.000	145.000	+13.8		41669	512	0.680	0.610	+11.5	
41664	502	86.800	73.200	+18.6		41667	507	201.000	180.000	+11.7		41669	513	2.000	1.770	+13.0	
41664	503	81.800	73.400	+11.4		41667	508	204.000	183.000	+11.5		41669	515	2.820	2.470	+14.2	
41664	504	133.000	121.000	+9.9		41667	509	343.000	313.000	+9.6		41669	516	1.400	1.250	+12.0	
41664	505	102.000	90.500	+12.7		41667	511	342.000	306.000	+11.8		41669	517	1.770	1.550	+14.2	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
41670	501	6.830	6.330	+7.9		41678	506	247.000	216.000	+14.4		41696	512	1.600	1.690	-5.3	
41670	502	2.620	2.210	+18.6		41678	507	247.000	220.000	+12.3		41696	513	2.230	2.340	-4.7	
41670	503	2.470	2.210	+11.8		41678	508	328.000	292.000	+12.3		41696	515	2.730	2.880	-5.2	
41670	504	4.020	3.650	+10.1		41678	509	130.000	119.000	+9.2		41696	516	2.320	2.450	-5.3	
41670	505	3.090	2.730	+13.2		41678	511	271.000	242.000	+12.0		41696	517	1.930	2.030	-4.9	
41670	506	1.820	1.600	+13.8		41678	512	195.000	176.000	+10.8		41697	501	2.420	2.540	-4.7	
41670	507	2.220	1.990	+11.6		41678	513	251.000	221.000	+13.6		41697	502	1.780	1.870	-4.8	
41670	508	2.260	2.020	+11.9		41678	515	251.000	219.000	+14.6		41697	503	1.310	1.380	-5.1	
41670	509	3.780	3.450	+9.6		41678	516	241.000	215.000	+12.1		41697	504	2.260	2.400	-5.8	
41670	511	3.780	3.380	+11.8		41678	517	276.000	242.000	+14.0		41697	505	2.370	2.480	-4.4	
41670	512	1.140	1.030	+10.7		41680	501	85.800	79.000	+8.6		41697	506	2.230	2.340	-4.7	
41670	513	3.360	2.970	+13.1		41680	502	63.900	53.600	+19.2		41697	507	1.680	1.750	-4.0	
41670	515	4.730	4.160	+13.7		41680	503	23.200	20.700	+12.1		41697	508	2.400	2.520	-4.8	
41670	516	2.340	2.100	+11.4		41680	504	51.000	46.000	+10.9		41697	509	1.230	1.300	-5.4	
41670	517	2.970	2.610	+13.8		41680	505	24.700	21.700	+13.8		41697	511	1.640	1.720	-4.7	
41677	501	1.100	1.160	-5.2		41680	506	41.100	36.000	+14.2		41697	512	1.110	1.170	-5.1	
41677	502	0.810	0.850	-4.7		41680	507	67.200	59.900	+12.2		41697	513	1.550	1.630	-4.9	
41677	503	0.600	0.630	-4.8		41680	508	53.400	47.500	+12.4		41697	515	1.900	2.010	-5.5	
41677	504	1.030	1.090	-5.5		41680	509	16.400	14.900	+10.1		41697	516	1.620	1.700	-4.7	
41677	505	1.080	1.130	-4.4		41680	511	27.700	24.600	+12.6		41697	517	1.340	1.410	-5.0	
41677	506	1.010	1.060	-4.7		41680	512	20.000	18.000	+11.1		41715	501	54.400	50.100	+8.6	
41677	507	0.770	0.800	-3.8		41680	513	42.100	37.000	+13.8		41715	502	40.600	34.000	+19.4	
41677	508	1.090	1.150	-5.2		41680	515	46.600	40.700	+14.5		41715	503	14.700	13.100	+12.2	
41677	509	0.560	0.590	-5.1		41680	516	41.500	36.900	+12.5		41715	504	32.400	29.200	+11.0	
41677	511	0.750	0.780	-3.8		41680	517	32.800	28.600	+14.7		41715	505	15.700	13.800	+13.8	
41677	512	0.510	0.530	-3.8		41696	501	3.480	3.650	-4.7		41715	506	26.100	22.800	+14.5	
41677	513	0.700	0.740	-5.4		41696	502	2.560	2.680	-4.5		41715	507	42.600	38.000	+12.1	
41677	515	0.860	0.910	-5.5		41696	503	1.880	1.990	-5.5		41715	508	33.900	30.100	+12.6	
41677	516	0.730	0.770	-5.2		41696	504	3.250	3.440	-5.5		41715	509	10.400	9.440	+10.2	
41677	517	0.610	0.640	-4.7		41696	505	3.400	3.570	-4.8		41715	511	17.600	15.600	+12.8	
41678	501	359.000	332.000	+8.1		41696	506	3.200	3.360	-4.8		41715	512	12.700	11.400	+11.4	
41678	502	251.000	211.000	+19.0		41696	507	2.420	2.520	-4.0		41715	513	26.700	23.500	+13.6	
41678	503	444.000	397.000	+11.8		41696	508	3.450	3.630	-5.0		41715	515	29.500	25.800	+14.3	
41678	504	226.000	205.000	+10.2		41696	509	1.770	1.870	-5.3		41715	516	26.300	23.400	+12.4	
41678	505	367.000	324.000	+13.3		41696	511	2.360	2.470	-4.5		41715	517	20.800	18.200	+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
41716	501	34.600	31.900	+8.5		43152	506	73.800	64.800	+13.9		43421	512	52.300	47.800	+9.4	
41716	502	25.800	21.600	+19.4		43152	507	73.800	65.900	+12.0		43421	513	54.400	48.700	+11.7	
41716	503	9.380	8.370	+12.1		43152	508	98.100	87.600	+12.0		43421	515	51.100	45.500	+12.3	
41716	504	20.600	18.600	+10.8		43152	509	39.000	35.500	+9.9		43421	516	48.200	43.700	+10.3	
41716	505	9.990	8.780	+13.8		43152	511	81.200	72.400	+12.2		43421	517	46.800	41.800	+12.0	
41716	506	16.600	14.500	+14.5		43152	512	58.300	52.600	+10.8		43422	501	320.000	300.000	+6.7	
41716	507	27.100	24.200	+12.0		43152	513	75.100	66.200	+13.4		43422	502	169.000	144.000	+17.4	
41716	508	21.600	19.200	+12.5		43152	515	75.000	65.700	+14.2		43422	503	168.000	152.000	+10.5	
41716	509	6.630	6.010	+10.3		43152	516	72.100	64.400	+12.0		43422	504	154.000	142.000	+8.5	
41716	511	11.200	9.930	+12.8		43152	517	82.700	72.500	+14.1		43422	505	486.000	434.000	+12.0	
41716	512	8.080	7.260	+11.3		43200	501	223.000	209.000	+6.7		43422	506	194.000	173.000	+12.1	
41716	513	17.000	14.900	+14.1		43200	502	117.000	100.000	+17.0		43422	507	153.000	139.000	+10.1	
41716	515	18.800	16.400	+14.6		43200	503	117.000	106.000	+10.4		43422	508	389.000	351.000	+10.8	
41716	516	16.700	14.900	+12.1		43200	504	107.000	98.700	+8.4		43422	509	144.000	133.000	+8.3	
41716	517	13.200	11.600	+13.8		43200	505	338.000	302.000	+11.9		43422	511	151.000	137.000	+10.2	
43151	501	58.500	54.900	+6.6		43200	506	135.000	120.000	+12.5		43422	512	275.000	251.000	+9.6	
43151	502	30.800	26.300	+17.1		43200	507	106.000	96.700	+9.6		43422	513	285.000	256.000	+11.3	
43151	503	30.700	27.800	+10.4		43200	508	270.000	244.000	+10.7		43422	515	268.000	239.000	+12.1	
43151	504	28.200	25.900	+8.9		43200	509	100.000	92.300	+8.3		43422	516	253.000	229.000	+10.5	
43151	505	88.700	79.200	+12.0		43200	511	105.000	95.100	+10.4		43422	517	246.000	219.000	+12.3	
43151	506	35.400	31.500	+12.4		43200	512	191.000	175.000	+9.1		43470	501	20.300	21.300	-4.7	
43151	507	28.000	25.400	+10.2		43200	513	198.000	178.000	+11.2		43470	502	14.900	15.600	-4.5	
43151	508	71.000	64.200	+10.6		43200	515	186.000	166.000	+12.0		43470	503	11.000	11.600	-5.2	
43151	509	26.300	24.200	+8.7		43200	516	176.000	160.000	+10.0		43470	504	18.900	20.000	-5.5	
43151	511	27.700	25.000	+10.8		43200	517	171.000	153.000	+11.8		43470	505	19.800	20.800	-4.8	
43151	512	50.200	45.900	+9.4		43421	501	61.000	57.200	+6.6		43470	506	18.600	19.600	-5.1	
43151	513	52.100	46.700	+11.6		43421	502	32.100	27.400	+17.2		43470	507	14.100	14.700	-4.1	
43151	515	48.900	43.600	+12.2		43421	503	32.000	29.000	+10.3		43470	508	20.100	21.100	-4.7	
43151	516	46.200	41.900	+10.3		43421	504	29.400	27.000	+8.9		43470	509	10.300	10.900	-5.5	
43151	517	44.900	40.100	+12.0		43421	505	92.600	82.600	+12.1		43470	511	13.700	14.400	-4.9	
43152	501	107.000	99.300	+7.8		43421	506	36.900	32.900	+12.2		43470	512	9.290	9.830	-5.5	
43152	502	75.000	63.100	+18.9		43421	507	29.200	26.500	+10.2		43470	513	13.000	13.600	-4.4	
43152	503	133.000	119.000	+11.8		43421	508	74.000	66.900	+10.6		43470	515	15.900	16.800	-5.4	
43152	504	67.700	61.300	+10.4		43421	509	27.400	25.300	+8.3		43470	516	13.500	14.200	-4.9	
43152	505	110.000	97.000	+13.4		43421	511	28.800	26.100	+10.3		43470	517	11.200	11.800	-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
43518	501	97.000	90.000	+7.8		43551	506	73.000	65.100	+12.1		43628	512	168.000	151.000	+11.3	
43518	502	37.200	31.400	+18.5		43551	507	57.700	52.400	+10.1		43628	513	496.000	439.000	+13.0	
43518	503	35.100	31.500	+11.4		43551	508	147.000	132.000	+11.4		43628	515	698.000	614.000	+13.7	
43518	504	57.200	51.900	+10.2		43551	509	54.300	50.100	+8.4		43628	516	346.000	310.000	+11.6	
43518	505	43.900	38.800	+13.1		43551	511	57.100	51.600	+10.7		43628	517	438.000	385.000	+13.8	
43518	506	25.800	22.800	+13.2		43551	512	104.000	94.700	+9.8		43629	501	854.000	792.000	+7.8	
43518	507	31.500	28.200	+11.7		43551	513	108.000	96.400	+12.0		43629	502	328.000	276.000	+18.8	
43518	508	32.100	28.600	+12.2		43551	515	101.000	90.000	+12.2		43629	503	309.000	277.000	+11.6	
43518	509	53.800	49.000	+9.8		43551	516	95.500	86.500	+10.4		43629	504	503.000	457.000	+10.1	
43518	511	53.700	48.000	+11.9		43551	517	92.700	82.800	+12.0		43629	505	387.000	342.000	+13.2	
43518	512	16.200	14.600	+11.0		43626	501	77.500	71.900	+7.8		43629	506	227.000	200.000	+13.5	
43518	513	47.800	42.300	+13.0		43626	502	29.800	25.100	+18.7		43629	507	278.000	248.000	+12.1	
43518	515	67.200	59.100	+13.7		43626	503	28.000	25.200	+11.1		43629	508	282.000	252.000	+11.9	
43518	516	33.300	29.900	+11.4		43626	504	45.700	41.500	+10.1		43629	509	473.000	431.000	+9.7	
43518	517	42.200	37.100	+13.7		43626	505	35.100	31.000	+13.2		43629	511	472.000	422.000	+11.8	
43550	501	218.000	204.000	+6.9		43626	506	20.600	18.200	+13.2		43629	512	142.000	128.000	+10.9	
43550	502	115.000	97.700	+17.7		43626	507	25.200	22.600	+11.5		43629	513	421.000	372.000	+13.2	
43550	503	114.000	103.000	+10.7		43626	508	25.600	22.900	+11.8		43629	515	592.000	520.000	+13.8	
43550	504	105.000	96.500	+8.8		43626	509	43.000	39.200	+9.7		43629	516	293.000	263.000	+11.4	
43550	505	330.000	295.000	+11.9		43626	511	42.900	38.400	+11.7		43629	517	371.000	326.000	+13.8	
43550	506	132.000	117.000	+12.8		43626	512	12.900	11.700	+10.3		43760	501	28.400	26.400	+7.6	
43550	507	104.000	94.500	+10.1		43626	513	38.200	33.800	+13.0		43760	502	10.900	9.210	+18.3	
43550	508	264.000	239.000	+10.5		43626	515	53.700	47.200	+13.8		43760	503	10.300	9.230	+11.6	
43550	509	97.900	90.200	+8.5		43626	516	26.600	23.900	+11.3		43760	504	16.800	15.200	+10.5	
43550	511	103.000	93.000	+10.8		43626	517	33.700	29.600	+13.9		43760	505	12.900	11.400	+13.2	
43550	512	187.000	171.000	+9.4		43628	501	1,008.000	934.000	+7.9		43760	506	7.570	6.670	+13.5	
43550	513	194.000	174.000	+11.5		43628	502	387.000	326.000	+18.7		43760	507	9.250	8.280	+11.7	
43550	515	182.000	162.000	+12.3		43628	503	364.000	327.000	+11.3		43760	508	9.400	8.400	+11.9	
43550	516	172.000	156.000	+10.3		43628	504	594.000	539.000	+10.2		43760	509	15.800	14.400	+9.7	
43550	517	167.000	149.000	+12.1		43628	505	456.000	403.000	+13.2		43760	511	15.700	14.100	+11.3	
43551	501	121.000	113.000	+7.1		43628	506	268.000	236.000	+13.6		43760	512	4.740	4.280	+10.7	
43551	502	63.600	54.200	+17.3		43628	507	328.000	293.000	+11.9		43760	513	14.000	12.400	+12.9	
43551	503	63.300	57.400	+10.3		43628	508	333.000	297.000	+12.1		43760	515	19.700	17.300	+13.9	
43551	504	58.300	53.500	+9.0		43628	509	559.000	509.000	+9.8		43760	516	9.770	8.760	+11.5	
43551	505	183.000	164.000	+11.6		43628	511	557.000	499.000	+11.6		43760	517	12.400	10.900	+13.8	

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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
43822	501	16.100	16.900	-4.7		43860	506	11.700	12.300	-4.9		44009	512	5.130	4.670	+9.9	
43822	502	11.900	12.400	-4.0		43860	507	8.820	9.180	-3.9		44009	513	5.780	5.150	+12.2	
43822	503	8.730	9.200	-5.1		43860	508	12.600	13.200	-4.5		44009	515	14.900	13.100	+13.7	
43822	504	15.000	16.000	-6.3		43860	509	6.440	6.820	-5.6		44009	516	7.260	6.570	+10.5	
43822	505	15.800	16.500	-4.2		43860	511	8.590	9.000	-4.6		44009	517	10.900	9.670	+12.7	
43822	506	14.800	15.600	-5.1		43860	512	5.820	6.150	-5.4		44069	501	82.900	76.900	+7.8	
43822	507	11.200	11.700	-4.3		43860	513	8.120	8.540	-4.9		44069	502	31.800	26.800	+18.7	
43822	508	16.000	16.800	-4.8		43860	515	9.960	10.500	-5.1		44069	503	30.000	26.900	+11.5	
43822	509	8.180	8.670	-5.7		43860	516	8.460	8.920	-5.2		44069	504	48.900	44.300	+10.4	
43822	511	10.900	11.400	-4.4		43860	517	7.030	7.380	-4.7		44069	505	37.500	33.200	+13.0	
43822	512	7.390	7.820	-5.5		43889	501	4.540	4.760	-4.6		44069	506	22.100	19.400	+13.9	
43822	513	10.300	10.900	-5.5		43889	502	3.340	3.500	-4.6		44069	507	26.900	24.100	+11.6	
43822	515	12.700	13.400	-5.2		43889	503	2.460	2.590	-5.0		44069	508	27.400	24.500	+11.8	
43822	516	10.700	11.300	-5.3		43889	504	4.230	4.490	-5.8		44069	509	46.000	41.900	+9.8	
43822	517	8.940	9.380	-4.7		43889	505	4.440	4.650	-4.5		44069	511	45.900	41.000	+12.0	
43840	501	0.198	0.208	-4.8		43889	506	4.170	4.380	-4.8		44069	512	13.800	12.500	+10.4	
43840	502	0.146	0.153	-4.6		43889	507	3.160	3.280	-3.7		44069	513	40.800	36.100	+13.0	
43840	503	0.107	0.113	-5.3		43889	508	4.500	4.730	-4.9		44069	515	57.400	50.500	+13.7	
43840	504	0.185	0.196	-5.6		43889	509	2.300	2.440	-5.7		44069	516	28.500	25.500	+11.8	
43840	505	0.194	0.203	-4.4		43889	511	3.070	3.220	-4.7		44069	517	36.000	31.700	+13.6	
43840	506	0.182	0.191	-4.7		43889	512	2.080	2.200	-5.5		44070	501	24.500	22.800	+7.5	
43840	507	0.138	0.143	-3.5		43889	513	2.900	3.050	-4.9		44070	502	9.420	7.950	+18.5	
43840	508	0.196	0.206	-4.9		43889	515	3.560	3.760	-5.3		44070	503	8.870	7.960	+11.4	
43840	509	0.101	0.107	-5.6		43889	516	3.030	3.190	-5.0		44070	504	14.500	13.100	+10.7	
43840	511	0.134	0.141	-5.0		43889	517	2.520	2.640	-4.5		44070	505	11.100	9.820	+13.0	
43840	512	0.091	0.096	-5.2		44009	501	11.100	10.400	+6.7		44070	506	6.530	5.760	+13.4	
43840	513	0.127	0.133	-4.5		44009	502	5.220	4.430	+17.8		44070	507	7.980	7.140	+11.8	
43840	515	0.156	0.164	-4.9		44009	503	8.780	7.930	+10.7		44070	508	8.110	7.240	+12.0	
43840	516	0.132	0.139	-5.0		44009	504	11.400	10.400	+9.6		44070	509	13.600	12.400	+9.7	
43840	517	0.110	0.115	-4.3		44009	505	9.970	8.870	+12.4		44070	511	13.600	12.100	+12.4	
43860	501	12.700	13.300	-4.5		44009	506	7.080	6.280	+12.7		44070	512	4.090	3.690	+10.8	
43860	502	9.340	9.770	-4.4		44009	507	5.070	4.570	+10.9		44070	513	12.100	10.700	+13.1	
43860	503	6.870	7.240	-5.1		44009	508	4.640	4.180	+11.0		44070	515	17.000	14.900	+14.1	
43860	504	11.800	12.600	-6.3		44009	509	5.320	4.830	+10.1		44070	516	8.430	7.560	+11.5	
43860	505	12.400	13.000	-4.6		44009	511	14.900	13.400	+11.2		44070	517	10.700	9.380	+14.1	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
44071	501	27.300	25.300	+7.9		44100	506	4.260	3.990	+6.8		44102	512	2.850	2.750	+3.6	
44071	502	10.500	8.840	+18.8		44100	507	2.890	2.760	+4.7		44102	513	2.980	2.810	+6.0	
44071	503	9.870	8.860	+11.4		44100	508	3.750	3.570	+5.0		44102	515	4.430	4.150	+6.7	
44071	504	16.100	14.600	+10.3		44100	509	2.880	2.800	+2.9		44102	516	2.260	2.150	+5.1	
44071	505	12.400	10.900	+13.8		44100	511	4.080	3.880	+5.2		44102	517	2.550	2.380	+7.1	
44071	506	7.270	6.410	+13.4		44100	512	3.510	3.380	+3.8		44103	501	4.900	4.830	+1.4	
44071	507	8.880	7.940	+11.8		44100	513	3.670	3.460	+6.1		44103	502	1.740	1.570	+10.8	
44071	508	9.030	8.060	+12.0		44100	515	5.450	5.100	+6.9		44103	503	2.100	2.010	+4.5	
44071	509	15.100	13.800	+9.4		44100	516	2.780	2.650	+4.9		44103	504	2.110	2.040	+3.4	
44071	511	15.100	13.500	+11.9		44100	517	3.140	2.930	+7.2		44103	505	2.290	2.150	+6.5	
44071	512	4.550	4.110	+10.7		44101	501	7.100	7.010	+1.3		44103	506	3.060	2.870	+6.6	
44071	513	13.400	11.900	+12.6		44101	502	2.530	2.270	+11.5		44103	507	2.080	1.980	+5.1	
44071	515	18.900	16.600	+13.9		44101	503	3.050	2.910	+4.8		44103	508	2.700	2.570	+5.1	
44071	516	9.380	8.410	+11.5		44101	504	3.060	2.960	+3.4		44103	509	2.070	2.010	+3.0	
44071	517	11.900	10.400	+14.4		44101	505	3.320	3.120	+6.4		44103	511	2.930	2.790	+5.0	
44072	501	18.900	17.500	+8.0		44101	506	4.440	4.160	+6.7		44103	512	2.520	2.430	+3.7	
44072	502	7.240	6.100	+18.7		44101	507	3.010	2.870	+4.9		44103	513	2.640	2.490	+6.0	
44072	503	6.820	6.120	+11.4		44101	508	3.910	3.720	+5.1		44103	515	3.920	3.670	+6.8	
44072	504	11.100	10.100	+9.9		44101	509	3.000	2.910	+3.1		44103	516	2.000	1.900	+5.3	
44072	505	8.540	7.540	+13.3		44101	511	4.250	4.040	+5.2		44103	517	2.260	2.110	+7.1	
44072	506	5.020	4.420	+13.6		44101	512	3.660	3.520	+4.0		44104	501	2.060	2.030	+1.5	
44072	507	6.130	5.490	+11.7		44101	513	3.820	3.600	+6.1		44104	502	0.730	0.660	+10.6	
44072	508	6.230	5.570	+11.8		44101	515	5.680	5.320	+6.8		44104	503	0.880	0.840	+4.8	
44072	509	10.500	9.530	+10.2		44101	516	2.890	2.760	+4.7		44104	504	0.890	0.860	+3.5	
44072	511	10.400	9.330	+11.5		44101	517	3.270	3.050	+7.2		44104	505	0.960	0.910	+5.5	
44072	512	3.140	2.830	+11.0		44102	501	5.540	5.460	+1.5		44104	506	1.290	1.210	+6.6	
44072	513	9.290	8.210	+13.2		44102	502	1.970	1.770	+11.3		44104	507	0.870	0.830	+4.8	
44072	515	13.100	11.500	+13.9		44102	503	2.380	2.270	+4.8		44104	508	1.130	1.080	+4.6	
44072	516	6.470	5.800	+11.6		44102	504	2.390	2.310	+3.5		44104	509	0.870	0.840	+3.6	
44072	517	8.200	7.210	+13.7		44102	505	2.590	2.440	+6.1		44104	511	1.230	1.170	+5.1	
44100	501	6.820	6.730	+1.3		44102	506	3.460	3.240	+6.8		44104	512	1.060	1.020	+3.9	
44100	502	2.430	2.180	+11.5		44102	507	2.350	2.240	+4.9		44104	513	1.110	1.050	+5.7	
44100	503	2.930	2.790	+5.0		44102	508	3.050	2.900	+5.2		44104	515	1.650	1.540	+7.1	
44100	504	2.940	2.840	+3.5		44102	509	2.340	2.270	+3.1		44104	516	0.840	0.800	+5.0	
44100	505	3.180	3.000	+6.0		44102	511	3.310	3.150	+5.1		44104	517	0.950	0.890	+6.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
44108	501	2.410	2.380	+1.3		44110	506	3.910	3.660	+6.8		44112	512	1.170	1.130	+3.5	
44108	502	0.860	0.770	+11.7		44110	507	2.650	2.530	+4.7		44112	513	1.220	1.150	+6.1	
44108	503	1.040	0.990	+5.1		44110	508	3.440	3.280	+4.9		44112	515	1.820	1.700	+7.1	
44108	504	1.040	1.010	+3.0		44110	509	2.640	2.560	+3.1		44112	516	0.930	0.880	+5.7	
44108	505	1.130	1.060	+6.6		44110	511	3.740	3.560	+5.1		44112	517	1.050	0.980	+7.1	
44108	506	1.510	1.410	+7.1		44110	512	3.220	3.100	+3.9		44276	501	299.000	280.000	+6.8	
44108	507	1.020	0.980	+4.1		44110	513	3.360	3.170	+6.0		44276	502	157.000	134.000	+17.2	
44108	508	1.330	1.270	+4.7		44110	515	5.000	4.680	+6.8		44276	503	157.000	142.000	+10.6	
44108	509	1.020	0.990	+3.0		44110	516	2.550	2.430	+4.9		44276	504	144.000	132.000	+9.1	
44108	511	1.440	1.370	+5.1		44110	517	2.880	2.690	+7.1		44276	505	453.000	405.000	+11.9	
44108	512	1.240	1.200	+3.3		44111	501	3.840	3.780	+1.6		44276	506	181.000	161.000	+12.4	
44108	513	1.300	1.230	+5.7		44111	502	1.370	1.230	+11.4		44276	507	143.000	130.000	+10.0	
44108	515	1.930	1.810	+6.6		44111	503	1.650	1.570	+5.1		44276	508	363.000	328.000	+10.7	
44108	516	0.980	0.940	+4.3		44111	504	1.650	1.600	+3.1		44276	509	134.000	124.000	+8.1	
44108	517	1.110	1.040	+6.7		44111	505	1.790	1.690	+5.9		44276	511	141.000	128.000	+10.2	
44109	501	6.110	6.030	+1.3		44111	506	2.400	2.240	+7.1		44276	512	256.000	234.000	+9.4	
44109	502	2.170	1.960	+10.7		44111	507	1.630	1.550	+5.2		44276	513	266.000	239.000	+11.3	
44109	503	2.620	2.500	+4.8		44111	508	2.110	2.010	+5.0		44276	515	250.000	223.000	+12.1	
44109	504	2.640	2.550	+3.5		44111	509	1.620	1.570	+3.2		44276	516	236.000	214.000	+10.3	
44109	505	2.850	2.690	+5.9		44111	511	2.290	2.180	+5.0		44276	517	229.000	205.000	+11.7	
44109	506	3.820	3.570	+7.0		44111	512	1.970	1.900	+3.7		44277	501	194.000	182.000	+6.6	
44109	507	2.590	2.470	+4.9		44111	513	2.060	1.950	+5.6		44277	502	102.000	87.000	+17.2	
44109	508	3.360	3.200	+5.0		44111	515	3.070	2.870	+7.0		44277	503	102.000	92.000	+10.9	
44109	509	2.580	2.510	+2.8		44111	516	1.560	1.490	+4.7		44277	504	93.500	85.900	+8.8	
44109	511	3.650	3.480	+4.9		44111	517	1.770	1.650	+7.3		44277	505	294.000	262.000	+12.2	
44109	512	3.150	3.030	+4.0		44112	501	2.270	2.240	+1.3		44277	506	117.000	104.000	+12.5	
44109	513	3.290	3.100	+6.1		44112	502	0.810	0.730	+11.0		44277	507	92.600	84.100	+10.1	
44109	515	4.880	4.570	+6.8		44112	503	0.980	0.930	+5.4		44277	508	235.000	212.000	+10.8	
44109	516	2.490	2.370	+5.1		44112	504	0.980	0.950	+3.2		44277	509	87.100	80.300	+8.5	
44109	517	2.810	2.630	+6.8		44112	505	1.060	1.000	+6.0		44277	511	91.600	82.800	+10.6	
44110	501	6.250	6.170	+1.3		44112	506	1.420	1.330	+6.8		44277	512	166.000	152.000	+9.2	
44110	502	2.230	2.000	+11.5		44112	507	0.960	0.920	+4.3		44277	513	173.000	155.000	+11.6	
44110	503	2.680	2.560	+4.7		44112	508	1.250	1.190	+5.0		44277	515	162.000	144.000	+12.5	
44110	504	2.700	2.610	+3.4		44112	509	0.960	0.930	+3.2		44277	516	153.000	139.000	+10.1	
44110	505	2.920	2.750	+6.2		44112	511	1.360	1.290	+5.4		44277	517	149.000	133.000	+12.0	

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
44280	501	1.100	1.160	-5.2		44315	506	8.950	7.890	+13.4		44428	512	194.000	172.000	+12.8	
44280	502	0.810	0.850	-4.7		44315	507	10.900	9.790	+11.3		44428	513	174.000	151.000	+15.2	
44280	503	0.600	0.630	-4.8		44315	508	11.100	9.930	+11.8		44428	515	288.000	248.000	+16.1	
44280	504	1.030	1.090	-5.5		44315	509	18.700	17.000	+10.0		44428	516	283.000	248.000	+14.1	
44280	505	1.080	1.130	-4.4		44315	511	18.600	16.600	+12.0		44428	517	207.000	179.000	+15.6	
44280	506	1.010	1.060	-4.7		44315	512	5.610	5.060	+10.9		44429	501	7.820	7.100	+10.1	
44280	507	0.770	0.800	-3.8		44315	513	16.600	14.700	+12.9		44429	502	6.030	4.990	+20.8	
44280	508	1.090	1.150	-5.2		44315	515	23.300	20.500	+13.7		44429	503	6.340	5.560	+14.0	
44280	509	0.560	0.590	-5.1		44315	516	11.600	10.400	+11.5		44429	504	2.980	2.660	+12.0	
44280	511	0.750	0.780	-3.8		44315	517	14.600	12.900	+13.2		44429	505	2.130	1.850	+15.1	
44280	512	0.510	0.530	-3.8		44427	501	519.000	471.000	+10.2		44429	506	2.280	1.970	+15.7	
44280	513	0.700	0.740	-5.4		44427	502	400.000	331.000	+20.8		44429	507	3.420	3.010	+13.6	
44280	515	0.860	0.910	-5.5		44427	503	420.000	369.000	+13.8		44429	508	6.950	6.040	+15.1	
44280	516	0.730	0.770	-5.2		44427	504	198.000	176.000	+12.5		44429	509	2.970	2.650	+12.1	
44280	517	0.610	0.640	-4.7		44427	505	141.000	122.000	+15.6		44429	511	6.600	5.790	+14.0	
44311	501	50.100	46.400	+8.0		44427	506	151.000	130.000	+16.2		44429	512	2.910	2.580	+12.8	
44311	502	19.200	16.200	+18.5		44427	507	227.000	199.000	+14.1		44429	513	2.620	2.270	+15.4	
44311	503	18.100	16.200	+11.7		44427	508	461.000	401.000	+15.0		44429	515	4.310	3.710	+16.2	
44311	504	29.500	26.800	+10.1		44427	509	197.000	176.000	+11.9		44429	516	4.240	3.720	+14.0	
44311	505	22.700	20.000	+13.5		44427	511	438.000	384.000	+14.1		44429	517	3.110	2.680	+16.0	
44311	506	13.300	11.700	+13.7		44427	512	193.000	171.000	+12.9		44430	501	5.430	4.940	+9.9	
44311	507	16.300	14.600	+11.6		44427	513	174.000	151.000	+15.2		44430	502	4.190	3.470	+20.7	
44311	508	16.600	14.800	+12.2		44427	515	286.000	246.000	+16.3		44430	503	4.410	3.870	+14.0	
44311	509	27.800	25.300	+9.9		44427	516	281.000	246.000	+14.2		44430	504	2.070	1.850	+11.9	
44311	511	27.700	24.800	+11.7		44427	517	206.000	178.000	+15.7		44430	505	1.480	1.280	+15.6	
44311	512	8.340	7.530	+10.8		44428	501	522.000	474.000	+10.1		44430	506	1.590	1.370	+16.1	
44311	513	24.700	21.800	+13.3		44428	502	403.000	333.000	+21.0		44430	507	2.380	2.090	+13.9	
44311	515	34.700	30.500	+13.8		44428	503	423.000	371.000	+14.0		44430	508	4.830	4.200	+15.0	
44311	516	17.200	15.400	+11.7		44428	504	199.000	177.000	+12.4		44430	509	2.060	1.850	+11.4	
44311	517	21.800	19.100	+14.1		44428	505	142.000	123.000	+15.4		44430	511	4.590	4.030	+13.9	
44315	501	33.600	31.200	+7.7		44428	506	152.000	131.000	+16.0		44430	512	2.020	1.790	+12.8	
44315	502	12.900	10.900	+18.3		44428	507	228.000	201.000	+13.4		44430	513	1.820	1.580	+15.2	
44315	503	12.200	10.900	+11.9		44428	508	464.000	403.000	+15.1		44430	515	3.000	2.580	+16.3	
44315	504	19.800	18.000	+10.0		44428	509	198.000	177.000	+11.9		44430	516	2.950	2.580	+14.3	
44315	505	15.200	13.500	+12.6		44428	511	440.000	386.000	+14.0		44430	517	2.160	1.860	+16.1	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
44431	501	17.400	15.800	+10.1		44433	506	51.200	44.100	+16.1		44435	512	129.000	114.000	+13.2	
44431	502	13.400	11.100	+20.7		44433	507	76.800	67.400	+13.9		44435	513	116.000	101.000	+14.9	
44431	503	14.100	12.400	+13.7		44433	508	156.000	135.000	+15.6		44435	515	192.000	165.000	+16.4	
44431	504	6.630	5.900	+12.4		44433	509	66.500	59.500	+11.8		44435	516	188.000	165.000	+13.9	
44431	505	4.730	4.100	+15.4		44433	511	148.000	130.000	+13.8		44435	517	138.000	119.000	+16.0	
44431	506	5.060	4.370	+15.8		44433	512	65.300	57.800	+13.0		44436	501	406.000	369.000	+10.0	
44431	507	7.610	6.680	+13.9		44433	513	58.700	50.900	+15.3		44436	502	313.000	259.000	+20.8	
44431	508	15.400	13.400	+14.9		44433	515	96.700	83.300	+16.1		44436	503	329.000	289.000	+13.8	
44431	509	6.590	5.890	+11.9		44433	516	95.100	83.300	+14.2		44436	504	155.000	138.000	+12.3	
44431	511	14.700	12.900	+14.0		44433	517	69.800	60.100	+16.1		44436	505	111.000	95.800	+15.9	
44431	512	6.470	5.720	+13.1		44434	501	335.000	305.000	+9.8		44436	506	118.000	102.000	+15.7	
44431	513	5.810	5.040	+15.3		44434	502	259.000	214.000	+21.0		44436	507	178.000	156.000	+14.1	
44431	515	9.580	8.240	+16.3		44434	503	272.000	239.000	+13.8		44436	508	361.000	313.000	+15.3	
44431	516	9.420	8.250	+14.2		44434	504	128.000	114.000	+12.3		44436	509	154.000	138.000	+11.6	
44431	517	6.910	5.960	+15.9		44434	505	91.400	79.200	+15.4		44436	511	343.000	300.000	+14.3	
44432	501	5.500	5.000	+10.0		44434	506	97.800	84.400	+15.9		44436	512	151.000	134.000	+12.7	
44432	502	4.250	3.510	+21.1		44434	507	147.000	129.000	+14.0		44436	513	136.000	118.000	+15.3	
44432	503	4.460	3.920	+13.8		44434	508	298.000	259.000	+15.1		44436	515	224.000	193.000	+16.1	
44432	504	2.100	1.870	+12.3		44434	509	127.000	114.000	+11.4		44436	516	220.000	193.000	+14.0	
44432	505	1.500	1.300	+15.4		44434	511	283.000	248.000	+14.1		44436	517	161.000	139.000	+15.8	
44432	506	1.610	1.380	+16.7		44434	512	125.000	111.000	+12.6		44437	501	336.000	305.000	+10.2	
44432	507	2.410	2.120	+13.7		44434	513	112.000	97.400	+15.0		44437	502	259.000	215.000	+20.5	
44432	508	4.890	4.250	+15.1		44434	515	185.000	159.000	+16.4		44437	503	272.000	239.000	+13.8	
44432	509	2.090	1.870	+11.8		44434	516	182.000	159.000	+14.5		44437	504	128.000	114.000	+12.3	
44432	511	4.650	4.080	+14.0		44434	517	133.000	115.000	+15.7		44437	505	91.600	79.400	+15.4	
44432	512	2.050	1.810	+13.3		44435	501	347.000	316.000	+9.8		44437	506	98.100	84.600	+16.0	
44432	513	1.840	1.600	+15.0		44435	502	268.000	222.000	+20.7		44437	507	147.000	129.000	+14.0	
44432	515	3.040	2.610	+16.5		44435	503	281.000	247.000	+13.8		44437	508	299.000	260.000	+15.0	
44432	516	2.980	2.620	+13.7		44435	504	133.000	118.000	+12.7		44437	509	128.000	114.000	+12.3	
44432	517	2.190	1.890	+15.9		44435	505	94.600	82.000	+15.4		44437	511	284.000	249.000	+14.1	
44433	501	175.000	159.000	+10.1		44435	506	101.000	87.400	+15.6		44437	512	125.000	111.000	+12.6	
44433	502	135.000	112.000	+20.5		44435	507	152.000	134.000	+13.4		44437	513	112.000	97.600	+14.8	
44433	503	142.000	125.000	+13.6		44435	508	309.000	268.000	+15.3		44437	515	185.000	160.000	+15.6	
44433	504	66.900	59.600	+12.2		44435	509	132.000	118.000	+11.9		44437	516	182.000	160.000	+13.8	
44433	505	47.800	41.400	+15.5		44435	511	293.000	257.000	+14.0		44437	517	134.000	115.000	+16.5	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
44438	501	266.000	241.000	+10.4		44440	506	125.000	108.000	+15.7		45191	512	0.800	0.740	+8.1	
44438	502	205.000	170.000	+20.6		44440	507	187.000	165.000	+13.3		45191	513	4.570	4.160	+9.9	
44438	503	215.000	189.000	+13.8		44440	508	381.000	331.000	+15.1		45191	515	2.850	2.580	+10.5	
44438	504	101.000	90.300	+11.8		44440	509	162.000	145.000	+11.7		45191	516	3.110	2.870	+8.4	
44438	505	72.400	62.700	+15.5		44440	511	361.000	317.000	+13.9		45191	517	5.630	5.100	+10.4	
44438	506	77.500	66.800	+16.0		44440	512	159.000	141.000	+12.8		45192	501	11.100	10.600	+4.7	
44438	507	116.000	102.000	+13.7		44440	513	143.000	124.000	+15.3		45192	502	7.910	6.870	+15.1	
44438	508	236.000	205.000	+15.1		44440	515	236.000	203.000	+16.3		45192	503	9.170	8.480	+8.1	
44438	509	101.000	90.200	+12.0		44440	516	232.000	203.000	+14.3		45192	504	3.430	3.200	+7.2	
44438	511	224.000	197.000	+13.7		44440	517	170.000	147.000	+15.6		45192	505	4.810	4.370	+10.1	
44438	512	98.900	87.500	+13.0		45190	501	13.300	12.700	+4.7		45192	506	4.020	3.640	+10.4	
44438	513	88.900	77.100	+15.3		45190	502	9.530	8.280	+15.1		45192	507	6.870	6.330	+8.5	
44438	515	147.000	126.000	+16.7		45190	503	11.000	10.200	+7.8		45192	508	11.100	10.200	+8.8	
44438	516	144.000	126.000	+14.3		45190	504	4.130	3.860	+7.0		45192	509	0.860	0.810	+6.2	
44438	517	106.000	91.100	+16.4		45190	505	5.790	5.270	+9.9		45192	511	2.720	2.500	+8.8	
44439	501	517.000	470.000	+10.0		45190	506	4.840	4.390	+10.3		45192	512	0.940	0.870	+8.0	
44439	502	399.000	330.000	+20.9		45190	507	8.270	7.630	+8.4		45192	513	5.340	4.860	+9.9	
44439	503	419.000	368.000	+13.9		45190	508	13.400	12.300	+8.9		45192	515	3.330	3.010	+10.6	
44439	504	197.000	176.000	+11.9		45190	509	1.040	0.980	+6.1		45192	516	3.640	3.360	+8.3	
44439	505	141.000	122.000	+15.6		45190	511	3.270	3.010	+8.6		45192	517	6.580	5.960	+10.4	
44439	506	151.000	130.000	+16.2		45190	512	1.130	1.050	+7.6		45193	501	6.520	6.230	+4.7	
44439	507	227.000	199.000	+14.1		45190	513	6.430	5.860	+9.7		45193	502	4.670	4.060	+15.0	
44439	508	460.000	399.000	+15.3		45190	515	4.010	3.630	+10.5		45193	503	5.410	5.010	+8.0	
44439	509	196.000	176.000	+11.4		45190	516	4.380	4.040	+8.4		45193	504	2.020	1.890	+6.9	
44439	511	437.000	383.000	+14.1		45190	517	7.930	7.180	+10.4		45193	505	2.840	2.580	+10.1	
44439	512	193.000	170.000	+13.5		45191	501	9.450	9.030	+4.7		45193	506	2.370	2.150	+10.2	
44439	513	173.000	150.000	+15.3		45191	502	6.770	5.880	+15.1		45193	507	4.050	3.740	+8.3	
44439	515	285.000	246.000	+15.9		45191	503	7.840	7.250	+8.1		45193	508	6.550	6.040	+8.4	
44439	516	281.000	246.000	+14.2		45191	504	2.930	2.740	+6.9		45193	509	0.510	0.480	+6.3	
44439	517	206.000	177.000	+16.4		45191	505	4.110	3.740	+9.9		45193	511	1.600	1.480	+8.1	
44440	501	428.000	389.000	+10.0		45191	506	3.440	3.120	+10.3		45193	512	0.550	0.510	+7.8	
44440	502	330.000	273.000	+20.9		45191	507	5.870	5.420	+8.3		45193	513	3.150	2.870	+9.8	
44440	503	347.000	305.000	+13.8		45191	508	9.480	8.760	+8.2		45193	515	1.970	1.780	+10.7	
44440	504	163.000	145.000	+12.4		45191	509	0.740	0.690	+7.2		45193	516	2.150	1.980	+8.6	
44440	505	117.000	101.000	+15.8		45191	511	2.320	2.140	+8.4		45193	517	3.890	3.520	+10.5	

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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
45210	501	8.250	7.880	+4.7		45380	506	0.410	0.450	-8.9		45678	512	0.550	0.580	-5.2	
45210	502	5.910	5.130	+15.2		45380	507	0.440	0.480	-8.3		45678	513	0.760	0.800	-5.0	
45210	503	6.850	6.340	+8.0		45380	508	0.400	0.440	-9.1		45678	515	0.930	0.980	-5.1	
45210	504	2.560	2.390	+7.1		45380	509	0.450	0.500	-10.0		45678	516	0.790	0.840	-6.0	
45210	505	3.590	3.260	+10.1		45380	511	0.360	0.400	-10.0		45678	517	0.660	0.690	-4.3	
45210	506	3.000	2.720	+10.3		45380	512	0.620	0.690	-10.1		45771	501	0.580	0.650	-10.8	
45210	507	5.130	4.730	+8.5		45380	513	0.380	0.420	-9.5		45771	502	0.830	0.910	-8.8	
45210	508	8.280	7.650	+8.2		45380	515	0.620	0.690	-10.1		45771	503	0.550	0.610	-9.8	
45210	509	0.640	0.610	+4.9		45380	516	0.520	0.570	-8.8		45771	504	0.730	0.810	-9.9	
45210	511	2.030	1.870	+8.6		45380	517	0.480	0.530	-9.4		45771	505	0.730	0.810	-9.9	
45210	512	0.700	0.650	+7.7		45450	501	37.800	35.400	+6.8		45771	506	0.630	0.690	-8.7	
45210	513	3.990	3.630	+9.9		45450	502	19.900	16.900	+17.8		45771	507	0.660	0.730	-9.6	
45210	515	2.490	2.250	+10.7		45450	503	19.800	17.900	+10.6		45771	508	0.610	0.670	-9.0	
45210	516	2.720	2.510	+8.4		45450	504	18.200	16.700	+9.0		45771	509	0.680	0.760	-10.5	
45210	517	4.920	4.450	+10.6		45450	505	57.300	51.100	+12.1		45771	511	0.560	0.610	-8.2	
45334	501	128.000	120.000	+6.7		45450	506	22.800	20.300	+12.3		45771	512	0.950	1.050	-9.5	
45334	502	67.600	57.600	+17.4		45450	507	18.000	16.400	+9.8		45771	513	0.580	0.640	-9.4	
45334	503	67.300	61.000	+10.3		45450	508	45.800	41.400	+10.6		45771	515	0.950	1.040	-8.7	
45334	504	61.900	56.900	+8.8		45450	509	17.000	15.600	+9.0		45771	516	0.790	0.870	-9.2	
45334	505	195.000	174.000	+12.1		45450	511	17.800	16.100	+10.6		45771	517	0.730	0.800	-8.8	
45334	506	77.600	69.200	+12.1		45450	512	32.400	29.600	+9.5		45819	501	0.189	0.210	-10.0	
45334	507	61.400	55.700	+10.2		45450	513	33.600	30.100	+11.6		45819	502	0.270	0.290	-6.9	
45334	508	156.000	141.000	+10.6		45450	515	31.600	28.100	+12.5		45819	503	0.180	0.199	-9.5	
45334	509	57.700	53.200	+8.5		45450	516	29.800	27.000	+10.4		45819	504	0.237	0.260	-8.8	
45334	511	60.700	54.800	+10.8		45450	517	29.000	25.900	+12.0		45819	505	0.237	0.260	-8.8	
45334	512	110.000	101.000	+8.9		45678	501	1.190	1.250	-4.8		45819	506	0.204	0.225	-9.3	
45334	513	114.000	102.000	+11.8		45678	502	0.880	0.920	-4.3		45819	507	0.216	0.236	-8.5	
45334	515	107.000	95.600	+11.9		45678	503	0.640	0.680	-5.9		45819	508	0.197	0.217	-9.2	
45334	516	101.000	91.900	+9.9		45678	504	1.110	1.180	-5.9		45819	509	0.222	0.246	-9.8	
45334	517	98.500	88.000	+11.9		45678	505	1.160	1.220	-4.9		45819	511	0.180	0.198	-9.1	
45380	501	0.380	0.420	-9.5		45678	506	1.090	1.150	-5.2		45819	512	0.310	0.340	-8.8	
45380	502	0.540	0.600	-10.0		45678	507	0.830	0.860	-3.5		45819	513	0.189	0.209	-9.6	
45380	503	0.360	0.400	-10.0		45678	508	1.180	1.240	-4.8		45819	515	0.310	0.340	-8.8	
45380	504	0.480	0.530	-9.4		45678	509	0.600	0.640	-6.3		45819	516	0.260	0.280	-7.1	
45380	505	0.480	0.530	-9.4		45678	511	0.810	0.840	-3.6		45819	517	0.236	0.260	-9.2	

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LOSS COST PERCENT CHANGE BY CLASS

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45900	501	0.480	0.460	+4.3		45937	506	0.300	0.270	+11.1		46005	512	29.200	26.300	+11.0	
45900	502	0.390	0.340	+14.7		45937	507	0.241	0.218	+10.6		46005	513	61.500	54.100	+13.7	
45900	503	0.270	0.248	+8.9		45937	508	0.610	0.550	+10.9		46005	515	68.000	59.400	+14.5	
45900	504	0.122	0.113	+8.0		45937	509	0.226	0.209	+8.1		46005	516	60.600	54.000	+12.2	
45900	505	0.330	0.290	+13.8		45937	511	0.238	0.215	+10.7		46005	517	47.900	41.800	+14.6	
45900	506	0.270	0.238	+13.4		45937	512	0.430	0.390	+10.3		46112	501	0.560	0.510	+9.8	
45900	507	0.202	0.184	+9.8		45937	513	0.450	0.400	+12.5		46112	502	0.440	0.360	+22.2	
45900	508	0.360	0.330	+9.1		45937	515	0.420	0.370	+13.5		46112	503	0.460	0.400	+15.0	
45900	509	0.360	0.340	+5.9		45937	516	0.400	0.360	+11.1		46112	504	0.215	0.192	+12.0	
45900	511	0.400	0.360	+11.1		45937	517	0.390	0.340	+14.7		46112	505	0.154	0.133	+15.8	
45900	512	0.218	0.200	+9.0		46004	501	157.000	144.000	+9.0		46112	506	0.165	0.142	+16.2	
45900	513	0.330	0.300	+10.0		46004	502	117.000	97.900	+19.5		46112	507	0.247	0.217	+13.8	
45900	515	0.280	0.250	+12.0		46004	503	42.400	37.900	+11.9		46112	508	0.500	0.440	+13.6	
45900	516	0.280	0.250	+12.0		46004	504	93.100	84.000	+10.8		46112	509	0.214	0.192	+11.5	
45900	517	0.290	0.260	+11.5		46004	505	45.200	39.700	+13.9		46112	511	0.480	0.420	+14.3	
45901	501	0.420	0.390	+7.7		46004	506	75.100	65.700	+14.3		46112	512	0.210	0.186	+12.9	
45901	502	0.340	0.290	+17.2		46004	507	123.000	109.000	+12.8		46112	513	0.189	0.164	+15.2	
45901	503	0.233	0.213	+9.4		46004	508	97.600	86.800	+12.4		46112	515	0.310	0.270	+14.8	
45901	504	0.105	0.097	+8.2		46004	509	30.000	27.200	+10.3		46112	516	0.310	0.270	+14.8	
45901	505	0.280	0.250	+12.0		46004	511	50.600	44.900	+12.7		46112	517	0.225	0.194	+16.0	
45901	506	0.228	0.204	+11.8		46004	512	36.600	32.800	+11.6		46202	501	16.900	16.100	+5.0	
45901	507	0.173	0.157	+10.2		46004	513	76.900	67.600	+13.8		46202	502	12.100	10.500	+15.2	
45901	508	0.310	0.280	+10.7		46004	515	85.100	74.300	+14.5		46202	503	14.000	13.000	+7.7	
45901	509	0.310	0.290	+6.9		46004	516	75.800	67.500	+12.3		46202	504	5.240	4.900	+6.9	
45901	511	0.350	0.310	+12.9		46004	517	59.900	52.300	+14.5		46202	505	7.350	6.690	+9.9	
45901	512	0.187	0.172	+8.7		46005	501	125.000	115.000	+8.7		46202	506	6.150	5.580	+10.2	
45901	513	0.280	0.260	+7.7		46005	502	93.400	78.300	+19.3		46202	507	10.500	9.690	+8.4	
45901	515	0.242	0.216	+12.0		46005	503	33.900	30.300	+11.9		46202	508	17.000	15.700	+8.3	
45901	516	0.236	0.214	+10.3		46005	504	74.500	67.200	+10.9		46202	509	1.320	1.240	+6.5	
45901	517	0.248	0.221	+12.2		46005	505	36.200	31.800	+13.8		46202	511	4.160	3.820	+8.9	
45937	501	0.500	0.470	+6.4		46005	506	60.100	52.600	+14.3		46202	512	1.430	1.330	+7.5	
45937	502	0.270	0.226	+19.5		46005	507	98.200	87.500	+12.2		46202	513	8.170	7.440	+9.8	
45937	503	0.260	0.239	+8.8		46005	508	78.100	69.400	+12.5		46202	515	5.100	4.610	+10.6	
45937	504	0.243	0.223	+9.0		46005	509	24.000	21.800	+10.1		46202	516	5.570	5.130	+8.6	
45937	505	0.760	0.680	+11.8		46005	511	40.500	35.900	+12.8		46202	517	10.100	9.120	+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
46362	501	1,253.000	1,157.000	+8.3		46427	506	168.000	147.000	+14.3		46604	512	9.620	8.670	+11.0	
46362	502	875.000	736.000	+18.9		46427	507	168.000	150.000	+12.0		46604	513	12.400	10.900	+13.8	
46362	503	1,548.000	1,385.000	+11.8		46427	508	223.000	199.000	+12.1		46604	515	12.400	10.800	+14.8	
46362	504	789.000	714.000	+10.5		46427	509	88.800	80.800	+9.9		46604	516	11.900	10.600	+12.3	
46362	505	1,282.000	1,131.000	+13.4		46427	511	185.000	165.000	+12.1		46604	517	13.600	12.000	+13.3	
46362	506	861.000	756.000	+13.9		46427	512	133.000	120.000	+10.8		46606	501	47.200	43.600	+8.3	
46362	507	861.000	769.000	+12.0		46427	513	171.000	151.000	+13.2		46606	502	33.000	27.700	+19.1	
46362	508	1,144.000	1,021.000	+12.0		46427	515	171.000	149.000	+14.8		46606	503	58.400	52.200	+11.9	
46362	509	455.000	414.000	+9.9		46427	516	164.000	146.000	+12.3		46606	504	29.800	26.900	+10.8	
46362	511	947.000	844.000	+12.2		46427	517	188.000	165.000	+13.9		46606	505	48.300	42.600	+13.4	
46362	512	680.000	613.000	+10.9		46603	501	15.400	14.200	+8.5		46606	506	32.500	28.500	+14.0	
46362	513	875.000	771.000	+13.5		46603	502	10.700	9.020	+18.6		46606	507	32.400	29.000	+11.7	
46362	515	874.000	766.000	+14.1		46603	503	19.000	17.000	+11.8		46606	508	43.100	38.500	+11.9	
46362	516	840.000	750.000	+12.0		46603	504	9.680	8.760	+10.5		46606	509	17.200	15.600	+10.3	
46362	517	964.000	845.000	+14.1		46603	505	15.700	13.900	+12.9		46606	511	35.700	31.800	+12.3	
46426	501	183.000	169.000	+8.3		46603	506	10.600	9.270	+14.3		46606	512	25.600	23.100	+10.8	
46426	502	128.000	108.000	+18.5		46603	507	10.600	9.430	+12.4		46606	513	33.000	29.100	+13.4	
46426	503	226.000	202.000	+11.9		46603	508	14.000	12.500	+12.0		46606	515	33.000	28.900	+14.2	
46426	504	115.000	104.000	+10.6		46603	509	5.580	5.080	+9.8		46606	516	31.700	28.300	+12.0	
46426	505	187.000	165.000	+13.3		46603	511	11.600	10.400	+11.5		46606	517	36.300	31.800	+14.2	
46426	506	126.000	110.000	+14.5		46603	512	8.340	7.520	+10.9		46607	501	65.000	60.000	+8.3	
46426	507	126.000	112.000	+12.5		46603	513	10.700	9.460	+13.1		46607	502	45.300	38.100	+18.9	
46426	508	167.000	149.000	+12.1		46603	515	10.700	9.390	+14.0		46607	503	80.300	71.800	+11.8	
46426	509	66.500	60.500	+9.9		46603	516	10.300	9.210	+11.8		46607	504	40.900	37.000	+10.5	
46426	511	138.000	123.000	+12.2		46603	517	11.800	10.400	+13.5		46607	505	66.500	58.600	+13.5	
46426	512	99.300	89.600	+10.8		46604	501	17.700	16.400	+7.9		46607	506	44.600	39.200	+13.8	
46426	513	128.000	113.000	+13.3		46604	502	12.400	10.400	+19.2		46607	507	44.600	39.900	+11.8	
46426	515	128.000	112.000	+14.3		46604	503	21.900	19.600	+11.7		46607	508	59.300	52.900	+12.1	
46426	516	123.000	110.000	+11.8		46604	504	11.200	10.100	+10.9		46607	509	23.600	21.500	+9.8	
46426	517	141.000	123.000	+14.6		46604	505	18.100	16.000	+13.1		46607	511	49.100	43.800	+12.1	
46427	501	244.000	226.000	+8.0		46604	506	12.200	10.700	+14.0		46607	512	35.200	31.800	+10.7	
46427	502	171.000	144.000	+18.8		46604	507	12.200	10.900	+11.9		46607	513	45.400	40.000	+13.5	
46427	503	302.000	270.000	+11.9		46604	508	16.200	14.400	+12.5		46607	515	45.300	39.700	+14.1	
46427	504	154.000	139.000	+10.8		46604	509	6.440	5.860	+9.9		46607	516	43.600	38.900	+12.1	
46427	505	250.000	221.000	+13.1		46604	511	13.400	11.900	+12.6		46607	517	50.000	43.800	+14.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
46622	501	47.100	49.400	-4.7		46911	506	40.800	36.000	+13.3		47050	512	2.020	2.140	-5.6	
46622	502	34.700	36.300	-4.4		46911	507	49.900	44.600	+11.9		47050	513	2.820	2.970	-5.1	
46622	503	25.500	26.900	-5.2		46911	508	50.700	45.300	+11.9		47050	515	3.460	3.650	-5.2	
46622	504	43.900	46.600	-5.8		46911	509	85.100	77.500	+9.8		47050	516	2.940	3.100	-5.2	
46622	505	46.000	48.300	-4.8		46911	511	84.900	75.900	+11.9		47050	517	2.440	2.560	-4.7	
46622	506	43.300	45.500	-4.8		46911	512	25.600	23.100	+10.8		47221	501	491.000	461.000	+6.5	
46622	507	32.700	34.100	-4.1		46911	513	75.600	66.800	+13.2		47221	502	259.000	221.000	+17.2	
46622	508	46.700	49.100	-4.9		46911	515	106.000	93.400	+13.5		47221	503	257.000	233.000	+10.3	
46622	509	23.900	25.300	-5.5		46911	516	52.700	47.200	+11.7		47221	504	237.000	218.000	+8.7	
46622	511	31.900	33.400	-4.5		46911	517	66.700	58.700	+13.6		47221	505	745.000	665.000	+12.0	
46622	512	21.600	22.800	-5.3		46912	501	281.000	261.000	+7.7		47221	506	297.000	265.000	+12.1	
46622	513	30.100	31.700	-5.0		46912	502	108.000	91.000	+18.7		47221	507	235.000	213.000	+10.3	
46622	515	37.000	39.000	-5.1		46912	503	102.000	91.200	+11.8		47221	508	596.000	539.000	+10.6	
46622	516	31.400	33.100	-5.1		46912	504	166.000	150.000	+10.7		47221	509	221.000	204.000	+8.3	
46622	517	26.100	27.400	-4.7		46912	505	127.000	112.000	+13.4		47221	511	232.000	210.000	+10.5	
46700	501	448.000	420.000	+6.7		46912	506	74.800	65.900	+13.5		47221	512	421.000	385.000	+9.4	
46700	502	236.000	201.000	+17.4		46912	507	91.300	81.800	+11.6		47221	513	438.000	392.000	+11.7	
46700	503	235.000	213.000	+10.3		46912	508	92.900	83.000	+11.9		47221	515	411.000	366.000	+12.3	
46700	504	216.000	198.000	+9.1		46912	509	156.000	142.000	+9.9		47221	516	388.000	352.000	+10.2	
46700	505	679.000	607.000	+11.9		46912	511	155.000	139.000	+11.5		47221	517	377.000	337.000	+11.9	
46700	506	271.000	241.000	+12.4		46912	512	46.800	42.300	+10.6		47318	501	63.100	58.500	+7.9	
46700	507	214.000	194.000	+10.3		46912	513	138.000	122.000	+13.1		47318	502	24.200	20.400	+18.6	
46700	508	544.000	491.000	+10.8		46912	515	195.000	171.000	+14.0		47318	503	22.800	20.500	+11.2	
46700	509	201.000	186.000	+8.1		46912	516	96.500	86.500	+11.6		47318	504	37.200	33.700	+10.4	
46700	511	212.000	191.000	+11.0		46912	517	122.000	107.000	+14.0		47318	505	28.600	25.200	+13.5	
46700	512	384.000	351.000	+9.4		47050	501	4.410	4.620	-4.5		47318	506	16.800	14.800	+13.5	
46700	513	399.000	358.000	+11.5		47050	502	3.240	3.390	-4.4		47318	507	20.500	18.300	+12.0	
46700	515	375.000	334.000	+12.3		47050	503	2.380	2.510	-5.2		47318	508	20.800	18.600	+11.8	
46700	516	354.000	321.000	+10.3		47050	504	4.110	4.360	-5.7		47318	509	35.000	31.900	+9.7	
46700	517	344.000	307.000	+12.1		47050	505	4.310	4.510	-4.4		47318	511	34.900	31.200	+11.9	
46911	501	153.000	142.000	+7.7		47050	506	4.050	4.250	-4.7		47318	512	10.500	9.480	+10.8	
46911	502	58.900	49.700	+18.5		47050	507	3.060	3.190	-4.1		47318	513	31.100	27.500	+13.1	
46911	503	55.500	49.800	+11.4		47050	508	4.370	4.590	-4.8		47318	515	43.700	38.400	+13.8	
46911	504	90.400	82.100	+10.1		47050	509	2.240	2.370	-5.5		47318	516	21.700	19.400	+11.9	
46911	505	69.500	61.400	+13.2		47050	511	2.980	3.130	-4.8		47318	517	27.400	24.100	+13.7	

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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
47367	501	1.100	1.160	-5.2		47471	506	10.300	8.990	+14.6		47474	512	7.310	6.570	+11.3	
47367	502	0.810	0.850	-4.7		47471	507	16.800	15.000	+12.0		47474	513	15.400	13.500	+14.1	
47367	503	0.600	0.630	-4.8		47471	508	13.400	11.900	+12.6		47474	515	17.000	14.900	+14.1	
47367	504	1.030	1.090	-5.5		47471	509	4.110	3.720	+10.5		47474	516	15.200	13.500	+12.6	
47367	505	1.080	1.130	-4.4		47471	511	6.920	6.150	+12.5		47474	517	12.000	10.500	+14.3	
47367	506	1.010	1.060	-4.7		47471	512	5.000	4.500	+11.1		47475	501	24.700	22.800	+8.3	
47367	507	0.770	0.800	-3.8		47471	513	10.500	9.250	+13.5		47475	502	18.400	15.500	+18.7	
47367	508	1.090	1.150	-5.2		47471	515	11.600	10.200	+13.7		47475	503	6.700	5.980	+12.0	
47367	509	0.560	0.590	-5.1		47471	516	10.400	9.240	+12.6		47475	504	14.700	13.300	+10.5	
47367	511	0.750	0.780	-3.8		47471	517	8.200	7.150	+14.7		47475	505	7.140	6.270	+13.9	
47367	512	0.510	0.530	-3.8		47473	501	28.000	25.800	+8.5		47475	506	11.900	10.400	+14.4	
47367	513	0.700	0.740	-5.4		47473	502	20.900	17.500	+19.4		47475	507	19.400	17.300	+12.1	
47367	515	0.860	0.910	-5.5		47473	503	7.590	6.770	+12.1		47475	508	15.400	13.700	+12.4	
47367	516	0.730	0.770	-5.2		47473	504	16.700	15.000	+11.3		47475	509	4.740	4.290	+10.5	
47367	517	0.610	0.640	-4.7		47473	505	8.090	7.110	+13.8		47475	511	7.990	7.090	+12.7	
47420	501	13.800	12.800	+7.8		47473	506	13.400	11.800	+13.6		47475	512	5.770	5.190	+11.2	
47420	502	5.300	4.470	+18.6		47473	507	22.000	19.600	+12.2		47475	513	12.100	10.700	+13.1	
47420	503	5.000	4.480	+11.6		47473	508	17.500	15.500	+12.9		47475	515	13.400	11.700	+14.5	
47420	504	8.140	7.390	+10.1		47473	509	5.370	4.870	+10.3		47475	516	12.000	10.700	+12.1	
47420	505	6.260	5.530	+13.2		47473	511	9.050	8.040	+12.6		47475	517	9.460	8.250	+14.7	
47420	506	3.680	3.240	+13.6		47473	512	6.540	5.880	+11.2		47476	501	24.700	22.800	+8.3	
47420	507	4.490	4.020	+11.7		47473	513	13.800	12.100	+14.0		47476	502	18.400	15.500	+18.7	
47420	508	4.570	4.080	+12.0		47473	515	15.200	13.300	+14.3		47476	503	6.700	5.980	+12.0	
47420	509	7.660	6.980	+9.7		47473	516	13.600	12.100	+12.4		47476	504	14.700	13.300	+10.5	
47420	511	7.640	6.840	+11.7		47473	517	10.700	9.350	+14.4		47476	505	7.140	6.270	+13.9	
47420	512	2.300	2.080	+10.6		47474	501	31.300	28.900	+8.3		47476	506	11.900	10.400	+14.4	
47420	513	6.800	6.020	+13.0		47474	502	23.400	19.600	+19.4		47476	507	19.400	17.300	+12.1	
47420	515	9.570	8.410	+13.8		47474	503	8.490	7.570	+12.2		47476	508	15.400	13.700	+12.4	
47420	516	4.740	4.250	+11.5		47474	504	18.600	16.800	+10.7		47476	509	4.740	4.290	+10.5	
47420	517	6.010	5.280	+13.8		47474	505	9.040	7.940	+13.9		47476	511	7.990	7.090	+12.7	
47471	501	21.400	19.700	+8.6		47474	506	15.000	13.100	+14.5		47476	512	5.770	5.190	+11.2	
47471	502	16.000	13.400	+19.4		47474	507	24.600	21.900	+12.3		47476	513	12.100	10.700	+13.1	
47471	503	5.810	5.180	+12.2		47474	508	19.500	17.400	+12.1		47476	515	13.400	11.700	+14.5	
47471	504	12.700	11.500	+10.4		47474	509	6.000	5.440	+10.3		47476	516	12.000	10.700	+12.1	
47471	505	6.190	5.430	+14.0		47474	511	10.100	8.980	+12.5		47476	517	9.460	8.250	+14.7	

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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
47477	501	33.000	30.400	+8.6		48039	506	95.400	85.100	+12.1		48441	512	0.144	0.130	+10.8	
47477	502	24.600	20.600	+19.4		48039	507	75.500	68.600	+10.1		48441	513	0.420	0.380	+10.5	
47477	503	8.930	7.970	+12.0		48039	508	192.000	173.000	+11.0		48441	515	0.600	0.520	+15.4	
47477	504	19.600	17.700	+10.7		48039	509	71.000	65.400	+8.6		48441	516	0.300	0.270	+11.1	
47477	505	9.520	8.360	+13.9		48039	511	74.700	67.400	+10.8		48441	517	0.370	0.330	+12.1	
47477	506	15.800	13.800	+14.5		48039	512	135.000	124.000	+8.9		48557	501	86.100	79.900	+7.8	
47477	507	25.800	23.000	+12.2		48039	513	141.000	126.000	+11.9		48557	502	33.100	27.900	+18.6	
47477	508	20.500	18.300	+12.0		48039	515	132.000	118.000	+11.9		48557	503	31.100	27.900	+11.5	
47477	509	6.320	5.720	+10.5		48039	516	125.000	113.000	+10.6		48557	504	50.800	46.100	+10.2	
47477	511	10.700	9.460	+13.1		48039	517	121.000	108.000	+12.0		48557	505	39.000	34.500	+13.0	
47477	512	7.700	6.920	+11.3		48206	501	205.000	190.000	+7.9		48557	506	22.900	20.200	+13.4	
47477	513	16.200	14.200	+14.1		48206	502	78.700	66.400	+18.5		48557	507	28.000	25.100	+11.6	
47477	515	17.900	15.600	+14.7		48206	503	74.200	66.600	+11.4		48557	508	28.500	25.400	+12.2	
47477	516	15.900	14.200	+12.0		48206	504	121.000	110.000	+10.0		48557	509	47.800	43.500	+9.9	
47477	517	12.600	11.000	+14.5		48206	505	92.900	82.100	+13.2		48557	511	47.700	42.600	+12.0	
47478	501	34.600	31.900	+8.5		48206	506	54.600	48.100	+13.5		48557	512	14.400	13.000	+10.8	
47478	502	25.800	21.600	+19.4		48206	507	66.700	59.700	+11.7		48557	513	42.400	37.500	+13.1	
47478	503	9.380	8.370	+12.1		48206	508	67.800	60.500	+12.1		48557	515	59.700	52.500	+13.7	
47478	504	20.600	18.600	+10.8		48206	509	114.000	104.000	+9.6		48557	516	29.600	26.500	+11.7	
47478	505	9.990	8.780	+13.8		48206	511	113.000	101.000	+11.9		48557	517	37.500	32.900	+14.0	
47478	506	16.600	14.500	+14.5		48206	512	34.200	30.800	+11.0		48558	501	74.900	69.500	+7.8	
47478	507	27.100	24.200	+12.0		48206	513	101.000	89.400	+13.0		48558	502	28.800	24.300	+18.5	
47478	508	21.600	19.200	+12.5		48206	515	142.000	125.000	+13.6		48558	503	27.100	24.300	+11.5	
47478	509	6.630	6.010	+10.3		48206	516	70.400	63.100	+11.6		48558	504	44.200	40.100	+10.2	
47478	511	11.200	9.930	+12.8		48206	517	89.200	78.400	+13.8		48558	505	33.900	30.000	+13.0	
47478	512	8.080	7.260	+11.3		48441	501	0.860	0.800	+7.5		48558	506	19.900	17.600	+13.1	
47478	513	17.000	14.900	+14.1		48441	502	0.330	0.280	+17.9		48558	507	24.400	21.800	+11.9	
47478	515	18.800	16.400	+14.6		48441	503	0.310	0.280	+10.7		48558	508	24.800	22.100	+12.2	
47478	516	16.700	14.900	+12.1		48441	504	0.510	0.460	+10.9		48558	509	41.500	37.900	+9.5	
47478	517	13.200	11.600	+13.8		48441	505	0.390	0.340	+14.7		48558	511	41.500	37.100	+11.9	
48039	501	158.000	148.000	+6.8		48441	506	0.229	0.202	+13.4		48558	512	12.500	11.300	+10.6	
48039	502	83.100	70.900	+17.2		48441	507	0.280	0.250	+12.0		48558	513	36.900	32.600	+13.2	
48039	503	82.700	75.000	+10.3		48441	508	0.280	0.250	+12.0		48558	515	51.900	45.600	+13.8	
48039	504	76.200	70.000	+8.9		48441	509	0.480	0.440	+9.1		48558	516	25.700	23.100	+11.3	
48039	505	239.000	214.000	+11.7		48441	511	0.480	0.430	+11.6		48558	517	32.600	28.600	+14.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
48600	501	366.000	338.000	+8.3		48637	506	17.500	15.400	+13.6		48808	512	3.210	2.960	+8.4	
48600	502	256.000	215.000	+19.1		48637	507	21.400	19.200	+11.5		48808	513	4.890	4.400	+11.1	
48600	503	452.000	405.000	+11.6		48637	508	21.800	19.400	+12.4		48808	515	4.170	3.720	+12.1	
48600	504	231.000	209.000	+10.5		48637	509	36.500	33.300	+9.6		48808	516	4.060	3.680	+10.3	
48600	505	375.000	330.000	+13.6		48637	511	36.400	32.600	+11.7		48808	517	4.280	3.810	+12.3	
48600	506	252.000	221.000	+14.0		48637	512	11.000	9.900	+11.1		48925	501	1,575.000	1,461.000	+7.8	
48600	507	251.000	225.000	+11.6		48637	513	32.400	28.700	+12.9		48925	502	605.000	510.000	+18.6	
48600	508	334.000	298.000	+12.1		48637	515	45.600	40.100	+13.7		48925	503	570.000	511.000	+11.5	
48600	509	133.000	121.000	+9.9		48637	516	22.600	20.300	+11.3		48925	504	928.000	843.000	+10.1	
48600	511	277.000	247.000	+12.1		48637	517	28.600	25.200	+13.5		48925	505	713.000	630.000	+13.2	
48600	512	199.000	179.000	+11.2		48638	501	32.700	30.300	+7.9		48925	506	419.000	369.000	+13.6	
48600	513	256.000	225.000	+13.8		48638	502	12.500	10.600	+17.9		48925	507	512.000	458.000	+11.8	
48600	515	255.000	224.000	+13.8		48638	503	11.800	10.600	+11.3		48925	508	521.000	465.000	+12.0	
48600	516	245.000	219.000	+11.9		48638	504	19.300	17.500	+10.3		48925	509	873.000	796.000	+9.7	
48600	517	282.000	247.000	+14.2		48638	505	14.800	13.100	+13.0		48925	511	871.000	779.000	+11.8	
48636	501	2.180	2.350	-7.2		48638	506	8.690	7.660	+13.4		48925	512	263.000	237.000	+11.0	
48636	502	2.970	3.170	-6.3		48638	507	10.600	9.510	+11.5		48925	513	776.000	686.000	+13.1	
48636	503	1.630	1.760	-7.4		48638	508	10.800	9.640	+12.0		48925	515	1,091.000	959.000	+13.8	
48636	504	2.730	2.980	-8.4		48638	509	18.100	16.500	+9.7		48925	516	541.000	485.000	+11.5	
48636	505	2.080	2.240	-7.1		48638	511	18.100	16.200	+11.7		48925	517	685.000	602.000	+13.8	
48636	506	1.550	1.650	-6.1		48638	512	5.450	4.910	+11.0		49005	501	0.750	0.790	-5.1	
48636	507	1.740	1.870	-7.0		48638	513	16.100	14.200	+13.4		49005	502	0.550	0.580	-5.2	
48636	508	2.440	2.630	-7.2		48638	515	22.600	19.900	+13.6		49005	503	0.410	0.430	-4.7	
48636	509	2.220	2.390	-7.1		48638	516	11.200	10.100	+10.9		49005	504	0.700	0.740	-5.4	
48636	511	1.340	1.430	-6.3		48638	517	14.200	12.500	+13.6		49005	505	0.730	0.770	-5.2	
48636	512	1.710	1.860	-8.1		48808	501	7.150	6.720	+6.4		49005	506	0.690	0.720	-4.2	
48636	513	1.650	1.780	-7.3		48808	502	5.830	5.000	+16.6		49005	507	0.520	0.540	-3.7	
48636	515	2.840	3.070	-7.5		48808	503	4.020	3.660	+9.8		49005	508	0.740	0.780	-5.1	
48636	516	2.700	2.910	-7.2		48808	504	1.800	1.660	+8.4		49005	509	0.380	0.400	-5.0	
48636	517	2.330	2.500	-6.8		48808	505	4.840	4.320	+12.0		49005	511	0.510	0.530	-3.8	
48637	501	65.800	61.000	+7.9		48808	506	3.930	3.510	+12.0		49005	512	0.340	0.360	-5.6	
48637	502	25.300	21.300	+18.8		48808	507	2.980	2.710	+10.0		49005	513	0.480	0.500	-4.0	
48637	503	23.800	21.400	+11.2		48808	508	5.320	4.840	+9.9		49005	515	0.590	0.620	-4.8	
48637	504	38.800	35.200	+10.2		48808	509	5.390	5.030	+7.2		49005	516	0.500	0.530	-5.7	
48637	505	29.800	26.300	+13.3		48808	511	5.950	5.390	+10.4		49005	517	0.420	0.440	-4.5	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
49111	501	10.900	10.300	+5.8		49183	506	38.000	33.900	+12.1		49185	512	104.000	94.700	+9.8	
49111	502	8.910	7.640	+16.6		49183	507	30.100	27.300	+10.3		49185	513	108.000	96.400	+12.0	
49111	503	6.140	5.600	+9.6		49183	508	76.300	69.000	+10.6		49185	515	101.000	90.000	+12.2	
49111	504	2.750	2.540	+8.3		49183	509	28.300	26.100	+8.4		49185	516	95.500	86.500	+10.4	
49111	505	7.400	6.610	+12.0		49183	511	29.700	26.900	+10.4		49185	517	92.700	82.800	+12.0	
49111	506	6.000	5.370	+11.7		49183	512	53.900	49.300	+9.3		49239	501	0.280	0.320	-12.5	
49111	507	4.550	4.150	+9.6		49183	513	56.100	50.200	+11.8		49239	502	0.410	0.450	-8.9	
49111	508	8.140	7.400	+10.0		49183	515	52.600	46.900	+12.2		49239	503	0.270	0.300	-10.0	
49111	509	8.240	7.700	+7.0		49183	516	49.700	45.100	+10.2		49239	504	0.360	0.400	-10.0	
49111	511	9.090	8.240	+10.3		49183	517	48.300	43.100	+12.1		49239	505	0.360	0.400	-10.0	
49111	512	4.910	4.520	+8.6		49184	501	133.000	125.000	+6.4		49239	506	0.310	0.340	-8.8	
49111	513	7.470	6.720	+11.2		49184	502	69.900	59.600	+17.3		49239	507	0.330	0.360	-8.3	
49111	515	6.380	5.690	+12.1		49184	503	69.600	63.100	+10.3		49239	508	0.300	0.330	-9.1	
49111	516	6.210	5.630	+10.3		49184	504	64.000	58.800	+8.8		49239	509	0.330	0.370	-10.8	
49111	517	6.540	5.830	+12.2		49184	505	201.000	180.000	+11.7		49239	511	0.270	0.300	-10.0	
49181	501	51.600	48.400	+6.6		49184	506	80.200	71.600	+12.0		49239	512	0.470	0.510	-7.8	
49181	502	27.200	23.200	+17.2		49184	507	63.500	57.600	+10.2		49239	513	0.290	0.320	-9.4	
49181	503	27.000	24.500	+10.2		49184	508	161.000	146.000	+10.3		49239	515	0.460	0.510	-9.8	
49181	504	24.900	22.900	+8.7		49184	509	59.700	55.000	+8.5		49239	516	0.390	0.430	-9.3	
49181	505	78.200	69.800	+12.0		49184	511	62.800	56.700	+10.8		49239	517	0.360	0.390	-7.7	
49181	506	31.200	27.800	+12.2		49184	512	114.000	104.000	+9.6		49292	501	3.780	3.540	+6.8	
49181	507	24.700	22.400	+10.3		49184	513	118.000	106.000	+11.3		49292	502	1.990	1.690	+17.8	
49181	508	62.600	56.600	+10.6		49184	515	111.000	98.900	+12.2		49292	503	1.980	1.790	+10.6	
49181	509	23.200	21.400	+8.4		49184	516	105.000	95.100	+10.4		49292	504	1.820	1.670	+9.0	
49181	511	24.400	22.000	+10.9		49184	517	102.000	91.000	+12.1		49292	505	5.730	5.110	+12.1	
49181	512	44.200	40.400	+9.4		49185	501	121.000	113.000	+7.1		49292	506	2.280	2.030	+12.3	
49181	513	46.000	41.200	+11.7		49185	502	63.600	54.200	+17.3		49292	507	1.800	1.640	+9.8	
49181	515	43.200	38.400	+12.5		49185	503	63.300	57.400	+10.3		49292	508	4.580	4.140	+10.6	
49181	516	40.800	37.000	+10.3		49185	504	58.300	53.500	+9.0		49292	509	1.700	1.560	+9.0	
49181	517	39.600	35.400	+11.9		49185	505	183.000	164.000	+11.6		49292	511	1.780	1.610	+10.6	
49183	501	62.900	59.000	+6.6		49185	506	73.000	65.100	+12.1		49292	512	3.240	2.960	+9.5	
49183	502	33.100	28.200	+17.4		49185	507	57.700	52.400	+10.1		49292	513	3.360	3.010	+11.6	
49183	503	33.000	29.900	+10.4		49185	508	147.000	132.000	+11.4		49292	515	3.160	2.810	+12.5	
49183	504	30.300	27.900	+8.6		49185	509	54.300	50.100	+8.4		49292	516	2.980	2.700	+10.4	
49183	505	95.400	85.200	+12.0		49185	511	57.100	51.600	+10.7		49292	517	2.900	2.590	+12.0	

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LOSS COST PERCENT CHANGE BY CLASS

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49333	501	27.700	26.000	+6.5		49618	506	0.400	0.360	+11.1		49763	512	3.560	3.240	+9.9	
49333	502	14.600	12.400	+17.7		49618	507	0.290	0.260	+11.5		49763	513	4.000	3.570	+12.0	
49333	503	14.500	13.100	+10.7		49618	508	0.260	0.237	+9.7		49763	515	10.300	9.100	+13.2	
49333	504	13.400	12.300	+8.9		49618	509	0.300	0.270	+11.1		49763	516	5.030	4.550	+10.5	
49333	505	42.000	37.500	+12.0		49618	511	0.840	0.760	+10.5		49763	517	7.550	6.700	+12.7	
49333	506	16.700	14.900	+12.1		49618	512	0.290	0.260	+11.5		49801	501	433.000	406.000	+6.7	
49333	507	13.200	12.000	+10.0		49618	513	0.330	0.290	+13.8		49801	502	228.000	194.000	+17.5	
49333	508	33.600	30.400	+10.5		49618	515	0.840	0.750	+12.0		49801	503	227.000	206.000	+10.2	
49333	509	12.400	11.500	+7.8		49618	516	0.410	0.370	+10.8		49801	504	209.000	192.000	+8.9	
49333	511	13.100	11.800	+11.0		49618	517	0.620	0.550	+12.7		49801	505	656.000	586.000	+11.9	
49333	512	23.700	21.700	+9.2		49619	501	1.180	1.110	+6.3		49801	506	262.000	233.000	+12.4	
49333	513	24.700	22.100	+11.8		49619	502	0.560	0.470	+19.1		49801	507	207.000	188.000	+10.1	
49333	515	23.200	20.600	+12.6		49619	503	0.940	0.850	+10.6		49801	508	525.000	475.000	+10.5	
49333	516	21.900	19.800	+10.6		49619	504	1.220	1.110	+9.9		49801	509	195.000	179.000	+8.9	
49333	517	21.200	19.000	+11.6		49619	505	1.060	0.950	+11.6		49801	511	205.000	185.000	+10.8	
49617	501	0.750	0.700	+7.1		49619	506	0.750	0.670	+11.9		49801	512	371.000	339.000	+9.4	
49617	502	0.350	0.300	+16.7		49619	507	0.540	0.490	+10.2		49801	513	386.000	345.000	+11.9	
49617	503	0.590	0.540	+9.3		49619	508	0.500	0.450	+11.1		49801	515	362.000	322.000	+12.4	
49617	504	0.770	0.700	+10.0		49619	509	0.570	0.510	+11.8		49801	516	342.000	310.000	+10.3	
49617	505	0.670	0.600	+11.7		49619	511	1.590	1.430	+11.2		49801	517	332.000	297.000	+11.8	
49617	506	0.480	0.420	+14.3		49619	512	0.550	0.500	+10.0		49802	501	38.400	36.000	+6.7	
49617	507	0.340	0.310	+9.7		49619	513	0.620	0.550	+12.7		49802	502	20.200	17.200	+17.4	
49617	508	0.310	0.280	+10.7		49619	515	1.590	1.400	+13.6		49802	503	20.100	18.200	+10.4	
49617	509	0.360	0.330	+9.1		49619	516	0.770	0.700	+10.0		49802	504	18.500	17.000	+8.8	
49617	511	1.000	0.900	+11.1		49619	517	1.160	1.030	+12.6		49802	505	58.200	52.000	+11.9	
49617	512	0.350	0.320	+9.4		49763	501	7.690	7.190	+7.0		49802	506	23.200	20.700	+12.1	
49617	513	0.390	0.350	+11.4		49763	502	3.620	3.070	+17.9		49802	507	18.300	16.700	+9.6	
49617	515	1.000	0.890	+12.4		49763	503	6.080	5.490	+10.7		49802	508	46.600	42.100	+10.7	
49617	516	0.490	0.440	+11.4		49763	504	7.910	7.220	+9.6		49802	509	17.300	15.900	+8.8	
49617	517	0.740	0.650	+13.8		49763	505	6.900	6.140	+12.4		49802	511	18.100	16.400	+10.4	
49618	501	0.630	0.590	+6.8		49763	506	4.900	4.350	+12.6		49802	512	32.900	30.100	+9.3	
49618	502	0.300	0.250	+20.0		49763	507	3.510	3.170	+10.7		49802	513	34.200	30.600	+11.8	
49618	503	0.500	0.450	+11.1		49763	508	3.220	2.900	+11.0		49802	515	32.100	28.600	+12.2	
49618	504	0.650	0.590	+10.2		49763	509	3.680	3.340	+10.2		49802	516	30.300	27.500	+10.2	
49618	505	0.570	0.500	+14.0		49763	511	10.300	9.270	+11.1		49802	517	29.500	26.300	+12.2	

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LOSS COST PERCENT CHANGE BY CLASS

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49803	501	68.000	63.700	+6.8		49870	506	175.000	154.000	+13.6		50011	512	0.095	0.103	-7.8	
49803	502	35.800	30.500	+17.4		49870	507	214.000	192.000	+11.5		50011	513	0.091	0.098	-7.1	
49803	503	35.600	32.300	+10.2		49870	508	218.000	194.000	+12.4		50011	515	0.157	0.170	-7.6	
49803	504	32.800	30.100	+9.0		49870	509	365.000	333.000	+9.6		50011	516	0.149	0.161	-7.5	
49803	505	103.000	92.000	+12.0		49870	511	364.000	326.000	+11.7		50011	517	0.129	0.138	-6.5	
49803	506	41.100	36.600	+12.3		49870	512	110.000	99.000	+11.1		50012	501	0.093	0.100	-7.0	
49803	507	32.500	29.500	+10.2		49870	513	324.000	287.000	+12.9		50012	502	0.168	0.179	-6.1	
49803	508	82.400	74.500	+10.6		49870	515	456.000	401.000	+13.7		50012	503	0.109	0.116	-6.0	
49803	509	30.600	28.200	+8.5		49870	516	226.000	203.000	+11.3		50012	504	0.174	0.188	-7.4	
49803	511	32.100	29.000	+10.7		49870	517	286.000	252.000	+13.5		50012	505	0.116	0.124	-6.5	
49803	512	58.300	53.200	+9.6		50010	501	0.250	0.270	-7.4		50012	506	0.102	0.109	-6.4	
49803	513	60.600	54.200	+11.8		50010	502	0.460	0.480	-4.2		50012	507	0.081	0.085	-4.7	
49803	515	56.800	50.600	+12.3		50010	503	0.290	0.310	-6.5		50012	508	0.094	0.101	-6.9	
49803	516	53.700	48.700	+10.3		50010	504	0.470	0.510	-7.8		50012	509	0.110	0.118	-6.8	
49803	517	52.200	46.600	+12.0		50010	505	0.310	0.340	-8.8		50012	511	0.136	0.144	-5.6	
49840	501	4.540	4.760	-4.6		50010	506	0.280	0.300	-6.7		50012	512	0.099	0.105	-5.7	
49840	502	3.340	3.500	-4.6		50010	507	0.218	0.231	-5.6		50012	513	0.062	0.067	-7.5	
49840	503	2.460	2.590	-5.0		50010	508	0.260	0.270	-3.7		50012	515	0.111	0.119	-6.7	
49840	504	4.230	4.490	-5.8		50010	509	0.300	0.320	-6.3		50012	516	0.114	0.122	-6.6	
49840	505	4.440	4.650	-4.5		50010	511	0.370	0.390	-5.1		50012	517	0.091	0.097	-6.2	
49840	506	4.170	4.380	-4.8		50010	512	0.270	0.280	-3.6		50015	501	0.164	0.175	-6.3	
49840	507	3.160	3.280	-3.7		50010	513	0.169	0.181	-6.6		50015	502	0.300	0.310	-3.2	
49840	508	4.500	4.730	-4.9		50010	515	0.300	0.320	-6.3		50015	503	0.191	0.205	-6.8	
49840	509	2.300	2.440	-5.7		50010	516	0.310	0.330	-6.1		50015	504	0.310	0.330	-6.1	
49840	511	3.070	3.220	-4.7		50010	517	0.247	0.260	-5.0		50015	505	0.204	0.218	-6.4	
49840	512	2.080	2.200	-5.5		50011	501	0.121	0.130	-6.9		50015	506	0.180	0.192	-6.3	
49840	513	2.900	3.050	-4.9		50011	502	0.164	0.175	-6.3		50015	507	0.142	0.150	-5.3	
49840	515	3.560	3.760	-5.3		50011	503	0.090	0.097	-7.2		50015	508	0.166	0.178	-6.7	
49840	516	3.030	3.190	-5.0		50011	504	0.151	0.165	-8.5		50015	509	0.193	0.208	-7.2	
49840	517	2.520	2.640	-4.5		50011	505	0.115	0.124	-7.3		50015	511	0.239	0.250	-4.4	
49870	501	658.000	611.000	+7.7		50011	506	0.086	0.091	-5.5		50015	512	0.173	0.185	-6.5	
49870	502	253.000	213.000	+18.8		50011	507	0.096	0.103	-6.8		50015	513	0.110	0.117	-6.0	
49870	503	238.000	214.000	+11.2		50011	508	0.135	0.145	-6.9		50015	515	0.195	0.209	-6.7	
49870	504	388.000	352.000	+10.2		50011	509	0.122	0.132	-7.6		50015	516	0.201	0.215	-6.5	
49870	505	298.000	263.000	+13.3		50011	511	0.074	0.079	-6.3		50015	517	0.161	0.171	-5.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
50017	501	0.125	0.134	-6.7		50019	506	0.073	0.078	-6.4		50047	512	0.034	0.036	-5.6	
50017	502	0.225	0.239	-5.9		50019	507	0.058	0.061	-4.9		50047	513	0.021	0.023	-8.7	
50017	503	0.146	0.156	-6.4		50019	508	0.067	0.072	-6.9		50047	515	0.038	0.041	-7.3	
50017	504	0.233	0.250	-6.8		50019	509	0.079	0.085	-7.1		50047	516	0.039	0.042	-7.1	
50017	505	0.155	0.166	-6.6		50019	511	0.097	0.103	-5.8		50047	517	0.031	0.034	-8.8	
50017	506	0.137	0.146	-6.2		50019	512	0.070	0.075	-6.7		51001	501	0.075	0.081	-7.4	
50017	507	0.108	0.114	-5.3		50019	513	0.045	0.048	-6.3		51001	502	0.102	0.109	-6.4	
50017	508	0.126	0.135	-6.7		50019	515	0.079	0.085	-7.1		51001	503	0.056	0.060	-6.7	
50017	509	0.147	0.158	-7.0		50019	516	0.082	0.087	-5.7		51001	504	0.094	0.102	-7.8	
50017	511	0.182	0.193	-5.7		50019	517	0.065	0.070	-7.1		51001	505	0.071	0.077	-7.8	
50017	512	0.132	0.141	-6.4		50045	501	0.290	0.310	-6.5		51001	506	0.053	0.057	-7.0	
50017	513	0.084	0.089	-5.6		50045	502	0.510	0.550	-7.3		51001	507	0.060	0.064	-6.3	
50017	515	0.149	0.160	-6.9		50045	503	0.330	0.360	-8.3		51001	508	0.084	0.090	-6.7	
50017	516	0.153	0.164	-6.7		50045	504	0.530	0.570	-7.0		51001	509	0.076	0.082	-7.3	
50017	517	0.122	0.130	-6.2		50045	505	0.350	0.380	-7.9		51001	511	0.046	0.049	-6.1	
50018	501	0.110	0.119	-7.6		50045	506	0.310	0.330	-6.1		51001	512	0.059	0.064	-7.8	
50018	502	0.150	0.160	-6.3		50045	507	0.247	0.260	-5.0		51001	513	0.057	0.061	-6.6	
50018	503	0.082	0.089	-7.9		50045	508	0.290	0.310	-6.5		51001	515	0.098	0.105	-6.7	
50018	504	0.138	0.150	-8.0		50045	509	0.340	0.360	-5.6		51001	516	0.093	0.100	-7.0	
50018	505	0.105	0.113	-7.1		50045	511	0.420	0.440	-4.5		51001	517	0.080	0.086	-7.0	
50018	506	0.078	0.084	-7.1		50045	512	0.300	0.320	-6.3		51005	501	0.015	0.017	-11.8	
50018	507	0.088	0.094	-6.4		50045	513	0.191	0.204	-6.4		51005	502	0.021	0.022	-4.5	
50018	508	0.123	0.133	-7.5		50045	515	0.340	0.360	-5.6		51005	503	0.011	0.012	-8.3	
50018	509	0.112	0.121	-7.4		50045	516	0.350	0.370	-5.4		51005	504	0.019	0.021	-9.5	
50018	511	0.068	0.072	-5.6		50045	517	0.280	0.300	-6.7		51005	505	0.015	0.016	-6.3	
50018	512	0.086	0.094	-8.5		50047	501	0.032	0.034	-5.9		51005	506	0.011	0.012	-8.3	
50018	513	0.084	0.090	-6.7		50047	502	0.058	0.062	-6.5		51005	507	0.012	0.013	-7.7	
50018	515	0.144	0.155	-7.1		50047	503	0.037	0.040	-7.5		51005	508	0.017	0.019	-10.5	
50018	516	0.136	0.147	-7.5		50047	504	0.060	0.065	-7.7		51005	509	0.016	0.017	-5.9	
50018	517	0.118	0.126	-6.3		50047	505	0.040	0.043	-7.0		51005	511	0.009	0.010	-10.0	
50019	501	0.067	0.071	-5.6		50047	506	0.035	0.038	-7.9		51005	512	0.012	0.013	-7.7	
50019	502	0.120	0.128	-6.3		50047	507	0.028	0.029	-3.4		51005	513	0.012	0.013	-7.7	
50019	503	0.078	0.083	-6.0		50047	508	0.032	0.035	-8.6		51005	515	0.020	0.022	-9.1	
50019	504	0.124	0.134	-7.5		50047	509	0.038	0.041	-7.3		51005	516	0.019	0.021	-9.5	
50019	505	0.083	0.089	-6.7		50047	511	0.047	0.050	-6.0		51005	517	0.016	0.018	-11.1	

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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
51116	501	0.189	0.204	-7.4		51205	506	0.144	0.154	-6.5		51210	512	0.103	0.112	-8.0	
51116	502	0.260	0.280	-7.1		51205	507	0.114	0.120	-5.0		51210	513	0.099	0.107	-7.5	
51116	503	0.141	0.153	-7.8		51205	508	0.133	0.143	-7.0		51210	515	0.171	0.184	-7.1	
51116	504	0.237	0.260	-8.8		51205	509	0.155	0.167	-7.2		51210	516	0.162	0.175	-7.4	
51116	505	0.180	0.195	-7.7		51205	511	0.192	0.203	-5.4		51210	517	0.140	0.150	-6.7	
51116	506	0.134	0.144	-6.9		51205	512	0.139	0.148	-6.1		51220	501	0.450	0.480	-6.3	
51116	507	0.151	0.162	-6.8		51205	513	0.088	0.094	-6.4		51220	502	0.610	0.650	-6.2	
51116	508	0.211	0.228	-7.5		51205	515	0.156	0.168	-7.1		51220	503	0.340	0.360	-5.6	
51116	509	0.192	0.207	-7.2		51205	516	0.161	0.172	-6.4		51220	504	0.560	0.610	-8.2	
51116	511	0.116	0.124	-6.5		51205	517	0.129	0.137	-5.8		51220	505	0.430	0.460	-6.5	
51116	512	0.148	0.161	-8.1		51206	501	0.021	0.022	-4.5		51220	506	0.320	0.340	-5.9	
51116	513	0.143	0.154	-7.1		51206	502	0.037	0.039	-5.1		51220	507	0.360	0.380	-5.3	
51116	515	0.247	0.270	-8.5		51206	503	0.024	0.026	-7.7		51220	508	0.500	0.540	-7.4	
51116	516	0.234	0.250	-6.4		51206	504	0.038	0.041	-7.3		51220	509	0.460	0.490	-6.1	
51116	517	0.202	0.217	-6.9		51206	505	0.026	0.027	-3.7		51220	511	0.280	0.290	-3.4	
51201	501	0.043	0.046	-6.5		51206	506	0.023	0.024	-4.2		51220	512	0.350	0.380	-7.9	
51201	502	0.078	0.083	-6.0		51206	507	0.018	0.019	-5.3		51220	513	0.340	0.370	-8.1	
51201	503	0.050	0.054	-7.4		51206	508	0.021	0.022	-4.5		51220	515	0.590	0.630	-6.3	
51201	504	0.080	0.087	-8.0		51206	509	0.024	0.026	-7.7		51220	516	0.560	0.600	-6.7	
51201	505	0.054	0.057	-5.3		51206	511	0.030	0.032	-6.3		51220	517	0.480	0.510	-5.9	
51201	506	0.047	0.051	-7.8		51206	512	0.022	0.023	-4.3		51221	501	0.249	0.270	-7.8	
51201	507	0.037	0.039	-5.1		51206	513	0.014	0.015	-6.7		51221	502	0.340	0.360	-5.6	
51201	508	0.044	0.047	-6.4		51206	515	0.024	0.026	-7.7		51221	503	0.186	0.201	-7.5	
51201	509	0.051	0.055	-7.3		51206	516	0.025	0.027	-7.4		51221	504	0.310	0.340	-8.8	
51201	511	0.063	0.067	-6.0		51206	517	0.020	0.021	-4.8		51221	505	0.237	0.260	-8.8	
51201	512	0.046	0.049	-6.1		51210	501	0.131	0.141	-7.1		51221	506	0.177	0.189	-6.3	
51201	513	0.029	0.031	-6.5		51210	502	0.178	0.191	-6.8		51221	507	0.199	0.214	-7.0	
51201	515	0.051	0.055	-7.3		51210	503	0.098	0.106	-7.5		51221	508	0.280	0.300	-6.7	
51201	516	0.053	0.057	-7.0		51210	504	0.164	0.179	-8.4		51221	509	0.250	0.270	-7.4	
51201	517	0.042	0.045	-6.7		51210	505	0.125	0.135	-7.4		51221	511	0.153	0.164	-6.7	
51205	501	0.131	0.141	-7.1		51210	506	0.093	0.099	-6.1		51221	512	0.196	0.212	-7.5	
51205	502	0.237	0.250	-5.2		51210	507	0.104	0.112	-7.1		51221	513	0.189	0.203	-6.9	
51205	503	0.153	0.164	-6.7		51210	508	0.146	0.158	-7.6		51221	515	0.330	0.350	-5.7	
51205	504	0.245	0.260	-5.8		51210	509	0.133	0.144	-7.6		51221	516	0.310	0.330	-6.1	
51205	505	0.163	0.175	-6.9		51210	511	0.080	0.086	-7.0		51221	517	0.270	0.290	-6.9	

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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
51222	501	0.300	0.330	-9.1		51230	506	0.038	0.041	-7.3		51241	512	1.630	1.740	-6.3	
51222	502	0.410	0.440	-6.8		51230	507	0.043	0.046	-6.5		51241	513	1.030	1.100	-6.4	
51222	503	0.227	0.245	-7.3		51230	508	0.060	0.065	-7.7		51241	515	1.830	1.970	-7.1	
51222	504	0.380	0.410	-7.3		51230	509	0.055	0.059	-6.8		51241	516	1.890	2.020	-6.4	
51222	505	0.290	0.310	-6.5		51230	511	0.033	0.035	-5.7		51241	517	1.510	1.610	-6.2	
51222	506	0.215	0.230	-6.5		51230	512	0.042	0.046	-8.7		51250	501	0.350	0.370	-5.4	
51222	507	0.242	0.260	-6.9		51230	513	0.041	0.044	-6.8		51250	502	0.470	0.500	-6.0	
51222	508	0.340	0.370	-8.1		51230	515	0.070	0.076	-7.9		51250	503	0.260	0.280	-7.1	
51222	509	0.310	0.330	-6.1		51230	516	0.067	0.072	-6.9		51250	504	0.430	0.470	-8.5	
51222	511	0.186	0.199	-6.5		51230	517	0.058	0.062	-6.5		51250	505	0.330	0.350	-5.7	
51222	512	0.238	0.260	-8.5		51240	501	0.520	0.550	-5.5		51250	506	0.245	0.260	-5.8	
51222	513	0.230	0.247	-6.9		51240	502	0.940	0.990	-5.1		51250	507	0.270	0.300	-10.0	
51222	515	0.400	0.430	-7.0		51240	503	0.600	0.650	-7.7		51250	508	0.390	0.420	-7.1	
51222	516	0.380	0.410	-7.3		51240	504	0.970	1.040	-6.7		51250	509	0.350	0.380	-7.9	
51222	517	0.320	0.350	-8.6		51240	505	0.640	0.690	-7.2		51250	511	0.212	0.227	-6.6	
51224	501	0.320	0.340	-5.9		51240	506	0.570	0.610	-6.6		51250	512	0.270	0.290	-6.9	
51224	502	0.430	0.460	-6.5		51240	507	0.450	0.470	-4.3		51250	513	0.260	0.280	-7.1	
51224	503	0.238	0.260	-8.5		51240	508	0.520	0.560	-7.1		51250	515	0.450	0.490	-8.2	
51224	504	0.400	0.430	-7.0		51240	509	0.610	0.660	-7.6		51250	516	0.430	0.460	-6.5	
51224	505	0.300	0.330	-9.1		51240	511	0.760	0.800	-5.0		51250	517	0.370	0.400	-7.5	
51224	506	0.226	0.241	-6.2		51240	512	0.550	0.590	-6.8		51251	501	0.045	0.048	-6.3	
51224	507	0.250	0.270	-7.4		51240	513	0.350	0.370	-5.4		51251	502	0.081	0.086	-5.8	
51224	508	0.360	0.380	-5.3		51240	515	0.620	0.660	-6.1		51251	503	0.052	0.056	-7.1	
51224	509	0.320	0.350	-8.6		51240	516	0.640	0.680	-5.9		51251	504	0.083	0.090	-7.8	
51224	511	0.195	0.209	-6.7		51240	517	0.510	0.540	-5.6		51251	505	0.055	0.059	-6.8	
51224	512	0.249	0.270	-7.8		51241	501	1.540	1.650	-6.7		51251	506	0.049	0.052	-5.8	
51224	513	0.241	0.260	-7.3		51241	502	2.780	2.950	-5.8		51251	507	0.039	0.041	-4.9	
51224	515	0.410	0.450	-8.9		51241	503	1.800	1.920	-6.3		51251	508	0.045	0.048	-6.3	
51224	516	0.390	0.420	-7.1		51241	504	2.870	3.100	-7.4		51251	509	0.053	0.057	-7.0	
51224	517	0.340	0.360	-5.6		51241	505	1.920	2.050	-6.3		51251	511	0.065	0.069	-5.8	
51230	501	0.054	0.058	-6.9		51241	506	1.690	1.810	-6.6		51251	512	0.047	0.050	-6.0	
51230	502	0.074	0.079	-6.3		51241	507	1.330	1.410	-5.7		51251	513	0.030	0.032	-6.3	
51230	503	0.040	0.044	-9.1		51241	508	1.560	1.670	-6.6		51251	515	0.053	0.057	-7.0	
51230	504	0.068	0.074	-8.1		51241	509	1.820	1.950	-6.7		51251	516	0.055	0.059	-6.8	
51230	505	0.051	0.056	-8.9		51241	511	2.250	2.380	-5.5		51251	517	0.044	0.047	-6.4	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51252	501	0.157	0.167	-6.0		51254	506	0.046	0.049	-6.1		51300	512	0.101	0.110	-8.2	
51252	502	0.280	0.300	-6.7		51254	507	0.036	0.038	-5.3		51300	513	0.108	0.116	-6.9	
51252	503	0.182	0.195	-6.7		51254	508	0.042	0.045	-6.7		51300	515	0.169	0.181	-6.6	
51252	504	0.290	0.310	-6.5		51254	509	0.049	0.053	-7.5		51300	516	0.183	0.196	-6.6	
51252	505	0.195	0.208	-6.3		51254	511	0.061	0.064	-4.7		51300	517	0.163	0.175	-6.9	
51252	506	0.172	0.183	-6.0		51254	512	0.044	0.047	-6.4		51305	501	0.097	0.103	-5.8	
51252	507	0.135	0.143	-5.6		51254	513	0.028	0.030	-6.7		51305	502	0.112	0.120	-6.7	
51252	508	0.158	0.170	-7.1		51254	515	0.050	0.053	-5.7		51305	503	0.148	0.159	-6.9	
51252	509	0.185	0.198	-6.6		51254	516	0.051	0.055	-7.3		51305	504	0.160	0.174	-8.0	
51252	511	0.228	0.242	-5.8		51254	517	0.041	0.043	-4.7		51305	505	0.152	0.163	-6.7	
51252	512	0.165	0.177	-6.8		51255	501	0.880	0.940	-6.4		51305	506	0.190	0.204	-6.9	
51252	513	0.105	0.112	-6.3		51255	502	1.190	1.270	-6.3		51305	507	0.122	0.130	-6.2	
51252	515	0.186	0.200	-7.0		51255	503	0.650	0.710	-8.5		51305	508	0.109	0.117	-6.8	
51252	516	0.192	0.205	-6.3		51255	504	1.100	1.190	-7.6		51305	509	0.145	0.157	-7.6	
51252	517	0.153	0.163	-6.1		51255	505	0.830	0.900	-7.8		51305	511	0.270	0.280	-3.6	
51253	501	0.133	0.143	-7.0		51255	506	0.620	0.660	-6.1		51305	512	0.101	0.110	-8.2	
51253	502	0.241	0.260	-7.3		51255	507	0.700	0.750	-6.7		51305	513	0.108	0.116	-6.9	
51253	503	0.155	0.166	-6.6		51255	508	0.980	1.050	-6.7		51305	515	0.169	0.181	-6.6	
51253	504	0.249	0.270	-7.8		51255	509	0.890	0.960	-7.3		51305	516	0.183	0.196	-6.6	
51253	505	0.166	0.178	-6.7		51255	511	0.540	0.570	-5.3		51305	517	0.163	0.175	-6.9	
51253	506	0.146	0.156	-6.4		51255	512	0.690	0.750	-8.0		51315	501	0.185	0.206	-10.2	
51253	507	0.115	0.122	-5.7		51255	513	0.660	0.710	-7.0		51315	502	0.260	0.290	-10.3	
51253	508	0.135	0.145	-6.9		51255	515	1.140	1.230	-7.3		51315	503	0.177	0.195	-9.2	
51253	509	0.157	0.169	-7.1		51255	516	1.080	1.170	-7.7		51315	504	0.233	0.260	-10.4	
51253	511	0.195	0.206	-5.3		51255	517	0.930	1.000	-7.0		51315	505	0.233	0.260	-10.4	
51253	512	0.141	0.151	-6.6		51300	501	0.097	0.103	-5.8		51315	506	0.200	0.221	-9.5	
51253	513	0.089	0.095	-6.3		51300	502	0.112	0.120	-6.7		51315	507	0.212	0.231	-8.2	
51253	515	0.159	0.170	-6.5		51300	503	0.148	0.159	-6.9		51315	508	0.193	0.213	-9.4	
51253	516	0.163	0.175	-6.9		51300	504	0.160	0.174	-8.0		51315	509	0.217	0.241	-10.0	
51253	517	0.131	0.139	-5.8		51300	505	0.152	0.163	-6.7		51315	511	0.177	0.195	-9.2	
51254	501	0.042	0.045	-6.7		51300	506	0.190	0.204	-6.9		51315	512	0.300	0.330	-9.1	
51254	502	0.075	0.080	-6.3		51300	507	0.122	0.130	-6.2		51315	513	0.185	0.205	-9.8	
51254	503	0.049	0.052	-5.8		51300	508	0.109	0.117	-6.8		51315	515	0.300	0.330	-9.1	
51254	504	0.078	0.084	-7.1		51300	509	0.145	0.157	-7.6		51315	516	0.250	0.280	-10.7	
51254	505	0.052	0.055	-5.5		51300	511	0.270	0.280	-3.6		51315	517	0.232	0.260	-10.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51330	501	0.133	0.143	-7.0		51340	506	0.047	0.050	-6.0		51351	512	0.153	0.165	-7.3	
51330	502	0.181	0.194	-6.7		51340	507	0.037	0.039	-5.1		51351	513	0.162	0.175	-7.4	
51330	503	0.099	0.107	-7.5		51340	508	0.043	0.046	-6.5		51351	515	0.250	0.270	-7.4	
51330	504	0.167	0.182	-8.2		51340	509	0.050	0.054	-7.4		51351	516	0.280	0.290	-3.4	
51330	505	0.127	0.137	-7.3		51340	511	0.062	0.066	-6.1		51351	517	0.246	0.260	-5.4	
51330	506	0.094	0.101	-6.9		51340	512	0.045	0.048	-6.3		51352	501	0.199	0.214	-7.0	
51330	507	0.106	0.114	-7.0		51340	513	0.029	0.031	-6.5		51352	502	0.232	0.249	-6.8	
51330	508	0.149	0.160	-6.9		51340	515	0.051	0.054	-5.6		51352	503	0.310	0.330	-6.1	
51330	509	0.135	0.146	-7.5		51340	516	0.052	0.056	-7.1		51352	504	0.330	0.360	-8.3	
51330	511	0.082	0.087	-5.7		51340	517	0.042	0.045	-6.7		51352	505	0.310	0.340	-8.8	
51330	512	0.104	0.113	-8.0		51350	501	0.162	0.174	-6.9		51352	506	0.390	0.420	-7.1	
51330	513	0.101	0.108	-6.5		51350	502	0.189	0.202	-6.4		51352	507	0.250	0.270	-7.4	
51330	515	0.173	0.187	-7.5		51350	503	0.249	0.270	-7.8		51352	508	0.226	0.243	-7.0	
51330	516	0.165	0.178	-7.3		51350	504	0.270	0.290	-6.9		51352	509	0.300	0.320	-6.3	
51330	517	0.142	0.152	-6.6		51350	505	0.260	0.270	-3.7		51352	511	0.550	0.590	-6.8	
51333	501	0.044	0.047	-6.4		51350	506	0.320	0.340	-5.9		51352	512	0.210	0.226	-7.1	
51333	502	0.059	0.064	-7.8		51350	507	0.206	0.218	-5.5		51352	513	0.222	0.240	-7.5	
51333	503	0.033	0.035	-5.7		51350	508	0.184	0.197	-6.6		51352	515	0.350	0.370	-5.4	
51333	504	0.055	0.060	-8.3		51350	509	0.244	0.260	-6.2		51352	516	0.380	0.400	-5.0	
51333	505	0.042	0.045	-6.7		51350	511	0.450	0.480	-6.3		51352	517	0.340	0.360	-5.6	
51333	506	0.031	0.033	-6.1		51350	512	0.171	0.184	-7.1		51355	501	0.136	0.145	-6.2	
51333	507	0.035	0.037	-5.4		51350	513	0.181	0.195	-7.2		51355	502	0.158	0.169	-6.5	
51333	508	0.049	0.053	-7.5		51350	515	0.280	0.300	-6.7		51355	503	0.208	0.224	-7.1	
51333	509	0.044	0.048	-8.3		51350	516	0.310	0.330	-6.1		51355	504	0.225	0.244	-7.8	
51333	511	0.027	0.029	-6.9		51350	517	0.270	0.290	-6.9		51355	505	0.214	0.230	-7.0	
51333	512	0.034	0.037	-8.1		51351	501	0.145	0.156	-7.1		51355	506	0.270	0.290	-6.9	
51333	513	0.033	0.036	-8.3		51351	502	0.169	0.181	-6.6		51355	507	0.172	0.183	-6.0	
51333	515	0.057	0.061	-6.6		51351	503	0.223	0.240	-7.1		51355	508	0.154	0.165	-6.7	
51333	516	0.054	0.058	-6.9		51351	504	0.241	0.260	-7.3		51355	509	0.204	0.220	-7.3	
51333	517	0.047	0.050	-6.0		51351	505	0.229	0.246	-6.9		51355	511	0.370	0.400	-7.5	
51340	501	0.043	0.046	-6.5		51351	506	0.290	0.310	-6.5		51355	512	0.143	0.154	-7.1	
51340	502	0.077	0.082	-6.1		51351	507	0.184	0.196	-6.1		51355	513	0.151	0.163	-7.4	
51340	503	0.050	0.053	-5.7		51351	508	0.164	0.177	-7.3		51355	515	0.237	0.250	-5.2	
51340	504	0.079	0.086	-8.1		51351	509	0.218	0.236	-7.6		51355	516	0.260	0.280	-7.1	
51340	505	0.053	0.057	-7.0		51351	511	0.400	0.430	-7.0		51355	517	0.229	0.246	-6.9	

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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
51356	501	0.146	0.157	-7.0		51358	506	0.680	0.760	-10.5		51370	512	0.530	0.570	-7.0	
51356	502	0.170	0.183	-7.1		51358	507	0.720	0.790	-8.9		51370	513	0.340	0.360	-5.6	
51356	503	0.224	0.241	-7.1		51358	508	0.660	0.730	-9.6		51370	515	0.600	0.650	-7.7	
51356	504	0.243	0.260	-6.5		51358	509	0.740	0.820	-9.8		51370	516	0.620	0.660	-6.1	
51356	505	0.231	0.248	-6.9		51358	511	0.600	0.670	-10.4		51370	517	0.500	0.530	-5.7	
51356	506	0.290	0.310	-6.5		51358	512	1.030	1.140	-9.6		51380	501	0.051	0.054	-5.6	
51356	507	0.186	0.197	-5.6		51358	513	0.630	0.700	-10.0		51380	502	0.091	0.097	-6.2	
51356	508	0.166	0.178	-6.7		51358	515	1.030	1.140	-9.6		51380	503	0.059	0.063	-6.3	
51356	509	0.220	0.237	-7.2		51358	516	0.860	0.950	-9.5		51380	504	0.094	0.102	-7.8	
51356	511	0.400	0.430	-7.0		51358	517	0.790	0.870	-9.2		51380	505	0.063	0.067	-6.0	
51356	512	0.154	0.166	-7.2		51359	501	0.550	0.620	-11.3		51380	506	0.056	0.059	-5.1	
51356	513	0.163	0.176	-7.4		51359	502	0.790	0.870	-9.2		51380	507	0.044	0.046	-4.3	
51356	515	0.260	0.270	-3.7		51359	503	0.530	0.580	-8.6		51380	508	0.051	0.055	-7.3	
51356	516	0.280	0.300	-6.7		51359	504	0.700	0.780	-10.3		51380	509	0.060	0.064	-6.3	
51356	517	0.247	0.270	-8.5		51359	505	0.700	0.770	-9.1		51380	511	0.074	0.078	-5.1	
51357	501	0.260	0.290	-10.3		51359	506	0.600	0.660	-9.1		51380	512	0.053	0.057	-7.0	
51357	502	0.370	0.410	-9.8		51359	507	0.630	0.690	-8.7		51380	513	0.034	0.036	-5.6	
51357	503	0.250	0.280	-10.7		51359	508	0.580	0.640	-9.4		51380	515	0.060	0.065	-7.7	
51357	504	0.330	0.370	-10.8		51359	509	0.650	0.720	-9.7		51380	516	0.062	0.066	-6.1	
51357	505	0.330	0.360	-8.3		51359	511	0.530	0.580	-8.6		51380	517	0.050	0.053	-5.7	
51357	506	0.280	0.310	-9.7		51359	512	0.910	1.000	-9.0		51400	501	0.310	0.340	-8.8	
51357	507	0.300	0.330	-9.1		51359	513	0.560	0.610	-8.2		51400	502	0.420	0.450	-6.7	
51357	508	0.270	0.300	-10.0		51359	515	0.900	1.000	-10.0		51400	503	0.233	0.250	-6.8	
51357	509	0.310	0.340	-8.8		51359	516	0.750	0.830	-9.6		51400	504	0.390	0.430	-9.3	
51357	511	0.250	0.280	-10.7		51359	517	0.690	0.770	-10.4		51400	505	0.300	0.320	-6.3	
51357	512	0.430	0.470	-8.5		51370	501	0.510	0.540	-5.6		51400	506	0.221	0.237	-6.8	
51357	513	0.260	0.290	-10.3		51370	502	0.910	0.970	-6.2		51400	507	0.248	0.270	-8.1	
51357	515	0.430	0.470	-8.5		51370	503	0.590	0.630	-6.3		51400	508	0.350	0.380	-7.9	
51357	516	0.360	0.390	-7.7		51370	504	0.940	1.020	-7.8		51400	509	0.320	0.340	-5.9	
51357	517	0.330	0.360	-8.3		51370	505	0.630	0.670	-6.0		51400	511	0.191	0.205	-6.8	
51358	501	0.630	0.700	-10.0		51370	506	0.560	0.590	-5.1		51400	512	0.245	0.270	-9.3	
51358	502	0.900	0.990	-9.1		51370	507	0.440	0.460	-4.3		51400	513	0.236	0.250	-5.6	
51358	503	0.600	0.670	-10.4		51370	508	0.510	0.550	-7.3		51400	515	0.410	0.440	-6.8	
51358	504	0.800	0.880	-9.1		51370	509	0.600	0.640	-6.3		51400	516	0.390	0.420	-7.1	
51358	505	0.800	0.880	-9.1		51370	511	0.740	0.780	-5.1		51400	517	0.330	0.360	-8.3	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51401	501	0.460	0.500	-8.0		51516	506	0.300	0.320	-6.3		51550	512	0.125	0.134	-6.7	
51401	502	0.630	0.670	-6.0		51516	507	0.230	0.239	-3.8		51550	513	0.079	0.085	-7.1	
51401	503	0.340	0.370	-8.1		51516	508	0.330	0.340	-2.9		51550	515	0.141	0.151	-6.6	
51401	504	0.580	0.630	-7.9		51516	509	0.168	0.178	-5.6		51550	516	0.145	0.155	-6.5	
51401	505	0.440	0.470	-6.4		51516	511	0.224	0.234	-4.3		51550	517	0.116	0.124	-6.5	
51401	506	0.330	0.350	-5.7		51516	512	0.152	0.160	-5.0		51551	501	0.041	0.044	-6.8	
51401	507	0.370	0.390	-5.1		51516	513	0.211	0.222	-5.0		51551	502	0.074	0.079	-6.3	
51401	508	0.510	0.550	-7.3		51516	515	0.260	0.270	-3.7		51551	503	0.048	0.051	-5.9	
51401	509	0.470	0.500	-6.0		51516	516	0.220	0.232	-5.2		51551	504	0.077	0.083	-7.2	
51401	511	0.280	0.300	-6.7		51516	517	0.183	0.192	-4.7		51551	505	0.051	0.055	-7.3	
51401	512	0.360	0.390	-7.7		51517	501	0.370	0.390	-5.1		51551	506	0.045	0.048	-6.3	
51401	513	0.350	0.370	-5.4		51517	502	0.280	0.290	-3.4		51551	507	0.036	0.038	-5.3	
51401	515	0.600	0.650	-7.7		51517	503	0.203	0.214	-5.1		51551	508	0.042	0.045	-6.7	
51401	516	0.570	0.610	-6.6		51517	504	0.350	0.370	-5.4		51551	509	0.049	0.052	-5.8	
51401	517	0.490	0.530	-7.5		51517	505	0.370	0.380	-2.6		51551	511	0.060	0.064	-6.3	
51500	501	0.096	0.102	-5.9		51517	506	0.340	0.360	-5.6		51551	512	0.043	0.046	-6.5	
51500	502	0.173	0.184	-6.0		51517	507	0.260	0.270	-3.7		51551	513	0.028	0.029	-3.4	
51500	503	0.112	0.119	-5.9		51517	508	0.370	0.390	-5.1		51551	515	0.049	0.053	-7.5	
51500	504	0.179	0.193	-7.3		51517	509	0.190	0.201	-5.5		51551	516	0.050	0.054	-7.4	
51500	505	0.119	0.127	-6.3		51517	511	0.250	0.270	-7.4		51551	517	0.040	0.043	-7.0	
51500	506	0.105	0.112	-6.3		51517	512	0.172	0.182	-5.5		51552	501	0.071	0.076	-6.6	
51500	507	0.083	0.088	-5.7		51517	513	0.240	0.250	-4.0		51552	502	0.128	0.136	-5.9	
51500	508	0.097	0.104	-6.7		51517	515	0.290	0.310	-6.5		51552	503	0.083	0.089	-6.7	
51500	509	0.113	0.121	-6.6		51517	516	0.250	0.260	-3.8		51552	504	0.133	0.143	-7.0	
51500	511	0.140	0.148	-5.4		51517	517	0.208	0.218	-4.6		51552	505	0.089	0.095	-6.3	
51500	512	0.101	0.108	-6.5		51550	501	0.118	0.127	-7.1		51552	506	0.078	0.084	-7.1	
51500	513	0.064	0.069	-7.2		51550	502	0.214	0.227	-5.7		51552	507	0.062	0.065	-4.6	
51500	515	0.114	0.122	-6.6		51550	503	0.138	0.148	-6.8		51552	508	0.072	0.077	-6.5	
51500	516	0.117	0.126	-7.1		51550	504	0.221	0.238	-7.1		51552	509	0.084	0.090	-6.7	
51500	517	0.094	0.100	-6.0		51550	505	0.147	0.157	-6.4		51552	511	0.104	0.110	-5.5	
51516	501	0.330	0.350	-5.7		51550	506	0.130	0.139	-6.5		51552	512	0.075	0.080	-6.3	
51516	502	0.243	0.250	-2.8		51550	507	0.102	0.108	-5.6		51552	513	0.048	0.051	-5.9	
51516	503	0.179	0.189	-5.3		51550	508	0.120	0.128	-6.3		51552	515	0.085	0.091	-6.6	
51516	504	0.310	0.330	-6.1		51550	509	0.140	0.150	-6.7		51552	516	0.087	0.093	-6.5	
51516	505	0.320	0.340	-5.9		51550	511	0.173	0.183	-5.5		51552	517	0.070	0.074	-5.4	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51553	501	0.127	0.136	-6.6		51575	506	0.086	0.092	-6.5		51600	512	0.164	0.175	-6.3	
51553	502	0.229	0.243	-5.8		51575	507	0.055	0.059	-6.8		51600	513	0.104	0.111	-6.3	
51553	503	0.148	0.158	-6.3		51575	508	0.049	0.053	-7.5		51600	515	0.184	0.198	-7.1	
51553	504	0.237	0.260	-8.8		51575	509	0.065	0.071	-8.5		51600	516	0.190	0.203	-6.4	
51553	505	0.158	0.169	-6.5		51575	511	0.120	0.128	-6.3		51600	517	0.152	0.162	-6.2	
51553	506	0.139	0.149	-6.7		51575	512	0.046	0.049	-6.1		51613	501	0.102	0.109	-6.4	
51553	507	0.110	0.116	-5.2		51575	513	0.049	0.052	-5.8		51613	502	0.185	0.196	-5.6	
51553	508	0.128	0.138	-7.2		51575	515	0.076	0.082	-7.3		51613	503	0.119	0.128	-7.0	
51553	509	0.150	0.161	-6.8		51575	516	0.082	0.088	-6.8		51613	504	0.191	0.206	-7.3	
51553	511	0.185	0.196	-5.6		51575	517	0.074	0.079	-6.3		51613	505	0.127	0.136	-6.6	
51553	512	0.134	0.143	-6.3		51576	501	0.228	0.243	-6.2		51613	506	0.112	0.120	-6.7	
51553	513	0.085	0.091	-6.6		51576	502	0.410	0.440	-6.8		51613	507	0.088	0.094	-6.4	
51553	515	0.151	0.162	-6.8		51576	503	0.270	0.280	-3.6		51613	508	0.103	0.111	-7.2	
51553	516	0.155	0.166	-6.6		51576	504	0.420	0.460	-8.7		51613	509	0.121	0.130	-6.9	
51553	517	0.124	0.133	-6.8		51576	505	0.280	0.300	-6.7		51613	511	0.149	0.158	-5.7	
51554	501	0.012	0.013	-7.7		51576	506	0.250	0.270	-7.4		51613	512	0.108	0.115	-6.1	
51554	502	0.022	0.023	-4.3		51576	507	0.197	0.208	-5.3		51613	513	0.068	0.073	-6.8	
51554	503	0.014	0.015	-6.7		51576	508	0.230	0.247	-6.9		51613	515	0.122	0.131	-6.9	
51554	504	0.022	0.024	-8.3		51576	509	0.270	0.290	-6.9		51613	516	0.125	0.134	-6.7	
51554	505	0.015	0.016	-6.3		51576	511	0.330	0.350	-5.7		51613	517	0.100	0.107	-6.5	
51554	506	0.013	0.014	-7.1		51576	512	0.240	0.260	-7.7		51625	501	0.069	0.074	-6.8	
51554	507	0.010	0.011	-9.1		51576	513	0.152	0.163	-6.7		51625	502	0.093	0.100	-7.0	
51554	508	0.012	0.013	-7.7		51576	515	0.270	0.290	-6.9		51625	503	0.051	0.055	-7.3	
51554	509	0.014	0.015	-6.7		51576	516	0.280	0.300	-6.7		51625	504	0.086	0.094	-8.5	
51554	511	0.018	0.019	-5.3		51576	517	0.223	0.238	-6.3		51625	505	0.065	0.071	-8.5	
51554	512	0.013	0.014	-7.1		51600	501	0.155	0.166	-6.6		51625	506	0.049	0.052	-5.8	
51554	513	0.008	0.009	-11.1		51600	502	0.280	0.300	-6.7		51625	507	0.055	0.059	-6.8	
51554	515	0.014	0.015	-6.7		51600	503	0.181	0.193	-6.2		51625	508	0.077	0.083	-7.2	
51554	516	0.015	0.016	-6.3		51600	504	0.290	0.310	-6.5		51625	509	0.070	0.075	-6.7	
51554	517	0.012	0.013	-7.7		51600	505	0.193	0.206	-6.3		51625	511	0.042	0.045	-6.7	
51575	501	0.043	0.047	-8.5		51600	506	0.170	0.182	-6.6		51625	512	0.054	0.058	-6.9	
51575	502	0.051	0.054	-5.6		51600	507	0.134	0.142	-5.6		51625	513	0.052	0.056	-7.1	
51575	503	0.067	0.072	-6.9		51600	508	0.157	0.168	-6.5		51625	515	0.089	0.097	-8.2	
51575	504	0.072	0.078	-7.7		51600	509	0.183	0.197	-7.1		51625	516	0.085	0.092	-7.6	
51575	505	0.069	0.074	-6.8		51600	511	0.226	0.240	-5.8		51625	517	0.073	0.079	-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
51666	501	0.069	0.074	-6.8		51703	506	0.060	0.065	-7.7		51741	512	0.280	0.300	-6.7	
51666	502	0.080	0.086	-7.0		51703	507	0.068	0.073	-6.8		51741	513	0.181	0.193	-6.2	
51666	503	0.106	0.114	-7.0		51703	508	0.095	0.103	-7.8		51741	515	0.320	0.340	-5.9	
51666	504	0.114	0.124	-8.1		51703	509	0.087	0.093	-6.5		51741	516	0.330	0.350	-5.7	
51666	505	0.109	0.117	-6.8		51703	511	0.052	0.056	-7.1		51741	517	0.260	0.280	-7.1	
51666	506	0.136	0.146	-6.8		51703	512	0.067	0.073	-8.2		51752	501	0.228	0.243	-6.2	
51666	507	0.087	0.093	-6.5		51703	513	0.065	0.069	-5.8		51752	502	0.410	0.440	-6.8	
51666	508	0.078	0.084	-7.1		51703	515	0.111	0.120	-7.5		51752	503	0.270	0.280	-3.6	
51666	509	0.104	0.112	-7.1		51703	516	0.105	0.114	-7.9		51752	504	0.420	0.460	-8.7	
51666	511	0.190	0.202	-5.9		51703	517	0.091	0.098	-7.1		51752	505	0.280	0.300	-6.7	
51666	512	0.072	0.078	-7.7		51734	501	0.160	0.172	-7.0		51752	506	0.250	0.270	-7.4	
51666	513	0.077	0.083	-7.2		51734	502	0.218	0.233	-6.4		51752	507	0.197	0.208	-5.3	
51666	515	0.120	0.129	-7.0		51734	503	0.120	0.129	-7.0		51752	508	0.230	0.247	-6.9	
51666	516	0.131	0.140	-6.4		51734	504	0.201	0.218	-7.8		51752	509	0.270	0.290	-6.9	
51666	517	0.117	0.125	-6.4		51734	505	0.152	0.165	-7.9		51752	511	0.330	0.350	-5.7	
51702	501	0.206	0.222	-7.2		51734	506	0.114	0.121	-5.8		51752	512	0.240	0.260	-7.7	
51702	502	0.280	0.300	-6.7		51734	507	0.128	0.137	-6.6		51752	513	0.152	0.163	-6.7	
51702	503	0.154	0.166	-7.2		51734	508	0.179	0.193	-7.3		51752	515	0.270	0.290	-6.9	
51702	504	0.260	0.280	-7.1		51734	509	0.163	0.175	-6.9		51752	516	0.280	0.300	-6.7	
51702	505	0.196	0.212	-7.5		51734	511	0.098	0.105	-6.7		51752	517	0.223	0.238	-6.3	
51702	506	0.146	0.156	-6.4		51734	512	0.126	0.136	-7.4		51767	501	0.020	0.022	-9.1	
51702	507	0.164	0.176	-6.8		51734	513	0.121	0.130	-6.9		51767	502	0.023	0.025	-8.0	
51702	508	0.230	0.248	-7.3		51734	515	0.209	0.225	-7.1		51767	503	0.031	0.033	-6.1	
51702	509	0.209	0.226	-7.5		51734	516	0.198	0.214	-7.5		51767	504	0.033	0.036	-8.3	
51702	511	0.126	0.135	-6.7		51734	517	0.171	0.183	-6.6		51767	505	0.032	0.034	-5.9	
51702	512	0.161	0.175	-8.0		51741	501	0.270	0.290	-6.9		51767	506	0.040	0.043	-7.0	
51702	513	0.156	0.168	-7.1		51741	502	0.490	0.520	-5.8		51767	507	0.026	0.027	-3.7	
51702	515	0.270	0.290	-6.9		51741	503	0.310	0.340	-8.8		51767	508	0.023	0.025	-8.0	
51702	516	0.250	0.270	-7.4		51741	504	0.500	0.540	-7.4		51767	509	0.030	0.033	-9.1	
51702	517	0.220	0.236	-6.8		51741	505	0.340	0.360	-5.6		51767	511	0.055	0.059	-6.8	
51703	501	0.085	0.092	-7.6		51741	506	0.300	0.320	-6.3		51767	512	0.021	0.023	-8.7	
51703	502	0.116	0.124	-6.5		51741	507	0.233	0.247	-5.7		51767	513	0.022	0.024	-8.3	
51703	503	0.064	0.069	-7.2		51741	508	0.270	0.290	-6.9		51767	515	0.035	0.038	-7.9	
51703	504	0.107	0.116	-7.8		51741	509	0.320	0.340	-5.9		51767	516	0.038	0.041	-7.3	
51703	505	0.081	0.088	-8.0		51741	511	0.390	0.420	-7.1		51767	517	0.034	0.037	-8.1	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51777	501	0.070	0.075	-6.7		51796	506	0.108	0.115	-6.1		51809	512	0.460	0.490	-6.1	
51777	502	0.081	0.087	-6.9		51796	507	0.085	0.090	-5.6		51809	513	0.290	0.310	-6.5	
51777	503	0.107	0.115	-7.0		51796	508	0.099	0.107	-7.5		51809	515	0.520	0.550	-5.5	
51777	504	0.116	0.126	-7.9		51796	509	0.116	0.125	-7.2		51809	516	0.530	0.570	-7.0	
51777	505	0.110	0.118	-6.8		51796	511	0.143	0.152	-5.9		51809	517	0.420	0.450	-6.7	
51777	506	0.138	0.148	-6.8		51796	512	0.104	0.111	-6.3		51833	501	0.105	0.112	-6.3	
51777	507	0.089	0.094	-5.3		51796	513	0.066	0.070	-5.7		51833	502	0.122	0.131	-6.9	
51777	508	0.079	0.085	-7.1		51796	515	0.117	0.126	-7.1		51833	503	0.161	0.173	-6.9	
51777	509	0.105	0.114	-7.9		51796	516	0.120	0.129	-7.0		51833	504	0.174	0.189	-7.9	
51777	511	0.193	0.205	-5.9		51796	517	0.096	0.103	-6.8		51833	505	0.166	0.178	-6.7	
51777	512	0.074	0.079	-6.3		51808	501	0.350	0.370	-5.4		51833	506	0.207	0.222	-6.8	
51777	513	0.078	0.084	-7.1		51808	502	0.630	0.670	-6.0		51833	507	0.133	0.141	-5.7	
51777	515	0.122	0.131	-6.9		51808	503	0.410	0.440	-6.8		51833	508	0.119	0.128	-7.0	
51777	516	0.133	0.142	-6.3		51808	504	0.650	0.700	-7.1		51833	509	0.158	0.170	-7.1	
51777	517	0.118	0.127	-7.1		51808	505	0.430	0.470	-8.5		51833	511	0.290	0.310	-6.5	
51790	501	0.117	0.125	-6.4		51808	506	0.380	0.410	-7.3		51833	512	0.110	0.119	-7.6	
51790	502	0.136	0.145	-6.2		51808	507	0.300	0.320	-6.3		51833	513	0.117	0.126	-7.1	
51790	503	0.179	0.192	-6.8		51808	508	0.350	0.380	-7.9		51833	515	0.183	0.197	-7.1	
51790	504	0.194	0.210	-7.6		51808	509	0.410	0.440	-6.8		51833	516	0.199	0.213	-6.6	
51790	505	0.184	0.197	-6.6		51808	511	0.510	0.540	-5.6		51833	517	0.178	0.190	-6.3	
51790	506	0.230	0.247	-6.9		51808	512	0.370	0.390	-5.1		51850	501	0.320	0.350	-8.6	
51790	507	0.148	0.157	-5.7		51808	513	0.234	0.250	-6.4		51850	502	0.440	0.470	-6.4	
51790	508	0.132	0.142	-7.0		51808	515	0.420	0.450	-6.7		51850	503	0.241	0.260	-7.3	
51790	509	0.175	0.189	-7.4		51808	516	0.430	0.460	-6.5		51850	504	0.400	0.440	-9.1	
51790	511	0.320	0.340	-5.9		51808	517	0.340	0.370	-8.1		51850	505	0.310	0.330	-6.1	
51790	512	0.123	0.132	-6.8		51809	501	0.430	0.460	-6.5		51850	506	0.229	0.244	-6.1	
51790	513	0.130	0.140	-7.1		51809	502	0.780	0.830	-6.0		51850	507	0.260	0.280	-7.1	
51790	515	0.204	0.219	-6.8		51809	503	0.510	0.540	-5.6		51850	508	0.360	0.390	-7.7	
51790	516	0.221	0.237	-6.8		51809	504	0.810	0.870	-6.9		51850	509	0.330	0.350	-5.7	
51790	517	0.197	0.211	-6.6		51809	505	0.540	0.580	-6.9		51850	511	0.198	0.212	-6.6	
51796	501	0.098	0.105	-6.7		51809	506	0.480	0.510	-5.9		51850	512	0.250	0.270	-7.4	
51796	502	0.177	0.188	-5.9		51809	507	0.380	0.400	-5.0		51850	513	0.244	0.260	-6.2	
51796	503	0.115	0.123	-6.5		51809	508	0.440	0.470	-6.4		51850	515	0.420	0.450	-6.7	
51796	504	0.183	0.198	-7.6		51809	509	0.510	0.550	-7.3		51850	516	0.400	0.430	-7.0	
51796	505	0.122	0.131	-6.9		51809	511	0.630	0.670	-6.0		51850	517	0.340	0.370	-8.1	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51851	501	0.218	0.235	-7.2		51853	506	0.146	0.156	-6.4		51855	512	0.380	0.410	-7.3	
51851	502	0.300	0.320	-6.3		51853	507	0.164	0.176	-6.8		51855	513	0.370	0.390	-5.1	
51851	503	0.163	0.176	-7.4		51853	508	0.230	0.248	-7.3		51855	515	0.630	0.680	-7.4	
51851	504	0.270	0.300	-10.0		51853	509	0.209	0.226	-7.5		51855	516	0.600	0.650	-7.7	
51851	505	0.208	0.224	-7.1		51853	511	0.126	0.135	-6.7		51855	517	0.520	0.560	-7.1	
51851	506	0.155	0.166	-6.6		51853	512	0.161	0.175	-8.0		51856	501	0.270	0.290	-6.9	
51851	507	0.174	0.187	-7.0		51853	513	0.156	0.168	-7.1		51856	502	0.360	0.390	-7.7	
51851	508	0.244	0.260	-6.2		51853	515	0.270	0.290	-6.9		51856	503	0.199	0.215	-7.4	
51851	509	0.222	0.239	-7.1		51853	516	0.250	0.270	-7.4		51856	504	0.330	0.360	-8.3	
51851	511	0.134	0.143	-6.3		51853	517	0.220	0.236	-6.8		51856	505	0.250	0.270	-7.4	
51851	512	0.171	0.186	-8.1		51854	501	0.460	0.500	-8.0		51856	506	0.189	0.202	-6.4	
51851	513	0.166	0.178	-6.7		51854	502	0.630	0.670	-6.0		51856	507	0.212	0.228	-7.0	
51851	515	0.280	0.310	-9.7		51854	503	0.340	0.370	-8.1		51856	508	0.300	0.320	-6.3	
51851	516	0.270	0.290	-6.9		51854	504	0.580	0.630	-7.9		51856	509	0.270	0.290	-6.9	
51851	517	0.233	0.250	-6.8		51854	505	0.440	0.470	-6.4		51856	511	0.163	0.175	-6.9	
51852	501	0.510	0.550	-7.3		51854	506	0.330	0.350	-5.7		51856	512	0.209	0.227	-7.9	
51852	502	0.700	0.740	-5.4		51854	507	0.370	0.400	-7.5		51856	513	0.202	0.217	-6.9	
51852	503	0.380	0.410	-7.3		51854	508	0.520	0.560	-7.1		51856	515	0.350	0.370	-5.4	
51852	504	0.640	0.700	-8.6		51854	509	0.470	0.510	-7.8		51856	516	0.330	0.360	-8.3	
51852	505	0.490	0.530	-7.5		51854	511	0.280	0.300	-6.7		51856	517	0.280	0.300	-6.7	
51852	506	0.360	0.390	-7.7		51854	512	0.360	0.390	-7.7		51857	501	0.460	0.490	-6.1	
51852	507	0.410	0.440	-6.8		51854	513	0.350	0.380	-7.9		51857	502	0.620	0.660	-6.1	
51852	508	0.570	0.620	-8.1		51854	515	0.600	0.650	-7.7		51857	503	0.340	0.370	-8.1	
51852	509	0.520	0.560	-7.1		51854	516	0.570	0.620	-8.1		51857	504	0.570	0.620	-8.1	
51852	511	0.310	0.340	-8.8		51854	517	0.490	0.530	-7.5		51857	505	0.430	0.470	-8.5	
51852	512	0.400	0.440	-9.1		51855	501	0.480	0.520	-7.7		51857	506	0.320	0.350	-8.6	
51852	513	0.390	0.420	-7.1		51855	502	0.660	0.700	-5.7		51857	507	0.360	0.390	-7.7	
51852	515	0.670	0.720	-6.9		51855	503	0.360	0.390	-7.7		51857	508	0.510	0.550	-7.3	
51852	516	0.630	0.680	-7.4		51855	504	0.610	0.660	-7.6		51857	509	0.460	0.500	-8.0	
51852	517	0.550	0.590	-6.8		51855	505	0.460	0.500	-8.0		51857	511	0.280	0.300	-6.7	
51853	501	0.206	0.222	-7.2		51855	506	0.340	0.370	-8.1		51857	512	0.360	0.390	-7.7	
51853	502	0.280	0.300	-6.7		51855	507	0.390	0.420	-7.1		51857	513	0.350	0.370	-5.4	
51853	503	0.154	0.166	-7.2		51855	508	0.540	0.580	-6.9		51857	515	0.590	0.640	-7.8	
51853	504	0.260	0.280	-7.1		51855	509	0.490	0.530	-7.5		51857	516	0.560	0.610	-8.2	
51853	505	0.196	0.212	-7.5		51855	511	0.300	0.320	-6.3		51857	517	0.490	0.520	-5.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51869	501	0.116	0.124	-6.5		51889	506	0.118	0.126	-6.3		51900	512	0.083	0.089	-6.7	
51869	502	0.209	0.222	-5.9		51889	507	0.093	0.098	-5.1		51900	513	0.088	0.094	-6.4	
51869	503	0.135	0.144	-6.3		51889	508	0.109	0.116	-6.0		51900	515	0.137	0.147	-6.8	
51869	504	0.216	0.233	-7.3		51889	509	0.127	0.136	-6.6		51900	516	0.149	0.159	-6.3	
51869	505	0.144	0.154	-6.5		51889	511	0.157	0.166	-5.4		51900	517	0.133	0.142	-6.3	
51869	506	0.127	0.136	-6.6		51889	512	0.113	0.121	-6.6		51909	501	0.290	0.310	-6.5	
51869	507	0.100	0.106	-5.7		51889	513	0.072	0.077	-6.5		51909	502	0.400	0.420	-4.8	
51869	508	0.117	0.126	-7.1		51889	515	0.128	0.137	-6.6		51909	503	0.218	0.235	-7.2	
51869	509	0.137	0.147	-6.8		51889	516	0.131	0.141	-7.1		51909	504	0.360	0.400	-10.0	
51869	511	0.169	0.179	-5.6		51889	517	0.105	0.112	-6.3		51909	505	0.280	0.300	-6.7	
51869	512	0.122	0.131	-6.9		51896	501	0.050	0.054	-7.4		51909	506	0.207	0.221	-6.3	
51869	513	0.078	0.083	-6.0		51896	502	0.090	0.096	-6.3		51909	507	0.232	0.249	-6.8	
51869	515	0.138	0.148	-6.8		51896	503	0.058	0.063	-7.9		51909	508	0.330	0.350	-5.7	
51869	516	0.142	0.152	-6.6		51896	504	0.094	0.101	-6.9		51909	509	0.300	0.320	-6.3	
51869	517	0.113	0.121	-6.6		51896	505	0.062	0.067	-7.5		51909	511	0.178	0.191	-6.8	
51877	501	0.650	0.700	-7.1		51896	506	0.055	0.059	-6.8		51909	512	0.228	0.248	-8.1	
51877	502	1.180	1.250	-5.6		51896	507	0.043	0.046	-6.5		51909	513	0.221	0.237	-6.8	
51877	503	0.760	0.810	-6.2		51896	508	0.051	0.054	-5.6		51909	515	0.380	0.410	-7.3	
51877	504	1.220	1.310	-6.9		51896	509	0.059	0.064	-7.8		51909	516	0.360	0.390	-7.7	
51877	505	0.810	0.870	-6.9		51896	511	0.073	0.078	-6.4		51909	517	0.310	0.330	-6.1	
51877	506	0.720	0.770	-6.5		51896	512	0.053	0.057	-7.0		51919	501	0.108	0.116	-6.9	
51877	507	0.560	0.600	-6.7		51896	513	0.034	0.036	-5.6		51919	502	0.195	0.208	-6.3	
51877	508	0.660	0.710	-7.0		51896	515	0.060	0.064	-6.3		51919	503	0.126	0.135	-6.7	
51877	509	0.770	0.830	-7.2		51896	516	0.061	0.066	-7.6		51919	504	0.202	0.218	-7.3	
51877	511	0.950	1.010	-5.9		51896	517	0.049	0.052	-5.8		51919	505	0.135	0.144	-6.3	
51877	512	0.690	0.740	-6.8		51900	501	0.078	0.084	-7.1		51919	506	0.119	0.127	-6.3	
51877	513	0.440	0.470	-6.4		51900	502	0.091	0.098	-7.1		51919	507	0.094	0.099	-5.1	
51877	515	0.780	0.830	-6.0		51900	503	0.120	0.129	-7.0		51919	508	0.110	0.118	-6.8	
51877	516	0.800	0.860	-7.0		51900	504	0.130	0.141	-7.8		51919	509	0.128	0.137	-6.6	
51877	517	0.640	0.680	-5.9		51900	505	0.124	0.133	-6.8		51919	511	0.158	0.168	-6.0	
51889	501	0.107	0.115	-7.0		51900	506	0.155	0.166	-6.6		51919	512	0.114	0.122	-6.6	
51889	502	0.194	0.206	-5.8		51900	507	0.100	0.106	-5.7		51919	513	0.072	0.078	-7.7	
51889	503	0.125	0.134	-6.7		51900	508	0.089	0.096	-7.3		51919	515	0.129	0.138	-6.5	
51889	504	0.200	0.216	-7.4		51900	509	0.118	0.127	-7.1		51919	516	0.133	0.142	-6.3	
51889	505	0.133	0.143	-7.0		51900	511	0.216	0.230	-6.1		51919	517	0.106	0.113	-6.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51926	501	0.110	0.118	-6.8		51934	506	0.133	0.142	-6.3		51942	512	0.185	0.198	-6.6	
51926	502	0.199	0.211	-5.7		51934	507	0.104	0.111	-6.3		51942	513	0.117	0.126	-7.1	
51926	503	0.129	0.138	-6.5		51934	508	0.122	0.131	-6.9		51942	515	0.209	0.224	-6.7	
51926	504	0.206	0.222	-7.2		51934	509	0.143	0.153	-6.5		51942	516	0.215	0.230	-6.5	
51926	505	0.137	0.147	-6.8		51934	511	0.176	0.187	-5.9		51942	517	0.172	0.183	-6.0	
51926	506	0.121	0.129	-6.2		51934	512	0.128	0.136	-5.9		51956	501	0.470	0.510	-7.8	
51926	507	0.095	0.101	-5.9		51934	513	0.081	0.086	-5.8		51956	502	0.850	0.910	-6.6	
51926	508	0.112	0.120	-6.7		51934	515	0.144	0.154	-6.5		51956	503	0.550	0.590	-6.8	
51926	509	0.130	0.140	-7.1		51934	516	0.148	0.158	-6.3		51956	504	0.880	0.950	-7.4	
51926	511	0.161	0.171	-5.8		51934	517	0.118	0.126	-6.3		51956	505	0.590	0.630	-6.3	
51926	512	0.117	0.124	-5.6		51941	501	0.110	0.117	-6.0		51956	506	0.520	0.560	-7.1	
51926	513	0.074	0.079	-6.3		51941	502	0.198	0.210	-5.7		51956	507	0.410	0.430	-4.7	
51926	515	0.131	0.141	-7.1		51941	503	0.128	0.137	-6.6		51956	508	0.480	0.510	-5.9	
51926	516	0.135	0.145	-6.9		51941	504	0.205	0.221	-7.2		51956	509	0.560	0.600	-6.7	
51926	517	0.108	0.115	-6.1		51941	505	0.137	0.146	-6.2		51956	511	0.690	0.730	-5.5	
51927	501	0.060	0.064	-6.3		51941	506	0.120	0.129	-7.0		51956	512	0.500	0.530	-5.7	
51927	502	0.108	0.114	-5.3		51941	507	0.095	0.100	-5.0		51956	513	0.320	0.340	-5.9	
51927	503	0.070	0.074	-5.4		51941	508	0.111	0.119	-6.7		51956	515	0.560	0.610	-8.2	
51927	504	0.111	0.120	-7.5		51941	509	0.130	0.139	-6.5		51956	516	0.580	0.620	-6.5	
51927	505	0.074	0.079	-6.3		51941	511	0.160	0.170	-5.9		51956	517	0.460	0.500	-8.0	
51927	506	0.065	0.070	-7.1		51941	512	0.116	0.124	-6.5		51957	501	0.420	0.450	-6.7	
51927	507	0.052	0.055	-5.5		51941	513	0.073	0.079	-7.6		51957	502	0.750	0.800	-6.3	
51927	508	0.060	0.065	-7.7		51941	515	0.131	0.140	-6.4		51957	503	0.490	0.520	-5.8	
51927	509	0.070	0.076	-7.9		51941	516	0.135	0.144	-6.3		51957	504	0.780	0.840	-7.1	
51927	511	0.087	0.092	-5.4		51941	517	0.108	0.115	-6.1		51957	505	0.520	0.560	-7.1	
51927	512	0.063	0.067	-6.0		51942	501	0.176	0.188	-6.4		51957	506	0.460	0.490	-6.1	
51927	513	0.040	0.043	-7.0		51942	502	0.320	0.340	-5.9		51957	507	0.360	0.380	-5.3	
51927	515	0.071	0.076	-6.6		51942	503	0.205	0.219	-6.4		51957	508	0.420	0.450	-6.7	
51927	516	0.073	0.078	-6.4		51942	504	0.330	0.350	-5.7		51957	509	0.490	0.530	-7.5	
51927	517	0.058	0.062	-6.5		51942	505	0.218	0.234	-6.8		51957	511	0.610	0.650	-6.2	
51934	501	0.121	0.129	-6.2		51942	506	0.193	0.206	-6.3		51957	512	0.440	0.470	-6.4	
51934	502	0.218	0.232	-6.0		51942	507	0.152	0.161	-5.6		51957	513	0.280	0.300	-6.7	
51934	503	0.141	0.151	-6.6		51942	508	0.178	0.190	-6.3		51957	515	0.500	0.530	-5.7	
51934	504	0.225	0.243	-7.4		51942	509	0.207	0.223	-7.2		51957	516	0.510	0.550	-7.3	
51934	505	0.150	0.161	-6.8		51942	511	0.260	0.270	-3.7		51957	517	0.410	0.440	-6.8	

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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
51958	501	0.370	0.400	-7.5		51960	506	0.055	0.059	-6.8		51982	512	0.068	0.072	-5.6	
51958	502	0.670	0.710	-5.6		51960	507	0.043	0.046	-6.5		51982	513	0.043	0.046	-6.5	
51958	503	0.430	0.460	-6.5		51960	508	0.051	0.054	-5.6		51982	515	0.076	0.082	-7.3	
51958	504	0.690	0.750	-8.0		51960	509	0.059	0.064	-7.8		51982	516	0.079	0.084	-6.0	
51958	505	0.460	0.490	-6.1		51960	511	0.073	0.078	-6.4		51982	517	0.063	0.067	-6.0	
51958	506	0.410	0.440	-6.8		51960	512	0.053	0.057	-7.0		51985	501	0.310	0.320	-3.1	
51958	507	0.320	0.340	-5.9		51960	513	0.034	0.036	-5.6		51985	502	0.227	0.238	-4.6	
51958	508	0.380	0.400	-5.0		51960	515	0.060	0.064	-6.3		51985	503	0.167	0.176	-5.1	
51958	509	0.440	0.470	-6.4		51960	516	0.061	0.066	-7.6		51985	504	0.290	0.310	-6.5	
51958	511	0.540	0.570	-5.3		51960	517	0.049	0.052	-5.8		51985	505	0.300	0.320	-6.3	
51958	512	0.390	0.420	-7.1		51970	501	0.218	0.233	-6.4		51985	506	0.280	0.300	-6.7	
51958	513	0.248	0.270	-8.1		51970	502	0.390	0.420	-7.1		51985	507	0.214	0.223	-4.0	
51958	515	0.440	0.470	-6.4		51970	503	0.250	0.270	-7.4		51985	508	0.310	0.320	-3.1	
51958	516	0.450	0.490	-8.2		51970	504	0.410	0.440	-6.8		51985	509	0.157	0.166	-5.4	
51958	517	0.360	0.390	-7.7		51970	505	0.270	0.290	-6.9		51985	511	0.209	0.219	-4.6	
51959	501	0.380	0.410	-7.3		51970	506	0.239	0.260	-8.1		51985	512	0.141	0.150	-6.0	
51959	502	0.690	0.730	-5.5		51970	507	0.189	0.200	-5.5		51985	513	0.197	0.208	-5.3	
51959	503	0.440	0.470	-6.4		51970	508	0.221	0.237	-6.8		51985	515	0.242	0.260	-6.9	
51959	504	0.710	0.760	-6.6		51970	509	0.260	0.280	-7.1		51985	516	0.206	0.217	-5.1	
51959	505	0.470	0.510	-7.8		51970	511	0.320	0.340	-5.9		51985	517	0.171	0.179	-4.5	
51959	506	0.420	0.450	-6.7		51970	512	0.230	0.246	-6.5		51986	501	0.250	0.270	-7.4	
51959	507	0.330	0.350	-5.7		51970	513	0.146	0.156	-6.4		51986	502	0.460	0.480	-4.2	
51959	508	0.380	0.410	-7.3		51970	515	0.260	0.280	-7.1		51986	503	0.290	0.310	-6.5	
51959	509	0.450	0.480	-6.3		51970	516	0.270	0.290	-6.9		51986	504	0.470	0.510	-7.8	
51959	511	0.550	0.590	-6.8		51970	517	0.214	0.228	-6.1		51986	505	0.310	0.340	-8.8	
51959	512	0.400	0.430	-7.0		51982	501	0.064	0.069	-7.2		51986	506	0.280	0.300	-6.7	
51959	513	0.250	0.270	-7.4		51982	502	0.116	0.123	-5.7		51986	507	0.218	0.231	-5.6	
51959	515	0.450	0.490	-8.2		51982	503	0.075	0.080	-6.3		51986	508	0.260	0.270	-3.7	
51959	516	0.470	0.500	-6.0		51982	504	0.120	0.129	-7.0		51986	509	0.300	0.320	-6.3	
51959	517	0.370	0.400	-7.5		51982	505	0.080	0.085	-5.9		51986	511	0.370	0.390	-5.1	
51960	501	0.050	0.054	-7.4		51982	506	0.070	0.075	-6.7		51986	512	0.270	0.280	-3.6	
51960	502	0.090	0.096	-6.3		51982	507	0.055	0.059	-6.8		51986	513	0.169	0.181	-6.6	
51960	503	0.058	0.063	-7.9		51982	508	0.065	0.070	-7.1		51986	515	0.300	0.320	-6.3	
51960	504	0.094	0.101	-6.9		51982	509	0.076	0.081	-6.2		51986	516	0.310	0.330	-6.1	
51960	505	0.062	0.067	-7.5		51982	511	0.094	0.099	-5.1		51986	517	0.247	0.260	-5.0	

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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
51999	501	0.106	0.114	-7.0		52075	506	0.180	0.192	-6.3		52109	512	0.025	0.027	-7.4	
51999	502	0.192	0.204	-5.9		52075	507	0.202	0.217	-6.9		52109	513	0.016	0.017	-5.9	
51999	503	0.124	0.133	-6.8		52075	508	0.280	0.310	-9.7		52109	515	0.028	0.030	-6.7	
51999	504	0.198	0.214	-7.5		52075	509	0.260	0.280	-7.1		52109	516	0.029	0.031	-6.5	
51999	505	0.132	0.141	-6.4		52075	511	0.155	0.167	-7.2		52109	517	0.023	0.025	-8.0	
51999	506	0.117	0.125	-6.4		52075	512	0.199	0.216	-7.9		52134	501	0.310	0.330	-6.1	
51999	507	0.092	0.097	-5.2		52075	513	0.192	0.207	-7.2		52134	502	0.560	0.600	-6.7	
51999	508	0.108	0.115	-6.1		52075	515	0.330	0.360	-8.3		52134	503	0.360	0.390	-7.7	
51999	509	0.125	0.135	-7.4		52075	516	0.310	0.340	-8.8		52134	504	0.580	0.630	-7.9	
51999	511	0.155	0.164	-5.5		52075	517	0.270	0.290	-6.9		52134	505	0.390	0.420	-7.1	
51999	512	0.112	0.120	-6.7		52076	501	0.310	0.330	-6.1		52134	506	0.340	0.370	-8.1	
51999	513	0.071	0.076	-6.6		52076	502	0.420	0.440	-4.5		52134	507	0.270	0.290	-6.9	
51999	515	0.126	0.136	-7.4		52076	503	0.228	0.246	-7.3		52134	508	0.320	0.340	-5.9	
51999	516	0.130	0.139	-6.5		52076	504	0.380	0.420	-9.5		52134	509	0.370	0.400	-7.5	
51999	517	0.104	0.111	-6.3		52076	505	0.290	0.310	-6.5		52134	511	0.460	0.480	-4.2	
52002	501	0.093	0.100	-7.0		52076	506	0.217	0.232	-6.5		52134	512	0.330	0.350	-5.7	
52002	502	0.168	0.179	-6.1		52076	507	0.244	0.260	-6.2		52134	513	0.209	0.224	-6.7	
52002	503	0.109	0.116	-6.0		52076	508	0.340	0.370	-8.1		52134	515	0.370	0.400	-7.5	
52002	504	0.174	0.188	-7.4		52076	509	0.310	0.330	-6.1		52134	516	0.380	0.410	-7.3	
52002	505	0.116	0.124	-6.5		52076	511	0.187	0.201	-7.0		52134	517	0.310	0.330	-6.1	
52002	506	0.102	0.109	-6.4		52076	512	0.240	0.260	-7.7		52137	501	0.100	0.108	-7.4	
52002	507	0.081	0.085	-4.7		52076	513	0.232	0.249	-6.8		52137	502	0.136	0.145	-6.2	
52002	508	0.094	0.101	-6.9		52076	515	0.400	0.430	-7.0		52137	503	0.075	0.080	-6.3	
52002	509	0.110	0.118	-6.8		52076	516	0.380	0.410	-7.3		52137	504	0.125	0.136	-8.1	
52002	511	0.136	0.144	-5.6		52076	517	0.330	0.350	-5.7		52137	505	0.095	0.103	-7.8	
52002	512	0.099	0.105	-5.7		52109	501	0.024	0.025	-4.0		52137	506	0.071	0.076	-6.6	
52002	513	0.062	0.067	-7.5		52109	502	0.043	0.045	-4.4		52137	507	0.080	0.086	-7.0	
52002	515	0.111	0.119	-6.7		52109	503	0.027	0.029	-6.9		52137	508	0.111	0.120	-7.5	
52002	516	0.114	0.122	-6.6		52109	504	0.044	0.047	-6.4		52137	509	0.101	0.109	-7.3	
52002	517	0.091	0.097	-6.2		52109	505	0.029	0.031	-6.5		52137	511	0.061	0.066	-7.6	
52075	501	0.250	0.270	-7.4		52109	506	0.026	0.028	-7.1		52137	512	0.078	0.085	-8.2	
52075	502	0.350	0.370	-5.4		52109	507	0.020	0.022	-9.1		52137	513	0.076	0.081	-6.2	
52075	503	0.190	0.204	-6.9		52109	508	0.024	0.026	-7.7		52137	515	0.130	0.141	-7.8	
52075	504	0.320	0.350	-8.6		52109	509	0.028	0.030	-6.7		52137	516	0.123	0.133	-7.5	
52075	505	0.241	0.260	-7.3		52109	511	0.034	0.036	-5.6		52137	517	0.106	0.114	-7.0	

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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
52150	501	0.580	0.620	-6.5		52341	506	0.044	0.047	-6.4		52343	512	0.086	0.094	-8.5	
52150	502	1.040	1.100	-5.5		52341	507	0.050	0.053	-5.7		52343	513	0.084	0.090	-6.7	
52150	503	0.670	0.720	-6.9		52341	508	0.070	0.075	-6.7		52343	515	0.144	0.155	-7.1	
52150	504	1.070	1.160	-7.8		52341	509	0.063	0.068	-7.4		52343	516	0.136	0.147	-7.5	
52150	505	0.720	0.770	-6.5		52341	511	0.038	0.041	-7.3		52343	517	0.118	0.126	-6.3	
52150	506	0.630	0.670	-6.0		52341	512	0.049	0.053	-7.5		52401	501	0.340	0.370	-8.1	
52150	507	0.500	0.530	-5.7		52341	513	0.047	0.051	-7.8		52401	502	0.460	0.500	-8.0	
52150	508	0.580	0.620	-6.5		52341	515	0.081	0.088	-8.0		52401	503	0.250	0.270	-7.4	
52150	509	0.680	0.730	-6.8		52341	516	0.077	0.083	-7.2		52401	504	0.430	0.470	-8.5	
52150	511	0.840	0.890	-5.6		52341	517	0.067	0.071	-5.6		52401	505	0.320	0.350	-8.6	
52150	512	0.610	0.650	-6.2		52342	501	0.181	0.195	-7.2		52401	506	0.242	0.260	-6.9	
52150	513	0.380	0.410	-7.3		52342	502	0.246	0.260	-5.4		52401	507	0.270	0.290	-6.9	
52150	515	0.680	0.730	-6.8		52342	503	0.135	0.146	-7.5		52401	508	0.380	0.410	-7.3	
52150	516	0.700	0.750	-6.7		52342	504	0.227	0.247	-8.1		52401	509	0.350	0.370	-5.4	
52150	517	0.560	0.600	-6.7		52342	505	0.172	0.186	-7.5		52401	511	0.209	0.224	-6.7	
52315	501	0.091	0.098	-7.1		52342	506	0.128	0.137	-6.6		52401	512	0.270	0.290	-6.9	
52315	502	0.106	0.114	-7.0		52342	507	0.144	0.155	-7.1		52401	513	0.260	0.280	-7.1	
52315	503	0.140	0.150	-6.7		52342	508	0.202	0.218	-7.3		52401	515	0.440	0.480	-8.3	
52315	504	0.151	0.164	-7.9		52342	509	0.184	0.198	-7.1		52401	516	0.420	0.460	-8.7	
52315	505	0.144	0.154	-6.5		52342	511	0.111	0.119	-6.7		52401	517	0.360	0.390	-7.7	
52315	506	0.180	0.193	-6.7		52342	512	0.142	0.154	-7.8		52402	501	0.024	0.025	-4.0	
52315	507	0.116	0.123	-5.7		52342	513	0.137	0.147	-6.8		52402	502	0.043	0.045	-4.4	
52315	508	0.103	0.111	-7.2		52342	515	0.236	0.250	-5.6		52402	503	0.027	0.029	-6.9	
52315	509	0.137	0.148	-7.4		52342	516	0.224	0.242	-7.4		52402	504	0.044	0.047	-6.4	
52315	511	0.250	0.270	-7.4		52342	517	0.193	0.207	-6.8		52402	505	0.029	0.031	-6.5	
52315	512	0.096	0.104	-7.7		52343	501	0.110	0.119	-7.6		52402	506	0.026	0.028	-7.1	
52315	513	0.102	0.110	-7.3		52343	502	0.150	0.160	-6.3		52402	507	0.020	0.022	-9.1	
52315	515	0.159	0.171	-7.0		52343	503	0.082	0.089	-7.9		52402	508	0.024	0.026	-7.7	
52315	516	0.173	0.185	-6.5		52343	504	0.138	0.150	-8.0		52402	509	0.028	0.030	-6.7	
52315	517	0.154	0.165	-6.7		52343	505	0.105	0.113	-7.1		52402	511	0.034	0.036	-5.6	
52341	501	0.062	0.067	-7.5		52343	506	0.078	0.084	-7.1		52402	512	0.025	0.027	-7.4	
52341	502	0.085	0.091	-6.6		52343	507	0.088	0.094	-6.4		52402	513	0.016	0.017	-5.9	
52341	503	0.047	0.050	-6.0		52343	508	0.123	0.133	-7.5		52402	515	0.028	0.030	-6.7	
52341	504	0.078	0.085	-8.2		52343	509	0.112	0.121	-7.4		52402	516	0.029	0.031	-6.5	
52341	505	0.059	0.064	-7.8		52343	511	0.068	0.072	-5.6		52402	517	0.023	0.025	-8.0	

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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
52432	501	0.117	0.125	-6.4		52435	506	0.147	0.157	-6.4		52440	512	0.160	0.171	-6.4	
52432	502	0.211	0.224	-5.8		52435	507	0.116	0.122	-4.9		52440	513	0.102	0.109	-6.4	
52432	503	0.136	0.146	-6.8		52435	508	0.135	0.145	-6.9		52440	515	0.181	0.194	-6.7	
52432	504	0.218	0.235	-7.2		52435	509	0.158	0.170	-7.1		52440	516	0.186	0.199	-6.5	
52432	505	0.145	0.155	-6.5		52435	511	0.195	0.207	-5.8		52440	517	0.149	0.159	-6.3	
52432	506	0.128	0.137	-6.6		52435	512	0.141	0.151	-6.6		52467	501	0.140	0.150	-6.7	
52432	507	0.101	0.107	-5.6		52435	513	0.090	0.096	-6.3		52467	502	0.250	0.270	-7.4	
52432	508	0.118	0.127	-7.1		52435	515	0.159	0.171	-7.0		52467	503	0.164	0.175	-6.3	
52432	509	0.138	0.148	-6.8		52435	516	0.164	0.176	-6.8		52467	504	0.260	0.280	-7.1	
52432	511	0.170	0.181	-6.1		52435	517	0.131	0.140	-6.4		52467	505	0.175	0.187	-6.4	
52432	512	0.123	0.132	-6.8		52438	501	0.097	0.104	-6.7		52467	506	0.154	0.165	-6.7	
52432	513	0.078	0.084	-7.1		52438	502	0.175	0.186	-5.9		52467	507	0.121	0.128	-5.5	
52432	515	0.139	0.149	-6.7		52438	503	0.113	0.121	-6.6		52467	508	0.142	0.152	-6.6	
52432	516	0.143	0.153	-6.5		52438	504	0.181	0.195	-7.2		52467	509	0.166	0.178	-6.7	
52432	517	0.114	0.122	-6.6		52438	505	0.120	0.129	-7.0		52467	511	0.205	0.217	-5.5	
52433	501	0.107	0.114	-6.1		52438	506	0.106	0.113	-6.2		52467	512	0.148	0.158	-6.3	
52433	502	0.193	0.205	-5.9		52438	507	0.084	0.089	-5.6		52467	513	0.094	0.100	-6.0	
52433	503	0.124	0.133	-6.8		52438	508	0.098	0.105	-6.7		52467	515	0.167	0.179	-6.7	
52433	504	0.199	0.215	-7.4		52438	509	0.114	0.123	-7.3		52467	516	0.172	0.184	-6.5	
52433	505	0.133	0.142	-6.3		52438	511	0.141	0.150	-6.0		52467	517	0.137	0.147	-6.8	
52433	506	0.117	0.125	-6.4		52438	512	0.102	0.109	-6.4		52469	501	0.049	0.053	-7.5	
52433	507	0.092	0.098	-6.1		52438	513	0.065	0.069	-5.8		52469	502	0.089	0.094	-5.3	
52433	508	0.108	0.116	-6.9		52438	515	0.115	0.124	-7.3		52469	503	0.057	0.061	-6.6	
52433	509	0.126	0.135	-6.7		52438	516	0.119	0.127	-6.3		52469	504	0.092	0.099	-7.1	
52433	511	0.156	0.165	-5.5		52438	517	0.095	0.101	-5.9		52469	505	0.061	0.065	-6.2	
52433	512	0.113	0.121	-6.6		52440	501	0.152	0.163	-6.7		52469	506	0.054	0.058	-6.9	
52433	513	0.071	0.076	-6.6		52440	502	0.270	0.290	-6.9		52469	507	0.042	0.045	-6.7	
52433	515	0.127	0.136	-6.6		52440	503	0.177	0.190	-6.8		52469	508	0.050	0.053	-5.7	
52433	516	0.131	0.140	-6.4		52440	504	0.280	0.310	-9.7		52469	509	0.058	0.062	-6.5	
52433	517	0.105	0.112	-6.3		52440	505	0.189	0.202	-6.4		52469	511	0.072	0.076	-5.3	
52435	501	0.134	0.143	-6.3		52440	506	0.167	0.178	-6.2		52469	512	0.052	0.055	-5.5	
52435	502	0.242	0.260	-6.9		52440	507	0.131	0.139	-5.8		52469	513	0.033	0.035	-5.7	
52435	503	0.156	0.167	-6.6		52440	508	0.154	0.165	-6.7		52469	515	0.058	0.063	-7.9	
52435	504	0.250	0.270	-7.4		52440	509	0.179	0.193	-7.3		52469	516	0.060	0.064	-6.3	
52435	505	0.166	0.178	-6.7		52440	511	0.222	0.235	-5.5		52469	517	0.048	0.051	-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
52505	501	0.245	0.260	-5.8		52581	506	1.310	1.400	-6.4		52660	512	0.180	0.190	-5.3	
52505	502	0.440	0.470	-6.4		52581	507	1.030	1.090	-5.5		52660	513	0.250	0.260	-3.8	
52505	503	0.290	0.310	-6.5		52581	508	1.210	1.290	-6.2		52660	515	0.310	0.320	-3.1	
52505	504	0.460	0.490	-6.1		52581	509	1.410	1.510	-6.6		52660	516	0.260	0.280	-7.1	
52505	505	0.300	0.330	-9.1		52581	511	1.740	1.850	-5.9		52660	517	0.217	0.228	-4.8	
52505	506	0.270	0.290	-6.9		52581	512	1.260	1.350	-6.7		52744	501	0.400	0.430	-7.0	
52505	507	0.212	0.224	-5.4		52581	513	0.800	0.850	-5.9		52744	502	0.470	0.500	-6.0	
52505	508	0.248	0.270	-8.1		52581	515	1.420	1.520	-6.6		52744	503	0.620	0.660	-6.1	
52505	509	0.290	0.310	-6.5		52581	516	1.460	1.560	-6.4		52744	504	0.670	0.720	-6.9	
52505	511	0.360	0.380	-5.3		52581	517	1.170	1.250	-6.4		52744	505	0.630	0.680	-7.4	
52505	512	0.260	0.280	-7.1		52619	501	0.084	0.090	-6.7		52744	506	0.790	0.850	-7.1	
52505	513	0.164	0.175	-6.3		52619	502	0.151	0.161	-6.2		52744	507	0.510	0.540	-5.6	
52505	515	0.290	0.310	-6.5		52619	503	0.098	0.104	-5.8		52744	508	0.450	0.490	-8.2	
52505	516	0.300	0.320	-6.3		52619	504	0.156	0.168	-7.1		52744	509	0.600	0.650	-7.7	
52505	517	0.240	0.260	-7.7		52619	505	0.104	0.111	-6.3		52744	511	1.110	1.180	-5.9	
52547	501	0.300	0.320	-6.3		52619	506	0.092	0.098	-6.1		52744	512	0.420	0.460	-8.7	
52547	502	0.400	0.430	-7.0		52619	507	0.072	0.077	-6.5		52744	513	0.450	0.480	-6.3	
52547	503	0.221	0.238	-7.1		52619	508	0.085	0.091	-6.6		52744	515	0.700	0.750	-6.7	
52547	504	0.370	0.400	-7.5		52619	509	0.099	0.106	-6.6		52744	516	0.760	0.820	-7.3	
52547	505	0.280	0.300	-6.7		52619	511	0.122	0.130	-6.2		52744	517	0.680	0.730	-6.8	
52547	506	0.210	0.224	-6.3		52619	512	0.088	0.095	-7.4		52767	501	0.270	0.290	-6.9	
52547	507	0.235	0.250	-6.0		52619	513	0.056	0.060	-6.7		52767	502	0.370	0.390	-5.1	
52547	508	0.330	0.360	-8.3		52619	515	0.100	0.107	-6.5		52767	503	0.202	0.218	-7.3	
52547	509	0.300	0.320	-6.3		52619	516	0.103	0.110	-6.4		52767	504	0.340	0.370	-8.1	
52547	511	0.181	0.194	-6.7		52619	517	0.082	0.088	-6.8		52767	505	0.260	0.280	-7.1	
52547	512	0.231	0.250	-7.6		52660	501	0.390	0.410	-4.9		52767	506	0.192	0.205	-6.3	
52547	513	0.224	0.240	-6.7		52660	502	0.290	0.300	-3.3		52767	507	0.215	0.232	-7.3	
52547	515	0.380	0.420	-9.5		52660	503	0.212	0.224	-5.4		52767	508	0.300	0.330	-9.1	
52547	516	0.370	0.390	-5.1		52660	504	0.370	0.390	-5.1		52767	509	0.270	0.300	-10.0	
52547	517	0.310	0.340	-8.8		52660	505	0.380	0.400	-5.0		52767	511	0.166	0.177	-6.2	
52581	501	1.190	1.280	-7.0		52660	506	0.360	0.380	-5.3		52767	512	0.212	0.230	-7.8	
52581	502	2.150	2.290	-6.1		52660	507	0.270	0.280	-3.6		52767	513	0.205	0.220	-6.8	
52581	503	1.390	1.490	-6.7		52660	508	0.390	0.410	-4.9		52767	515	0.350	0.380	-7.9	
52581	504	2.220	2.400	-7.5		52660	509	0.199	0.211	-5.7		52767	516	0.330	0.360	-8.3	
52581	505	1.480	1.590	-6.9		52660	511	0.270	0.280	-3.6		52767	517	0.290	0.310	-6.5	

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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
52911	501	0.067	0.071	-5.6		53001	506	0.270	0.290	-6.9		53095	512	0.085	0.091	-6.6	
52911	502	0.120	0.128	-6.3		53001	507	0.212	0.224	-5.4		53095	513	0.054	0.058	-6.9	
52911	503	0.078	0.083	-6.0		53001	508	0.248	0.270	-8.1		53095	515	0.096	0.103	-6.8	
52911	504	0.124	0.134	-7.5		53001	509	0.290	0.310	-6.5		53095	516	0.099	0.106	-6.6	
52911	505	0.083	0.089	-6.7		53001	511	0.360	0.380	-5.3		53095	517	0.079	0.084	-6.0	
52911	506	0.073	0.078	-6.4		53001	512	0.260	0.280	-7.1		53096	501	0.112	0.120	-6.7	
52911	507	0.058	0.061	-4.9		53001	513	0.164	0.175	-6.3		53096	502	0.203	0.215	-5.6	
52911	508	0.067	0.072	-6.9		53001	515	0.290	0.310	-6.5		53096	503	0.131	0.140	-6.4	
52911	509	0.079	0.085	-7.1		53001	516	0.300	0.320	-6.3		53096	504	0.209	0.226	-7.5	
52911	511	0.097	0.103	-5.8		53001	517	0.240	0.260	-7.7		53096	505	0.140	0.149	-6.0	
52911	512	0.070	0.075	-6.7		53077	501	0.118	0.126	-6.3		53096	506	0.123	0.132	-6.8	
52911	513	0.045	0.048	-6.3		53077	502	0.213	0.226	-5.8		53096	507	0.097	0.103	-5.8	
52911	515	0.079	0.085	-7.1		53077	503	0.137	0.147	-6.8		53096	508	0.114	0.122	-6.6	
52911	516	0.082	0.087	-5.7		53077	504	0.220	0.237	-7.2		53096	509	0.133	0.142	-6.3	
52911	517	0.065	0.070	-7.1		53077	505	0.147	0.157	-6.4		53096	511	0.164	0.174	-5.7	
52967	501	0.025	0.027	-7.4		53077	506	0.129	0.138	-6.5		53096	512	0.119	0.127	-6.3	
52967	502	0.045	0.048	-6.3		53077	507	0.102	0.108	-5.6		53096	513	0.075	0.080	-6.3	
52967	503	0.029	0.031	-6.5		53077	508	0.119	0.128	-7.0		53096	515	0.134	0.143	-6.3	
52967	504	0.047	0.050	-6.0		53077	509	0.139	0.149	-6.7		53096	516	0.138	0.147	-6.1	
52967	505	0.031	0.033	-6.1		53077	511	0.172	0.182	-5.5		53096	517	0.110	0.117	-6.0	
52967	506	0.028	0.029	-3.4		53077	512	0.124	0.133	-6.8		53121	501	0.320	0.340	-5.9	
52967	507	0.022	0.023	-4.3		53077	513	0.079	0.084	-6.0		53121	502	0.580	0.610	-4.9	
52967	508	0.025	0.027	-7.4		53077	515	0.140	0.151	-7.3		53121	503	0.370	0.400	-7.5	
52967	509	0.030	0.032	-6.3		53077	516	0.144	0.155	-7.1		53121	504	0.600	0.640	-6.3	
52967	511	0.037	0.039	-5.1		53077	517	0.115	0.123	-6.5		53121	505	0.400	0.430	-7.0	
52967	512	0.026	0.028	-7.1		53095	501	0.081	0.086	-5.8		53121	506	0.350	0.370	-5.4	
52967	513	0.017	0.018	-5.6		53095	502	0.146	0.155	-5.8		53121	507	0.280	0.290	-3.4	
52967	515	0.030	0.032	-6.3		53095	503	0.094	0.101	-6.9		53121	508	0.320	0.350	-8.6	
52967	516	0.031	0.033	-6.1		53095	504	0.151	0.162	-6.8		53121	509	0.380	0.410	-7.3	
52967	517	0.025	0.026	-3.8		53095	505	0.100	0.107	-6.5		53121	511	0.470	0.490	-4.1	
53001	501	0.245	0.260	-5.8		53095	506	0.089	0.095	-6.3		53121	512	0.340	0.360	-5.6	
53001	502	0.440	0.470	-6.4		53095	507	0.070	0.074	-5.4		53121	513	0.214	0.229	-6.6	
53001	503	0.290	0.310	-6.5		53095	508	0.082	0.088	-6.8		53121	515	0.380	0.410	-7.3	
53001	504	0.460	0.490	-6.1		53095	509	0.095	0.102	-6.9		53121	516	0.390	0.420	-7.1	
53001	505	0.300	0.330	-9.1		53095	511	0.118	0.125	-5.6		53121	517	0.310	0.330	-6.1	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
53147	501	0.046	0.049	-6.1		53271	506	0.066	0.071	-7.0		53374	512	0.111	0.120	-7.5	
53147	502	0.062	0.067	-7.5		53271	507	0.052	0.055	-5.5		53374	513	0.118	0.127	-7.1	
53147	503	0.034	0.037	-8.1		53271	508	0.061	0.065	-6.2		53374	515	0.185	0.199	-7.0	
53147	504	0.057	0.062	-8.1		53271	509	0.071	0.076	-6.6		53374	516	0.201	0.215	-6.5	
53147	505	0.044	0.047	-6.4		53271	511	0.088	0.093	-5.4		53374	517	0.179	0.192	-6.8	
53147	506	0.032	0.035	-8.6		53271	512	0.064	0.068	-5.9		53375	501	0.056	0.060	-6.7	
53147	507	0.036	0.039	-7.7		53271	513	0.040	0.043	-7.0		53375	502	0.065	0.070	-7.1	
53147	508	0.051	0.055	-7.3		53271	515	0.072	0.077	-6.5		53375	503	0.086	0.093	-7.5	
53147	509	0.046	0.050	-8.0		53271	516	0.074	0.079	-6.3		53375	504	0.093	0.101	-7.9	
53147	511	0.028	0.030	-6.7		53271	517	0.059	0.063	-6.3		53375	505	0.089	0.095	-6.3	
53147	512	0.036	0.039	-7.7		53333	501	0.250	0.270	-7.4		53375	506	0.111	0.119	-6.7	
53147	513	0.035	0.037	-5.4		53333	502	0.340	0.370	-8.1		53375	507	0.071	0.076	-6.6	
53147	515	0.060	0.064	-6.3		53333	503	0.188	0.203	-7.4		53375	508	0.064	0.068	-5.9	
53147	516	0.057	0.061	-6.6		53333	504	0.320	0.340	-5.9		53375	509	0.084	0.091	-7.7	
53147	517	0.049	0.052	-5.8		53333	505	0.239	0.260	-8.1		53375	511	0.155	0.165	-6.1	
53229	501	0.260	0.280	-7.1		53333	506	0.179	0.191	-6.3		53375	512	0.059	0.064	-7.8	
53229	502	0.350	0.370	-5.4		53333	507	0.200	0.216	-7.4		53375	513	0.063	0.068	-7.4	
53229	503	0.191	0.206	-7.3		53333	508	0.280	0.300	-6.7		53375	515	0.098	0.106	-7.5	
53229	504	0.320	0.350	-8.6		53333	509	0.260	0.280	-7.1		53375	516	0.106	0.114	-7.0	
53229	505	0.243	0.260	-6.5		53333	511	0.154	0.165	-6.7		53375	517	0.095	0.102	-6.9	
53229	506	0.181	0.194	-6.7		53333	512	0.197	0.214	-7.9		53376	501	0.090	0.097	-7.2	
53229	507	0.204	0.219	-6.8		53333	513	0.191	0.205	-6.8		53376	502	0.105	0.112	-6.3	
53229	508	0.290	0.310	-6.5		53333	515	0.330	0.350	-5.7		53376	503	0.138	0.149	-7.4	
53229	509	0.260	0.280	-7.1		53333	516	0.310	0.340	-8.8		53376	504	0.150	0.162	-7.4	
53229	511	0.157	0.168	-6.5		53333	517	0.270	0.290	-6.9		53376	505	0.142	0.153	-7.2	
53229	512	0.201	0.218	-7.8		53374	501	0.106	0.114	-7.0		53376	506	0.178	0.191	-6.8	
53229	513	0.194	0.208	-6.7		53374	502	0.123	0.132	-6.8		53376	507	0.114	0.121	-5.8	
53229	515	0.330	0.360	-8.3		53374	503	0.163	0.175	-6.9		53376	508	0.102	0.110	-7.3	
53229	516	0.320	0.340	-5.9		53374	504	0.176	0.191	-7.9		53376	509	0.135	0.146	-7.5	
53229	517	0.270	0.290	-6.9		53374	505	0.167	0.179	-6.7		53376	511	0.248	0.260	-4.6	
53271	501	0.060	0.064	-6.3		53374	506	0.209	0.224	-6.7		53376	512	0.095	0.102	-6.9	
53271	502	0.109	0.115	-5.2		53374	507	0.135	0.143	-5.6		53376	513	0.101	0.108	-6.5	
53271	503	0.070	0.075	-6.7		53374	508	0.120	0.129	-7.0		53376	515	0.157	0.169	-7.1	
53271	504	0.112	0.121	-7.4		53374	509	0.159	0.172	-7.6		53376	516	0.171	0.183	-6.6	
53271	505	0.075	0.080	-6.3		53374	511	0.290	0.310	-6.5		53376	517	0.152	0.163	-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
53377	501	0.092	0.099	-7.1		53425	506	0.168	0.180	-6.7		53631	512	0.039	0.042	-7.1	
53377	502	0.107	0.115	-7.0		53425	507	0.189	0.203	-6.9		53631	513	0.025	0.027	-7.4	
53377	503	0.141	0.152	-7.2		53425	508	0.260	0.290	-10.3		53631	515	0.044	0.047	-6.4	
53377	504	0.153	0.166	-7.8		53425	509	0.241	0.260	-7.3		53631	516	0.045	0.049	-8.2	
53377	505	0.146	0.156	-6.4		53425	511	0.145	0.156	-7.1		53631	517	0.036	0.039	-7.7	
53377	506	0.182	0.195	-6.7		53425	512	0.186	0.202	-7.9		53632	501	0.043	0.046	-6.5	
53377	507	0.117	0.124	-5.6		53425	513	0.180	0.193	-6.7		53632	502	0.077	0.082	-6.1	
53377	508	0.104	0.112	-7.1		53425	515	0.310	0.330	-6.1		53632	503	0.050	0.053	-5.7	
53377	509	0.139	0.150	-7.3		53425	516	0.290	0.320	-9.4		53632	504	0.079	0.086	-8.1	
53377	511	0.250	0.270	-7.4		53425	517	0.250	0.270	-7.4		53632	505	0.053	0.057	-7.0	
53377	512	0.097	0.105	-7.6		53565	501	0.068	0.073	-6.8		53632	506	0.047	0.050	-6.0	
53377	513	0.103	0.111	-7.2		53565	502	0.079	0.085	-7.1		53632	507	0.037	0.039	-5.1	
53377	515	0.161	0.173	-6.9		53565	503	0.104	0.112	-7.1		53632	508	0.043	0.046	-6.5	
53377	516	0.175	0.187	-6.4		53565	504	0.113	0.122	-7.4		53632	509	0.050	0.054	-7.4	
53377	517	0.156	0.167	-6.6		53565	505	0.107	0.115	-7.0		53632	511	0.062	0.066	-6.1	
53403	501	0.058	0.062	-6.5		53565	506	0.134	0.143	-6.3		53632	512	0.045	0.048	-6.3	
53403	502	0.068	0.073	-6.8		53565	507	0.086	0.091	-5.5		53632	513	0.029	0.031	-6.5	
53403	503	0.089	0.096	-7.3		53565	508	0.077	0.083	-7.2		53632	515	0.051	0.054	-5.6	
53403	504	0.097	0.105	-7.6		53565	509	0.102	0.110	-7.3		53632	516	0.052	0.056	-7.1	
53403	505	0.092	0.099	-7.1		53565	511	0.187	0.199	-6.0		53632	517	0.042	0.045	-6.7	
53403	506	0.115	0.123	-6.5		53565	512	0.071	0.077	-7.8		53731	501	0.039	0.042	-7.1	
53403	507	0.074	0.079	-6.3		53565	513	0.076	0.082	-7.3		53731	502	0.071	0.075	-5.3	
53403	508	0.066	0.071	-7.0		53565	515	0.119	0.127	-6.3		53731	503	0.046	0.049	-6.1	
53403	509	0.088	0.095	-7.4		53565	516	0.129	0.138	-6.5		53731	504	0.073	0.079	-7.6	
53403	511	0.161	0.171	-5.8		53565	517	0.115	0.123	-6.5		53731	505	0.049	0.052	-5.8	
53403	512	0.061	0.066	-7.6		53631	501	0.037	0.040	-7.5		53731	506	0.043	0.046	-6.5	
53403	513	0.065	0.070	-7.1		53631	502	0.067	0.071	-5.6		53731	507	0.034	0.036	-5.6	
53403	515	0.102	0.110	-7.3		53631	503	0.043	0.046	-6.5		53731	508	0.040	0.042	-4.8	
53403	516	0.111	0.118	-5.9		53631	504	0.069	0.075	-8.0		53731	509	0.046	0.050	-8.0	
53403	517	0.099	0.106	-6.6		53631	505	0.046	0.049	-6.1		53731	511	0.057	0.061	-6.6	
53425	501	0.237	0.260	-8.8		53631	506	0.041	0.044	-6.8		53731	512	0.041	0.044	-6.8	
53425	502	0.320	0.340	-5.9		53631	507	0.032	0.034	-5.9		53731	513	0.026	0.028	-7.1	
53425	503	0.177	0.191	-7.3		53631	508	0.038	0.040	-5.0		53731	515	0.047	0.050	-6.0	
53425	504	0.300	0.320	-6.3		53631	509	0.044	0.047	-6.4		53731	516	0.048	0.051	-5.9	
53425	505	0.226	0.244	-7.4		53631	511	0.054	0.057	-5.3		53731	517	0.038	0.041	-7.3	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
53732	501	0.270	0.290	-6.9		53734	506	1.820	1.910	-4.7		53907	512	0.124	0.132	-6.1	
53732	502	0.480	0.510	-5.9		53734	507	1.380	1.430	-3.5		53907	513	0.079	0.084	-6.0	
53732	503	0.310	0.330	-6.1		53734	508	1.960	2.060	-4.9		53907	515	0.140	0.150	-6.7	
53732	504	0.500	0.540	-7.4		53734	509	1.010	1.070	-5.6		53907	516	0.144	0.154	-6.5	
53732	505	0.330	0.360	-8.3		53734	511	1.340	1.410	-5.0		53907	517	0.115	0.123	-6.5	
53732	506	0.290	0.310	-6.5		53734	512	0.910	0.960	-5.2		54012	501	0.198	0.208	-4.8	
53732	507	0.231	0.244	-5.3		53734	513	1.270	1.330	-4.5		54012	502	0.146	0.153	-4.6	
53732	508	0.270	0.290	-6.9		53734	515	1.560	1.640	-4.9		54012	503	0.107	0.113	-5.3	
53732	509	0.310	0.340	-8.8		53734	516	1.320	1.390	-5.0		54012	504	0.185	0.196	-5.6	
53732	511	0.390	0.410	-4.9		53734	517	1.100	1.150	-4.3		54012	505	0.194	0.203	-4.4	
53732	512	0.280	0.300	-6.7		53803	501	0.570	0.610	-6.6		54012	506	0.182	0.191	-4.7	
53732	513	0.179	0.191	-6.3		53803	502	0.770	0.820	-6.1		54012	507	0.138	0.143	-3.5	
53732	515	0.320	0.340	-5.9		53803	503	0.420	0.460	-8.7		54012	508	0.196	0.206	-4.9	
53732	516	0.330	0.350	-5.7		53803	504	0.710	0.770	-7.8		54012	509	0.101	0.107	-5.6	
53732	517	0.260	0.280	-7.1		53803	505	0.540	0.580	-6.9		54012	511	0.134	0.141	-5.0	
53733	501	0.174	0.186	-6.5		53803	506	0.400	0.430	-7.0		54012	512	0.091	0.096	-5.2	
53733	502	0.310	0.330	-6.1		53803	507	0.450	0.480	-6.3		54012	513	0.127	0.133	-4.5	
53733	503	0.202	0.216	-6.5		53803	508	0.630	0.680	-7.4		54012	515	0.156	0.164	-4.9	
53733	504	0.320	0.350	-8.6		53803	509	0.570	0.620	-8.1		54012	516	0.132	0.139	-5.0	
53733	505	0.216	0.231	-6.5		53803	511	0.350	0.370	-5.4		54012	517	0.110	0.115	-4.3	
53733	506	0.190	0.203	-6.4		53803	512	0.440	0.480	-8.3		54077	501	0.161	0.172	-6.4	
53733	507	0.150	0.159	-5.7		53803	513	0.430	0.460	-6.5		54077	502	0.290	0.310	-6.5	
53733	508	0.176	0.188	-6.4		53803	515	0.740	0.800	-7.5		54077	503	0.187	0.200	-6.5	
53733	509	0.205	0.220	-6.8		53803	516	0.700	0.760	-7.9		54077	504	0.300	0.320	-6.3	
53733	511	0.250	0.270	-7.4		53803	517	0.600	0.650	-7.7		54077	505	0.200	0.214	-6.5	
53733	512	0.183	0.196	-6.6		53907	501	0.117	0.125	-6.4		54077	506	0.176	0.188	-6.4	
53733	513	0.116	0.124	-6.5		53907	502	0.212	0.225	-5.8		54077	507	0.139	0.147	-5.4	
53733	515	0.206	0.222	-7.2		53907	503	0.137	0.146	-6.2		54077	508	0.162	0.174	-6.9	
53733	516	0.213	0.228	-6.6		53907	504	0.219	0.236	-7.2		54077	509	0.189	0.204	-7.4	
53733	517	0.170	0.181	-6.1		53907	505	0.146	0.156	-6.4		54077	511	0.234	0.248	-5.6	
53734	501	1.980	2.080	-4.8		53907	506	0.129	0.138	-6.5		54077	512	0.169	0.181	-6.6	
53734	502	1.460	1.530	-4.6		53907	507	0.101	0.107	-5.6		54077	513	0.107	0.115	-7.0	
53734	503	1.070	1.130	-5.3		53907	508	0.119	0.127	-6.3		54077	515	0.191	0.205	-6.8	
53734	504	1.850	1.960	-5.6		53907	509	0.138	0.149	-7.4		54077	516	0.197	0.210	-6.2	
53734	505	1.940	2.030	-4.4		53907	511	0.171	0.182	-6.0		54077	517	0.157	0.168	-6.5	

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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
55010	501	0.480	0.520	-7.7		55012	506	0.171	0.183	-6.6		55214	512	0.133	0.143	-7.0	
55010	502	0.870	0.930	-6.5		55012	507	0.135	0.143	-5.6		55214	513	0.085	0.090	-5.6	
55010	503	0.560	0.600	-6.7		55012	508	0.158	0.169	-6.5		55214	515	0.150	0.161	-6.8	
55010	504	0.900	0.970	-7.2		55012	509	0.184	0.198	-7.1		55214	516	0.155	0.166	-6.6	
55010	505	0.600	0.640	-6.3		55012	511	0.227	0.241	-5.8		55214	517	0.124	0.132	-6.1	
55010	506	0.530	0.570	-7.0		55012	512	0.165	0.176	-6.3		55371	501	0.270	0.290	-6.9	
55010	507	0.420	0.440	-4.5		55012	513	0.104	0.112	-7.1		55371	502	0.310	0.340	-8.8	
55010	508	0.490	0.530	-7.5		55012	515	0.186	0.199	-6.5		55371	503	0.410	0.450	-8.9	
55010	509	0.570	0.610	-6.6		55012	516	0.191	0.205	-6.8		55371	504	0.450	0.490	-8.2	
55010	511	0.710	0.750	-5.3		55012	517	0.153	0.163	-6.1		55371	505	0.430	0.460	-6.5	
55010	512	0.510	0.550	-7.3		55013	501	0.214	0.231	-7.4		55371	506	0.530	0.570	-7.0	
55010	513	0.320	0.350	-8.6		55013	502	0.290	0.310	-6.5		55371	507	0.340	0.360	-5.6	
55010	515	0.580	0.620	-6.5		55013	503	0.160	0.173	-7.5		55371	508	0.310	0.330	-6.1	
55010	516	0.590	0.640	-7.8		55013	504	0.270	0.290	-6.9		55371	509	0.410	0.440	-6.8	
55010	517	0.470	0.510	-7.8		55013	505	0.204	0.220	-7.3		55371	511	0.740	0.790	-6.3	
55011	501	0.131	0.140	-6.4		55013	506	0.152	0.162	-6.2		55371	512	0.280	0.310	-9.7	
55011	502	0.236	0.250	-5.6		55013	507	0.171	0.183	-6.6		55371	513	0.300	0.330	-9.1	
55011	503	0.153	0.163	-6.1		55013	508	0.239	0.260	-8.1		55371	515	0.470	0.510	-7.8	
55011	504	0.244	0.260	-6.2		55013	509	0.217	0.235	-7.7		55371	516	0.510	0.550	-7.3	
55011	505	0.163	0.174	-6.3		55013	511	0.131	0.141	-7.1		55371	517	0.460	0.490	-6.1	
55011	506	0.144	0.153	-5.9		55013	512	0.168	0.182	-7.7		55426	501	0.260	0.280	-7.1	
55011	507	0.113	0.120	-5.8		55013	513	0.162	0.174	-6.9		55426	502	0.350	0.380	-7.9	
55011	508	0.132	0.142	-7.0		55013	515	0.280	0.300	-6.7		55426	503	0.194	0.209	-7.2	
55011	509	0.154	0.166	-7.2		55013	516	0.260	0.290	-10.3		55426	504	0.330	0.350	-5.7	
55011	511	0.191	0.203	-5.9		55013	517	0.228	0.245	-6.9		55426	505	0.247	0.270	-8.5	
55011	512	0.138	0.148	-6.8		55214	501	0.126	0.135	-6.7		55426	506	0.184	0.197	-6.6	
55011	513	0.088	0.094	-6.4		55214	502	0.228	0.242	-5.8		55426	507	0.207	0.223	-7.2	
55011	515	0.156	0.167	-6.6		55214	503	0.147	0.158	-7.0		55426	508	0.290	0.310	-6.5	
55011	516	0.160	0.172	-7.0		55214	504	0.236	0.250	-5.6		55426	509	0.260	0.280	-7.1	
55011	517	0.128	0.137	-6.6		55214	505	0.157	0.168	-6.5		55426	511	0.159	0.171	-7.0	
55012	501	0.156	0.167	-6.6		55214	506	0.139	0.148	-6.1		55426	512	0.204	0.221	-7.7	
55012	502	0.280	0.300	-6.7		55214	507	0.109	0.116	-6.0		55426	513	0.197	0.212	-7.1	
55012	503	0.182	0.195	-6.7		55214	508	0.128	0.137	-6.6		55426	515	0.340	0.370	-8.1	
55012	504	0.290	0.310	-6.5		55214	509	0.149	0.160	-6.9		55426	516	0.320	0.350	-8.6	
55012	505	0.194	0.208	-6.7		55214	511	0.184	0.196	-6.1		55426	517	0.280	0.300	-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
55597	501	0.032	0.034	-5.9		55648	506	0.031	0.034	-8.8		55715	512	0.260	0.280	-7.1	
55597	502	0.057	0.061	-6.6		55648	507	0.025	0.026	-3.8		55715	513	0.168	0.179	-6.1	
55597	503	0.037	0.039	-5.1		55648	508	0.029	0.031	-6.5		55715	515	0.300	0.320	-6.3	
55597	504	0.059	0.064	-7.8		55648	509	0.034	0.036	-5.6		55715	516	0.310	0.330	-6.1	
55597	505	0.039	0.042	-7.1		55648	511	0.042	0.044	-4.5		55715	517	0.246	0.260	-5.4	
55597	506	0.035	0.037	-5.4		55648	512	0.030	0.032	-6.3		55716	501	0.360	0.390	-7.7	
55597	507	0.027	0.029	-6.9		55648	513	0.019	0.020	-5.0		55716	502	0.650	0.690	-5.8	
55597	508	0.032	0.034	-5.9		55648	515	0.034	0.037	-8.1		55716	503	0.420	0.450	-6.7	
55597	509	0.037	0.040	-7.5		55648	516	0.035	0.037	-5.4		55716	504	0.680	0.730	-6.8	
55597	511	0.046	0.049	-6.1		55648	517	0.028	0.030	-6.7		55716	505	0.450	0.480	-6.3	
55597	512	0.033	0.036	-8.3		55649	501	0.034	0.036	-5.6		55716	506	0.400	0.430	-7.0	
55597	513	0.021	0.023	-8.7		55649	502	0.062	0.065	-4.6		55716	507	0.310	0.330	-6.1	
55597	515	0.038	0.040	-5.0		55649	503	0.040	0.043	-7.0		55716	508	0.370	0.390	-5.1	
55597	516	0.039	0.041	-4.9		55649	504	0.064	0.069	-7.2		55716	509	0.430	0.460	-6.5	
55597	517	0.031	0.033	-6.1		55649	505	0.042	0.045	-6.7		55716	511	0.530	0.560	-5.4	
55647	501	0.063	0.068	-7.4		55649	506	0.037	0.040	-7.5		55716	512	0.380	0.410	-7.3	
55647	502	0.114	0.121	-5.8		55649	507	0.029	0.031	-6.5		55716	513	0.243	0.260	-6.5	
55647	503	0.074	0.079	-6.3		55649	508	0.034	0.037	-8.1		55716	515	0.430	0.460	-6.5	
55647	504	0.118	0.127	-7.1		55649	509	0.040	0.043	-7.0		55716	516	0.440	0.480	-8.3	
55647	505	0.079	0.084	-6.0		55649	511	0.050	0.053	-5.7		55716	517	0.360	0.380	-5.3	
55647	506	0.069	0.074	-6.8		55649	512	0.036	0.038	-5.3		55717	501	0.340	0.370	-8.1	
55647	507	0.055	0.058	-5.2		55649	513	0.023	0.024	-4.2		55717	502	0.470	0.500	-6.0	
55647	508	0.064	0.069	-7.2		55649	515	0.041	0.044	-6.8		55717	503	0.260	0.280	-7.1	
55647	509	0.075	0.080	-6.3		55649	516	0.042	0.045	-6.7		55717	504	0.430	0.470	-8.5	
55647	511	0.092	0.098	-6.1		55649	517	0.033	0.036	-8.3		55717	505	0.330	0.350	-5.7	
55647	512	0.067	0.071	-5.6		55715	501	0.250	0.270	-7.4		55717	506	0.243	0.260	-6.5	
55647	513	0.042	0.045	-6.7		55715	502	0.450	0.480	-6.3		55717	507	0.270	0.290	-6.9	
55647	515	0.075	0.081	-7.4		55715	503	0.290	0.310	-6.5		55717	508	0.380	0.410	-7.3	
55647	516	0.077	0.083	-7.2		55715	504	0.470	0.500	-6.0		55717	509	0.350	0.380	-7.9	
55647	517	0.062	0.066	-6.1		55715	505	0.310	0.330	-6.1		55717	511	0.210	0.225	-6.7	
55648	501	0.029	0.031	-6.5		55715	506	0.280	0.290	-3.4		55717	512	0.270	0.290	-6.9	
55648	502	0.052	0.055	-5.5		55715	507	0.217	0.229	-5.2		55717	513	0.260	0.280	-7.1	
55648	503	0.033	0.036	-8.3		55715	508	0.250	0.270	-7.4		55717	515	0.450	0.480	-6.3	
55648	504	0.053	0.057	-7.0		55715	509	0.300	0.320	-6.3		55717	516	0.420	0.460	-8.7	
55648	505	0.036	0.038	-5.3		55715	511	0.370	0.390	-5.1		55717	517	0.370	0.390	-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
55718	501	0.330	0.360	-8.3		55918	506	0.157	0.168	-6.5		56040	512	0.014	0.015	-6.7	
55718	502	0.450	0.480	-6.3		55918	507	0.124	0.131	-5.3		56040	513	0.009	0.010	-10.0	
55718	503	0.249	0.270	-7.8		55918	508	0.145	0.156	-7.1		56040	515	0.016	0.017	-5.9	
55718	504	0.420	0.450	-6.7		55918	509	0.169	0.182	-7.1		56040	516	0.017	0.018	-5.6	
55718	505	0.320	0.340	-5.9		55918	511	0.209	0.222	-5.9		56040	517	0.013	0.014	-7.1	
55718	506	0.236	0.250	-5.6		55918	512	0.151	0.162	-6.8		56041	501	0.089	0.095	-6.3	
55718	507	0.270	0.290	-6.9		55918	513	0.096	0.103	-6.8		56041	502	0.161	0.171	-5.8	
55718	508	0.370	0.400	-7.5		55918	515	0.171	0.183	-6.6		56041	503	0.104	0.111	-6.3	
55718	509	0.340	0.360	-5.6		55918	516	0.176	0.188	-6.4		56041	504	0.166	0.180	-7.8	
55718	511	0.204	0.218	-6.4		55918	517	0.140	0.150	-6.7		56041	505	0.111	0.119	-6.7	
55718	512	0.260	0.280	-7.1		55919	501	0.020	0.021	-4.8		56041	506	0.098	0.105	-6.7	
55718	513	0.250	0.270	-7.4		55919	502	0.035	0.037	-5.4		56041	507	0.077	0.082	-6.1	
55718	515	0.430	0.470	-8.5		55919	503	0.023	0.024	-4.2		56041	508	0.090	0.097	-7.2	
55718	516	0.410	0.440	-6.8		55919	504	0.036	0.039	-7.7		56041	509	0.105	0.113	-7.1	
55718	517	0.350	0.380	-7.9		55919	505	0.024	0.026	-7.7		56041	511	0.130	0.138	-5.8	
55802	501	0.070	0.075	-6.7		55919	506	0.021	0.023	-8.7		56041	512	0.094	0.101	-6.9	
55802	502	0.081	0.087	-6.9		55919	507	0.017	0.018	-5.6		56041	513	0.060	0.064	-6.3	
55802	503	0.107	0.115	-7.0		55919	508	0.020	0.021	-4.8		56041	515	0.106	0.114	-7.0	
55802	504	0.116	0.126	-7.9		55919	509	0.023	0.025	-8.0		56041	516	0.109	0.117	-6.8	
55802	505	0.110	0.118	-6.8		55919	511	0.029	0.030	-3.3		56041	517	0.087	0.093	-6.5	
55802	506	0.138	0.148	-6.8		55919	512	0.021	0.022	-4.5		56042	501	0.112	0.120	-6.7	
55802	507	0.089	0.094	-5.3		55919	513	0.013	0.014	-7.1		56042	502	0.203	0.215	-5.6	
55802	508	0.079	0.085	-7.1		55919	515	0.023	0.025	-8.0		56042	503	0.131	0.140	-6.4	
55802	509	0.105	0.114	-7.9		55919	516	0.024	0.026	-7.7		56042	504	0.209	0.226	-7.5	
55802	511	0.193	0.205	-5.9		55919	517	0.019	0.020	-5.0		56042	505	0.140	0.149	-6.0	
55802	512	0.074	0.079	-6.3		56040	501	0.014	0.014	0.0		56042	506	0.123	0.132	-6.8	
55802	513	0.078	0.084	-7.1		56040	502	0.024	0.026	-7.7		56042	507	0.097	0.103	-5.8	
55802	515	0.122	0.131	-6.9		56040	503	0.016	0.017	-5.9		56042	508	0.114	0.122	-6.6	
55802	516	0.133	0.142	-6.3		56040	504	0.025	0.027	-7.4		56042	509	0.133	0.142	-6.3	
55802	517	0.118	0.127	-7.1		56040	505	0.017	0.018	-5.6		56042	511	0.164	0.174	-5.7	
55918	501	0.143	0.153	-6.5		56040	506	0.015	0.016	-6.3		56042	512	0.119	0.127	-6.3	
55918	502	0.260	0.270	-3.7		56040	507	0.012	0.012	0.0		56042	513	0.075	0.080	-6.3	
55918	503	0.167	0.179	-6.7		56040	508	0.014	0.015	-6.7		56042	515	0.134	0.143	-6.3	
55918	504	0.270	0.290	-6.9		56040	509	0.016	0.017	-5.9		56042	516	0.138	0.147	-6.1	
55918	505	0.178	0.191	-6.8		56040	511	0.020	0.021	-4.8		56042	517	0.110	0.117	-6.0	

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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
56170	501	0.233	0.250	-6.8		56202	506	0.098	0.105	-6.7		56391	512	0.141	0.151	-6.6	
56170	502	0.320	0.340	-5.9		56202	507	0.077	0.082	-6.1		56391	513	0.090	0.096	-6.3	
56170	503	0.174	0.188	-7.4		56202	508	0.090	0.097	-7.2		56391	515	0.159	0.171	-7.0	
56170	504	0.290	0.320	-9.4		56202	509	0.105	0.113	-7.1		56391	516	0.164	0.176	-6.8	
56170	505	0.222	0.239	-7.1		56202	511	0.130	0.138	-5.8		56391	517	0.131	0.140	-6.4	
56170	506	0.165	0.177	-6.8		56202	512	0.094	0.101	-6.9		56427	501	0.216	0.231	-6.5	
56170	507	0.186	0.200	-7.0		56202	513	0.060	0.064	-6.3		56427	502	0.390	0.410	-4.9	
56170	508	0.260	0.280	-7.1		56202	515	0.106	0.114	-7.0		56427	503	0.250	0.270	-7.4	
56170	509	0.236	0.260	-9.2		56202	516	0.109	0.117	-6.8		56427	504	0.400	0.430	-7.0	
56170	511	0.143	0.153	-6.5		56202	517	0.087	0.093	-6.5		56427	505	0.270	0.290	-6.9	
56170	512	0.183	0.198	-7.6		56390	501	0.156	0.167	-6.6		56427	506	0.237	0.250	-5.2	
56170	513	0.177	0.190	-6.8		56390	502	0.280	0.300	-6.7		56427	507	0.186	0.197	-5.6	
56170	515	0.300	0.330	-9.1		56390	503	0.182	0.195	-6.7		56427	508	0.218	0.234	-6.8	
56170	516	0.290	0.310	-6.5		56390	504	0.290	0.310	-6.5		56427	509	0.250	0.270	-7.4	
56170	517	0.248	0.270	-8.1		56390	505	0.194	0.208	-6.7		56427	511	0.310	0.330	-6.1	
56171	501	0.114	0.123	-7.3		56390	506	0.171	0.183	-6.6		56427	512	0.228	0.243	-6.2	
56171	502	0.156	0.166	-6.0		56390	507	0.135	0.143	-5.6		56427	513	0.144	0.154	-6.5	
56171	503	0.085	0.092	-7.6		56390	508	0.158	0.169	-6.5		56427	515	0.260	0.280	-7.1	
56171	504	0.143	0.156	-8.3		56390	509	0.184	0.198	-7.1		56427	516	0.260	0.280	-7.1	
56171	505	0.109	0.118	-7.6		56390	511	0.227	0.241	-5.8		56427	517	0.211	0.225	-6.2	
56171	506	0.081	0.087	-6.9		56390	512	0.165	0.176	-6.3		56488	501	0.117	0.125	-6.4	
56171	507	0.091	0.098	-7.1		56390	513	0.104	0.112	-7.1		56488	502	0.136	0.145	-6.2	
56171	508	0.128	0.138	-7.2		56390	515	0.186	0.199	-6.5		56488	503	0.179	0.192	-6.8	
56171	509	0.116	0.125	-7.2		56390	516	0.191	0.205	-6.8		56488	504	0.194	0.210	-7.6	
56171	511	0.070	0.075	-6.7		56390	517	0.153	0.163	-6.1		56488	505	0.184	0.197	-6.6	
56171	512	0.090	0.097	-7.2		56391	501	0.134	0.143	-6.3		56488	506	0.230	0.247	-6.9	
56171	513	0.087	0.093	-6.5		56391	502	0.242	0.260	-6.9		56488	507	0.148	0.157	-5.7	
56171	515	0.149	0.161	-7.5		56391	503	0.156	0.167	-6.6		56488	508	0.132	0.142	-7.0	
56171	516	0.141	0.153	-7.8		56391	504	0.250	0.270	-7.4		56488	509	0.175	0.189	-7.4	
56171	517	0.122	0.131	-6.9		56391	505	0.166	0.178	-6.7		56488	511	0.320	0.340	-5.9	
56202	501	0.089	0.095	-6.3		56391	506	0.147	0.157	-6.4		56488	512	0.123	0.132	-6.8	
56202	502	0.161	0.171	-5.8		56391	507	0.116	0.122	-4.9		56488	513	0.130	0.140	-7.1	
56202	503	0.104	0.111	-6.3		56391	508	0.135	0.145	-6.9		56488	515	0.204	0.219	-6.8	
56202	504	0.166	0.180	-7.8		56391	509	0.158	0.170	-7.1		56488	516	0.221	0.237	-6.8	
56202	505	0.111	0.119	-6.7		56391	511	0.195	0.207	-5.8		56488	517	0.197	0.211	-6.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
56567	501	0.241	0.260	-7.3		56651	506	0.280	0.300	-6.7		56653	512	0.217	0.235	-7.7	
56567	502	0.330	0.350	-5.7		56651	507	0.320	0.340	-5.9		56653	513	0.210	0.225	-6.7	
56567	503	0.180	0.194	-7.2		56651	508	0.450	0.480	-6.3		56653	515	0.360	0.390	-7.7	
56567	504	0.300	0.330	-9.1		56651	509	0.410	0.440	-6.8		56653	516	0.340	0.370	-8.1	
56567	505	0.229	0.248	-7.7		56651	511	0.246	0.260	-5.4		56653	517	0.300	0.320	-6.3	
56567	506	0.171	0.183	-6.6		56651	512	0.310	0.340	-8.8		56654	501	0.141	0.152	-7.2	
56567	507	0.192	0.207	-7.2		56651	513	0.300	0.330	-9.1		56654	502	0.192	0.206	-6.8	
56567	508	0.270	0.290	-6.9		56651	515	0.520	0.570	-8.8		56654	503	0.106	0.114	-7.0	
56567	509	0.245	0.260	-5.8		56651	516	0.500	0.540	-7.4		56654	504	0.177	0.193	-8.3	
56567	511	0.148	0.158	-6.3		56651	517	0.430	0.460	-6.5		56654	505	0.135	0.145	-6.9	
56567	512	0.189	0.205	-7.8		56652	501	0.290	0.310	-6.5		56654	506	0.100	0.107	-6.5	
56567	513	0.183	0.196	-6.6		56652	502	0.390	0.420	-7.1		56654	507	0.113	0.121	-6.6	
56567	515	0.310	0.340	-8.8		56652	503	0.214	0.231	-7.4		56654	508	0.158	0.170	-7.1	
56567	516	0.300	0.320	-6.3		56652	504	0.360	0.390	-7.7		56654	509	0.144	0.155	-7.1	
56567	517	0.260	0.280	-7.1		56652	505	0.270	0.290	-6.9		56654	511	0.087	0.093	-6.5	
56650	501	0.740	0.800	-7.5		56652	506	0.204	0.218	-6.4		56654	512	0.111	0.120	-7.5	
56650	502	1.000	1.070	-6.5		56652	507	0.229	0.246	-6.9		56654	513	0.107	0.115	-7.0	
56650	503	0.550	0.590	-6.8		56652	508	0.320	0.350	-8.6		56654	515	0.184	0.199	-7.5	
56650	504	0.920	1.010	-8.9		56652	509	0.290	0.310	-6.5		56654	516	0.175	0.189	-7.4	
56650	505	0.700	0.760	-7.9		56652	511	0.176	0.188	-6.4		56654	517	0.151	0.162	-6.8	
56650	506	0.520	0.560	-7.1		56652	512	0.225	0.244	-7.8		56690	501	0.060	0.065	-7.7	
56650	507	0.590	0.630	-6.3		56652	513	0.218	0.234	-6.8		56690	502	0.070	0.075	-6.7	
56650	508	0.820	0.890	-7.9		56652	515	0.370	0.400	-7.5		56690	503	0.093	0.100	-7.0	
56650	509	0.750	0.810	-7.4		56652	516	0.350	0.380	-7.9		56690	504	0.100	0.109	-8.3	
56650	511	0.450	0.480	-6.3		56652	517	0.310	0.330	-6.1		56690	505	0.095	0.102	-6.9	
56650	512	0.580	0.630	-7.9		56653	501	0.280	0.300	-6.7		56690	506	0.119	0.128	-7.0	
56650	513	0.560	0.600	-6.7		56653	502	0.380	0.400	-5.0		56690	507	0.077	0.081	-4.9	
56650	515	0.960	1.040	-7.7		56653	503	0.207	0.223	-7.2		56690	508	0.068	0.074	-8.1	
56650	516	0.910	0.990	-8.1		56653	504	0.350	0.380	-7.9		56690	509	0.091	0.098	-7.1	
56650	517	0.790	0.850	-7.1		56653	505	0.260	0.280	-7.1		56690	511	0.166	0.177	-6.2	
56651	501	0.400	0.430	-7.0		56653	506	0.196	0.210	-6.7		56690	512	0.064	0.069	-7.2	
56651	502	0.550	0.580	-5.2		56653	507	0.220	0.237	-7.2		56690	513	0.067	0.073	-8.2	
56651	503	0.300	0.320	-6.3		56653	508	0.310	0.330	-6.1		56690	515	0.106	0.114	-7.0	
56651	504	0.500	0.550	-9.1		56653	509	0.280	0.300	-6.7		56690	516	0.115	0.123	-6.5	
56651	505	0.380	0.410	-7.3		56653	511	0.170	0.182	-6.6		56690	517	0.102	0.110	-7.3	

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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
56699	501	0.099	0.106	-6.6		56759	506	0.095	0.101	-5.9		56805	512	0.172	0.184	-6.5	
56699	502	0.179	0.190	-5.8		56759	507	0.075	0.079	-5.1		56805	513	0.109	0.117	-6.8	
56699	503	0.116	0.124	-6.5		56759	508	0.087	0.094	-7.4		56805	515	0.194	0.208	-6.7	
56699	504	0.185	0.200	-7.5		56759	509	0.102	0.109	-6.4		56805	516	0.200	0.214	-6.5	
56699	505	0.123	0.132	-6.8		56759	511	0.126	0.133	-5.3		56805	517	0.160	0.170	-5.9	
56699	506	0.109	0.116	-6.0		56759	512	0.091	0.097	-6.2		56806	501	0.115	0.123	-6.5	
56699	507	0.086	0.091	-5.5		56759	513	0.058	0.062	-6.5		56806	502	0.208	0.221	-5.9	
56699	508	0.100	0.108	-7.4		56759	515	0.103	0.110	-6.4		56806	503	0.134	0.144	-6.9	
56699	509	0.117	0.126	-7.1		56759	516	0.106	0.113	-6.2		56806	504	0.215	0.232	-7.3	
56699	511	0.145	0.154	-5.8		56759	517	0.084	0.090	-6.7		56806	505	0.143	0.153	-6.5	
56699	512	0.105	0.112	-6.3		56760	501	0.124	0.132	-6.1		56806	506	0.127	0.135	-5.9	
56699	513	0.066	0.071	-7.0		56760	502	0.223	0.237	-5.9		56806	507	0.100	0.106	-5.7	
56699	515	0.118	0.127	-7.1		56760	503	0.144	0.155	-7.1		56806	508	0.117	0.125	-6.4	
56699	516	0.122	0.130	-6.2		56760	504	0.231	0.249	-7.2		56806	509	0.136	0.146	-6.8	
56699	517	0.097	0.104	-6.7		56760	505	0.154	0.165	-6.7		56806	511	0.168	0.178	-5.6	
56758	501	0.084	0.090	-6.7		56760	506	0.136	0.145	-6.2		56806	512	0.122	0.130	-6.2	
56758	502	0.152	0.161	-5.6		56760	507	0.107	0.113	-5.3		56806	513	0.077	0.083	-7.2	
56758	503	0.098	0.105	-6.7		56760	508	0.125	0.134	-6.7		56806	515	0.137	0.147	-6.8	
56758	504	0.157	0.169	-7.1		56760	509	0.146	0.157	-7.0		56806	516	0.141	0.151	-6.6	
56758	505	0.105	0.112	-6.3		56760	511	0.181	0.192	-5.7		56806	517	0.113	0.121	-6.6	
56758	506	0.092	0.099	-7.1		56760	512	0.131	0.140	-6.4		56807	501	0.114	0.122	-6.6	
56758	507	0.073	0.077	-5.2		56760	513	0.083	0.089	-6.7		56807	502	0.206	0.219	-5.9	
56758	508	0.085	0.091	-6.6		56760	515	0.147	0.158	-7.0		56807	503	0.133	0.143	-7.0	
56758	509	0.099	0.107	-7.5		56760	516	0.152	0.162	-6.2		56807	504	0.213	0.230	-7.4	
56758	511	0.123	0.130	-5.4		56760	517	0.121	0.129	-6.2		56807	505	0.142	0.152	-6.6	
56758	512	0.089	0.095	-6.3		56805	501	0.163	0.174	-6.3		56807	506	0.125	0.134	-6.7	
56758	513	0.056	0.060	-6.7		56805	502	0.290	0.310	-6.5		56807	507	0.099	0.105	-5.7	
56758	515	0.100	0.108	-7.4		56805	503	0.190	0.203	-6.4		56807	508	0.116	0.124	-6.5	
56758	516	0.103	0.110	-6.4		56805	504	0.300	0.330	-9.1		56807	509	0.135	0.145	-6.9	
56758	517	0.082	0.088	-6.8		56805	505	0.203	0.217	-6.5		56807	511	0.167	0.177	-5.6	
56759	501	0.086	0.092	-6.5		56805	506	0.179	0.191	-6.3		56807	512	0.121	0.129	-6.2	
56759	502	0.156	0.165	-5.5		56805	507	0.141	0.149	-5.4		56807	513	0.077	0.082	-6.1	
56759	503	0.101	0.108	-6.5		56805	508	0.165	0.177	-6.8		56807	515	0.136	0.146	-6.8	
56759	504	0.161	0.173	-6.9		56805	509	0.192	0.207	-7.2		56807	516	0.140	0.150	-6.7	
56759	505	0.107	0.115	-7.0		56805	511	0.238	0.250	-4.8		56807	517	0.112	0.119	-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
56808	501	0.150	0.160	-6.3		56910	506	0.079	0.084	-6.0		56912	512	0.132	0.143	-7.7	
56808	502	0.270	0.290	-6.9		56910	507	0.062	0.066	-6.1		56912	513	0.128	0.137	-6.6	
56808	503	0.174	0.186	-6.5		56910	508	0.073	0.078	-6.4		56912	515	0.219	0.237	-7.6	
56808	504	0.280	0.300	-6.7		56910	509	0.085	0.091	-6.6		56912	516	0.208	0.225	-7.6	
56808	505	0.186	0.199	-6.5		56910	511	0.105	0.111	-5.4		56912	517	0.180	0.193	-6.7	
56808	506	0.164	0.175	-6.3		56910	512	0.076	0.081	-6.2		56913	501	0.137	0.148	-7.4	
56808	507	0.129	0.137	-5.8		56910	513	0.048	0.051	-5.9		56913	502	0.187	0.200	-6.5	
56808	508	0.151	0.162	-6.8		56910	515	0.085	0.092	-7.6		56913	503	0.103	0.111	-7.2	
56808	509	0.176	0.190	-7.4		56910	516	0.088	0.094	-6.4		56913	504	0.172	0.187	-8.0	
56808	511	0.218	0.231	-5.6		56910	517	0.070	0.075	-6.7		56913	505	0.131	0.141	-7.1	
56808	512	0.158	0.169	-6.5		56911	501	0.208	0.224	-7.1		56913	506	0.097	0.104	-6.7	
56808	513	0.100	0.107	-6.5		56911	502	0.280	0.300	-6.7		56913	507	0.109	0.118	-7.6	
56808	515	0.178	0.191	-6.8		56911	503	0.155	0.168	-7.7		56913	508	0.153	0.165	-7.3	
56808	516	0.183	0.196	-6.6		56911	504	0.260	0.280	-7.1		56913	509	0.139	0.150	-7.3	
56808	517	0.146	0.156	-6.4		56911	505	0.198	0.214	-7.5		56913	511	0.084	0.090	-6.7	
56900	501	0.143	0.153	-6.5		56911	506	0.148	0.158	-6.3		56913	512	0.108	0.117	-7.7	
56900	502	0.260	0.270	-3.7		56911	507	0.166	0.178	-6.7		56913	513	0.104	0.112	-7.1	
56900	503	0.167	0.179	-6.7		56911	508	0.232	0.250	-7.2		56913	515	0.179	0.193	-7.3	
56900	504	0.270	0.290	-6.9		56911	509	0.211	0.228	-7.5		56913	516	0.170	0.183	-7.1	
56900	505	0.178	0.191	-6.8		56911	511	0.127	0.136	-6.6		56913	517	0.146	0.157	-7.0	
56900	506	0.157	0.168	-6.5		56911	512	0.163	0.177	-7.9		56915	501	0.810	0.880	-8.0	
56900	507	0.124	0.131	-5.3		56911	513	0.158	0.169	-6.5		56915	502	1.110	1.180	-5.9	
56900	508	0.145	0.156	-7.1		56911	515	0.270	0.290	-6.9		56915	503	0.610	0.660	-7.6	
56900	509	0.169	0.182	-7.1		56911	516	0.260	0.280	-7.1		56915	504	1.020	1.110	-8.1	
56900	511	0.209	0.222	-5.9		56911	517	0.222	0.238	-6.7		56915	505	0.770	0.840	-8.3	
56900	512	0.151	0.162	-6.8		56912	501	0.168	0.181	-7.2		56915	506	0.580	0.620	-6.5	
56900	513	0.096	0.103	-6.8		56912	502	0.229	0.245	-6.5		56915	507	0.650	0.700	-7.1	
56900	515	0.171	0.183	-6.6		56912	503	0.126	0.136	-7.4		56915	508	0.910	0.980	-7.1	
56900	516	0.176	0.188	-6.4		56912	504	0.211	0.230	-8.3		56915	509	0.830	0.890	-6.7	
56900	517	0.140	0.150	-6.7		56912	505	0.160	0.173	-7.5		56915	511	0.500	0.530	-5.7	
56910	501	0.072	0.077	-6.5		56912	506	0.120	0.128	-6.3		56915	512	0.640	0.690	-7.2	
56910	502	0.129	0.137	-5.8		56912	507	0.134	0.144	-6.9		56915	513	0.620	0.660	-6.1	
56910	503	0.084	0.089	-5.6		56912	508	0.188	0.203	-7.4		56915	515	1.060	1.150	-7.8	
56910	504	0.134	0.144	-6.9		56912	509	0.171	0.185	-7.6		56915	516	1.010	1.090	-7.3	
56910	505	0.089	0.095	-6.3		56912	511	0.103	0.111	-7.2		56915	517	0.870	0.930	-6.5	

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56916	501	0.730	0.790	-7.6		56918	506	0.072	0.077	-6.5		56920	512	0.186	0.202	-7.9	
56916	502	1.000	1.070	-6.5		56918	507	0.081	0.087	-6.9		56920	513	0.180	0.193	-6.7	
56916	503	0.550	0.590	-6.8		56918	508	0.114	0.123	-7.3		56920	515	0.310	0.330	-6.1	
56916	504	0.920	1.000	-8.0		56918	509	0.103	0.112	-8.0		56920	516	0.290	0.320	-9.4	
56916	505	0.700	0.750	-6.7		56918	511	0.062	0.067	-7.5		56920	517	0.250	0.270	-7.4	
56916	506	0.520	0.560	-7.1		56918	512	0.080	0.087	-8.0		56980	501	0.124	0.133	-6.8	
56916	507	0.580	0.630	-7.9		56918	513	0.077	0.083	-7.2		56980	502	0.224	0.238	-5.9	
56916	508	0.820	0.880	-6.8		56918	515	0.133	0.143	-7.0		56980	503	0.145	0.155	-6.5	
56916	509	0.750	0.800	-6.3		56918	516	0.126	0.136	-7.4		56980	504	0.232	0.250	-7.2	
56916	511	0.450	0.480	-6.3		56918	517	0.109	0.117	-6.8		56980	505	0.155	0.165	-6.1	
56916	512	0.580	0.620	-6.5		56919	501	0.260	0.280	-7.1		56980	506	0.136	0.146	-6.8	
56916	513	0.560	0.600	-6.7		56919	502	0.350	0.380	-7.9		56980	507	0.108	0.114	-5.3	
56916	515	0.960	1.030	-6.8		56919	503	0.194	0.209	-7.2		56980	508	0.126	0.135	-6.7	
56916	516	0.910	0.980	-7.1		56919	504	0.330	0.350	-5.7		56980	509	0.147	0.158	-7.0	
56916	517	0.780	0.840	-7.1		56919	505	0.247	0.270	-8.5		56980	511	0.181	0.192	-5.7	
56917	501	0.212	0.228	-7.0		56919	506	0.184	0.197	-6.6		56980	512	0.131	0.140	-6.4	
56917	502	0.290	0.310	-6.5		56919	507	0.207	0.223	-7.2		56980	513	0.083	0.089	-6.7	
56917	503	0.158	0.171	-7.6		56919	508	0.290	0.310	-6.5		56980	515	0.148	0.159	-6.9	
56917	504	0.270	0.290	-6.9		56919	509	0.260	0.280	-7.1		56980	516	0.152	0.163	-6.7	
56917	505	0.202	0.218	-7.3		56919	511	0.159	0.171	-7.0		56980	517	0.122	0.130	-6.2	
56917	506	0.151	0.161	-6.2		56919	512	0.204	0.221	-7.7		57001	501	0.043	0.046	-6.5	
56917	507	0.169	0.182	-7.1		56919	513	0.197	0.212	-7.1		57001	502	0.077	0.082	-6.1	
56917	508	0.237	0.260	-8.8		56919	515	0.340	0.370	-8.1		57001	503	0.050	0.053	-5.7	
56917	509	0.215	0.232	-7.3		56919	516	0.320	0.350	-8.6		57001	504	0.079	0.086	-8.1	
56917	511	0.130	0.139	-6.5		56919	517	0.280	0.300	-6.7		57001	505	0.053	0.057	-7.0	
56917	512	0.166	0.181	-8.3		56920	501	0.237	0.260	-8.8		57001	506	0.047	0.050	-6.0	
56917	513	0.161	0.173	-6.9		56920	502	0.320	0.340	-5.9		57001	507	0.037	0.039	-5.1	
56917	515	0.280	0.300	-6.7		56920	503	0.177	0.191	-7.3		57001	508	0.043	0.046	-6.5	
56917	516	0.260	0.280	-7.1		56920	504	0.300	0.320	-6.3		57001	509	0.050	0.054	-7.4	
56917	517	0.226	0.243	-7.0		56920	505	0.226	0.244	-7.4		57001	511	0.062	0.066	-6.1	
56918	501	0.102	0.110	-7.3		56920	506	0.168	0.180	-6.7		57001	512	0.045	0.048	-6.3	
56918	502	0.139	0.148	-6.1		56920	507	0.189	0.203	-6.9		57001	513	0.029	0.031	-6.5	
56918	503	0.076	0.082	-7.3		56920	508	0.260	0.290	-10.3		57001	515	0.051	0.054	-5.6	
56918	504	0.128	0.139	-7.9		56920	509	0.241	0.260	-7.3		57001	516	0.052	0.056	-7.1	
56918	505	0.097	0.105	-7.6		56920	511	0.145	0.156	-7.1		57001	517	0.042	0.045	-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
57002	501	0.028	0.029	-3.4		57146	506	0.171	0.183	-6.6		57257	512	0.145	0.154	-5.8	
57002	502	0.050	0.053	-5.7		57146	507	0.192	0.207	-7.2		57257	513	0.092	0.098	-6.1	
57002	503	0.032	0.034	-5.9		57146	508	0.270	0.290	-6.9		57257	515	0.163	0.175	-6.9	
57002	504	0.051	0.055	-7.3		57146	509	0.245	0.260	-5.8		57257	516	0.168	0.180	-6.7	
57002	505	0.034	0.037	-8.1		57146	511	0.148	0.158	-6.3		57257	517	0.134	0.143	-6.3	
57002	506	0.030	0.032	-6.3		57146	512	0.189	0.205	-7.8		57401	501	0.078	0.083	-6.0	
57002	507	0.024	0.025	-4.0		57146	513	0.183	0.196	-6.6		57401	502	0.140	0.149	-6.0	
57002	508	0.028	0.030	-6.7		57146	515	0.310	0.340	-8.8		57401	503	0.091	0.097	-6.2	
57002	509	0.033	0.035	-5.7		57146	516	0.300	0.320	-6.3		57401	504	0.145	0.156	-7.1	
57002	511	0.040	0.043	-7.0		57146	517	0.260	0.280	-7.1		57401	505	0.097	0.103	-5.8	
57002	512	0.029	0.031	-6.5		57202	501	0.110	0.118	-6.8		57401	506	0.085	0.091	-6.6	
57002	513	0.018	0.020	-10.0		57202	502	0.199	0.211	-5.7		57401	507	0.067	0.071	-5.6	
57002	515	0.033	0.035	-5.7		57202	503	0.129	0.138	-6.5		57401	508	0.079	0.084	-6.0	
57002	516	0.034	0.036	-5.6		57202	504	0.206	0.222	-7.2		57401	509	0.092	0.099	-7.1	
57002	517	0.027	0.029	-6.9		57202	505	0.137	0.147	-6.8		57401	511	0.113	0.120	-5.8	
57090	501	0.380	0.410	-7.3		57202	506	0.121	0.129	-6.2		57401	512	0.082	0.088	-6.8	
57090	502	0.520	0.550	-5.5		57202	507	0.095	0.101	-5.9		57401	513	0.052	0.056	-7.1	
57090	503	0.280	0.310	-9.7		57202	508	0.112	0.120	-6.7		57401	515	0.092	0.099	-7.1	
57090	504	0.480	0.520	-7.7		57202	509	0.130	0.140	-7.1		57401	516	0.095	0.102	-6.9	
57090	505	0.360	0.390	-7.7		57202	511	0.161	0.171	-5.8		57401	517	0.076	0.081	-6.2	
57090	506	0.270	0.290	-6.9		57202	512	0.117	0.124	-5.6		57403	501	0.143	0.153	-6.5	
57090	507	0.300	0.330	-9.1		57202	513	0.074	0.079	-6.3		57403	502	0.166	0.179	-7.3	
57090	508	0.420	0.460	-8.7		57202	515	0.131	0.141	-7.1		57403	503	0.220	0.236	-6.8	
57090	509	0.390	0.420	-7.1		57202	516	0.135	0.145	-6.9		57403	504	0.238	0.260	-8.5	
57090	511	0.233	0.250	-6.8		57202	517	0.108	0.115	-6.1		57403	505	0.226	0.242	-6.6	
57090	512	0.300	0.320	-6.3		57257	501	0.137	0.146	-6.2		57403	506	0.280	0.300	-6.7	
57090	513	0.290	0.310	-6.5		57257	502	0.247	0.260	-5.0		57403	507	0.182	0.193	-5.7	
57090	515	0.500	0.540	-7.4		57257	503	0.160	0.171	-6.4		57403	508	0.162	0.174	-6.9	
57090	516	0.470	0.510	-7.8		57257	504	0.260	0.280	-7.1		57403	509	0.215	0.232	-7.3	
57090	517	0.410	0.440	-6.8		57257	505	0.170	0.182	-6.6		57403	511	0.390	0.420	-7.1	
57146	501	0.241	0.260	-7.3		57257	506	0.150	0.161	-6.8		57403	512	0.151	0.163	-7.4	
57146	502	0.330	0.350	-5.7		57257	507	0.118	0.125	-5.6		57403	513	0.160	0.172	-7.0	
57146	503	0.180	0.194	-7.2		57257	508	0.138	0.149	-7.4		57403	515	0.250	0.270	-7.4	
57146	504	0.300	0.330	-9.1		57257	509	0.162	0.174	-6.9		57403	516	0.270	0.290	-6.9	
57146	505	0.229	0.248	-7.7		57257	511	0.200	0.212	-5.7		57403	517	0.242	0.260	-6.9	

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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
57410	501	0.038	0.040	-5.0		57572	506	0.024	0.026	-7.7		57611	512	0.098	0.106	-7.5	
57410	502	0.068	0.072	-5.6		57572	507	0.019	0.020	-5.0		57611	513	0.095	0.102	-6.9	
57410	503	0.044	0.047	-6.4		57572	508	0.022	0.024	-8.3		57611	515	0.163	0.176	-7.4	
57410	504	0.070	0.076	-7.9		57572	509	0.026	0.028	-7.1		57611	516	0.154	0.167	-7.8	
57410	505	0.047	0.050	-6.0		57572	511	0.032	0.034	-5.9		57611	517	0.133	0.143	-7.0	
57410	506	0.041	0.044	-6.8		57572	512	0.023	0.025	-8.0		57625	501	0.580	0.620	-6.5	
57410	507	0.033	0.034	-2.9		57572	513	0.015	0.016	-6.3		57625	502	1.040	1.110	-6.3	
57410	508	0.038	0.041	-7.3		57572	515	0.026	0.028	-7.1		57625	503	0.670	0.720	-6.9	
57410	509	0.044	0.048	-8.3		57572	516	0.027	0.029	-6.9		57625	504	1.080	1.160	-6.9	
57410	511	0.055	0.058	-5.2		57572	517	0.022	0.023	-4.3		57625	505	0.720	0.770	-6.5	
57410	512	0.040	0.042	-4.8		57600	501	0.066	0.070	-5.7		57625	506	0.630	0.680	-7.4	
57410	513	0.025	0.027	-7.4		57600	502	0.119	0.126	-5.6		57625	507	0.500	0.530	-5.7	
57410	515	0.045	0.048	-6.3		57600	503	0.077	0.082	-6.1		57625	508	0.580	0.630	-7.9	
57410	516	0.046	0.049	-6.1		57600	504	0.123	0.132	-6.8		57625	509	0.680	0.730	-6.8	
57410	517	0.037	0.039	-5.1		57600	505	0.082	0.087	-5.7		57625	511	0.840	0.890	-5.6	
57411	501	0.058	0.063	-7.9		57600	506	0.072	0.077	-6.5		57625	512	0.610	0.650	-6.2	
57411	502	0.079	0.085	-7.1		57600	507	0.057	0.060	-5.0		57625	513	0.390	0.410	-4.9	
57411	503	0.044	0.047	-6.4		57600	508	0.066	0.071	-7.0		57625	515	0.690	0.740	-6.8	
57411	504	0.073	0.079	-7.6		57600	509	0.077	0.083	-7.2		57625	516	0.710	0.760	-6.6	
57411	505	0.055	0.060	-8.3		57600	511	0.096	0.102	-5.9		57625	517	0.570	0.600	-5.0	
57411	506	0.041	0.044	-6.8		57600	512	0.069	0.074	-6.8		57651	501	0.070	0.075	-6.7	
57411	507	0.046	0.050	-8.0		57600	513	0.044	0.047	-6.4		57651	502	0.127	0.135	-5.9	
57411	508	0.065	0.070	-7.1		57600	515	0.078	0.084	-7.1		57651	503	0.082	0.088	-6.8	
57411	509	0.059	0.064	-7.8		57600	516	0.080	0.086	-7.0		57651	504	0.131	0.141	-7.1	
57411	511	0.036	0.038	-5.3		57600	517	0.064	0.069	-7.2		57651	505	0.087	0.093	-6.5	
57411	512	0.046	0.050	-8.0		57611	501	0.125	0.134	-6.7		57651	506	0.077	0.082	-6.1	
57411	513	0.044	0.047	-6.4		57611	502	0.170	0.182	-6.6		57651	507	0.061	0.064	-4.7	
57411	515	0.076	0.082	-7.3		57611	503	0.093	0.101	-7.9		57651	508	0.071	0.076	-6.6	
57411	516	0.072	0.078	-7.7		57611	504	0.156	0.170	-8.2		57651	509	0.083	0.089	-6.7	
57411	517	0.062	0.067	-7.5		57611	505	0.119	0.128	-7.0		57651	511	0.102	0.109	-6.4	
57572	501	0.022	0.024	-8.3		57611	506	0.089	0.095	-6.3		57651	512	0.074	0.079	-6.3	
57572	502	0.040	0.042	-4.8		57611	507	0.099	0.107	-7.5		57651	513	0.047	0.050	-6.0	
57572	503	0.026	0.028	-7.1		57611	508	0.139	0.150	-7.3		57651	515	0.084	0.090	-6.7	
57572	504	0.041	0.044	-6.8		57611	509	0.127	0.137	-7.3		57651	516	0.086	0.092	-6.5	
57572	505	0.027	0.029	-6.9		57611	511	0.076	0.082	-7.3		57651	517	0.069	0.073	-5.5	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
57690	501	0.162	0.175	-7.4		57725	506	0.120	0.128	-6.3		57798	512	0.038	0.040	-5.0	
57690	502	0.221	0.236	-6.4		57725	507	0.134	0.144	-6.9		57798	513	0.024	0.025	-4.0	
57690	503	0.121	0.131	-7.6		57725	508	0.188	0.203	-7.4		57798	515	0.042	0.045	-6.7	
57690	504	0.203	0.221	-8.1		57725	509	0.171	0.185	-7.6		57798	516	0.044	0.047	-6.4	
57690	505	0.154	0.167	-7.8		57725	511	0.103	0.111	-7.2		57798	517	0.035	0.037	-5.4	
57690	506	0.115	0.123	-6.5		57725	512	0.132	0.143	-7.7		57800	501	0.133	0.142	-6.3	
57690	507	0.129	0.139	-7.2		57725	513	0.128	0.137	-6.6		57800	502	0.240	0.250	-4.0	
57690	508	0.181	0.195	-7.2		57725	515	0.219	0.237	-7.6		57800	503	0.155	0.166	-6.6	
57690	509	0.165	0.178	-7.3		57725	516	0.208	0.225	-7.6		57800	504	0.248	0.270	-8.1	
57690	511	0.099	0.106	-6.6		57725	517	0.180	0.193	-6.7		57800	505	0.165	0.177	-6.8	
57690	512	0.127	0.138	-8.0		57726	501	0.131	0.141	-7.1		57800	506	0.146	0.156	-6.4	
57690	513	0.123	0.132	-6.8		57726	502	0.178	0.191	-6.8		57800	507	0.115	0.122	-5.7	
57690	515	0.211	0.228	-7.5		57726	503	0.098	0.106	-7.5		57800	508	0.134	0.144	-6.9	
57690	516	0.201	0.217	-7.4		57726	504	0.164	0.179	-8.4		57800	509	0.157	0.169	-7.1	
57690	517	0.173	0.186	-7.0		57726	505	0.125	0.135	-7.4		57800	511	0.194	0.206	-5.8	
57716	501	0.077	0.083	-7.2		57726	506	0.093	0.099	-6.1		57800	512	0.140	0.150	-6.7	
57716	502	0.105	0.112	-6.3		57726	507	0.104	0.112	-7.1		57800	513	0.089	0.095	-6.3	
57716	503	0.057	0.062	-8.1		57726	508	0.146	0.158	-7.6		57800	515	0.158	0.170	-7.1	
57716	504	0.096	0.105	-8.6		57726	509	0.133	0.144	-7.6		57800	516	0.163	0.174	-6.3	
57716	505	0.073	0.079	-7.6		57726	511	0.080	0.086	-7.0		57800	517	0.130	0.139	-6.5	
57716	506	0.055	0.058	-5.2		57726	512	0.103	0.112	-8.0		57808	501	0.064	0.069	-7.2	
57716	507	0.061	0.066	-7.6		57726	513	0.099	0.107	-7.5		57808	502	0.088	0.094	-6.4	
57716	508	0.086	0.093	-7.5		57726	515	0.171	0.184	-7.1		57808	503	0.048	0.052	-7.7	
57716	509	0.078	0.084	-7.1		57726	516	0.162	0.175	-7.4		57808	504	0.081	0.088	-8.0	
57716	511	0.047	0.050	-6.0		57726	517	0.140	0.150	-6.7		57808	505	0.061	0.066	-7.6	
57716	512	0.060	0.066	-9.1		57798	501	0.036	0.038	-5.3		57808	506	0.046	0.049	-6.1	
57716	513	0.058	0.063	-7.9		57798	502	0.064	0.068	-5.9		57808	507	0.051	0.055	-7.3	
57716	515	0.100	0.108	-7.4		57798	503	0.041	0.044	-6.8		57808	508	0.072	0.078	-7.7	
57716	516	0.095	0.103	-7.8		57798	504	0.066	0.072	-8.3		57808	509	0.065	0.071	-8.5	
57716	517	0.082	0.088	-6.8		57798	505	0.044	0.047	-6.4		57808	511	0.040	0.042	-4.8	
57725	501	0.168	0.181	-7.2		57798	506	0.039	0.042	-7.1		57808	512	0.051	0.055	-7.3	
57725	502	0.229	0.245	-6.5		57798	507	0.031	0.033	-6.1		57808	513	0.049	0.052	-5.8	
57725	503	0.126	0.136	-7.4		57798	508	0.036	0.039	-7.7		57808	515	0.084	0.091	-7.7	
57725	504	0.211	0.230	-8.3		57798	509	0.042	0.045	-6.7		57808	516	0.080	0.086	-7.0	
57725	505	0.160	0.173	-7.5		57798	511	0.052	0.055	-5.5		57808	517	0.069	0.074	-6.8	

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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
57809	501	0.067	0.072	-6.9		57871	506	0.055	0.058	-5.2		57997	512	0.202	0.214	-5.6	
57809	502	0.091	0.097	-6.2		57871	507	0.061	0.066	-7.6		57997	513	0.280	0.300	-6.7	
57809	503	0.050	0.054	-7.4		57871	508	0.086	0.093	-7.5		57997	515	0.350	0.360	-2.8	
57809	504	0.083	0.091	-8.8		57871	509	0.078	0.084	-7.1		57997	516	0.290	0.310	-6.5	
57809	505	0.063	0.068	-7.4		57871	511	0.047	0.050	-6.0		57997	517	0.244	0.260	-6.2	
57809	506	0.047	0.050	-6.0		57871	512	0.060	0.066	-9.1		57998	501	0.076	0.082	-7.3	
57809	507	0.053	0.057	-7.0		57871	513	0.058	0.063	-7.9		57998	502	0.138	0.146	-5.5	
57809	508	0.074	0.080	-7.5		57871	515	0.100	0.108	-7.4		57998	503	0.089	0.095	-6.3	
57809	509	0.068	0.073	-6.8		57871	516	0.095	0.103	-7.8		57998	504	0.142	0.153	-7.2	
57809	511	0.041	0.044	-6.8		57871	517	0.082	0.088	-6.8		57998	505	0.095	0.101	-5.9	
57809	512	0.052	0.057	-8.8		57913	501	0.172	0.184	-6.5		57998	506	0.084	0.089	-5.6	
57809	513	0.050	0.054	-7.4		57913	502	0.310	0.330	-6.1		57998	507	0.066	0.070	-5.7	
57809	515	0.087	0.094	-7.4		57913	503	0.200	0.215	-7.0		57998	508	0.077	0.083	-7.2	
57809	516	0.082	0.089	-7.9		57913	504	0.320	0.350	-8.6		57998	509	0.090	0.097	-7.2	
57809	517	0.071	0.076	-6.6		57913	505	0.214	0.229	-6.6		57998	511	0.111	0.118	-5.9	
57810	501	0.064	0.069	-7.2		57913	506	0.189	0.202	-6.4		57998	512	0.081	0.086	-5.8	
57810	502	0.088	0.094	-6.4		57913	507	0.149	0.157	-5.1		57998	513	0.051	0.055	-7.3	
57810	503	0.048	0.052	-7.7		57913	508	0.174	0.187	-7.0		57998	515	0.091	0.097	-6.2	
57810	504	0.081	0.088	-8.0		57913	509	0.203	0.218	-6.9		57998	516	0.093	0.100	-7.0	
57810	505	0.061	0.066	-7.6		57913	511	0.250	0.270	-7.4		57998	517	0.075	0.080	-6.3	
57810	506	0.046	0.049	-6.1		57913	512	0.182	0.194	-6.2		57999	501	0.106	0.114	-7.0	
57810	507	0.051	0.055	-7.3		57913	513	0.115	0.123	-6.5		57999	502	0.144	0.154	-6.5	
57810	508	0.072	0.078	-7.7		57913	515	0.205	0.220	-6.8		57999	503	0.079	0.085	-7.1	
57810	509	0.065	0.071	-8.5		57913	516	0.211	0.226	-6.6		57999	504	0.133	0.145	-8.3	
57810	511	0.040	0.042	-4.8		57913	517	0.168	0.180	-6.7		57999	505	0.101	0.109	-7.3	
57810	512	0.051	0.055	-7.3		57997	501	0.440	0.460	-4.3		57999	506	0.075	0.080	-6.3	
57810	513	0.049	0.052	-5.8		57997	502	0.320	0.340	-5.9		57999	507	0.084	0.091	-7.7	
57810	515	0.084	0.091	-7.7		57997	503	0.238	0.250	-4.8		57999	508	0.118	0.128	-7.8	
57810	516	0.080	0.086	-7.0		57997	504	0.410	0.440	-6.8		57999	509	0.108	0.116	-6.9	
57810	517	0.069	0.074	-6.8		57997	505	0.430	0.450	-4.4		57999	511	0.065	0.070	-7.1	
57871	501	0.077	0.083	-7.2		57997	506	0.410	0.430	-4.7		57999	512	0.083	0.090	-7.8	
57871	502	0.105	0.112	-6.3		57997	507	0.310	0.320	-3.1		57999	513	0.080	0.086	-7.0	
57871	503	0.057	0.062	-8.1		57997	508	0.440	0.460	-4.3		57999	515	0.138	0.149	-7.4	
57871	504	0.096	0.105	-8.6		57997	509	0.224	0.237	-5.5		57999	516	0.131	0.142	-7.7	
57871	505	0.073	0.079	-7.6		57997	511	0.300	0.310	-3.2		57999	517	0.113	0.122	-7.4	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
58009	501	0.106	0.114	-7.0		58020	506	0.300	0.330	-9.1		58057	512	0.140	0.150	-6.7	
58009	502	0.144	0.154	-6.5		58020	507	0.195	0.207	-5.8		58057	513	0.089	0.095	-6.3	
58009	503	0.079	0.085	-7.1		58020	508	0.174	0.187	-7.0		58057	515	0.158	0.170	-7.1	
58009	504	0.133	0.145	-8.3		58020	509	0.231	0.249	-7.2		58057	516	0.163	0.174	-6.3	
58009	505	0.101	0.109	-7.3		58020	511	0.420	0.450	-6.7		58057	517	0.130	0.139	-6.5	
58009	506	0.075	0.080	-6.3		58020	512	0.162	0.175	-7.4		58058	501	0.119	0.128	-7.0	
58009	507	0.084	0.091	-7.7		58020	513	0.172	0.185	-7.0		58058	502	0.215	0.229	-6.1	
58009	508	0.118	0.128	-7.8		58020	515	0.270	0.290	-6.9		58058	503	0.139	0.149	-6.7	
58009	509	0.108	0.116	-6.9		58020	516	0.290	0.310	-6.5		58058	504	0.223	0.240	-7.1	
58009	511	0.065	0.070	-7.1		58020	517	0.260	0.280	-7.1		58058	505	0.148	0.159	-6.9	
58009	512	0.083	0.090	-7.8		58056	501	0.211	0.226	-6.6		58058	506	0.131	0.140	-6.4	
58009	513	0.080	0.086	-7.0		58056	502	0.380	0.400	-5.0		58058	507	0.103	0.109	-5.5	
58009	515	0.138	0.149	-7.4		58056	503	0.246	0.260	-5.4		58058	508	0.121	0.129	-6.2	
58009	516	0.131	0.142	-7.7		58056	504	0.390	0.420	-7.1		58058	509	0.141	0.151	-6.6	
58009	517	0.113	0.122	-7.4		58056	505	0.260	0.280	-7.1		58058	511	0.174	0.185	-5.9	
58010	501	0.177	0.189	-6.3		58056	506	0.232	0.248	-6.5		58058	512	0.126	0.135	-6.7	
58010	502	0.320	0.340	-5.9		58056	507	0.183	0.193	-5.2		58058	513	0.080	0.085	-5.9	
58010	503	0.206	0.221	-6.8		58056	508	0.214	0.229	-6.6		58058	515	0.142	0.152	-6.6	
58010	504	0.330	0.360	-8.3		58056	509	0.249	0.270	-7.8		58058	516	0.146	0.157	-7.0	
58010	505	0.220	0.236	-6.8		58056	511	0.310	0.330	-6.1		58058	517	0.117	0.125	-6.4	
58010	506	0.194	0.208	-6.7		58056	512	0.223	0.238	-6.3		58095	501	0.168	0.180	-6.7	
58010	507	0.153	0.162	-5.6		58056	513	0.141	0.151	-6.6		58095	502	0.300	0.320	-6.3	
58010	508	0.179	0.192	-6.8		58056	515	0.250	0.270	-7.4		58095	503	0.196	0.210	-6.7	
58010	509	0.209	0.224	-6.7		58056	516	0.260	0.280	-7.1		58095	504	0.310	0.340	-8.8	
58010	511	0.260	0.270	-3.7		58056	517	0.207	0.221	-6.3		58095	505	0.209	0.224	-6.7	
58010	512	0.187	0.200	-6.5		58057	501	0.133	0.142	-6.3		58095	506	0.184	0.197	-6.6	
58010	513	0.118	0.127	-7.1		58057	502	0.240	0.250	-4.0		58095	507	0.145	0.154	-5.8	
58010	515	0.211	0.226	-6.6		58057	503	0.155	0.166	-6.6		58095	508	0.170	0.182	-6.6	
58010	516	0.217	0.232	-6.5		58057	504	0.248	0.270	-8.1		58095	509	0.198	0.213	-7.0	
58010	517	0.173	0.185	-6.5		58057	505	0.165	0.177	-6.8		58095	511	0.245	0.260	-5.8	
58020	501	0.154	0.165	-6.7		58057	506	0.146	0.156	-6.4		58095	512	0.177	0.190	-6.8	
58020	502	0.179	0.192	-6.8		58057	507	0.115	0.122	-5.7		58095	513	0.112	0.120	-6.7	
58020	503	0.236	0.250	-5.6		58057	508	0.134	0.144	-6.9		58095	515	0.200	0.215	-7.0	
58020	504	0.260	0.280	-7.1		58057	509	0.157	0.169	-7.1		58095	516	0.206	0.220	-6.4	
58020	505	0.243	0.260	-6.5		58057	511	0.194	0.206	-5.8		58095	517	0.164	0.176	-6.8	

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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
58096	501	0.223	0.239	-6.7		58302	506	0.066	0.071	-7.0		58408	512	0.119	0.126	-5.6	
58096	502	0.400	0.430	-7.0		58302	507	0.052	0.055	-5.5		58408	513	0.166	0.175	-5.1	
58096	503	0.260	0.280	-7.1		58302	508	0.061	0.065	-6.2		58408	515	0.204	0.215	-5.1	
58096	504	0.420	0.450	-6.7		58302	509	0.071	0.076	-6.6		58408	516	0.173	0.183	-5.5	
58096	505	0.280	0.300	-6.7		58302	511	0.088	0.093	-5.4		58408	517	0.144	0.151	-4.6	
58096	506	0.245	0.260	-5.8		58302	512	0.064	0.068	-5.9		58409	501	0.330	0.350	-5.7	
58096	507	0.193	0.204	-5.4		58302	513	0.040	0.043	-7.0		58409	502	0.243	0.250	-2.8	
58096	508	0.226	0.242	-6.6		58302	515	0.072	0.077	-6.5		58409	503	0.179	0.189	-5.3	
58096	509	0.260	0.280	-7.1		58302	516	0.074	0.079	-6.3		58409	504	0.310	0.330	-6.1	
58096	511	0.330	0.350	-5.7		58302	517	0.059	0.063	-6.3		58409	505	0.320	0.340	-5.9	
58096	512	0.236	0.250	-5.6		58397	501	0.350	0.370	-5.4		58409	506	0.300	0.320	-6.3	
58096	513	0.149	0.160	-6.9		58397	502	0.630	0.670	-6.0		58409	507	0.230	0.239	-3.8	
58096	515	0.270	0.290	-6.9		58397	503	0.410	0.440	-6.8		58409	508	0.330	0.340	-2.9	
58096	516	0.270	0.290	-6.9		58397	504	0.650	0.700	-7.1		58409	509	0.168	0.178	-5.6	
58096	517	0.219	0.233	-6.0		58397	505	0.430	0.470	-8.5		58409	511	0.224	0.234	-4.3	
58301	501	0.081	0.087	-6.9		58397	506	0.380	0.410	-7.3		58409	512	0.152	0.160	-5.0	
58301	502	0.110	0.118	-6.8		58397	507	0.300	0.320	-6.3		58409	513	0.211	0.222	-5.0	
58301	503	0.061	0.065	-6.2		58397	508	0.350	0.380	-7.9		58409	515	0.260	0.270	-3.7	
58301	504	0.102	0.111	-8.1		58397	509	0.410	0.440	-6.8		58409	516	0.220	0.232	-5.2	
58301	505	0.077	0.083	-7.2		58397	511	0.510	0.540	-5.6		58409	517	0.183	0.192	-4.7	
58301	506	0.058	0.062	-6.5		58397	512	0.370	0.390	-5.1		58456	501	0.176	0.185	-4.9	
58301	507	0.065	0.069	-5.8		58397	513	0.234	0.250	-6.4		58456	502	0.130	0.136	-4.4	
58301	508	0.091	0.098	-7.1		58397	515	0.420	0.450	-6.7		58456	503	0.095	0.101	-5.9	
58301	509	0.082	0.089	-7.9		58397	516	0.430	0.460	-6.5		58456	504	0.164	0.174	-5.7	
58301	511	0.050	0.053	-5.7		58397	517	0.340	0.370	-8.1		58456	505	0.172	0.181	-5.0	
58301	512	0.064	0.069	-7.2		58408	501	0.260	0.270	-3.7		58456	506	0.162	0.170	-4.7	
58301	513	0.061	0.066	-7.6		58408	502	0.191	0.200	-4.5		58456	507	0.123	0.127	-3.1	
58301	515	0.106	0.114	-7.0		58408	503	0.141	0.148	-4.7		58456	508	0.175	0.184	-4.9	
58301	516	0.100	0.108	-7.4		58408	504	0.242	0.260	-6.9		58456	509	0.089	0.095	-6.3	
58301	517	0.087	0.093	-6.5		58408	505	0.250	0.270	-7.4		58456	511	0.119	0.125	-4.8	
58302	501	0.060	0.064	-6.3		58408	506	0.239	0.250	-4.4		58456	512	0.081	0.085	-4.7	
58302	502	0.109	0.115	-5.2		58408	507	0.181	0.188	-3.7		58456	513	0.113	0.119	-5.0	
58302	503	0.070	0.075	-6.7		58408	508	0.260	0.270	-3.7		58456	515	0.138	0.146	-5.5	
58302	504	0.112	0.121	-7.4		58408	509	0.132	0.140	-5.7		58456	516	0.117	0.124	-5.6	
58302	505	0.075	0.080	-6.3		58408	511	0.176	0.184	-4.3		58456	517	0.098	0.103	-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
58457	501	0.260	0.270	-3.7		58459	506	0.360	0.380	-5.3		58532	512	0.127	0.136	-6.6	
58457	502	0.188	0.197	-4.6		58459	507	0.280	0.290	-3.4		58532	513	0.081	0.086	-5.8	
58457	503	0.138	0.146	-5.5		58459	508	0.390	0.410	-4.9		58532	515	0.143	0.154	-7.1	
58457	504	0.238	0.250	-4.8		58459	509	0.201	0.213	-5.6		58532	516	0.147	0.158	-7.0	
58457	505	0.250	0.260	-3.8		58459	511	0.270	0.280	-3.6		58532	517	0.118	0.126	-6.3	
58457	506	0.235	0.247	-4.9		58459	512	0.182	0.192	-5.2		58559	501	0.025	0.026	-3.8	
58457	507	0.178	0.185	-3.8		58459	513	0.250	0.270	-7.4		58559	502	0.044	0.047	-6.4	
58457	508	0.250	0.270	-7.4		58459	515	0.310	0.330	-6.1		58559	503	0.029	0.031	-6.5	
58457	509	0.130	0.137	-5.1		58459	516	0.260	0.280	-7.1		58559	504	0.046	0.049	-6.1	
58457	511	0.173	0.181	-4.4		58459	517	0.220	0.231	-4.8		58559	505	0.031	0.033	-6.1	
58457	512	0.117	0.124	-5.6		58503	501	0.093	0.100	-7.0		58559	506	0.027	0.029	-6.9	
58457	513	0.164	0.172	-4.7		58503	502	0.168	0.179	-6.1		58559	507	0.021	0.022	-4.5	
58457	515	0.200	0.212	-5.7		58503	503	0.109	0.116	-6.0		58559	508	0.025	0.027	-7.4	
58457	516	0.170	0.180	-5.6		58503	504	0.174	0.188	-7.4		58559	509	0.029	0.031	-6.5	
58457	517	0.142	0.149	-4.7		58503	505	0.116	0.124	-6.5		58559	511	0.036	0.038	-5.3	
58458	501	0.330	0.350	-5.7		58503	506	0.102	0.109	-6.4		58559	512	0.026	0.028	-7.1	
58458	502	0.243	0.250	-2.8		58503	507	0.081	0.085	-4.7		58559	513	0.016	0.018	-11.1	
58458	503	0.179	0.189	-5.3		58503	508	0.094	0.101	-6.9		58559	515	0.029	0.031	-6.5	
58458	504	0.310	0.330	-6.1		58503	509	0.110	0.118	-6.8		58559	516	0.030	0.032	-6.3	
58458	505	0.320	0.340	-5.9		58503	511	0.136	0.144	-5.6		58559	517	0.024	0.026	-7.7	
58458	506	0.300	0.320	-6.3		58503	512	0.099	0.105	-5.7		58560	501	0.059	0.063	-6.3	
58458	507	0.230	0.239	-3.8		58503	513	0.062	0.067	-7.5		58560	502	0.107	0.113	-5.3	
58458	508	0.330	0.340	-2.9		58503	515	0.111	0.119	-6.7		58560	503	0.069	0.074	-6.8	
58458	509	0.168	0.178	-5.6		58503	516	0.114	0.122	-6.6		58560	504	0.110	0.119	-7.6	
58458	511	0.224	0.234	-4.3		58503	517	0.091	0.097	-6.2		58560	505	0.074	0.079	-6.3	
58458	512	0.152	0.160	-5.0		58532	501	0.120	0.129	-7.0		58560	506	0.065	0.069	-5.8	
58458	513	0.211	0.222	-5.0		58532	502	0.217	0.231	-6.1		58560	507	0.051	0.054	-5.6	
58458	515	0.260	0.270	-3.7		58532	503	0.140	0.150	-6.7		58560	508	0.060	0.064	-6.3	
58458	516	0.220	0.232	-5.2		58532	504	0.224	0.242	-7.4		58560	509	0.070	0.075	-6.7	
58458	517	0.183	0.192	-4.7		58532	505	0.150	0.160	-6.3		58560	511	0.086	0.092	-6.5	
58459	501	0.400	0.420	-4.8		58532	506	0.132	0.141	-6.4		58560	512	0.062	0.067	-7.5	
58459	502	0.290	0.310	-6.5		58532	507	0.104	0.110	-5.5		58560	513	0.040	0.042	-4.8	
58459	503	0.215	0.226	-4.9		58532	508	0.122	0.131	-6.9		58560	515	0.070	0.076	-7.9	
58459	504	0.370	0.390	-5.1		58532	509	0.142	0.153	-7.2		58560	516	0.072	0.078	-7.7	
58459	505	0.390	0.410	-4.9		58532	511	0.176	0.186	-5.4		58560	517	0.058	0.062	-6.5	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
58575	501	0.076	0.082	-7.3		58663	506	0.380	0.410	-7.3		58713	512	0.047	0.051	-7.8	
58575	502	0.138	0.146	-5.5		58663	507	0.430	0.460	-6.5		58713	513	0.050	0.054	-7.4	
58575	503	0.089	0.095	-6.3		58663	508	0.600	0.640	-6.3		58713	515	0.078	0.084	-7.1	
58575	504	0.142	0.153	-7.2		58663	509	0.540	0.590	-8.5		58713	516	0.084	0.090	-6.7	
58575	505	0.095	0.101	-5.9		58663	511	0.330	0.350	-5.7		58713	517	0.075	0.081	-7.4	
58575	506	0.084	0.089	-5.6		58663	512	0.420	0.460	-8.7		58737	501	0.158	0.169	-6.5	
58575	507	0.066	0.070	-5.7		58663	513	0.410	0.440	-6.8		58737	502	0.280	0.300	-6.7	
58575	508	0.077	0.083	-7.2		58663	515	0.700	0.750	-6.7		58737	503	0.184	0.197	-6.6	
58575	509	0.090	0.097	-7.2		58663	516	0.660	0.710	-7.0		58737	504	0.290	0.320	-9.4	
58575	511	0.111	0.118	-5.9		58663	517	0.570	0.610	-6.6		58737	505	0.196	0.210	-6.7	
58575	512	0.081	0.086	-5.8		58682	501	0.218	0.233	-6.4		58737	506	0.173	0.185	-6.5	
58575	513	0.051	0.055	-7.3		58682	502	0.390	0.420	-7.1		58737	507	0.137	0.144	-4.9	
58575	515	0.091	0.097	-6.2		58682	503	0.250	0.270	-7.4		58737	508	0.160	0.171	-6.4	
58575	516	0.093	0.100	-7.0		58682	504	0.410	0.440	-6.8		58737	509	0.186	0.200	-7.0	
58575	517	0.075	0.080	-6.3		58682	505	0.270	0.290	-6.9		58737	511	0.230	0.244	-5.7	
58627	501	0.245	0.260	-5.8		58682	506	0.239	0.260	-8.1		58737	512	0.167	0.178	-6.2	
58627	502	0.440	0.470	-6.4		58682	507	0.188	0.199	-5.5		58737	513	0.106	0.113	-6.2	
58627	503	0.290	0.310	-6.5		58682	508	0.220	0.236	-6.8		58737	515	0.188	0.202	-6.9	
58627	504	0.460	0.490	-6.1		58682	509	0.260	0.280	-7.1		58737	516	0.193	0.207	-6.8	
58627	505	0.300	0.330	-9.1		58682	511	0.320	0.340	-5.9		58737	517	0.155	0.165	-6.1	
58627	506	0.270	0.290	-6.9		58682	512	0.230	0.246	-6.5		58756	501	0.100	0.108	-7.4	
58627	507	0.212	0.224	-5.4		58682	513	0.146	0.156	-6.4		58756	502	0.136	0.145	-6.2	
58627	508	0.248	0.270	-8.1		58682	515	0.260	0.280	-7.1		58756	503	0.075	0.080	-6.3	
58627	509	0.290	0.310	-6.5		58682	516	0.270	0.290	-6.9		58756	504	0.125	0.136	-8.1	
58627	511	0.360	0.380	-5.3		58682	517	0.213	0.227	-6.2		58756	505	0.095	0.103	-7.8	
58627	512	0.260	0.280	-7.1		58713	501	0.045	0.048	-6.3		58756	506	0.071	0.076	-6.6	
58627	513	0.164	0.175	-6.3		58713	502	0.052	0.056	-7.1		58756	507	0.080	0.086	-7.0	
58627	515	0.290	0.310	-6.5		58713	503	0.068	0.073	-6.8		58756	508	0.111	0.120	-7.5	
58627	516	0.300	0.320	-6.3		58713	504	0.074	0.080	-7.5		58756	509	0.101	0.109	-7.3	
58627	517	0.240	0.260	-7.7		58713	505	0.070	0.075	-6.7		58756	511	0.061	0.066	-7.6	
58663	501	0.530	0.580	-8.6		58713	506	0.088	0.094	-6.4		58756	512	0.078	0.085	-8.2	
58663	502	0.730	0.780	-6.4		58713	507	0.056	0.060	-6.7		58756	513	0.076	0.081	-6.2	
58663	503	0.400	0.430	-7.0		58713	508	0.050	0.054	-7.4		58756	515	0.130	0.141	-7.8	
58663	504	0.670	0.730	-8.2		58713	509	0.067	0.072	-6.9		58756	516	0.123	0.133	-7.5	
58663	505	0.510	0.550	-7.3		58713	511	0.123	0.131	-6.1		58756	517	0.106	0.114	-7.0	

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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
58757	501	0.530	0.570	-7.0		58802	506	0.082	0.088	-6.8		58822	512	0.217	0.232	-6.5	
58757	502	0.960	1.020	-5.9		58802	507	0.065	0.068	-4.4		58822	513	0.138	0.147	-6.1	
58757	503	0.620	0.660	-6.1		58802	508	0.076	0.081	-6.2		58822	515	0.245	0.260	-5.8	
58757	504	0.990	1.070	-7.5		58802	509	0.088	0.095	-7.4		58822	516	0.250	0.270	-7.4	
58757	505	0.660	0.710	-7.0		58802	511	0.109	0.116	-6.0		58822	517	0.201	0.215	-6.5	
58757	506	0.580	0.620	-6.5		58802	512	0.079	0.084	-6.0		58837	501	0.490	0.530	-7.5	
58757	507	0.460	0.490	-6.1		58802	513	0.050	0.053	-5.7		58837	502	0.670	0.720	-6.9	
58757	508	0.540	0.580	-6.9		58802	515	0.089	0.095	-6.3		58837	503	0.370	0.400	-7.5	
58757	509	0.630	0.680	-7.4		58802	516	0.092	0.098	-6.1		58837	504	0.620	0.670	-7.5	
58757	511	0.780	0.820	-4.9		58802	517	0.073	0.078	-6.4		58837	505	0.470	0.510	-7.8	
58757	512	0.560	0.600	-6.7		58813	501	0.245	0.260	-5.8		58837	506	0.350	0.370	-5.4	
58757	513	0.360	0.380	-5.3		58813	502	0.330	0.360	-8.3		58837	507	0.390	0.420	-7.1	
58757	515	0.630	0.680	-7.4		58813	503	0.183	0.198	-7.6		58837	508	0.550	0.590	-6.8	
58757	516	0.650	0.700	-7.1		58813	504	0.310	0.330	-6.1		58837	509	0.500	0.540	-7.4	
58757	517	0.520	0.560	-7.1		58813	505	0.233	0.250	-6.8		58837	511	0.300	0.320	-6.3	
58759	501	0.066	0.070	-5.7		58813	506	0.174	0.186	-6.5		58837	512	0.390	0.420	-7.1	
58759	502	0.119	0.126	-5.6		58813	507	0.195	0.210	-7.1		58837	513	0.370	0.400	-7.5	
58759	503	0.077	0.082	-6.1		58813	508	0.270	0.300	-10.0		58837	515	0.640	0.690	-7.2	
58759	504	0.123	0.132	-6.8		58813	509	0.249	0.270	-7.8		58837	516	0.610	0.660	-7.6	
58759	505	0.082	0.087	-5.7		58813	511	0.150	0.161	-6.8		58837	517	0.530	0.560	-5.4	
58759	506	0.072	0.077	-6.5		58813	512	0.192	0.209	-8.1		58840	501	0.148	0.159	-6.9	
58759	507	0.057	0.060	-5.0		58813	513	0.186	0.200	-7.0		58840	502	0.201	0.215	-6.5	
58759	508	0.066	0.071	-7.0		58813	515	0.320	0.350	-8.6		58840	503	0.110	0.119	-7.6	
58759	509	0.077	0.083	-7.2		58813	516	0.300	0.330	-9.1		58840	504	0.185	0.201	-8.0	
58759	511	0.096	0.102	-5.9		58813	517	0.260	0.280	-7.1		58840	505	0.140	0.152	-7.9	
58759	512	0.069	0.074	-6.8		58822	501	0.206	0.220	-6.4		58840	506	0.105	0.112	-6.3	
58759	513	0.044	0.047	-6.4		58822	502	0.370	0.390	-5.1		58840	507	0.118	0.126	-6.3	
58759	515	0.078	0.084	-7.1		58822	503	0.240	0.260	-7.7		58840	508	0.165	0.178	-7.3	
58759	516	0.080	0.086	-7.0		58822	504	0.380	0.410	-7.3		58840	509	0.150	0.162	-7.4	
58759	517	0.064	0.069	-7.2		58822	505	0.260	0.270	-3.7		58840	511	0.090	0.097	-7.2	
58802	501	0.075	0.080	-6.3		58822	506	0.226	0.241	-6.2		58840	512	0.116	0.126	-7.9	
58802	502	0.135	0.143	-5.6		58822	507	0.178	0.188	-5.3		58840	513	0.112	0.120	-6.7	
58802	503	0.087	0.093	-6.5		58822	508	0.208	0.223	-6.7		58840	515	0.192	0.208	-7.7	
58802	504	0.139	0.150	-7.3		58822	509	0.243	0.260	-6.5		58840	516	0.183	0.197	-7.1	
58802	505	0.093	0.099	-6.1		58822	511	0.300	0.320	-6.3		58840	517	0.157	0.169	-7.1	

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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
58873	501	0.235	0.250	-6.0		58904	506	0.040	0.042	-4.8		59005	512	0.094	0.101	-6.9	
58873	502	0.320	0.340	-5.9		58904	507	0.031	0.033	-6.1		59005	513	0.060	0.064	-6.3	
58873	503	0.176	0.189	-6.9		58904	508	0.037	0.039	-5.1		59005	515	0.106	0.114	-7.0	
58873	504	0.290	0.320	-9.4		58904	509	0.043	0.046	-6.5		59005	516	0.109	0.117	-6.8	
58873	505	0.224	0.242	-7.4		58904	511	0.053	0.056	-5.4		59005	517	0.087	0.093	-6.5	
58873	506	0.167	0.178	-6.2		58904	512	0.038	0.041	-7.3		59057	501	0.660	0.710	-7.0	
58873	507	0.187	0.201	-7.0		58904	513	0.024	0.026	-7.7		59057	502	1.190	1.270	-6.3	
58873	508	0.260	0.280	-7.1		58904	515	0.043	0.046	-6.5		59057	503	0.770	0.820	-6.1	
58873	509	0.239	0.260	-8.1		58904	516	0.044	0.047	-6.4		59057	504	1.230	1.330	-7.5	
58873	511	0.144	0.154	-6.5		58904	517	0.035	0.038	-7.9		59057	505	0.820	0.880	-6.8	
58873	512	0.184	0.200	-8.0		58922	501	0.390	0.420	-7.1		59057	506	0.720	0.780	-7.7	
58873	513	0.178	0.191	-6.8		58922	502	0.530	0.570	-7.0		59057	507	0.570	0.600	-5.0	
58873	515	0.310	0.330	-6.1		58922	503	0.290	0.320	-9.4		59057	508	0.670	0.720	-6.9	
58873	516	0.290	0.310	-6.5		58922	504	0.490	0.530	-7.5		59057	509	0.780	0.840	-7.1	
58873	517	0.250	0.270	-7.4		58922	505	0.370	0.400	-7.5		59057	511	0.960	1.020	-5.9	
58903	501	0.047	0.050	-6.0		58922	506	0.280	0.300	-6.7		59057	512	0.700	0.750	-6.7	
58903	502	0.085	0.090	-5.6		58922	507	0.310	0.330	-6.1		59057	513	0.440	0.470	-6.4	
58903	503	0.055	0.059	-6.8		58922	508	0.440	0.470	-6.4		59057	515	0.790	0.840	-6.0	
58903	504	0.088	0.095	-7.4		58922	509	0.400	0.430	-7.0		59057	516	0.810	0.870	-6.9	
58903	505	0.059	0.063	-6.3		58922	511	0.240	0.260	-7.7		59057	517	0.650	0.690	-5.8	
58903	506	0.052	0.055	-5.5		58922	512	0.310	0.330	-6.1		59058	501	0.430	0.460	-6.5	
58903	507	0.041	0.043	-4.7		58922	513	0.300	0.320	-6.3		59058	502	0.770	0.820	-6.1	
58903	508	0.048	0.051	-5.9		58922	515	0.510	0.550	-7.3		59058	503	0.500	0.530	-5.7	
58903	509	0.056	0.060	-6.7		58922	516	0.480	0.520	-7.7		59058	504	0.800	0.860	-7.0	
58903	511	0.069	0.073	-5.5		58922	517	0.420	0.450	-6.7		59058	505	0.530	0.570	-7.0	
58903	512	0.050	0.053	-5.7		59005	501	0.089	0.095	-6.3		59058	506	0.470	0.500	-6.0	
58903	513	0.032	0.034	-5.9		59005	502	0.161	0.171	-5.8		59058	507	0.370	0.390	-5.1	
58903	515	0.056	0.060	-6.7		59005	503	0.104	0.111	-6.3		59058	508	0.430	0.460	-6.5	
58903	516	0.058	0.062	-6.5		59005	504	0.166	0.180	-7.8		59058	509	0.500	0.540	-7.4	
58903	517	0.046	0.049	-6.1		59005	505	0.111	0.119	-6.7		59058	511	0.620	0.660	-6.1	
58904	501	0.036	0.039	-7.7		59005	506	0.098	0.105	-6.7		59058	512	0.450	0.480	-6.3	
58904	502	0.065	0.069	-5.8		59005	507	0.077	0.082	-6.1		59058	513	0.290	0.310	-6.5	
58904	503	0.042	0.045	-6.7		59005	508	0.090	0.097	-7.2		59058	515	0.510	0.550	-7.3	
58904	504	0.067	0.073	-8.2		59005	509	0.105	0.113	-7.1		59058	516	0.520	0.560	-7.1	
58904	505	0.045	0.048	-6.3		59005	511	0.130	0.138	-5.8		59058	517	0.420	0.450	-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
59188	501	0.310	0.330	-6.1		59223	506	0.173	0.185	-6.5		59306	512	0.159	0.170	-6.5	
59188	502	0.360	0.380	-5.3		59223	507	0.194	0.208	-6.7		59306	513	0.101	0.108	-6.5	
59188	503	0.470	0.500	-6.0		59223	508	0.270	0.290	-6.9		59306	515	0.180	0.193	-6.7	
59188	504	0.510	0.550	-7.3		59223	509	0.247	0.270	-8.5		59306	516	0.185	0.198	-6.6	
59188	505	0.480	0.520	-7.7		59223	511	0.149	0.160	-6.9		59306	517	0.148	0.158	-6.3	
59188	506	0.600	0.650	-7.7		59223	512	0.191	0.207	-7.7		59378	501	0.158	0.170	-7.1	
59188	507	0.390	0.410	-4.9		59223	513	0.184	0.198	-7.1		59378	502	0.215	0.230	-6.5	
59188	508	0.350	0.370	-5.4		59223	515	0.320	0.340	-5.9		59378	503	0.118	0.127	-7.1	
59188	509	0.460	0.500	-8.0		59223	516	0.300	0.320	-6.3		59378	504	0.198	0.216	-8.3	
59188	511	0.840	0.900	-6.7		59223	517	0.260	0.280	-7.1		59378	505	0.150	0.162	-7.4	
59188	512	0.320	0.350	-8.6		59257	501	0.024	0.026	-7.7		59378	506	0.112	0.120	-6.7	
59188	513	0.340	0.370	-8.1		59257	502	0.043	0.046	-6.5		59378	507	0.126	0.135	-6.7	
59188	515	0.530	0.570	-7.0		59257	503	0.028	0.030	-6.7		59378	508	0.176	0.190	-7.4	
59188	516	0.580	0.620	-6.5		59257	504	0.045	0.048	-6.3		59378	509	0.160	0.173	-7.5	
59188	517	0.520	0.550	-5.5		59257	505	0.030	0.032	-6.3		59378	511	0.097	0.104	-6.7	
59189	501	0.420	0.450	-6.7		59257	506	0.026	0.028	-7.1		59378	512	0.124	0.135	-8.1	
59189	502	0.490	0.520	-5.8		59257	507	0.021	0.022	-4.5		59378	513	0.120	0.129	-7.0	
59189	503	0.640	0.690	-7.2		59257	508	0.024	0.026	-7.7		59378	515	0.206	0.223	-7.6	
59189	504	0.700	0.750	-6.7		59257	509	0.028	0.031	-9.7		59378	516	0.195	0.211	-7.6	
59189	505	0.660	0.710	-7.0		59257	511	0.035	0.037	-5.4		59378	517	0.169	0.181	-6.6	
59189	506	0.830	0.890	-6.7		59257	512	0.025	0.027	-7.4		59481	501	0.410	0.430	-4.7	
59189	507	0.530	0.560	-5.4		59257	513	0.016	0.017	-5.9		59481	502	0.730	0.780	-6.4	
59189	508	0.470	0.510	-7.8		59257	515	0.029	0.031	-6.5		59481	503	0.470	0.510	-7.8	
59189	509	0.630	0.680	-7.4		59257	516	0.029	0.032	-9.4		59481	504	0.760	0.820	-7.3	
59189	511	1.150	1.230	-6.5		59257	517	0.024	0.025	-4.0		59481	505	0.500	0.540	-7.4	
59189	512	0.440	0.480	-8.3		59306	501	0.151	0.161	-6.2		59481	506	0.440	0.480	-8.3	
59189	513	0.470	0.500	-6.0		59306	502	0.270	0.290	-6.9		59481	507	0.350	0.370	-5.4	
59189	515	0.730	0.790	-7.6		59306	503	0.176	0.188	-6.4		59481	508	0.410	0.440	-6.8	
59189	516	0.790	0.850	-7.1		59306	504	0.280	0.300	-6.7		59481	509	0.480	0.510	-5.9	
59189	517	0.710	0.760	-6.6		59306	505	0.188	0.201	-6.5		59481	511	0.590	0.630	-6.3	
59223	501	0.243	0.260	-6.5		59306	506	0.166	0.177	-6.2		59481	512	0.430	0.460	-6.5	
59223	502	0.330	0.350	-5.7		59306	507	0.131	0.138	-5.1		59481	513	0.270	0.290	-6.9	
59223	503	0.182	0.196	-7.1		59306	508	0.153	0.164	-6.7		59481	515	0.480	0.520	-7.7	
59223	504	0.300	0.330	-9.1		59306	509	0.178	0.191	-6.8		59481	516	0.500	0.530	-5.7	
59223	505	0.231	0.250	-7.6		59306	511	0.220	0.234	-6.0		59481	517	0.400	0.420	-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
59482	501	0.320	0.340	-5.9		59601	506	0.168	0.179	-6.1		59660	512	0.300	0.320	-6.3	
59482	502	0.370	0.400	-7.5		59601	507	0.132	0.140	-5.7		59660	513	0.188	0.201	-6.5	
59482	503	0.490	0.520	-5.8		59601	508	0.155	0.166	-6.6		59660	515	0.330	0.360	-8.3	
59482	504	0.530	0.570	-7.0		59601	509	0.180	0.194	-7.2		59660	516	0.340	0.370	-8.1	
59482	505	0.500	0.540	-7.4		59601	511	0.223	0.237	-5.9		59660	517	0.280	0.290	-3.4	
59482	506	0.630	0.670	-6.0		59601	512	0.162	0.173	-6.4		59661	501	0.138	0.147	-6.1	
59482	507	0.400	0.430	-7.0		59601	513	0.102	0.109	-6.4		59661	502	0.249	0.260	-4.2	
59482	508	0.360	0.390	-7.7		59601	515	0.182	0.195	-6.7		59661	503	0.161	0.172	-6.4	
59482	509	0.480	0.520	-7.7		59601	516	0.187	0.201	-7.0		59661	504	0.260	0.280	-7.1	
59482	511	0.880	0.930	-5.4		59601	517	0.150	0.160	-6.3		59661	505	0.171	0.184	-7.1	
59482	512	0.330	0.360	-8.3		59647	501	0.142	0.152	-6.6		59661	506	0.151	0.162	-6.8	
59482	513	0.350	0.380	-7.9		59647	502	0.165	0.177	-6.8		59661	507	0.119	0.126	-5.6	
59482	515	0.560	0.600	-6.7		59647	503	0.218	0.234	-6.8		59661	508	0.139	0.150	-7.3	
59482	516	0.600	0.650	-7.7		59647	504	0.236	0.260	-9.2		59661	509	0.163	0.175	-6.9	
59482	517	0.540	0.580	-6.9		59647	505	0.224	0.240	-6.7		59661	511	0.201	0.213	-5.6	
59537	501	0.170	0.184	-7.6		59647	506	0.280	0.300	-6.7		59661	512	0.146	0.156	-6.4	
59537	502	0.232	0.248	-6.5		59647	507	0.180	0.191	-5.8		59661	513	0.092	0.099	-7.1	
59537	503	0.127	0.137	-7.3		59647	508	0.161	0.173	-6.9		59661	515	0.164	0.176	-6.8	
59537	504	0.214	0.233	-8.2		59647	509	0.213	0.231	-7.8		59661	516	0.169	0.181	-6.6	
59537	505	0.162	0.175	-7.4		59647	511	0.390	0.420	-7.1		59661	517	0.135	0.144	-6.3	
59537	506	0.121	0.129	-6.2		59647	512	0.149	0.161	-7.5		59693	501	0.023	0.025	-8.0	
59537	507	0.136	0.146	-6.8		59647	513	0.159	0.171	-7.0		59693	502	0.042	0.044	-4.5	
59537	508	0.190	0.205	-7.3		59647	515	0.248	0.270	-8.1		59693	503	0.027	0.029	-6.9	
59537	509	0.173	0.187	-7.5		59647	516	0.270	0.290	-6.9		59693	504	0.043	0.046	-6.5	
59537	511	0.105	0.112	-6.3		59647	517	0.240	0.260	-7.7		59693	505	0.029	0.031	-6.5	
59537	512	0.134	0.145	-7.6		59660	501	0.280	0.300	-6.7		59693	506	0.025	0.027	-7.4	
59537	513	0.129	0.139	-7.2		59660	502	0.510	0.540	-5.6		59693	507	0.020	0.021	-4.8	
59537	515	0.222	0.240	-7.5		59660	503	0.330	0.350	-5.7		59693	508	0.023	0.025	-8.0	
59537	516	0.211	0.228	-7.5		59660	504	0.520	0.570	-8.8		59693	509	0.027	0.029	-6.9	
59537	517	0.182	0.195	-6.7		59660	505	0.350	0.370	-5.4		59693	511	0.034	0.036	-5.6	
59601	501	0.153	0.164	-6.7		59660	506	0.310	0.330	-6.1		59693	512	0.024	0.026	-7.7	
59601	502	0.280	0.290	-3.4		59660	507	0.243	0.260	-6.5		59693	513	0.015	0.017	-11.8	
59601	503	0.178	0.191	-6.8		59660	508	0.280	0.310	-9.7		59693	515	0.027	0.029	-6.9	
59601	504	0.290	0.310	-6.5		59660	509	0.330	0.360	-8.3		59693	516	0.028	0.030	-6.7	
59601	505	0.190	0.204	-6.9		59660	511	0.410	0.440	-6.8		59693	517	0.023	0.024	-4.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59701	501	0.011	0.012	-8.3		59722	506	0.143	0.153	-6.5		59724	512	0.079	0.085	-7.1	
59701	502	0.020	0.021	-4.8		59722	507	0.113	0.119	-5.0		59724	513	0.050	0.054	-7.4	
59701	503	0.013	0.014	-7.1		59722	508	0.132	0.141	-6.4		59724	515	0.090	0.096	-6.3	
59701	504	0.021	0.022	-4.5		59722	509	0.154	0.165	-6.7		59724	516	0.092	0.099	-7.1	
59701	505	0.014	0.015	-6.7		59722	511	0.190	0.202	-5.9		59724	517	0.074	0.079	-6.3	
59701	506	0.012	0.013	-7.7		59722	512	0.138	0.147	-6.1		59725	501	0.094	0.100	-6.0	
59701	507	0.010	0.010	0.0		59722	513	0.087	0.093	-6.5		59725	502	0.169	0.180	-6.1	
59701	508	0.011	0.012	-8.3		59722	515	0.155	0.167	-7.2		59725	503	0.109	0.117	-6.8	
59701	509	0.013	0.014	-7.1		59722	516	0.160	0.171	-6.4		59725	504	0.175	0.189	-7.4	
59701	511	0.016	0.017	-5.9		59722	517	0.128	0.136	-5.9		59725	505	0.117	0.125	-6.4	
59701	512	0.012	0.012	0.0		59723	501	0.049	0.053	-7.5		59725	506	0.103	0.110	-6.4	
59701	513	0.007	0.008	-12.5		59723	502	0.089	0.094	-5.3		59725	507	0.081	0.086	-5.8	
59701	515	0.013	0.014	-7.1		59723	503	0.057	0.061	-6.6		59725	508	0.095	0.102	-6.9	
59701	516	0.014	0.014	0.0		59723	504	0.092	0.099	-7.1		59725	509	0.111	0.119	-6.7	
59701	517	0.011	0.012	-8.3		59723	505	0.061	0.065	-6.2		59725	511	0.137	0.145	-5.5	
59713	501	0.250	0.270	-7.4		59723	506	0.054	0.058	-6.9		59725	512	0.099	0.106	-6.6	
59713	502	0.450	0.480	-6.3		59723	507	0.042	0.045	-6.7		59725	513	0.063	0.067	-6.0	
59713	503	0.290	0.310	-6.5		59723	508	0.050	0.053	-5.7		59725	515	0.112	0.120	-6.7	
59713	504	0.470	0.510	-7.8		59723	509	0.058	0.062	-6.5		59725	516	0.115	0.123	-6.5	
59713	505	0.310	0.330	-6.1		59723	511	0.072	0.076	-5.3		59725	517	0.092	0.098	-6.1	
59713	506	0.280	0.300	-6.7		59723	512	0.052	0.055	-5.5		59726	501	0.068	0.073	-6.8	
59713	507	0.218	0.230	-5.2		59723	513	0.033	0.035	-5.7		59726	502	0.123	0.131	-6.1	
59713	508	0.250	0.270	-7.4		59723	515	0.058	0.063	-7.9		59726	503	0.079	0.085	-7.1	
59713	509	0.300	0.320	-6.3		59723	516	0.060	0.064	-6.3		59726	504	0.127	0.137	-7.3	
59713	511	0.370	0.390	-5.1		59723	517	0.048	0.051	-5.9		59726	505	0.085	0.091	-6.6	
59713	512	0.270	0.280	-3.6		59724	501	0.075	0.080	-6.3		59726	506	0.075	0.080	-6.3	
59713	513	0.168	0.180	-6.7		59724	502	0.136	0.144	-5.6		59726	507	0.059	0.062	-4.8	
59713	515	0.300	0.320	-6.3		59724	503	0.088	0.094	-6.4		59726	508	0.069	0.074	-6.8	
59713	516	0.310	0.330	-6.1		59724	504	0.140	0.151	-7.3		59726	509	0.080	0.086	-7.0	
59713	517	0.246	0.260	-5.4		59724	505	0.094	0.100	-6.0		59726	511	0.099	0.106	-6.6	
59722	501	0.130	0.139	-6.5		59724	506	0.083	0.088	-5.7		59726	512	0.072	0.077	-6.5	
59722	502	0.235	0.250	-6.0		59724	507	0.065	0.069	-5.8		59726	513	0.046	0.049	-6.1	
59722	503	0.152	0.163	-6.7		59724	508	0.076	0.082	-7.3		59726	515	0.081	0.087	-6.9	
59722	504	0.243	0.260	-6.5		59724	509	0.089	0.095	-6.3		59726	516	0.084	0.089	-5.6	
59722	505	0.162	0.173	-6.4		59724	511	0.110	0.116	-5.2		59726	517	0.067	0.071	-5.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59738	501	0.218	0.233	-6.4		59751	506	0.032	0.035	-8.6		59774	512	0.016	0.017	-5.9	
59738	502	0.390	0.420	-7.1		59751	507	0.036	0.039	-7.7		59774	513	0.017	0.018	-5.6	
59738	503	0.250	0.270	-7.4		59751	508	0.051	0.055	-7.3		59774	515	0.026	0.028	-7.1	
59738	504	0.410	0.440	-6.8		59751	509	0.046	0.050	-8.0		59774	516	0.028	0.030	-6.7	
59738	505	0.270	0.290	-6.9		59751	511	0.028	0.030	-6.7		59774	517	0.025	0.027	-7.4	
59738	506	0.239	0.260	-8.1		59751	512	0.036	0.039	-7.7		59775	501	0.019	0.020	-5.0	
59738	507	0.188	0.199	-5.5		59751	513	0.035	0.037	-5.4		59775	502	0.022	0.024	-8.3	
59738	508	0.220	0.236	-6.8		59751	515	0.060	0.064	-6.3		59775	503	0.029	0.031	-6.5	
59738	509	0.260	0.280	-7.1		59751	516	0.057	0.061	-6.6		59775	504	0.032	0.034	-5.9	
59738	511	0.320	0.340	-5.9		59751	517	0.049	0.052	-5.8		59775	505	0.030	0.032	-6.3	
59738	512	0.230	0.246	-6.5		59773	501	0.018	0.019	-5.3		59775	506	0.038	0.040	-5.0	
59738	513	0.146	0.156	-6.4		59773	502	0.021	0.022	-4.5		59775	507	0.024	0.026	-7.7	
59738	515	0.260	0.280	-7.1		59773	503	0.028	0.030	-6.7		59775	508	0.022	0.023	-4.3	
59738	516	0.270	0.290	-6.9		59773	504	0.030	0.032	-6.3		59775	509	0.029	0.031	-6.5	
59738	517	0.213	0.227	-6.2		59773	505	0.028	0.031	-9.7		59775	511	0.053	0.056	-5.4	
59750	501	0.127	0.137	-7.3		59773	506	0.036	0.038	-5.3		59775	512	0.020	0.022	-9.1	
59750	502	0.173	0.185	-6.5		59773	507	0.023	0.024	-4.2		59775	513	0.021	0.023	-8.7	
59750	503	0.095	0.102	-6.9		59773	508	0.020	0.022	-9.1		59775	515	0.033	0.036	-8.3	
59750	504	0.159	0.173	-8.1		59773	509	0.027	0.029	-6.9		59775	516	0.036	0.039	-7.7	
59750	505	0.121	0.130	-6.9		59773	511	0.050	0.053	-5.7		59775	517	0.032	0.035	-8.6	
59750	506	0.090	0.096	-6.3		59773	512	0.019	0.020	-5.0		59781	501	0.110	0.119	-7.6	
59750	507	0.101	0.109	-7.3		59773	513	0.020	0.022	-9.1		59781	502	0.150	0.160	-6.3	
59750	508	0.142	0.153	-7.2		59773	515	0.031	0.034	-8.8		59781	503	0.082	0.089	-7.9	
59750	509	0.129	0.139	-7.2		59773	516	0.034	0.037	-8.1		59781	504	0.138	0.150	-8.0	
59750	511	0.078	0.083	-6.0		59773	517	0.030	0.033	-9.1		59781	505	0.105	0.113	-7.1	
59750	512	0.099	0.108	-8.3		59774	501	0.015	0.016	-6.3		59781	506	0.078	0.084	-7.1	
59750	513	0.096	0.103	-6.8		59774	502	0.017	0.019	-10.5		59781	507	0.088	0.094	-6.4	
59750	515	0.165	0.179	-7.8		59774	503	0.023	0.024	-4.2		59781	508	0.123	0.133	-7.5	
59750	516	0.157	0.169	-7.1		59774	504	0.025	0.027	-7.4		59781	509	0.112	0.121	-7.4	
59750	517	0.135	0.145	-6.9		59774	505	0.023	0.025	-8.0		59781	511	0.068	0.072	-5.6	
59751	501	0.046	0.049	-6.1		59774	506	0.029	0.031	-6.5		59781	512	0.086	0.094	-8.5	
59751	502	0.062	0.067	-7.5		59774	507	0.019	0.020	-5.0		59781	513	0.084	0.090	-6.7	
59751	503	0.034	0.037	-8.1		59774	508	0.017	0.018	-5.6		59781	515	0.144	0.155	-7.1	
59751	504	0.057	0.062	-8.1		59774	509	0.022	0.024	-8.3		59781	516	0.136	0.147	-7.5	
59751	505	0.044	0.047	-6.4		59774	511	0.041	0.044	-6.8		59781	517	0.118	0.126	-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
59782	501	0.164	0.177	-7.3		59784	506	0.087	0.093	-6.5		59798	512	0.330	0.360	-8.3	
59782	502	0.224	0.239	-6.3		59784	507	0.098	0.105	-6.7		59798	513	0.320	0.340	-5.9	
59782	503	0.123	0.132	-6.8		59784	508	0.137	0.148	-7.4		59798	515	0.540	0.590	-8.5	
59782	504	0.206	0.224	-8.0		59784	509	0.125	0.134	-6.7		59798	516	0.520	0.560	-7.1	
59782	505	0.156	0.169	-7.7		59784	511	0.075	0.081	-7.4		59798	517	0.450	0.480	-6.3	
59782	506	0.117	0.125	-6.4		59784	512	0.096	0.104	-7.7		59806	501	0.300	0.320	-6.3	
59782	507	0.131	0.141	-7.1		59784	513	0.093	0.100	-7.0		59806	502	0.410	0.440	-6.8	
59782	508	0.183	0.198	-7.6		59784	515	0.160	0.173	-7.5		59806	503	0.224	0.241	-7.1	
59782	509	0.167	0.180	-7.2		59784	516	0.152	0.164	-7.3		59806	504	0.370	0.410	-9.8	
59782	511	0.101	0.108	-6.5		59784	517	0.131	0.141	-7.1		59806	505	0.280	0.310	-9.7	
59782	512	0.129	0.140	-7.9		59790	501	0.168	0.180	-6.7		59806	506	0.212	0.227	-6.6	
59782	513	0.125	0.134	-6.7		59790	502	0.300	0.320	-6.3		59806	507	0.239	0.260	-8.1	
59782	515	0.214	0.231	-7.4		59790	503	0.196	0.210	-6.7		59806	508	0.330	0.360	-8.3	
59782	516	0.203	0.219	-7.3		59790	504	0.310	0.340	-8.8		59806	509	0.300	0.330	-9.1	
59782	517	0.175	0.188	-6.9		59790	505	0.209	0.224	-6.7		59806	511	0.184	0.197	-6.6	
59783	501	0.160	0.172	-7.0		59790	506	0.184	0.197	-6.6		59806	512	0.235	0.250	-6.0	
59783	502	0.218	0.233	-6.4		59790	507	0.145	0.154	-5.8		59806	513	0.227	0.244	-7.0	
59783	503	0.120	0.129	-7.0		59790	508	0.170	0.182	-6.6		59806	515	0.390	0.420	-7.1	
59783	504	0.201	0.218	-7.8		59790	509	0.198	0.213	-7.0		59806	516	0.370	0.400	-7.5	
59783	505	0.152	0.165	-7.9		59790	511	0.245	0.260	-5.8		59806	517	0.320	0.340	-5.9	
59783	506	0.114	0.121	-5.8		59790	512	0.177	0.190	-6.8		59867	501	0.189	0.202	-6.4	
59783	507	0.128	0.137	-6.6		59790	513	0.112	0.120	-6.7		59867	502	0.340	0.360	-5.6	
59783	508	0.179	0.193	-7.3		59790	515	0.200	0.215	-7.0		59867	503	0.220	0.236	-6.8	
59783	509	0.163	0.175	-6.9		59790	516	0.206	0.220	-6.4		59867	504	0.350	0.380	-7.9	
59783	511	0.098	0.105	-6.7		59790	517	0.164	0.176	-6.8		59867	505	0.235	0.250	-6.0	
59783	512	0.126	0.136	-7.4		59798	501	0.420	0.450	-6.7		59867	506	0.207	0.222	-6.8	
59783	513	0.121	0.130	-6.9		59798	502	0.570	0.610	-6.6		59867	507	0.163	0.173	-5.8	
59783	515	0.209	0.225	-7.1		59798	503	0.310	0.340	-8.8		59867	508	0.191	0.205	-6.8	
59783	516	0.198	0.214	-7.5		59798	504	0.520	0.570	-8.8		59867	509	0.223	0.240	-7.1	
59783	517	0.171	0.183	-6.6		59798	505	0.400	0.430	-7.0		59867	511	0.280	0.290	-3.4	
59784	501	0.123	0.132	-6.8		59798	506	0.300	0.320	-6.3		59867	512	0.200	0.213	-6.1	
59784	502	0.167	0.178	-6.2		59798	507	0.330	0.360	-8.3		59867	513	0.127	0.135	-5.9	
59784	503	0.092	0.099	-7.1		59798	508	0.470	0.500	-6.0		59867	515	0.225	0.242	-7.0	
59784	504	0.154	0.167	-7.8		59798	509	0.420	0.460	-8.7		59867	516	0.232	0.248	-6.5	
59784	505	0.117	0.126	-7.1		59798	511	0.260	0.270	-3.7		59867	517	0.185	0.198	-6.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59886	501	0.026	0.027	-3.7		59892	506	0.114	0.121	-5.8		59905	512	0.125	0.134	-6.7	
59886	502	0.046	0.049	-6.1		59892	507	0.128	0.137	-6.6		59905	513	0.079	0.085	-7.1	
59886	503	0.030	0.032	-6.3		59892	508	0.179	0.193	-7.3		59905	515	0.141	0.151	-6.6	
59886	504	0.048	0.051	-5.9		59892	509	0.163	0.175	-6.9		59905	516	0.145	0.155	-6.5	
59886	505	0.032	0.034	-5.9		59892	511	0.098	0.105	-6.7		59905	517	0.116	0.124	-6.5	
59886	506	0.028	0.030	-6.7		59892	512	0.126	0.136	-7.4		59914	501	0.700	0.740	-5.4	
59886	507	0.022	0.023	-4.3		59892	513	0.121	0.130	-6.9		59914	502	1.250	1.330	-6.0	
59886	508	0.026	0.028	-7.1		59892	515	0.209	0.225	-7.1		59914	503	0.810	0.870	-6.9	
59886	509	0.030	0.032	-6.3		59892	516	0.198	0.214	-7.5		59914	504	1.300	1.400	-7.1	
59886	511	0.037	0.040	-7.5		59892	517	0.171	0.183	-6.6		59914	505	0.860	0.920	-6.5	
59886	512	0.027	0.029	-6.9		59904	501	0.108	0.116	-6.9		59914	506	0.760	0.820	-7.3	
59886	513	0.017	0.018	-5.6		59904	502	0.147	0.157	-6.4		59914	507	0.600	0.640	-6.3	
59886	515	0.030	0.033	-9.1		59904	503	0.081	0.087	-6.9		59914	508	0.700	0.750	-6.7	
59886	516	0.031	0.034	-8.8		59904	504	0.135	0.148	-8.8		59914	509	0.820	0.880	-6.8	
59886	517	0.025	0.027	-7.4		59904	505	0.103	0.111	-7.2		59914	511	1.010	1.080	-6.5	
59889	501	0.059	0.064	-7.8		59904	506	0.077	0.082	-6.1		59914	512	0.730	0.780	-6.4	
59889	502	0.069	0.074	-6.8		59904	507	0.086	0.093	-7.5		59914	513	0.470	0.500	-6.0	
59889	503	0.091	0.098	-7.1		59904	508	0.121	0.130	-6.9		59914	515	0.830	0.890	-6.7	
59889	504	0.099	0.107	-7.5		59904	509	0.110	0.118	-6.8		59914	516	0.850	0.910	-6.6	
59889	505	0.094	0.100	-6.0		59904	511	0.066	0.071	-7.0		59914	517	0.680	0.730	-6.8	
59889	506	0.117	0.126	-7.1		59904	512	0.085	0.092	-7.6		59915	501	0.360	0.390	-7.7	
59889	507	0.075	0.080	-6.3		59904	513	0.082	0.088	-6.8		59915	502	0.490	0.520	-5.8	
59889	508	0.067	0.072	-6.9		59904	515	0.141	0.152	-7.2		59915	503	0.270	0.290	-6.9	
59889	509	0.089	0.096	-7.3		59904	516	0.134	0.144	-6.9		59915	504	0.450	0.490	-8.2	
59889	511	0.164	0.174	-5.7		59904	517	0.115	0.124	-7.3		59915	505	0.340	0.370	-8.1	
59889	512	0.062	0.067	-7.5		59905	501	0.118	0.127	-7.1		59915	506	0.260	0.270	-3.7	
59889	513	0.066	0.071	-7.0		59905	502	0.214	0.227	-5.7		59915	507	0.290	0.310	-6.5	
59889	515	0.104	0.112	-7.1		59905	503	0.138	0.148	-6.8		59915	508	0.400	0.430	-7.0	
59889	516	0.113	0.121	-6.6		59905	504	0.221	0.238	-7.1		59915	509	0.370	0.390	-5.1	
59889	517	0.100	0.108	-7.4		59905	505	0.147	0.157	-6.4		59915	511	0.221	0.236	-6.4	
59892	501	0.160	0.172	-7.0		59905	506	0.130	0.139	-6.5		59915	512	0.280	0.310	-9.7	
59892	502	0.218	0.233	-6.4		59905	507	0.102	0.108	-5.6		59915	513	0.270	0.290	-6.9	
59892	503	0.120	0.129	-7.0		59905	508	0.120	0.128	-6.3		59915	515	0.470	0.510	-7.8	
59892	504	0.201	0.218	-7.8		59905	509	0.140	0.150	-6.7		59915	516	0.440	0.480	-8.3	
59892	505	0.152	0.165	-7.9		59905	511	0.173	0.183	-5.5		59915	517	0.380	0.410	-7.3	

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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
59917	501	0.067	0.072	-6.9		59925	506	0.620	0.680	-8.8		59927	512	0.530	0.590	-10.2	
59917	502	0.091	0.097	-6.2		59925	507	0.650	0.710	-8.5		59927	513	0.330	0.360	-8.3	
59917	503	0.050	0.054	-7.4		59925	508	0.600	0.660	-9.1		59927	515	0.530	0.590	-10.2	
59917	504	0.083	0.091	-8.8		59925	509	0.670	0.740	-9.5		59927	516	0.440	0.490	-10.2	
59917	505	0.063	0.068	-7.4		59925	511	0.540	0.600	-10.0		59927	517	0.410	0.450	-8.9	
59917	506	0.047	0.050	-6.0		59925	512	0.930	1.030	-9.7		59931	501	0.310	0.330	-6.1	
59917	507	0.053	0.057	-7.0		59925	513	0.570	0.630	-9.5		59931	502	0.560	0.600	-6.7	
59917	508	0.074	0.080	-7.5		59925	515	0.930	1.020	-8.8		59931	503	0.360	0.390	-7.7	
59917	509	0.068	0.073	-6.8		59925	516	0.770	0.850	-9.4		59931	504	0.580	0.630	-7.9	
59917	511	0.041	0.044	-6.8		59925	517	0.710	0.790	-10.1		59931	505	0.390	0.420	-7.1	
59917	512	0.052	0.057	-8.8		59926	501	0.480	0.540	-11.1		59931	506	0.340	0.370	-8.1	
59917	513	0.050	0.054	-7.4		59926	502	0.690	0.760	-9.2		59931	507	0.270	0.290	-6.9	
59917	515	0.087	0.094	-7.4		59926	503	0.460	0.510	-9.8		59931	508	0.320	0.340	-5.9	
59917	516	0.082	0.089	-7.9		59926	504	0.610	0.680	-10.3		59931	509	0.370	0.400	-7.5	
59917	517	0.071	0.076	-6.6		59926	505	0.610	0.670	-9.0		59931	511	0.460	0.480	-4.2	
59923	501	0.017	0.018	-5.6		59926	506	0.520	0.580	-10.3		59931	512	0.330	0.350	-5.7	
59923	502	0.031	0.033	-6.1		59926	507	0.550	0.610	-9.8		59931	513	0.209	0.224	-6.7	
59923	503	0.020	0.021	-4.8		59926	508	0.510	0.560	-8.9		59931	515	0.370	0.400	-7.5	
59923	504	0.032	0.034	-5.9		59926	509	0.570	0.630	-9.5		59931	516	0.380	0.410	-7.3	
59923	505	0.021	0.023	-8.7		59926	511	0.460	0.510	-9.8		59931	517	0.310	0.330	-6.1	
59923	506	0.019	0.020	-5.0		59926	512	0.790	0.870	-9.2		59932	501	0.340	0.360	-5.6	
59923	507	0.015	0.016	-6.3		59926	513	0.490	0.540	-9.3		59932	502	0.610	0.640	-4.7	
59923	508	0.017	0.018	-5.6		59926	515	0.790	0.870	-9.2		59932	503	0.390	0.420	-7.1	
59923	509	0.020	0.022	-9.1		59926	516	0.660	0.730	-9.6		59932	504	0.630	0.680	-7.4	
59923	511	0.025	0.026	-3.8		59926	517	0.610	0.670	-9.0		59932	505	0.420	0.450	-6.7	
59923	512	0.018	0.019	-5.3		59927	501	0.330	0.360	-8.3		59932	506	0.370	0.390	-5.1	
59923	513	0.011	0.012	-8.3		59927	502	0.460	0.510	-9.8		59932	507	0.290	0.310	-6.5	
59923	515	0.020	0.022	-9.1		59927	503	0.310	0.340	-8.8		59932	508	0.340	0.370	-8.1	
59923	516	0.021	0.022	-4.5		59927	504	0.410	0.460	-10.9		59932	509	0.400	0.430	-7.0	
59923	517	0.017	0.018	-5.6		59927	505	0.410	0.450	-8.9		59932	511	0.490	0.520	-5.8	
59925	501	0.570	0.630	-9.5		59927	506	0.350	0.390	-10.3		59932	512	0.360	0.380	-5.3	
59925	502	0.810	0.890	-9.0		59927	507	0.370	0.410	-9.8		59932	513	0.225	0.241	-6.6	
59925	503	0.540	0.600	-10.0		59927	508	0.340	0.370	-8.1		59932	515	0.400	0.430	-7.0	
59925	504	0.720	0.800	-10.0		59927	509	0.380	0.420	-9.5		59932	516	0.410	0.440	-6.8	
59925	505	0.720	0.790	-8.9		59927	511	0.310	0.340	-8.8		59932	517	0.330	0.350	-5.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59941	501	0.105	0.112	-6.3		59955	506	0.044	0.047	-6.4		59964	512	0.740	0.790	-6.3	
59941	502	0.189	0.201	-6.0		59955	507	0.035	0.037	-5.4		59964	513	0.470	0.500	-6.0	
59941	503	0.122	0.131	-6.9		59955	508	0.041	0.044	-6.8		59964	515	0.830	0.890	-6.7	
59941	504	0.195	0.211	-7.6		59955	509	0.047	0.051	-7.8		59964	516	0.860	0.920	-6.5	
59941	505	0.130	0.139	-6.5		59955	511	0.059	0.062	-4.8		59964	517	0.680	0.730	-6.8	
59941	506	0.115	0.123	-6.5		59955	512	0.042	0.045	-6.7		59970	501	0.146	0.157	-7.0	
59941	507	0.091	0.096	-5.2		59955	513	0.027	0.029	-6.9		59970	502	0.198	0.212	-6.6	
59941	508	0.106	0.114	-7.0		59955	515	0.048	0.051	-5.9		59970	503	0.109	0.117	-6.8	
59941	509	0.124	0.133	-6.8		59955	516	0.049	0.053	-7.5		59970	504	0.182	0.199	-8.5	
59941	511	0.153	0.162	-5.6		59955	517	0.039	0.042	-7.1		59970	505	0.138	0.150	-8.0	
59941	512	0.111	0.118	-5.9		59963	501	0.300	0.320	-6.3		59970	506	0.103	0.110	-6.4	
59941	513	0.070	0.075	-6.7		59963	502	0.540	0.570	-5.3		59970	507	0.116	0.125	-7.2	
59941	515	0.125	0.134	-6.7		59963	503	0.350	0.370	-5.4		59970	508	0.163	0.175	-6.9	
59941	516	0.128	0.137	-6.6		59963	504	0.560	0.600	-6.7		59970	509	0.148	0.159	-6.9	
59941	517	0.103	0.110	-6.4		59963	505	0.370	0.400	-7.5		59970	511	0.089	0.096	-7.3	
59947	501	0.108	0.116	-6.9		59963	506	0.330	0.350	-5.7		59970	512	0.114	0.124	-8.1	
59947	502	0.147	0.157	-6.4		59963	507	0.260	0.270	-3.7		59970	513	0.110	0.119	-7.6	
59947	503	0.081	0.087	-6.9		59963	508	0.300	0.320	-6.3		59970	515	0.190	0.205	-7.3	
59947	504	0.135	0.148	-8.8		59963	509	0.350	0.380	-7.9		59970	516	0.180	0.194	-7.2	
59947	505	0.103	0.111	-7.2		59963	511	0.440	0.460	-4.3		59970	517	0.155	0.167	-7.2	
59947	506	0.077	0.082	-6.1		59963	512	0.320	0.340	-5.9		59973	501	0.193	0.206	-6.3	
59947	507	0.086	0.093	-7.5		59963	513	0.200	0.214	-6.5		59973	502	0.350	0.370	-5.4	
59947	508	0.121	0.130	-6.9		59963	515	0.360	0.380	-5.3		59973	503	0.224	0.240	-6.7	
59947	509	0.110	0.118	-6.8		59963	516	0.370	0.390	-5.1		59973	504	0.360	0.390	-7.7	
59947	511	0.066	0.071	-7.0		59963	517	0.290	0.310	-6.5		59973	505	0.239	0.260	-8.1	
59947	512	0.085	0.092	-7.6		59964	501	0.700	0.750	-6.7		59973	506	0.211	0.226	-6.6	
59947	513	0.082	0.088	-6.8		59964	502	1.260	1.340	-6.0		59973	507	0.166	0.176	-5.7	
59947	515	0.141	0.152	-7.2		59964	503	0.810	0.870	-6.9		59973	508	0.195	0.209	-6.7	
59947	516	0.134	0.144	-6.9		59964	504	1.300	1.410	-7.8		59973	509	0.227	0.244	-7.0	
59947	517	0.115	0.124	-7.3		59964	505	0.870	0.930	-6.5		59973	511	0.280	0.300	-6.7	
59955	501	0.040	0.043	-7.0		59964	506	0.770	0.820	-6.1		59973	512	0.203	0.217	-6.5	
59955	502	0.072	0.077	-6.5		59964	507	0.600	0.640	-6.3		59973	513	0.129	0.138	-6.5	
59955	503	0.047	0.050	-6.0		59964	508	0.710	0.760	-6.6		59973	515	0.229	0.246	-6.9	
59955	504	0.075	0.081	-7.4		59964	509	0.820	0.890	-7.9		59973	516	0.236	0.250	-5.6	
59955	505	0.050	0.053	-5.7		59964	511	1.020	1.080	-5.6		59973	517	0.189	0.201	-6.0	

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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
59975	501	0.204	0.220	-7.3		59984	506	0.058	0.062	-6.5		59986	512	0.166	0.178	-6.7	
59975	502	0.280	0.300	-6.7		59984	507	0.046	0.048	-4.2		59986	513	0.105	0.113	-7.1	
59975	503	0.152	0.164	-7.3		59984	508	0.053	0.057	-7.0		59986	515	0.187	0.201	-7.0	
59975	504	0.260	0.280	-7.1		59984	509	0.062	0.067	-7.5		59986	516	0.193	0.206	-6.3	
59975	505	0.194	0.209	-7.2		59984	511	0.077	0.081	-4.9		59986	517	0.154	0.165	-6.7	
59975	506	0.145	0.155	-6.5		59984	512	0.056	0.059	-5.1		59988	501	0.052	0.056	-7.1	
59975	507	0.162	0.175	-7.4		59984	513	0.035	0.038	-7.9		59988	502	0.071	0.076	-6.6	
59975	508	0.228	0.245	-6.9		59984	515	0.063	0.067	-6.0		59988	503	0.039	0.042	-7.1	
59975	509	0.207	0.223	-7.2		59984	516	0.064	0.069	-7.2		59988	504	0.065	0.071	-8.5	
59975	511	0.125	0.134	-6.7		59984	517	0.052	0.055	-5.5		59988	505	0.049	0.053	-7.5	
59975	512	0.160	0.174	-8.0		59985	501	0.206	0.220	-6.4		59988	506	0.037	0.039	-5.1	
59975	513	0.154	0.166	-7.2		59985	502	0.370	0.400	-7.5		59988	507	0.041	0.045	-8.9	
59975	515	0.270	0.290	-6.9		59985	503	0.240	0.260	-7.7		59988	508	0.058	0.063	-7.9	
59975	516	0.250	0.270	-7.4		59985	504	0.380	0.410	-7.3		59988	509	0.053	0.057	-7.0	
59975	517	0.217	0.234	-7.3		59985	505	0.260	0.270	-3.7		59988	511	0.032	0.034	-5.9	
59977	501	0.116	0.125	-7.2		59985	506	0.226	0.242	-6.6		59988	512	0.041	0.044	-6.8	
59977	502	0.158	0.169	-6.5		59985	507	0.178	0.189	-5.8		59988	513	0.039	0.042	-7.1	
59977	503	0.087	0.094	-7.4		59985	508	0.208	0.224	-7.1		59988	515	0.068	0.073	-6.8	
59977	504	0.146	0.159	-8.2		59985	509	0.243	0.260	-6.5		59988	516	0.064	0.069	-7.2	
59977	505	0.111	0.120	-7.5		59985	511	0.300	0.320	-6.3		59988	517	0.055	0.060	-8.3	
59977	506	0.083	0.088	-5.7		59985	512	0.218	0.233	-6.4		59989	501	0.028	0.029	-3.4	
59977	507	0.093	0.100	-7.0		59985	513	0.138	0.147	-6.1		59989	502	0.050	0.053	-5.7	
59977	508	0.130	0.140	-7.1		59985	515	0.245	0.260	-5.8		59989	503	0.032	0.034	-5.9	
59977	509	0.118	0.128	-7.8		59985	516	0.250	0.270	-7.4		59989	504	0.051	0.055	-7.3	
59977	511	0.071	0.076	-6.6		59985	517	0.202	0.215	-6.0		59989	505	0.034	0.037	-8.1	
59977	512	0.091	0.099	-8.1		59986	501	0.158	0.168	-6.0		59989	506	0.030	0.032	-6.3	
59977	513	0.088	0.095	-7.4		59986	502	0.280	0.300	-6.7		59989	507	0.024	0.025	-4.0	
59977	515	0.152	0.164	-7.3		59986	503	0.183	0.196	-6.6		59989	508	0.028	0.030	-6.7	
59977	516	0.144	0.156	-7.7		59986	504	0.290	0.320	-9.4		59989	509	0.033	0.035	-5.7	
59977	517	0.124	0.133	-6.8		59986	505	0.196	0.210	-6.7		59989	511	0.040	0.043	-7.0	
59984	501	0.053	0.056	-5.4		59986	506	0.173	0.185	-6.5		59989	512	0.029	0.031	-6.5	
59984	502	0.095	0.101	-5.9		59986	507	0.136	0.144	-5.6		59989	513	0.018	0.020	-10.0	
59984	503	0.061	0.066	-7.6		59986	508	0.159	0.171	-7.0		59989	515	0.033	0.035	-5.7	
59984	504	0.098	0.106	-7.5		59986	509	0.186	0.200	-7.0		59989	516	0.034	0.036	-5.6	
59984	505	0.065	0.070	-7.1		59986	511	0.230	0.244	-5.7		59989	517	0.027	0.029	-6.9	

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LOSS COST PERCENT CHANGE BY CLASS

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60010	501	249.000	226.000	+10.2		60012	506	269.000	232.000	+15.9		60015	512	139.000	123.000	+13.0	
60010	502	107.000	88.700	+20.6		60012	507	248.000	218.000	+13.8		60015	513	129.000	112.000	+15.2	
60010	503	151.000	133.000	+13.5		60012	508	356.000	311.000	+14.5		60015	515	166.000	143.000	+16.1	
60010	504	134.000	119.000	+12.6		60012	509	180.000	161.000	+11.8		60015	516	149.000	131.000	+13.7	
60010	505	165.000	143.000	+15.4		60012	511	239.000	209.000	+14.4		60015	517	81.800	70.500	+16.0	
60010	506	143.000	123.000	+16.3		60012	512	217.000	192.000	+13.0		60016	501	338.000	308.000	+9.7	
60010	507	131.000	115.000	+13.9		60012	513	201.000	174.000	+15.5		60016	502	146.000	121.000	+20.7	
60010	508	188.000	165.000	+13.9		60012	515	259.000	223.000	+16.1		60016	503	206.000	181.000	+13.8	
60010	509	95.200	85.100	+11.9		60012	516	233.000	205.000	+13.7		60016	504	182.000	161.000	+13.0	
60010	511	127.000	111.000	+14.4		60012	517	128.000	110.000	+16.4		60016	505	224.000	194.000	+15.5	
60010	512	115.000	102.000	+12.7		60013	501	403.000	367.000	+9.8		60016	506	194.000	167.000	+16.2	
60010	513	106.000	92.300	+14.8		60013	502	174.000	144.000	+20.8		60016	507	178.000	157.000	+13.4	
60010	515	137.000	118.000	+16.1		60013	503	245.000	216.000	+13.4		60016	508	256.000	224.000	+14.3	
60010	516	123.000	108.000	+13.9		60013	504	217.000	192.000	+13.0		60016	509	130.000	116.000	+12.1	
60010	517	67.600	58.300	+16.0		60013	505	267.000	232.000	+15.1		60016	511	172.000	151.000	+13.9	
60011	501	286.000	260.000	+10.0		60013	506	231.000	199.000	+16.1		60016	512	156.000	138.000	+13.0	
60011	502	123.000	102.000	+20.6		60013	507	212.000	187.000	+13.4		60016	513	145.000	126.000	+15.1	
60011	503	174.000	153.000	+13.7		60013	508	305.000	267.000	+14.2		60016	515	186.000	160.000	+16.3	
60011	504	154.000	136.000	+13.2		60013	509	154.000	138.000	+11.6		60016	516	168.000	147.000	+14.3	
60011	505	190.000	164.000	+15.9		60013	511	205.000	179.000	+14.5		60016	517	92.000	79.200	+16.2	
60011	506	164.000	141.000	+16.3		60013	512	186.000	165.000	+12.7		60035	501	220.000	203.000	+8.4	
60011	507	151.000	133.000	+13.5		60013	513	172.000	150.000	+14.7		60035	502	153.000	129.000	+18.6	
60011	508	217.000	190.000	+14.2		60013	515	222.000	191.000	+16.2		60035	503	271.000	243.000	+11.5	
60011	509	110.000	97.800	+12.5		60013	516	200.000	176.000	+13.6		60035	504	138.000	125.000	+10.4	
60011	511	146.000	127.000	+15.0		60013	517	110.000	94.400	+16.5		60035	505	225.000	198.000	+13.6	
60011	512	132.000	117.000	+12.8		60015	501	301.000	274.000	+9.9		60035	506	151.000	132.000	+14.4	
60011	513	122.000	106.000	+15.1		60015	502	130.000	107.000	+21.5		60035	507	151.000	135.000	+11.9	
60011	515	157.000	135.000	+16.3		60015	503	183.000	161.000	+13.7		60035	508	201.000	179.000	+12.3	
60011	516	142.000	125.000	+13.6		60015	504	162.000	143.000	+13.3		60035	509	79.800	72.600	+9.9	
60011	517	77.800	67.000	+16.1		60015	505	200.000	173.000	+15.6		60035	511	166.000	148.000	+12.2	
60012	501	470.000	428.000	+9.8		60015	506	172.000	149.000	+15.4		60035	512	119.000	107.000	+11.2	
60012	502	203.000	168.000	+20.8		60015	507	159.000	139.000	+14.4		60035	513	153.000	135.000	+13.3	
60012	503	286.000	252.000	+13.5		60015	508	228.000	199.000	+14.6		60035	515	153.000	134.000	+14.2	
60012	504	253.000	224.000	+12.9		60015	509	115.000	103.000	+11.7		60035	516	147.000	132.000	+11.4	
60012	505	312.000	270.000	+15.6		60015	511	153.000	134.000	+14.2		60035	517	169.000	148.000	+14.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
61000	501	246.000	224.000	+9.8		61216	506	85.600	75.100	+14.0		61218	512	42.000	37.900	+10.8	
61000	502	106.000	87.900	+20.6		61216	507	85.500	76.400	+11.9		61218	513	54.100	47.700	+13.4	
61000	503	150.000	132.000	+13.6		61216	508	114.000	101.000	+12.9		61218	515	54.000	47.300	+14.2	
61000	504	132.000	117.000	+12.8		61216	509	45.200	41.200	+9.7		61218	516	51.900	46.400	+11.9	
61000	505	163.000	142.000	+14.8		61216	511	94.100	83.900	+12.2		61218	517	59.500	52.200	+14.0	
61000	506	141.000	122.000	+15.6		61216	512	67.600	60.900	+11.0		61223	501	550.000	508.000	+8.3	
61000	507	130.000	114.000	+14.0		61216	513	87.000	76.700	+13.4		61223	502	384.000	323.000	+18.9	
61000	508	186.000	163.000	+14.1		61216	515	86.900	76.100	+14.2		61223	503	680.000	608.000	+11.8	
61000	509	94.300	84.200	+12.0		61216	516	83.500	74.600	+11.9		61223	504	347.000	314.000	+10.5	
61000	511	125.000	110.000	+13.6		61216	517	95.800	84.000	+14.0		61223	505	563.000	497.000	+13.3	
61000	512	114.000	101.000	+12.9		61217	501	113.000	105.000	+7.6		61223	506	378.000	332.000	+13.9	
61000	513	105.000	91.400	+14.9		61217	502	79.100	66.500	+18.9		61223	507	378.000	338.000	+11.8	
61000	515	135.000	117.000	+15.4		61217	503	140.000	125.000	+12.0		61223	508	503.000	448.000	+12.3	
61000	516	122.000	107.000	+14.0		61217	504	71.400	64.600	+10.5		61223	509	200.000	182.000	+9.9	
61000	517	67.000	57.700	+16.1		61217	505	116.000	102.000	+13.7		61223	511	416.000	371.000	+12.1	
61212	501	112.000	104.000	+7.7		61217	506	77.900	68.300	+14.1		61223	512	299.000	269.000	+11.2	
61212	502	78.300	65.900	+18.8		61217	507	77.800	69.500	+11.9		61223	513	384.000	339.000	+13.3	
61212	503	139.000	124.000	+12.1		61217	508	103.000	92.300	+11.6		61223	515	384.000	336.000	+14.3	
61212	504	70.700	63.900	+10.6		61217	509	41.200	37.500	+9.9		61223	516	369.000	330.000	+11.8	
61212	505	115.000	101.000	+13.9		61217	511	85.600	76.300	+12.2		61223	517	423.000	371.000	+14.0	
61212	506	77.100	67.700	+13.9		61217	512	61.500	55.400	+11.0		61224	501	175.000	162.000	+8.0	
61212	507	77.100	68.800	+12.1		61217	513	79.100	69.800	+13.3		61224	502	122.000	103.000	+18.4	
61212	508	102.000	91.400	+11.6		61217	515	79.100	69.300	+14.1		61224	503	217.000	194.000	+11.9	
61212	509	40.800	37.100	+10.0		61217	516	76.000	67.900	+11.9		61224	504	110.000	99.900	+10.1	
61212	511	84.800	75.600	+12.2		61217	517	87.200	76.400	+14.1		61224	505	179.000	158.000	+13.3	
61212	512	60.900	54.900	+10.9		61218	501	77.400	71.500	+8.3		61224	506	120.000	106.000	+13.2	
61212	513	78.300	69.100	+13.3		61218	502	54.000	45.500	+18.7		61224	507	120.000	108.000	+11.1	
61212	515	78.300	68.600	+14.1		61218	503	95.700	85.600	+11.8		61224	508	160.000	143.000	+11.9	
61212	516	75.200	67.200	+11.9		61218	504	48.800	44.100	+10.7		61224	509	63.700	58.000	+9.8	
61212	517	86.300	75.700	+14.0		61218	505	79.200	69.900	+13.3		61224	511	133.000	118.000	+12.7	
61216	501	125.000	115.000	+8.7		61218	506	53.200	46.700	+13.9		61224	512	95.100	85.800	+10.8	
61216	502	86.900	73.100	+18.9		61218	507	53.200	47.500	+12.0		61224	513	122.000	108.000	+13.0	
61216	503	154.000	138.000	+11.6		61218	508	70.700	63.100	+12.0		61224	515	122.000	107.000	+14.0	
61216	504	78.500	71.000	+10.6		61218	509	28.100	25.600	+9.8		61224	516	118.000	105.000	+12.4	
61216	505	127.000	112.000	+13.4		61218	511	58.500	52.100	+12.3		61224	517	135.000	118.000	+14.4	

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LOSS COST PERCENT CHANGE BY CLASS

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61225	501	243.000	225.000	+8.0		61227	506	257.000	226.000	+13.7		62001	512	36.500	32.900	+10.9	
61225	502	170.000	143.000	+18.9		61227	507	257.000	230.000	+11.7		62001	513	47.000	41.400	+13.5	
61225	503	301.000	269.000	+11.9		61227	508	342.000	305.000	+12.1		62001	515	47.000	41.100	+14.4	
61225	504	153.000	139.000	+10.1		61227	509	136.000	124.000	+9.7		62001	516	45.100	40.300	+11.9	
61225	505	249.000	220.000	+13.2		61227	511	283.000	252.000	+12.3		62001	517	51.800	45.400	+14.1	
61225	506	167.000	147.000	+13.6		61227	512	203.000	183.000	+10.9		62002	501	30.700	28.400	+8.1	
61225	507	167.000	149.000	+12.1		61227	513	262.000	231.000	+13.4		62002	502	21.500	18.000	+19.4	
61225	508	222.000	198.000	+12.1		61227	515	262.000	229.000	+14.4		62002	503	38.000	34.000	+11.8	
61225	509	88.400	80.400	+10.0		61227	516	251.000	224.000	+12.1		62002	504	19.400	17.500	+10.9	
61225	511	184.000	164.000	+12.2		61227	517	288.000	253.000	+13.8		62002	505	31.500	27.700	+13.7	
61225	512	132.000	119.000	+10.9		62000	501	85.300	78.800	+8.2		62002	506	21.100	18.500	+14.1	
61225	513	170.000	150.000	+13.3		62000	502	59.500	50.100	+18.8		62002	507	21.100	18.900	+11.6	
61225	515	170.000	149.000	+14.1		62000	503	105.000	94.300	+11.3		62002	508	28.100	25.000	+12.4	
61225	516	163.000	146.000	+11.6		62000	504	53.700	48.600	+10.5		62002	509	11.200	10.200	+9.8	
61225	517	187.000	164.000	+14.0		62000	505	87.300	76.900	+13.5		62002	511	23.200	20.700	+12.1	
61226	501	409.000	378.000	+8.2		62000	506	58.600	51.400	+14.0		62002	512	16.700	15.000	+11.3	
61226	502	286.000	240.000	+19.2		62000	507	58.600	52.300	+12.0		62002	513	21.500	18.900	+13.8	
61226	503	506.000	453.000	+11.7		62000	508	77.900	69.500	+12.1		62002	515	21.500	18.800	+14.4	
61226	504	258.000	233.000	+10.7		62000	509	31.000	28.200	+9.9		62002	516	20.600	18.400	+12.0	
61226	505	419.000	370.000	+13.2		62000	511	64.400	57.400	+12.2		62002	517	23.600	20.700	+14.0	
61226	506	281.000	247.000	+13.8		62000	512	46.300	41.700	+11.0		62003	501	96.800	89.400	+8.3	
61226	507	281.000	251.000	+12.0		62000	513	59.500	52.500	+13.3		62003	502	67.600	56.800	+19.0	
61226	508	374.000	334.000	+12.0		62000	515	59.500	52.100	+14.2		62003	503	120.000	107.000	+12.1	
61226	509	149.000	135.000	+10.4		62000	516	57.200	51.100	+11.9		62003	504	61.000	55.200	+10.5	
61226	511	310.000	276.000	+12.3		62000	517	65.600	57.500	+14.1		62003	505	99.100	87.400	+13.4	
61226	512	222.000	200.000	+11.0		62001	501	67.300	62.200	+8.2		62003	506	66.500	58.400	+13.9	
61226	513	286.000	252.000	+13.5		62001	502	47.000	39.500	+19.0		62003	507	66.500	59.400	+12.0	
61226	515	286.000	250.000	+14.4		62001	503	83.200	74.400	+11.8		62003	508	88.400	78.900	+12.0	
61226	516	275.000	245.000	+12.2		62001	504	42.400	38.400	+10.4		62003	509	35.200	32.000	+10.0	
61226	517	315.000	276.000	+14.1		62001	505	68.900	60.700	+13.5		62003	511	73.200	65.200	+12.3	
61227	501	375.000	346.000	+8.4		62001	506	46.300	40.600	+14.0		62003	512	52.500	47.400	+10.8	
61227	502	262.000	220.000	+19.1		62001	507	46.200	41.300	+11.9		62003	513	67.600	59.600	+13.4	
61227	503	463.000	414.000	+11.8		62001	508	61.500	54.800	+12.2		62003	515	67.600	59.200	+14.2	
61227	504	236.000	214.000	+10.3		62001	509	24.500	22.200	+10.4		62003	516	64.900	58.000	+11.9	
61227	505	383.000	338.000	+13.3		62001	511	50.900	45.300	+12.4		62003	517	74.500	65.300	+14.1	

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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
63010	501	448.000	407.000	+10.1		63012	506	456.000	394.000	+15.7		63215	512	174.000	157.000	+10.8	
63010	502	193.000	160.000	+20.6		63012	507	419.000	369.000	+13.6		63215	513	224.000	197.000	+13.7	
63010	503	272.000	240.000	+13.3		63012	508	602.000	527.000	+14.2		63215	515	223.000	196.000	+13.8	
63010	504	241.000	213.000	+13.1		63012	509	305.000	272.000	+12.1		63215	516	215.000	192.000	+12.0	
63010	505	297.000	257.000	+15.6		63012	511	405.000	354.000	+14.4		63215	517	246.000	216.000	+13.9	
63010	506	257.000	221.000	+16.3		63012	512	368.000	325.000	+13.2		63216	501	222.000	205.000	+8.3	
63010	507	236.000	207.000	+14.0		63012	513	341.000	295.000	+15.6		63216	502	155.000	130.000	+19.2	
63010	508	339.000	297.000	+14.1		63012	515	438.000	377.000	+16.2		63216	503	274.000	245.000	+11.8	
63010	509	171.000	153.000	+11.8		63012	516	394.000	347.000	+13.5		63216	504	140.000	127.000	+10.2	
63010	511	228.000	199.000	+14.6		63012	517	216.000	186.000	+16.1		63216	505	227.000	200.000	+13.5	
63010	512	207.000	183.000	+13.1		63013	501	754.000	686.000	+9.9		63216	506	153.000	134.000	+14.2	
63010	513	192.000	166.000	+15.7		63013	502	325.000	269.000	+20.8		63216	507	153.000	136.000	+12.5	
63010	515	246.000	212.000	+16.0		63013	503	459.000	403.000	+13.9		63216	508	203.000	181.000	+12.2	
63010	516	222.000	195.000	+13.8		63013	504	405.000	359.000	+12.8		63216	509	80.700	73.400	+9.9	
63010	517	122.000	105.000	+16.2		63013	505	500.000	433.000	+15.5		63216	511	168.000	150.000	+12.0	
63011	501	560.000	509.000	+10.0		63013	506	432.000	373.000	+15.8		63216	512	120.000	109.000	+10.1	
63011	502	241.000	200.000	+20.5		63013	507	397.000	349.000	+13.8		63216	513	155.000	137.000	+13.1	
63011	503	341.000	299.000	+14.0		63013	508	570.000	499.000	+14.2		63216	515	155.000	136.000	+14.0	
63011	504	301.000	267.000	+12.7		63013	509	289.000	258.000	+12.0		63216	516	149.000	133.000	+12.0	
63011	505	371.000	322.000	+15.2		63013	511	384.000	336.000	+14.3		63216	517	171.000	150.000	+14.0	
63011	506	321.000	277.000	+15.9		63013	512	349.000	308.000	+13.3		63217	501	300.000	278.000	+7.9	
63011	507	295.000	259.000	+13.9		63013	513	323.000	280.000	+15.4		63217	502	115.000	97.200	+18.3	
63011	508	424.000	371.000	+14.3		63013	515	415.000	357.000	+16.2		63217	503	109.000	97.400	+11.9	
63011	509	214.000	191.000	+12.0		63013	516	373.000	328.000	+13.7		63217	504	177.000	161.000	+9.9	
63011	511	285.000	249.000	+14.5		63013	517	205.000	177.000	+15.8		63217	505	136.000	120.000	+13.3	
63011	512	259.000	229.000	+13.1		63215	501	320.000	296.000	+8.1		63217	506	79.900	70.400	+13.5	
63011	513	240.000	208.000	+15.4		63215	502	223.000	188.000	+18.6		63217	507	97.600	87.300	+11.8	
63011	515	308.000	265.000	+16.2		63215	503	396.000	354.000	+11.9		63217	508	99.200	88.600	+12.0	
63011	516	277.000	244.000	+13.5		63215	504	202.000	182.000	+11.0		63217	509	166.000	152.000	+9.2	
63011	517	152.000	131.000	+16.0		63215	505	328.000	289.000	+13.5		63217	511	166.000	149.000	+11.4	
63012	501	796.000	724.000	+9.9		63215	506	220.000	193.000	+14.0		63217	512	50.000	45.100	+10.9	
63012	502	343.000	284.000	+20.8		63215	507	220.000	196.000	+12.2		63217	513	148.000	131.000	+13.0	
63012	503	484.000	426.000	+13.6		63215	508	292.000	261.000	+11.9		63217	515	208.000	183.000	+13.7	
63012	504	428.000	379.000	+12.9		63215	509	116.000	106.000	+9.4		63217	516	103.000	92.400	+11.5	
63012	505	528.000	457.000	+15.5		63215	511	242.000	216.000	+12.0		63217	517	131.000	115.000	+13.9	

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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
63218	501	101.000	93.700	+7.8		64075	506	24.100	21.800	+10.6		66122	512	45.500	41.000	+11.0	
63218	502	38.800	32.700	+18.7		64075	507	41.100	37.900	+8.4		66122	513	58.500	51.600	+13.4	
63218	503	36.600	32.800	+11.6		64075	508	66.400	61.300	+8.3		66122	515	58.500	51.200	+14.3	
63218	504	59.600	54.100	+10.2		64075	509	5.150	4.860	+6.0		66122	516	56.200	50.200	+12.0	
63218	505	45.800	40.400	+13.4		64075	511	16.300	15.000	+8.7		66122	517	64.500	56.500	+14.2	
63218	506	26.900	23.700	+13.5		64075	512	5.600	5.200	+7.7		66123	501	46.100	42.600	+8.2	
63218	507	32.900	29.400	+11.9		64075	513	32.000	29.100	+10.0		66123	502	32.200	27.100	+18.8	
63218	508	33.400	29.800	+12.1		64075	515	19.900	18.000	+10.6		66123	503	57.000	51.000	+11.8	
63218	509	56.100	51.100	+9.8		64075	516	21.800	20.100	+8.5		66123	504	29.000	26.300	+10.3	
63218	511	55.900	50.000	+11.8		64075	517	39.400	35.700	+10.4		66123	505	47.200	41.600	+13.5	
63218	512	16.900	15.200	+11.2		65007	501	195.000	180.000	+8.3		66123	506	31.700	27.800	+14.0	
63218	513	49.800	44.000	+13.2		65007	502	136.000	114.000	+19.3		66123	507	31.700	28.300	+12.0	
63218	515	70.100	61.600	+13.8		65007	503	241.000	215.000	+12.1		66123	508	42.100	37.600	+12.0	
63218	516	34.700	31.100	+11.6		65007	504	123.000	111.000	+10.8		66123	509	16.800	15.200	+10.5	
63218	517	44.000	38.700	+13.7		65007	505	199.000	176.000	+13.1		66123	511	34.900	31.100	+12.2	
64074	501	94.000	89.800	+4.7		65007	506	134.000	118.000	+13.6		66123	512	25.000	22.600	+10.6	
64074	502	67.300	58.400	+15.2		65007	507	134.000	120.000	+11.7		66123	513	32.200	28.400	+13.4	
64074	503	78.000	72.100	+8.2		65007	508	178.000	159.000	+11.9		66123	515	32.200	28.200	+14.2	
64074	504	29.100	27.200	+7.0		65007	509	70.800	64.400	+9.9		66123	516	30.900	27.600	+12.0	
64074	505	40.900	37.200	+9.9		65007	511	147.000	131.000	+12.2		66123	517	35.500	31.100	+14.1	
64074	506	34.200	31.000	+10.3		65007	512	106.000	95.400	+11.1		66309	501	135.000	124.000	+8.9	
64074	507	58.400	53.900	+8.3		65007	513	136.000	120.000	+13.3		66309	502	94.000	79.000	+19.0	
64074	508	94.300	87.100	+8.3		65007	515	136.000	119.000	+14.3		66309	503	166.000	149.000	+11.4	
64074	509	7.310	6.910	+5.8		65007	516	131.000	117.000	+12.0		66309	504	84.800	76.700	+10.6	
64074	511	23.100	21.300	+8.5		65007	517	150.000	131.000	+14.5		66309	505	138.000	121.000	+14.0	
64074	512	7.960	7.390	+7.7		66122	501	83.800	77.400	+8.3		66309	506	92.500	81.200	+13.9	
64074	513	45.400	41.400	+9.7		66122	502	58.500	49.200	+18.9		66309	507	92.500	82.600	+12.0	
64074	515	28.300	25.600	+10.5		66122	503	104.000	92.700	+12.2		66309	508	123.000	110.000	+11.8	
64074	516	30.900	28.500	+8.4		66122	504	52.800	47.800	+10.5		66309	509	48.900	44.500	+9.9	
64074	517	56.000	50.700	+10.5		66122	505	85.800	75.600	+13.5		66309	511	102.000	90.700	+12.5	
64075	501	66.200	63.200	+4.7		66122	506	57.600	50.500	+14.1		66309	512	73.100	65.900	+10.9	
64075	502	47.400	41.100	+15.3		66122	507	57.600	51.400	+12.1		66309	513	94.000	82.900	+13.4	
64075	503	54.900	50.800	+8.1		66122	508	76.500	68.300	+12.0		66309	515	94.000	82.300	+14.2	
64075	504	20.500	19.200	+6.8		66122	509	30.400	27.700	+9.7		66309	516	90.300	80.600	+12.0	
64075	505	28.800	26.200	+9.9		66122	511	63.300	56.400	+12.2		66309	517	104.000	90.800	+14.5	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
66561	501	312.000	288.000	+8.3		67508	506	94.800	83.000	+14.2		67510	512	18.900	16.900	+11.8	
66561	502	218.000	183.000	+19.1		67508	507	155.000	138.000	+12.3		67510	513	39.700	34.900	+13.8	
66561	503	385.000	345.000	+11.6		67508	508	123.000	110.000	+11.8		67510	515	43.900	38.300	+14.6	
66561	504	196.000	178.000	+10.1		67508	509	37.900	34.300	+10.5		67510	516	39.100	34.800	+12.4	
66561	505	319.000	281.000	+13.5		67508	511	63.900	56.700	+12.7		67510	517	30.900	27.000	+14.4	
66561	506	214.000	188.000	+13.8		67508	512	46.200	41.500	+11.3		67511	501	87.400	80.500	+8.6	
66561	507	214.000	191.000	+12.0		67508	513	97.200	85.400	+13.8		67511	502	65.100	54.600	+19.2	
66561	508	285.000	254.000	+12.2		67508	515	107.000	93.800	+14.1		67511	503	23.700	21.100	+12.3	
66561	509	113.000	103.000	+9.7		67508	516	95.700	85.200	+12.3		67511	504	52.000	46.800	+11.1	
66561	511	236.000	210.000	+12.4		67508	517	75.600	66.000	+14.5		67511	505	25.200	22.200	+13.5	
66561	512	169.000	153.000	+10.5		67509	501	145.000	134.000	+8.2		67511	506	41.900	36.700	+14.2	
66561	513	218.000	192.000	+13.5		67509	502	108.000	90.700	+19.1		67511	507	68.500	61.000	+12.3	
66561	515	218.000	191.000	+14.1		67509	503	39.300	35.100	+12.0		67511	508	54.400	48.400	+12.4	
66561	516	209.000	187.000	+11.8		67509	504	86.300	77.800	+10.9		67511	509	16.700	15.200	+9.9	
66561	517	240.000	210.000	+14.3		67509	505	41.900	36.800	+13.9		67511	511	28.200	25.100	+12.4	
67017	501	289.000	267.000	+8.2		67509	506	69.600	60.900	+14.3		67511	512	20.400	18.300	+11.5	
67017	502	202.000	170.000	+18.8		67509	507	114.000	101.000	+12.9		67511	513	42.900	37.700	+13.8	
67017	503	358.000	320.000	+11.9		67509	508	90.400	80.400	+12.4		67511	515	47.500	41.400	+14.7	
67017	504	182.000	165.000	+10.3		67509	509	27.800	25.200	+10.3		67511	516	42.300	37.700	+12.2	
67017	505	296.000	261.000	+13.4		67509	511	46.900	41.600	+12.7		67511	517	33.400	29.200	+14.4	
67017	506	199.000	174.000	+14.4		67509	512	33.900	30.400	+11.5		67512	501	374.000	345.000	+8.4	
67017	507	199.000	178.000	+11.8		67509	513	71.300	62.600	+13.9		67512	502	279.000	234.000	+19.2	
67017	508	264.000	236.000	+11.9		67509	515	78.800	68.800	+14.5		67512	503	101.000	90.400	+11.7	
67017	509	105.000	95.600	+9.8		67509	516	70.200	62.500	+12.3		67512	504	223.000	201.000	+10.9	
67017	511	219.000	195.000	+12.3		67509	517	55.500	48.400	+14.7		67512	505	108.000	94.900	+13.8	
67017	512	157.000	142.000	+10.6		67510	501	80.800	74.400	+8.6		67512	506	179.000	157.000	+14.0	
67017	513	202.000	178.000	+13.5		67510	502	60.200	50.500	+19.2		67512	507	293.000	261.000	+12.3	
67017	515	202.000	177.000	+14.1		67510	503	21.900	19.500	+12.3		67512	508	233.000	207.000	+12.6	
67017	516	194.000	173.000	+12.1		67510	504	48.000	43.300	+10.9		67512	509	71.700	65.000	+10.3	
67017	517	223.000	195.000	+14.4		67510	505	23.300	20.500	+13.7		67512	511	121.000	107.000	+13.1	
67508	501	198.000	182.000	+8.8		67510	506	38.700	33.900	+14.2		67512	512	87.400	78.500	+11.3	
67508	502	147.000	124.000	+18.5		67510	507	63.300	56.400	+12.2		67512	513	184.000	162.000	+13.6	
67508	503	53.600	47.800	+12.1		67510	508	50.300	44.800	+12.3		67512	515	203.000	178.000	+14.0	
67508	504	118.000	106.000	+11.3		67510	509	15.500	14.000	+10.7		67512	516	181.000	161.000	+12.4	
67508	505	57.100	50.200	+13.7		67510	511	26.100	23.200	+12.5		67512	517	143.000	125.000	+14.4	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
67513	501	237.000	219.000	+8.2		67635	506	122.000	107.000	+14.0		68439	512	377.000	340.000	+10.9	
67513	502	177.000	148.000	+19.6		67635	507	122.000	109.000	+11.9		68439	513	486.000	428.000	+13.6	
67513	503	64.300	57.400	+12.0		67635	508	162.000	144.000	+12.5		68439	515	485.000	425.000	+14.1	
67513	504	141.000	127.000	+11.0		67635	509	64.400	58.500	+10.1		68439	516	466.000	417.000	+11.8	
67513	505	68.500	60.200	+13.8		67635	511	134.000	119.000	+12.6		68439	517	535.000	469.000	+14.1	
67513	506	114.000	99.600	+14.5		67635	512	96.100	86.700	+10.8		68500	501	54.700	49.800	+9.8	
67513	507	186.000	166.000	+12.0		67635	513	124.000	109.000	+13.8		68500	502	23.600	19.500	+21.0	
67513	508	148.000	132.000	+12.1		67635	515	124.000	108.000	+14.8		68500	503	33.300	29.300	+13.7	
67513	509	45.500	41.200	+10.4		67635	516	119.000	106.000	+12.3		68500	504	29.400	26.100	+12.6	
67513	511	76.700	68.100	+12.6		67635	517	136.000	119.000	+14.3		68500	505	36.300	31.400	+15.6	
67513	512	55.400	49.800	+11.2		68001	501	541.000	500.000	+8.2		68500	506	31.400	27.100	+15.9	
67513	513	117.000	102.000	+14.7		68001	502	378.000	318.000	+18.9		68500	507	28.800	25.400	+13.4	
67513	515	129.000	113.000	+14.2		68001	503	668.000	598.000	+11.7		68500	508	41.400	36.300	+14.0	
67513	516	115.000	102.000	+12.7		68001	504	341.000	308.000	+10.7		68500	509	20.900	18.700	+11.8	
67513	517	90.800	79.200	+14.6		68001	505	553.000	488.000	+13.3		68500	511	27.800	24.400	+13.9	
67634	501	250.000	231.000	+8.2		68001	506	372.000	326.000	+14.1		68500	512	25.300	22.400	+12.9	
67634	502	175.000	147.000	+19.0		68001	507	372.000	332.000	+12.0		68500	513	23.400	20.300	+15.3	
67634	503	309.000	277.000	+11.6		68001	508	494.000	441.000	+12.0		68500	515	30.100	25.900	+16.2	
67634	504	158.000	143.000	+10.5		68001	509	197.000	179.000	+10.1		68500	516	27.100	23.800	+13.9	
67634	505	256.000	226.000	+13.3		68001	511	409.000	364.000	+12.4		68500	517	14.900	12.800	+16.4	
67634	506	172.000	151.000	+13.9		68001	512	293.000	265.000	+10.6		68604	501	13.000	12.000	+8.3	
67634	507	172.000	154.000	+11.7		68001	513	378.000	333.000	+13.5		68604	502	9.080	7.640	+18.8	
67634	508	229.000	204.000	+12.3		68001	515	377.000	331.000	+13.9		68604	503	16.100	14.400	+11.8	
67634	509	91.000	82.800	+9.9		68001	516	363.000	324.000	+12.0		68604	504	8.200	7.420	+10.5	
67634	511	189.000	169.000	+11.8		68001	517	416.000	365.000	+14.0		68604	505	13.300	11.700	+13.7	
67634	512	136.000	123.000	+10.6		68439	501	696.000	643.000	+8.2		68604	506	8.940	7.850	+13.9	
67634	513	175.000	154.000	+13.6		68439	502	486.000	408.000	+19.1		68604	507	8.940	7.980	+12.0	
67634	515	175.000	153.000	+14.4		68439	503	860.000	769.000	+11.8		68604	508	11.900	10.600	+12.3	
67634	516	168.000	150.000	+12.0		68439	504	438.000	396.000	+10.6		68604	509	4.730	4.300	+10.0	
67634	517	193.000	169.000	+14.2		68439	505	712.000	628.000	+13.4		68604	511	9.840	8.770	+12.2	
67635	501	177.000	164.000	+7.9		68439	506	478.000	419.000	+14.1		68604	512	7.060	6.370	+10.8	
67635	502	124.000	104.000	+19.2		68439	507	478.000	427.000	+11.9		68604	513	9.090	8.010	+13.5	
67635	503	219.000	196.000	+11.7		68439	508	635.000	567.000	+12.0		68604	515	9.080	7.950	+14.2	
67635	504	112.000	101.000	+10.9		68439	509	253.000	230.000	+10.0		68604	516	8.730	7.790	+12.1	
67635	505	181.000	160.000	+13.1		68439	511	526.000	469.000	+12.2		68604	517	10.000	8.780	+13.9	

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
68606	501	50.800	46.900	+8.3		68702	506	22.700	20.000	+13.5		68706	512	57.600	52.000	+10.8	
68606	502	35.500	29.800	+19.1		68702	507	22.700	20.300	+11.8		68706	513	74.200	65.400	+13.5	
68606	503	62.800	56.200	+11.7		68702	508	30.200	27.000	+11.9		68706	515	74.200	64.900	+14.3	
68606	504	32.000	29.000	+10.3		68702	509	12.000	10.900	+10.1		68706	516	71.200	63.600	+11.9	
68606	505	52.000	45.900	+13.3		68702	511	25.000	22.300	+12.1		68706	517	81.700	71.600	+14.1	
68606	506	34.900	30.600	+14.1		68702	512	18.000	16.200	+11.1		68707	501	105.000	97.100	+8.1	
68606	507	34.900	31.200	+11.9		68702	513	23.100	20.400	+13.2		68707	502	73.400	61.700	+19.0	
68606	508	46.400	41.400	+12.1		68702	515	23.100	20.200	+14.4		68707	503	130.000	116.000	+12.1	
68606	509	18.500	16.800	+10.1		68702	516	22.200	19.800	+12.1		68707	504	66.200	59.900	+10.5	
68606	511	38.400	34.200	+12.3		68702	517	25.500	22.300	+14.3		68707	505	108.000	94.900	+13.8	
68606	512	27.600	24.900	+10.8		68703	501	24.800	22.900	+8.3		68707	506	72.200	63.400	+13.9	
68606	513	35.500	31.300	+13.4		68703	502	17.300	14.600	+18.5		68707	507	72.200	64.500	+11.9	
68606	515	35.500	31.100	+14.1		68703	503	30.600	27.400	+11.7		68707	508	96.000	85.600	+12.1	
68606	516	34.100	30.400	+12.2		68703	504	15.600	14.100	+10.6		68707	509	38.200	34.700	+10.1	
68606	517	39.100	34.300	+14.0		68703	505	25.400	22.400	+13.4		68707	511	79.500	70.800	+12.3	
68607	501	40.200	37.100	+8.4		68703	506	17.000	15.000	+13.3		68707	512	57.000	51.400	+10.9	
68607	502	28.000	23.600	+18.6		68703	507	17.000	15.200	+11.8		68707	513	73.400	64.700	+13.4	
68607	503	49.600	44.400	+11.7		68703	508	22.600	20.200	+11.9		68707	515	73.400	64.200	+14.3	
68607	504	25.300	22.900	+10.5		68703	509	9.010	8.190	+10.0		68707	516	70.500	63.000	+11.9	
68607	505	41.100	36.200	+13.5		68703	511	18.700	16.700	+12.0		68707	517	80.900	70.900	+14.1	
68607	506	27.600	24.200	+14.0		68703	512	13.500	12.100	+11.6		90089	501	8.140	8.720	-6.7	
68607	507	27.600	24.600	+12.2		68703	513	17.300	15.300	+13.1		90089	502	8.140	8.720	-6.7	
68607	508	36.700	32.700	+12.2		68703	515	17.300	15.200	+13.8		90089	503	8.140	8.720	-6.7	
68607	509	14.600	13.300	+9.8		68703	516	16.600	14.800	+12.2		90089	504	8.140	8.720	-6.7	
68607	511	30.400	27.100	+12.2		68703	517	19.100	16.700	+14.4		90089	505	8.140	8.720	-6.7	
68607	512	21.800	19.700	+10.7		68706	501	106.000	98.100	+8.1		90089	506	8.140	8.720	-6.7	
68607	513	28.000	24.700	+13.4		68706	502	74.200	62.400	+18.9		90089	507	8.140	8.720	-6.7	
68607	515	28.000	24.500	+14.3		68706	503	131.000	117.000	+12.0		90089	508	8.140	8.720	-6.7	
68607	516	26.900	24.100	+11.6		68706	504	66.900	60.500	+10.6		90089	509	8.140	8.720	-6.7	
68607	517	30.900	27.100	+14.0		68706	505	109.000	95.900	+13.7		90089	511	8.140	8.720	-6.7	
68702	501	33.100	30.600	+8.2		68706	506	73.000	64.100	+13.9		90089	512	8.140	8.720	-6.7	
68702	502	23.100	19.400	+19.1		68706	507	73.000	65.200	+12.0		90089	513	8.140	8.720	-6.7	
68702	503	40.900	36.600	+11.7		68706	508	97.000	86.500	+12.1		90089	515	8.140	8.720	-6.7	
68702	504	20.900	18.900	+10.6		68706	509	38.600	35.100	+10.0		90089	516	8.140	8.720	-6.7	
68702	505	33.900	29.900	+13.4		68706	511	80.300	71.600	+12.2		90089	517	8.140	8.720	-6.7	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91111	501	6.390	6.760	-5.5		91127	506	4.300	4.550	-5.5		91135	512	0.870	0.950	-8.4	
91111	502	6.390	6.760	-5.5		91127	507	4.300	4.550	-5.5		91135	513	0.870	0.950	-8.4	
91111	503	6.390	6.760	-5.5		91127	508	4.300	4.550	-5.5		91135	515	0.870	0.950	-8.4	
91111	504	6.390	6.760	-5.5		91127	509	4.300	4.550	-5.5		91135	516	0.870	0.950	-8.4	
91111	505	6.390	6.760	-5.5		91127	511	4.300	4.550	-5.5		91135	517	0.870	0.950	-8.4	
91111	506	6.390	6.760	-5.5		91127	512	4.300	4.550	-5.5		91150	501	4.060	4.300	-5.6	
91111	507	6.390	6.760	-5.5		91127	513	4.300	4.550	-5.5		91150	502	4.060	4.300	-5.6	
91111	508	6.390	6.760	-5.5		91127	515	4.300	4.550	-5.5		91150	503	4.060	4.300	-5.6	
91111	509	6.390	6.760	-5.5		91127	516	4.300	4.550	-5.5		91150	504	4.060	4.300	-5.6	
91111	511	6.390	6.760	-5.5		91127	517	4.300	4.550	-5.5		91150	505	4.060	4.300	-5.6	
91111	512	6.390	6.760	-5.5		91130	501	3.130	3.410	-8.2		91150	506	4.060	4.300	-5.6	
91111	513	6.390	6.760	-5.5		91130	502	3.130	3.410	-8.2		91150	507	4.060	4.300	-5.6	
91111	515	6.390	6.760	-5.5		91130	503	3.130	3.410	-8.2		91150	508	4.060	4.300	-5.6	
91111	516	6.390	6.760	-5.5		91130	504	3.130	3.410	-8.2		91150	509	4.060	4.300	-5.6	
91111	517	6.390	6.760	-5.5		91130	505	3.130	3.410	-8.2		91150	511	4.060	4.300	-5.6	
91125	501	4.900	5.250	-6.7		91130	506	3.130	3.410	-8.2		91150	512	4.060	4.300	-5.6	
91125	502	4.900	5.250	-6.7		91130	507	3.130	3.410	-8.2		91150	513	4.060	4.300	-5.6	
91125	503	4.900	5.250	-6.7		91130	508	3.130	3.410	-8.2		91150	515	4.060	4.300	-5.6	
91125	504	4.900	5.250	-6.7		91130	509	3.130	3.410	-8.2		91150	516	4.060	4.300	-5.6	
91125	505	4.900	5.250	-6.7		91130	511	3.130	3.410	-8.2		91150	517	4.060	4.300	-5.6	
91125	506	4.900	5.250	-6.7		91130	512	3.130	3.410	-8.2		91155	501	9.010	9.550	-5.7	
91125	507	4.900	5.250	-6.7		91130	513	3.130	3.410	-8.2		91155	502	9.010	9.550	-5.7	
91125	508	4.900	5.250	-6.7		91130	515	3.130	3.410	-8.2		91155	503	9.010	9.550	-5.7	
91125	509	4.900	5.250	-6.7		91130	516	3.130	3.410	-8.2		91155	504	9.010	9.550	-5.7	
91125	511	4.900	5.250	-6.7		91130	517	3.130	3.410	-8.2		91155	505	9.010	9.550	-5.7	
91125	512	4.900	5.250	-6.7		91135	501	0.870	0.950	-8.4		91155	506	9.010	9.550	-5.7	
91125	513	4.900	5.250	-6.7		91135	502	0.870	0.950	-8.4		91155	507	9.010	9.550	-5.7	
91125	515	4.900	5.250	-6.7		91135	503	0.870	0.950	-8.4		91155	508	9.010	9.550	-5.7	
91125	516	4.900	5.250	-6.7		91135	504	0.870	0.950	-8.4		91155	509	9.010	9.550	-5.7	
91125	517	4.900	5.250	-6.7		91135	505	0.870	0.950	-8.4		91155	511	9.010	9.550	-5.7	
91127	501	4.300	4.550	-5.5		91135	506	0.870	0.950	-8.4		91155	512	9.010	9.550	-5.7	
91127	502	4.300	4.550	-5.5		91135	507	0.870	0.950	-8.4		91155	513	9.010	9.550	-5.7	
91127	503	4.300	4.550	-5.5		91135	508	0.870	0.950	-8.4		91155	515	9.010	9.550	-5.7	
91127	504	4.300	4.550	-5.5		91135	509	0.870	0.950	-8.4		91155	516	9.010	9.550	-5.7	
91127	505	4.300	4.550	-5.5		91135	511	0.870	0.950	-8.4		91155	517	9.010	9.550	-5.7	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91160	501	1.970	2.110	-6.6		91177	506	7.420	7.950	-6.7		91190	512	4.000	4.280	-6.5	
91160	502	1.970	2.110	-6.6		91177	507	7.420	7.950	-6.7		91190	513	4.000	4.280	-6.5	
91160	503	1.970	2.110	-6.6		91177	508	7.420	7.950	-6.7		91190	515	4.000	4.280	-6.5	
91160	504	1.970	2.110	-6.6		91177	509	7.420	7.950	-6.7		91190	516	4.000	4.280	-6.5	
91160	505	1.970	2.110	-6.6		91177	511	7.420	7.950	-6.7		91190	517	4.000	4.280	-6.5	
91160	506	1.970	2.110	-6.6		91177	512	7.420	7.950	-6.7		91200	501	1.790	1.950	-8.2	
91160	507	1.970	2.110	-6.6		91177	513	7.420	7.950	-6.7		91200	502	1.790	1.950	-8.2	
91160	508	1.970	2.110	-6.6		91177	515	7.420	7.950	-6.7		91200	503	1.790	1.950	-8.2	
91160	509	1.970	2.110	-6.6		91177	516	7.420	7.950	-6.7		91200	504	1.790	1.950	-8.2	
91160	511	1.970	2.110	-6.6		91177	517	7.420	7.950	-6.7		91200	505	1.790	1.950	-8.2	
91160	512	1.970	2.110	-6.6		91179	501	7.450	7.980	-6.6		91200	506	1.790	1.950	-8.2	
91160	513	1.970	2.110	-6.6		91179	502	7.450	7.980	-6.6		91200	507	1.790	1.950	-8.2	
91160	515	1.970	2.110	-6.6		91179	503	7.450	7.980	-6.6		91200	508	1.790	1.950	-8.2	
91160	516	1.970	2.110	-6.6		91179	504	7.450	7.980	-6.6		91200	509	1.790	1.950	-8.2	
91160	517	1.970	2.110	-6.6		91179	505	7.450	7.980	-6.6		91200	511	1.790	1.950	-8.2	
91175	501	1.690	1.820	-7.1		91179	506	7.450	7.980	-6.6		91200	512	1.790	1.950	-8.2	
91175	502	1.690	1.820	-7.1		91179	507	7.450	7.980	-6.6		91200	513	1.790	1.950	-8.2	
91175	503	1.690	1.820	-7.1		91179	508	7.450	7.980	-6.6		91200	515	1.790	1.950	-8.2	
91175	504	1.690	1.820	-7.1		91179	509	7.450	7.980	-6.6		91200	516	1.790	1.950	-8.2	
91175	505	1.690	1.820	-7.1		91179	511	7.450	7.980	-6.6		91200	517	1.790	1.950	-8.2	
91175	506	1.690	1.820	-7.1		91179	512	7.450	7.980	-6.6		91235	501	4.950	5.250	-5.7	
91175	507	1.690	1.820	-7.1		91179	513	7.450	7.980	-6.6		91235	502	4.950	5.250	-5.7	
91175	508	1.690	1.820	-7.1		91179	515	7.450	7.980	-6.6		91235	503	4.950	5.250	-5.7	
91175	509	1.690	1.820	-7.1		91179	516	7.450	7.980	-6.6		91235	504	4.950	5.250	-5.7	
91175	511	1.690	1.820	-7.1		91179	517	7.450	7.980	-6.6		91235	505	4.950	5.250	-5.7	
91175	512	1.690	1.820	-7.1		91190	501	4.000	4.280	-6.5		91235	506	4.950	5.250	-5.7	
91175	513	1.690	1.820	-7.1		91190	502	4.000	4.280	-6.5		91235	507	4.950	5.250	-5.7	
91175	515	1.690	1.820	-7.1		91190	503	4.000	4.280	-6.5		91235	508	4.950	5.250	-5.7	
91175	516	1.690	1.820	-7.1		91190	504	4.000	4.280	-6.5		91235	509	4.950	5.250	-5.7	
91175	517	1.690	1.820	-7.1		91190	505	4.000	4.280	-6.5		91235	511	4.950	5.250	-5.7	
91177	501	7.420	7.950	-6.7		91190	506	4.000	4.280	-6.5		91235	512	4.950	5.250	-5.7	
91177	502	7.420	7.950	-6.7		91190	507	4.000	4.280	-6.5		91235	513	4.950	5.250	-5.7	
91177	503	7.420	7.950	-6.7		91190	508	4.000	4.280	-6.5		91235	515	4.950	5.250	-5.7	
91177	504	7.420	7.950	-6.7		91190	509	4.000	4.280	-6.5		91235	516	4.950	5.250	-5.7	
91177	505	7.420	7.950	-6.7		91190	511	4.000	4.280	-6.5		91235	517	4.950	5.250	-5.7	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91250	501	7.460	7.900	-5.6		91266	506	20.200	22.000	-8.2		91315	512	8.510	9.130	-6.8	
91250	502	7.460	7.900	-5.6		91266	507	20.200	22.000	-8.2		91315	513	8.510	9.130	-6.8	
91250	503	7.460	7.900	-5.6		91266	508	20.200	22.000	-8.2		91315	515	8.510	9.130	-6.8	
91250	504	7.460	7.900	-5.6		91266	509	20.200	22.000	-8.2		91315	516	8.510	9.130	-6.8	
91250	505	7.460	7.900	-5.6		91266	511	20.200	22.000	-8.2		91315	517	8.510	9.130	-6.8	
91250	506	7.460	7.900	-5.6		91266	512	20.200	22.000	-8.2		91324	501	19.000	20.300	-6.4	
91250	507	7.460	7.900	-5.6		91266	513	20.200	22.000	-8.2		91324	502	19.000	20.300	-6.4	
91250	508	7.460	7.900	-5.6		91266	515	20.200	22.000	-8.2		91324	503	19.000	20.300	-6.4	
91250	509	7.460	7.900	-5.6		91266	516	20.200	22.000	-8.2		91324	504	19.000	20.300	-6.4	
91250	511	7.460	7.900	-5.6		91266	517	20.200	22.000	-8.2		91324	505	19.000	20.300	-6.4	
91250	512	7.460	7.900	-5.6		91302	501	28.000	30.100	-7.0		91324	506	19.000	20.300	-6.4	
91250	513	7.460	7.900	-5.6		91302	502	28.000	30.100	-7.0		91324	507	19.000	20.300	-6.4	
91250	515	7.460	7.900	-5.6		91302	503	28.000	30.100	-7.0		91324	508	19.000	20.300	-6.4	
91250	516	7.460	7.900	-5.6		91302	504	28.000	30.100	-7.0		91324	509	19.000	20.300	-6.4	
91250	517	7.460	7.900	-5.6		91302	505	28.000	30.100	-7.0		91324	511	19.000	20.300	-6.4	
91265	501	38.200	41.700	-8.4		91302	506	28.000	30.100	-7.0		91324	512	19.000	20.300	-6.4	
91265	502	38.200	41.700	-8.4		91302	507	28.000	30.100	-7.0		91324	513	19.000	20.300	-6.4	
91265	503	38.200	41.700	-8.4		91302	508	28.000	30.100	-7.0		91324	515	19.000	20.300	-6.4	
91265	504	38.200	41.700	-8.4		91302	509	28.000	30.100	-7.0		91324	516	19.000	20.300	-6.4	
91265	505	38.200	41.700	-8.4		91302	511	28.000	30.100	-7.0		91324	517	19.000	20.300	-6.4	
91265	506	38.200	41.700	-8.4		91302	512	28.000	30.100	-7.0		91340	501	12.400	13.300	-6.8	
91265	507	38.200	41.700	-8.4		91302	513	28.000	30.100	-7.0		91340	502	12.400	13.300	-6.8	
91265	508	38.200	41.700	-8.4		91302	515	28.000	30.100	-7.0		91340	503	12.400	13.300	-6.8	
91265	509	38.200	41.700	-8.4		91302	516	28.000	30.100	-7.0		91340	504	12.400	13.300	-6.8	
91265	511	38.200	41.700	-8.4		91302	517	28.000	30.100	-7.0		91340	505	12.400	13.300	-6.8	
91265	512	38.200	41.700	-8.4		91315	501	8.510	9.130	-6.8		91340	506	12.400	13.300	-6.8	
91265	513	38.200	41.700	-8.4		91315	502	8.510	9.130	-6.8		91340	507	12.400	13.300	-6.8	
91265	515	38.200	41.700	-8.4		91315	503	8.510	9.130	-6.8		91340	508	12.400	13.300	-6.8	
91265	516	38.200	41.700	-8.4		91315	504	8.510	9.130	-6.8		91340	509	12.400	13.300	-6.8	
91265	517	38.200	41.700	-8.4		91315	505	8.510	9.130	-6.8		91340	511	12.400	13.300	-6.8	
91266	501	20.200	22.000	-8.2		91315	506	8.510	9.130	-6.8		91340	512	12.400	13.300	-6.8	
91266	502	20.200	22.000	-8.2		91315	507	8.510	9.130	-6.8		91340	513	12.400	13.300	-6.8	
91266	503	20.200	22.000	-8.2		91315	508	8.510	9.130	-6.8		91340	515	12.400	13.300	-6.8	
91266	504	20.200	22.000	-8.2		91315	509	8.510	9.130	-6.8		91340	516	12.400	13.300	-6.8	
91266	505	20.200	22.000	-8.2		91315	511	8.510	9.130	-6.8		91340	517	12.400	13.300	-6.8	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91341	501	8.510	9.110	-6.6		91343	506	1.880	2.010	-6.5		91436	512	9.620	10.300	-6.6	
91341	502	8.510	9.110	-6.6		91343	507	1.880	2.010	-6.5		91436	513	9.620	10.300	-6.6	
91341	503	8.510	9.110	-6.6		91343	508	1.880	2.010	-6.5		91436	515	9.620	10.300	-6.6	
91341	504	8.510	9.110	-6.6		91343	509	1.880	2.010	-6.5		91436	516	9.620	10.300	-6.6	
91341	505	8.510	9.110	-6.6		91343	511	1.880	2.010	-6.5		91436	517	9.620	10.300	-6.6	
91341	506	8.510	9.110	-6.6		91343	512	1.880	2.010	-6.5		91481	501	35.100	37.700	-6.9	
91341	507	8.510	9.110	-6.6		91343	513	1.880	2.010	-6.5		91481	502	35.100	37.700	-6.9	
91341	508	8.510	9.110	-6.6		91343	515	1.880	2.010	-6.5		91481	503	35.100	37.700	-6.9	
91341	509	8.510	9.110	-6.6		91343	516	1.880	2.010	-6.5		91481	504	35.100	37.700	-6.9	
91341	511	8.510	9.110	-6.6		91343	517	1.880	2.010	-6.5		91481	505	35.100	37.700	-6.9	
91341	512	8.510	9.110	-6.6		91405	501	14.400	15.500	-7.1		91481	506	35.100	37.700	-6.9	
91341	513	8.510	9.110	-6.6		91405	502	14.400	15.500	-7.1		91481	507	35.100	37.700	-6.9	
91341	515	8.510	9.110	-6.6		91405	503	14.400	15.500	-7.1		91481	508	35.100	37.700	-6.9	
91341	516	8.510	9.110	-6.6		91405	504	14.400	15.500	-7.1		91481	509	35.100	37.700	-6.9	
91341	517	8.510	9.110	-6.6		91405	505	14.400	15.500	-7.1		91481	511	35.100	37.700	-6.9	
91342	501	11.400	12.200	-6.6		91405	506	14.400	15.500	-7.1		91481	512	35.100	37.700	-6.9	
91342	502	11.400	12.200	-6.6		91405	507	14.400	15.500	-7.1		91481	513	35.100	37.700	-6.9	
91342	503	11.400	12.200	-6.6		91405	508	14.400	15.500	-7.1		91481	515	35.100	37.700	-6.9	
91342	504	11.400	12.200	-6.6		91405	509	14.400	15.500	-7.1		91481	516	35.100	37.700	-6.9	
91342	505	11.400	12.200	-6.6		91405	511	14.400	15.500	-7.1		91481	517	35.100	37.700	-6.9	
91342	506	11.400	12.200	-6.6		91405	512	14.400	15.500	-7.1		91507	501	5.180	5.550	-6.7	
91342	507	11.400	12.200	-6.6		91405	513	14.400	15.500	-7.1		91507	502	5.180	5.550	-6.7	
91342	508	11.400	12.200	-6.6		91405	515	14.400	15.500	-7.1		91507	503	5.180	5.550	-6.7	
91342	509	11.400	12.200	-6.6		91405	516	14.400	15.500	-7.1		91507	504	5.180	5.550	-6.7	
91342	511	11.400	12.200	-6.6		91405	517	14.400	15.500	-7.1		91507	505	5.180	5.550	-6.7	
91342	512	11.400	12.200	-6.6		91436	501	9.620	10.300	-6.6		91507	506	5.180	5.550	-6.7	
91342	513	11.400	12.200	-6.6		91436	502	9.620	10.300	-6.6		91507	507	5.180	5.550	-6.7	
91342	515	11.400	12.200	-6.6		91436	503	9.620	10.300	-6.6		91507	508	5.180	5.550	-6.7	
91342	516	11.400	12.200	-6.6		91436	504	9.620	10.300	-6.6		91507	509	5.180	5.550	-6.7	
91342	517	11.400	12.200	-6.6		91436	505	9.620	10.300	-6.6		91507	511	5.180	5.550	-6.7	
91343	501	1.880	2.010	-6.5		91436	506	9.620	10.300	-6.6		91507	512	5.180	5.550	-6.7	
91343	502	1.880	2.010	-6.5		91436	507	9.620	10.300	-6.6		91507	513	5.180	5.550	-6.7	
91343	503	1.880	2.010	-6.5		91436	508	9.620	10.300	-6.6		91507	515	5.180	5.550	-6.7	
91343	504	1.880	2.010	-6.5		91436	509	9.620	10.300	-6.6		91507	516	5.180	5.550	-6.7	
91343	505	1.880	2.010	-6.5		91436	511	9.620	10.300	-6.6		91507	517	5.180	5.550	-6.7	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91523	501	79.800	85.500	-6.7		91551	506	2.810	3.020	-7.0		91560	512	11.200	12.200	-8.2	
91523	502	79.800	85.500	-6.7		91551	507	2.810	3.020	-7.0		91560	513	11.200	12.200	-8.2	
91523	503	79.800	85.500	-6.7		91551	508	2.810	3.020	-7.0		91560	515	11.200	12.200	-8.2	
91523	504	79.800	85.500	-6.7		91551	509	2.810	3.020	-7.0		91560	516	11.200	12.200	-8.2	
91523	505	79.800	85.500	-6.7		91551	511	2.810	3.020	-7.0		91560	517	11.200	12.200	-8.2	
91523	506	79.800	85.500	-6.7		91551	512	2.810	3.020	-7.0		91562	501	6.270	6.710	-6.6	
91523	507	79.800	85.500	-6.7		91551	513	2.810	3.020	-7.0		91562	502	6.270	6.710	-6.6	
91523	508	79.800	85.500	-6.7		91551	515	2.810	3.020	-7.0		91562	503	6.270	6.710	-6.6	
91523	509	79.800	85.500	-6.7		91551	516	2.810	3.020	-7.0		91562	504	6.270	6.710	-6.6	
91523	511	79.800	85.500	-6.7		91551	517	2.810	3.020	-7.0		91562	505	6.270	6.710	-6.6	
91523	512	79.800	85.500	-6.7		91555	501	2.980	3.160	-5.7		91562	506	6.270	6.710	-6.6	
91523	513	79.800	85.500	-6.7		91555	502	2.980	3.160	-5.7		91562	507	6.270	6.710	-6.6	
91523	515	79.800	85.500	-6.7		91555	503	2.980	3.160	-5.7		91562	508	6.270	6.710	-6.6	
91523	516	79.800	85.500	-6.7		91555	504	2.980	3.160	-5.7		91562	509	6.270	6.710	-6.6	
91523	517	79.800	85.500	-6.7		91555	505	2.980	3.160	-5.7		91562	511	6.270	6.710	-6.6	
91547	501	0.450	0.490	-8.2		91555	506	2.980	3.160	-5.7		91562	512	6.270	6.710	-6.6	
91547	502	0.450	0.490	-8.2		91555	507	2.980	3.160	-5.7		91562	513	6.270	6.710	-6.6	
91547	503	0.450	0.490	-8.2		91555	508	2.980	3.160	-5.7		91562	515	6.270	6.710	-6.6	
91547	504	0.450	0.490	-8.2		91555	509	2.980	3.160	-5.7		91562	516	6.270	6.710	-6.6	
91547	505	0.450	0.490	-8.2		91555	511	2.980	3.160	-5.7		91562	517	6.270	6.710	-6.6	
91547	506	0.450	0.490	-8.2		91555	512	2.980	3.160	-5.7		91577	501	22.400	24.000	-6.7	
91547	507	0.450	0.490	-8.2		91555	513	2.980	3.160	-5.7		91577	502	22.400	24.000	-6.7	
91547	508	0.450	0.490	-8.2		91555	515	2.980	3.160	-5.7		91577	503	22.400	24.000	-6.7	
91547	509	0.450	0.490	-8.2		91555	516	2.980	3.160	-5.7		91577	504	22.400	24.000	-6.7	
91547	511	0.450	0.490	-8.2		91555	517	2.980	3.160	-5.7		91577	505	22.400	24.000	-6.7	
91547	512	0.450	0.490	-8.2		91560	501	11.200	12.200	-8.2		91577	506	22.400	24.000	-6.7	
91547	513	0.450	0.490	-8.2		91560	502	11.200	12.200	-8.2		91577	507	22.400	24.000	-6.7	
91547	515	0.450	0.490	-8.2		91560	503	11.200	12.200	-8.2		91577	508	22.400	24.000	-6.7	
91547	516	0.450	0.490	-8.2		91560	504	11.200	12.200	-8.2		91577	509	22.400	24.000	-6.7	
91547	517	0.450	0.490	-8.2		91560	505	11.200	12.200	-8.2		91577	511	22.400	24.000	-6.7	
91551	501	2.810	3.020	-7.0		91560	506	11.200	12.200	-8.2		91577	512	22.400	24.000	-6.7	
91551	502	2.810	3.020	-7.0		91560	507	11.200	12.200	-8.2		91577	513	22.400	24.000	-6.7	
91551	503	2.810	3.020	-7.0		91560	508	11.200	12.200	-8.2		91577	515	22.400	24.000	-6.7	
91551	504	2.810	3.020	-7.0		91560	509	11.200	12.200	-8.2		91577	516	22.400	24.000	-6.7	
91551	505	2.810	3.020	-7.0		91560	511	11.200	12.200	-8.2		91577	517	22.400	24.000	-6.7	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91580	501	14.700	16.100	-8.7		91606	506	30.600	33.400	-8.4		91636	512	10.700	11.700	-8.5	
91580	502	14.700	16.100	-8.7		91606	507	30.600	33.400	-8.4		91636	513	10.700	11.700	-8.5	
91580	503	14.700	16.100	-8.7		91606	508	30.600	33.400	-8.4		91636	515	10.700	11.700	-8.5	
91580	504	14.700	16.100	-8.7		91606	509	30.600	33.400	-8.4		91636	516	10.700	11.700	-8.5	
91580	505	14.700	16.100	-8.7		91606	511	30.600	33.400	-8.4		91636	517	10.700	11.700	-8.5	
91580	506	14.700	16.100	-8.7		91606	512	30.600	33.400	-8.4		91641	501	2.910	3.170	-8.2	
91580	507	14.700	16.100	-8.7		91606	513	30.600	33.400	-8.4		91641	502	2.910	3.170	-8.2	
91580	508	14.700	16.100	-8.7		91606	515	30.600	33.400	-8.4		91641	503	2.910	3.170	-8.2	
91580	509	14.700	16.100	-8.7		91606	516	30.600	33.400	-8.4		91641	504	2.910	3.170	-8.2	
91580	511	14.700	16.100	-8.7		91606	517	30.600	33.400	-8.4		91641	505	2.910	3.170	-8.2	
91580	512	14.700	16.100	-8.7		91629	501	6.260	6.820	-8.2		91641	506	2.910	3.170	-8.2	
91580	513	14.700	16.100	-8.7		91629	502	6.260	6.820	-8.2		91641	507	2.910	3.170	-8.2	
91580	515	14.700	16.100	-8.7		91629	503	6.260	6.820	-8.2		91641	508	2.910	3.170	-8.2	
91580	516	14.700	16.100	-8.7		91629	504	6.260	6.820	-8.2		91641	509	2.910	3.170	-8.2	
91580	517	14.700	16.100	-8.7		91629	505	6.260	6.820	-8.2		91641	511	2.910	3.170	-8.2	
91590	501	6.510	6.970	-6.6		91629	506	6.260	6.820	-8.2		91641	512	2.910	3.170	-8.2	
91590	502	6.510	6.970	-6.6		91629	507	6.260	6.820	-8.2		91641	513	2.910	3.170	-8.2	
91590	503	6.510	6.970	-6.6		91629	508	6.260	6.820	-8.2		91641	515	2.910	3.170	-8.2	
91590	504	6.510	6.970	-6.6		91629	509	6.260	6.820	-8.2		91641	516	2.910	3.170	-8.2	
91590	505	6.510	6.970	-6.6		91629	511	6.260	6.820	-8.2		91641	517	2.910	3.170	-8.2	
91590	506	6.510	6.970	-6.6		91629	512	6.260	6.820	-8.2		91666	501	1.760	1.880	-6.4	
91590	507	6.510	6.970	-6.6		91629	513	6.260	6.820	-8.2		91666	502	1.760	1.880	-6.4	
91590	508	6.510	6.970	-6.6		91629	515	6.260	6.820	-8.2		91666	503	1.760	1.880	-6.4	
91590	509	6.510	6.970	-6.6		91629	516	6.260	6.820	-8.2		91666	504	1.760	1.880	-6.4	
91590	511	6.510	6.970	-6.6		91629	517	6.260	6.820	-8.2		91666	505	1.760	1.880	-6.4	
91590	512	6.510	6.970	-6.6		91636	501	10.700	11.700	-8.5		91666	506	1.760	1.880	-6.4	
91590	513	6.510	6.970	-6.6		91636	502	10.700	11.700	-8.5		91666	507	1.760	1.880	-6.4	
91590	515	6.510	6.970	-6.6		91636	503	10.700	11.700	-8.5		91666	508	1.760	1.880	-6.4	
91590	516	6.510	6.970	-6.6		91636	504	10.700	11.700	-8.5		91666	509	1.760	1.880	-6.4	
91590	517	6.510	6.970	-6.6		91636	505	10.700	11.700	-8.5		91666	511	1.760	1.880	-6.4	
91606	501	30.600	33.400	-8.4		91636	506	10.700	11.700	-8.5		91666	512	1.760	1.880	-6.4	
91606	502	30.600	33.400	-8.4		91636	507	10.700	11.700	-8.5		91666	513	1.760	1.880	-6.4	
91606	503	30.600	33.400	-8.4		91636	508	10.700	11.700	-8.5		91666	515	1.760	1.880	-6.4	
91606	504	30.600	33.400	-8.4		91636	509	10.700	11.700	-8.5		91666	516	1.760	1.880	-6.4	
91606	505	30.600	33.400	-8.4		91636	511	10.700	11.700	-8.5		91666	517	1.760	1.880	-6.4	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91722	501	9.390	10.200	-7.9		91805	506	0.390	0.420	-7.1		92054	512	0.330	0.360	-8.3	
91722	502	9.390	10.200	-7.9		91805	507	0.390	0.420	-7.1		92054	513	0.330	0.360	-8.3	
91722	503	9.390	10.200	-7.9		91805	508	0.390	0.420	-7.1		92054	515	0.330	0.360	-8.3	
91722	504	9.390	10.200	-7.9		91805	509	0.390	0.420	-7.1		92054	516	0.330	0.360	-8.3	
91722	505	9.390	10.200	-7.9		91805	511	0.390	0.420	-7.1		92054	517	0.330	0.360	-8.3	
91722	506	9.390	10.200	-7.9		91805	512	0.390	0.420	-7.1		92055	501	9.290	9.960	-6.7	
91722	507	9.390	10.200	-7.9		91805	513	0.390	0.420	-7.1		92055	502	9.290	9.960	-6.7	
91722	508	9.390	10.200	-7.9		91805	515	0.390	0.420	-7.1		92055	503	9.290	9.960	-6.7	
91722	509	9.390	10.200	-7.9		91805	516	0.390	0.420	-7.1		92055	504	9.290	9.960	-6.7	
91722	511	9.390	10.200	-7.9		91805	517	0.390	0.420	-7.1		92055	505	9.290	9.960	-6.7	
91722	512	9.390	10.200	-7.9		92053	501	0.970	1.040	-6.7		92055	506	9.290	9.960	-6.7	
91722	513	9.390	10.200	-7.9		92053	502	0.970	1.040	-6.7		92055	507	9.290	9.960	-6.7	
91722	515	9.390	10.200	-7.9		92053	503	0.970	1.040	-6.7		92055	508	9.290	9.960	-6.7	
91722	516	9.390	10.200	-7.9		92053	504	0.970	1.040	-6.7		92055	509	9.290	9.960	-6.7	
91722	517	9.390	10.200	-7.9		92053	505	0.970	1.040	-6.7		92055	511	9.290	9.960	-6.7	
91746	501	6.270	6.710	-6.6		92053	506	0.970	1.040	-6.7		92055	512	9.290	9.960	-6.7	
91746	502	6.270	6.710	-6.6		92053	507	0.970	1.040	-6.7		92055	513	9.290	9.960	-6.7	
91746	503	6.270	6.710	-6.6		92053	508	0.970	1.040	-6.7		92055	515	9.290	9.960	-6.7	
91746	504	6.270	6.710	-6.6		92053	509	0.970	1.040	-6.7		92055	516	9.290	9.960	-6.7	
91746	505	6.270	6.710	-6.6		92053	511	0.970	1.040	-6.7		92055	517	9.290	9.960	-6.7	
91746	506	6.270	6.710	-6.6		92053	512	0.970	1.040	-6.7		92101	501	14.500	15.600	-7.1	
91746	507	6.270	6.710	-6.6		92053	513	0.970	1.040	-6.7		92101	502	14.500	15.600	-7.1	
91746	508	6.270	6.710	-6.6		92053	515	0.970	1.040	-6.7		92101	503	14.500	15.600	-7.1	
91746	509	6.270	6.710	-6.6		92053	516	0.970	1.040	-6.7		92101	504	14.500	15.600	-7.1	
91746	511	6.270	6.710	-6.6		92053	517	0.970	1.040	-6.7		92101	505	14.500	15.600	-7.1	
91746	512	6.270	6.710	-6.6		92054	501	0.330	0.360	-8.3		92101	506	14.500	15.600	-7.1	
91746	513	6.270	6.710	-6.6		92054	502	0.330	0.360	-8.3		92101	507	14.500	15.600	-7.1	
91746	515	6.270	6.710	-6.6		92054	503	0.330	0.360	-8.3		92101	508	14.500	15.600	-7.1	
91746	516	6.270	6.710	-6.6		92054	504	0.330	0.360	-8.3		92101	509	14.500	15.600	-7.1	
91746	517	6.270	6.710	-6.6		92054	505	0.330	0.360	-8.3		92101	511	14.500	15.600	-7.1	
91805	501	0.390	0.420	-7.1		92054	506	0.330	0.360	-8.3		92101	512	14.500	15.600	-7.1	
91805	502	0.390	0.420	-7.1		92054	507	0.330	0.360	-8.3		92101	513	14.500	15.600	-7.1	
91805	503	0.390	0.420	-7.1		92054	508	0.330	0.360	-8.3		92101	515	14.500	15.600	-7.1	
91805	504	0.390	0.420	-7.1		92054	509	0.330	0.360	-8.3		92101	516	14.500	15.600	-7.1	
91805	505	0.390	0.420	-7.1		92054	511	0.330	0.360	-8.3		92101	517	14.500	15.600	-7.1	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
92102	501	8.750	9.370	-6.6		92338	506	3.360	3.600	-6.7		92446	512	11.000	11.800	-6.8	
92102	502	8.750	9.370	-6.6		92338	507	3.360	3.600	-6.7		92446	513	11.000	11.800	-6.8	
92102	503	8.750	9.370	-6.6		92338	508	3.360	3.600	-6.7		92446	515	11.000	11.800	-6.8	
92102	504	8.750	9.370	-6.6		92338	509	3.360	3.600	-6.7		92446	516	11.000	11.800	-6.8	
92102	505	8.750	9.370	-6.6		92338	511	3.360	3.600	-6.7		92446	517	11.000	11.800	-6.8	
92102	506	8.750	9.370	-6.6		92338	512	3.360	3.600	-6.7		92447	501	9.660	10.300	-6.2	
92102	507	8.750	9.370	-6.6		92338	513	3.360	3.600	-6.7		92447	502	9.660	10.300	-6.2	
92102	508	8.750	9.370	-6.6		92338	515	3.360	3.600	-6.7		92447	503	9.660	10.300	-6.2	
92102	509	8.750	9.370	-6.6		92338	516	3.360	3.600	-6.7		92447	504	9.660	10.300	-6.2	
92102	511	8.750	9.370	-6.6		92338	517	3.360	3.600	-6.7		92447	505	9.660	10.300	-6.2	
92102	512	8.750	9.370	-6.6		92445	501	6.150	6.700	-8.2		92447	506	9.660	10.300	-6.2	
92102	513	8.750	9.370	-6.6		92445	502	6.150	6.700	-8.2		92447	507	9.660	10.300	-6.2	
92102	515	8.750	9.370	-6.6		92445	503	6.150	6.700	-8.2		92447	508	9.660	10.300	-6.2	
92102	516	8.750	9.370	-6.6		92445	504	6.150	6.700	-8.2		92447	509	9.660	10.300	-6.2	
92102	517	8.750	9.370	-6.6		92445	505	6.150	6.700	-8.2		92447	511	9.660	10.300	-6.2	
92215	501	7.100	7.520	-5.6		92445	506	6.150	6.700	-8.2		92447	512	9.660	10.300	-6.2	
92215	502	7.100	7.520	-5.6		92445	507	6.150	6.700	-8.2		92447	513	9.660	10.300	-6.2	
92215	503	7.100	7.520	-5.6		92445	508	6.150	6.700	-8.2		92447	515	9.660	10.300	-6.2	
92215	504	7.100	7.520	-5.6		92445	509	6.150	6.700	-8.2		92447	516	9.660	10.300	-6.2	
92215	505	7.100	7.520	-5.6		92445	511	6.150	6.700	-8.2		92447	517	9.660	10.300	-6.2	
92215	506	7.100	7.520	-5.6		92445	512	6.150	6.700	-8.2		92451	501	4.950	5.250	-5.7	
92215	507	7.100	7.520	-5.6		92445	513	6.150	6.700	-8.2		92451	502	4.950	5.250	-5.7	
92215	508	7.100	7.520	-5.6		92445	515	6.150	6.700	-8.2		92451	503	4.950	5.250	-5.7	
92215	509	7.100	7.520	-5.6		92445	516	6.150	6.700	-8.2		92451	504	4.950	5.250	-5.7	
92215	511	7.100	7.520	-5.6		92445	517	6.150	6.700	-8.2		92451	505	4.950	5.250	-5.7	
92215	512	7.100	7.520	-5.6		92446	501	11.000	11.800	-6.8		92451	506	4.950	5.250	-5.7	
92215	513	7.100	7.520	-5.6		92446	502	11.000	11.800	-6.8		92451	507	4.950	5.250	-5.7	
92215	515	7.100	7.520	-5.6		92446	503	11.000	11.800	-6.8		92451	508	4.950	5.250	-5.7	
92215	516	7.100	7.520	-5.6		92446	504	11.000	11.800	-6.8		92451	509	4.950	5.250	-5.7	
92215	517	7.100	7.520	-5.6		92446	505	11.000	11.800	-6.8		92451	511	4.950	5.250	-5.7	
92338	501	3.360	3.600	-6.7		92446	506	11.000	11.800	-6.8		92451	512	4.950	5.250	-5.7	
92338	502	3.360	3.600	-6.7		92446	507	11.000	11.800	-6.8		92451	513	4.950	5.250	-5.7	
92338	503	3.360	3.600	-6.7		92446	508	11.000	11.800	-6.8		92451	515	4.950	5.250	-5.7	
92338	504	3.360	3.600	-6.7		92446	509	11.000	11.800	-6.8		92451	516	4.950	5.250	-5.7	
92338	505	3.360	3.600	-6.7		92446	511	11.000	11.800	-6.8		92451	517	4.950	5.250	-5.7	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
92453	501	6.110	6.550	-6.7		92593	506	65.100	68.900	-5.5		94007	512	20.700	22.200	-6.8	
92453	502	6.110	6.550	-6.7		92593	507	65.100	68.900	-5.5		94007	513	20.700	22.200	-6.8	
92453	503	6.110	6.550	-6.7		92593	508	65.100	68.900	-5.5		94007	515	20.700	22.200	-6.8	
92453	504	6.110	6.550	-6.7		92593	509	65.100	68.900	-5.5		94007	516	20.700	22.200	-6.8	
92453	505	6.110	6.550	-6.7		92593	511	65.100	68.900	-5.5		94007	517	20.700	22.200	-6.8	
92453	506	6.110	6.550	-6.7		92593	512	65.100	68.900	-5.5		94099	501	4.720	5.060	-6.7	
92453	507	6.110	6.550	-6.7		92593	513	65.100	68.900	-5.5		94099	502	4.720	5.060	-6.7	
92453	508	6.110	6.550	-6.7		92593	515	65.100	68.900	-5.5		94099	503	4.720	5.060	-6.7	
92453	509	6.110	6.550	-6.7		92593	516	65.100	68.900	-5.5		94099	504	4.720	5.060	-6.7	
92453	511	6.110	6.550	-6.7		92593	517	65.100	68.900	-5.5		94099	505	4.720	5.060	-6.7	
92453	512	6.110	6.550	-6.7		92663	501	1.450	1.580	-8.2		94099	506	4.720	5.060	-6.7	
92453	513	6.110	6.550	-6.7		92663	502	1.450	1.580	-8.2		94099	507	4.720	5.060	-6.7	
92453	515	6.110	6.550	-6.7		92663	503	1.450	1.580	-8.2		94099	508	4.720	5.060	-6.7	
92453	516	6.110	6.550	-6.7		92663	504	1.450	1.580	-8.2		94099	509	4.720	5.060	-6.7	
92453	517	6.110	6.550	-6.7		92663	505	1.450	1.580	-8.2		94099	511	4.720	5.060	-6.7	
92478	501	3.030	3.240	-6.5		92663	506	1.450	1.580	-8.2		94099	512	4.720	5.060	-6.7	
92478	502	3.030	3.240	-6.5		92663	507	1.450	1.580	-8.2		94099	513	4.720	5.060	-6.7	
92478	503	3.030	3.240	-6.5		92663	508	1.450	1.580	-8.2		94099	515	4.720	5.060	-6.7	
92478	504	3.030	3.240	-6.5		92663	509	1.450	1.580	-8.2		94099	516	4.720	5.060	-6.7	
92478	505	3.030	3.240	-6.5		92663	511	1.450	1.580	-8.2		94099	517	4.720	5.060	-6.7	
92478	506	3.030	3.240	-6.5		92663	512	1.450	1.580	-8.2		94225	501	16.600	17.800	-6.7	
92478	507	3.030	3.240	-6.5		92663	513	1.450	1.580	-8.2		94225	502	16.600	17.800	-6.7	
92478	508	3.030	3.240	-6.5		92663	515	1.450	1.580	-8.2		94225	503	16.600	17.800	-6.7	
92478	509	3.030	3.240	-6.5		92663	516	1.450	1.580	-8.2		94225	504	16.600	17.800	-6.7	
92478	511	3.030	3.240	-6.5		92663	517	1.450	1.580	-8.2		94225	505	16.600	17.800	-6.7	
92478	512	3.030	3.240	-6.5		94007	501	20.700	22.200	-6.8		94225	506	16.600	17.800	-6.7	
92478	513	3.030	3.240	-6.5		94007	502	20.700	22.200	-6.8		94225	507	16.600	17.800	-6.7	
92478	515	3.030	3.240	-6.5		94007	503	20.700	22.200	-6.8		94225	508	16.600	17.800	-6.7	
92478	516	3.030	3.240	-6.5		94007	504	20.700	22.200	-6.8		94225	509	16.600	17.800	-6.7	
92478	517	3.030	3.240	-6.5		94007	505	20.700	22.200	-6.8		94225	511	16.600	17.800	-6.7	
92593	501	65.100	68.900	-5.5		94007	506	20.700	22.200	-6.8		94225	512	16.600	17.800	-6.7	
92593	502	65.100	68.900	-5.5		94007	507	20.700	22.200	-6.8		94225	513	16.600	17.800	-6.7	
92593	503	65.100	68.900	-5.5		94007	508	20.700	22.200	-6.8		94225	515	16.600	17.800	-6.7	
92593	504	65.100	68.900	-5.5		94007	509	20.700	22.200	-6.8		94225	516	16.600	17.800	-6.7	
92593	505	65.100	68.900	-5.5		94007	511	20.700	22.200	-6.8		94225	517	16.600	17.800	-6.7	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
94276	501	8.660	9.280	-6.7		94381	506	11.900	12.600	-5.6		94569	512	5.540	5.930	-6.6	
94276	502	8.660	9.280	-6.7		94381	507	11.900	12.600	-5.6		94569	513	5.540	5.930	-6.6	
94276	503	8.660	9.280	-6.7		94381	508	11.900	12.600	-5.6		94569	515	5.540	5.930	-6.6	
94276	504	8.660	9.280	-6.7		94381	509	11.900	12.600	-5.6		94569	516	5.540	5.930	-6.6	
94276	505	8.660	9.280	-6.7		94381	511	11.900	12.600	-5.6		94569	517	5.540	5.930	-6.6	
94276	506	8.660	9.280	-6.7		94381	512	11.900	12.600	-5.6		94590	501	23.900	25.600	-6.6	
94276	507	8.660	9.280	-6.7		94381	513	11.900	12.600	-5.6		94590	502	23.900	25.600	-6.6	
94276	508	8.660	9.280	-6.7		94381	515	11.900	12.600	-5.6		94590	503	23.900	25.600	-6.6	
94276	509	8.660	9.280	-6.7		94381	516	11.900	12.600	-5.6		94590	504	23.900	25.600	-6.6	
94276	511	8.660	9.280	-6.7		94381	517	11.900	12.600	-5.6		94590	505	23.900	25.600	-6.6	
94276	512	8.660	9.280	-6.7		94404	501	8.200	8.790	-6.7		94590	506	23.900	25.600	-6.6	
94276	513	8.660	9.280	-6.7		94404	502	8.200	8.790	-6.7		94590	507	23.900	25.600	-6.6	
94276	515	8.660	9.280	-6.7		94404	503	8.200	8.790	-6.7		94590	508	23.900	25.600	-6.6	
94276	516	8.660	9.280	-6.7		94404	504	8.200	8.790	-6.7		94590	509	23.900	25.600	-6.6	
94276	517	8.660	9.280	-6.7		94404	505	8.200	8.790	-6.7		94590	511	23.900	25.600	-6.6	
94304	501	6.330	6.700	-5.5		94404	506	8.200	8.790	-6.7		94590	512	23.900	25.600	-6.6	
94304	502	6.330	6.700	-5.5		94404	507	8.200	8.790	-6.7		94590	513	23.900	25.600	-6.6	
94304	503	6.330	6.700	-5.5		94404	508	8.200	8.790	-6.7		94590	515	23.900	25.600	-6.6	
94304	504	6.330	6.700	-5.5		94404	509	8.200	8.790	-6.7		94590	516	23.900	25.600	-6.6	
94304	505	6.330	6.700	-5.5		94404	511	8.200	8.790	-6.7		94590	517	23.900	25.600	-6.6	
94304	506	6.330	6.700	-5.5		94404	512	8.200	8.790	-6.7		94617	501	7.540	8.080	-6.7	
94304	507	6.330	6.700	-5.5		94404	513	8.200	8.790	-6.7		94617	502	7.540	8.080	-6.7	
94304	508	6.330	6.700	-5.5		94404	515	8.200	8.790	-6.7		94617	503	7.540	8.080	-6.7	
94304	509	6.330	6.700	-5.5		94404	516	8.200	8.790	-6.7		94617	504	7.540	8.080	-6.7	
94304	511	6.330	6.700	-5.5		94404	517	8.200	8.790	-6.7		94617	505	7.540	8.080	-6.7	
94304	512	6.330	6.700	-5.5		94569	501	5.540	5.930	-6.6		94617	506	7.540	8.080	-6.7	
94304	513	6.330	6.700	-5.5		94569	502	5.540	5.930	-6.6		94617	507	7.540	8.080	-6.7	
94304	515	6.330	6.700	-5.5		94569	503	5.540	5.930	-6.6		94617	508	7.540	8.080	-6.7	
94304	516	6.330	6.700	-5.5		94569	504	5.540	5.930	-6.6		94617	509	7.540	8.080	-6.7	
94304	517	6.330	6.700	-5.5		94569	505	5.540	5.930	-6.6		94617	511	7.540	8.080	-6.7	
94381	501	11.900	12.600	-5.6		94569	506	5.540	5.930	-6.6		94617	512	7.540	8.080	-6.7	
94381	502	11.900	12.600	-5.6		94569	507	5.540	5.930	-6.6		94617	513	7.540	8.080	-6.7	
94381	503	11.900	12.600	-5.6		94569	508	5.540	5.930	-6.6		94617	515	7.540	8.080	-6.7	
94381	504	11.900	12.600	-5.6		94569	509	5.540	5.930	-6.6		94617	516	7.540	8.080	-6.7	
94381	505	11.900	12.600	-5.6		94569	511	5.540	5.930	-6.6		94617	517	7.540	8.080	-6.7	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
95124	501	2.780	2.980	-6.7		95305	506	6.480	6.940	-6.6		95310	512	15.500	16.600	-6.6	
95124	502	2.780	2.980	-6.7		95305	507	6.480	6.940	-6.6		95310	513	15.500	16.600	-6.6	
95124	503	2.780	2.980	-6.7		95305	508	6.480	6.940	-6.6		95310	515	15.500	16.600	-6.6	
95124	504	2.780	2.980	-6.7		95305	509	6.480	6.940	-6.6		95310	516	15.500	16.600	-6.6	
95124	505	2.780	2.980	-6.7		95305	511	6.480	6.940	-6.6		95310	517	15.500	16.600	-6.6	
95124	506	2.780	2.980	-6.7		95305	512	6.480	6.940	-6.6		95357	501	3.130	3.410	-8.2	
95124	507	2.780	2.980	-6.7		95305	513	6.480	6.940	-6.6		95357	502	3.130	3.410	-8.2	
95124	508	2.780	2.980	-6.7		95305	515	6.480	6.940	-6.6		95357	503	3.130	3.410	-8.2	
95124	509	2.780	2.980	-6.7		95305	516	6.480	6.940	-6.6		95357	504	3.130	3.410	-8.2	
95124	511	2.780	2.980	-6.7		95305	517	6.480	6.940	-6.6		95357	505	3.130	3.410	-8.2	
95124	512	2.780	2.980	-6.7		95306	501	12.300	13.400	-8.2		95357	506	3.130	3.410	-8.2	
95124	513	2.780	2.980	-6.7		95306	502	12.300	13.400	-8.2		95357	507	3.130	3.410	-8.2	
95124	515	2.780	2.980	-6.7		95306	503	12.300	13.400	-8.2		95357	508	3.130	3.410	-8.2	
95124	516	2.780	2.980	-6.7		95306	504	12.300	13.400	-8.2		95357	509	3.130	3.410	-8.2	
95124	517	2.780	2.980	-6.7		95306	505	12.300	13.400	-8.2		95357	511	3.130	3.410	-8.2	
95233	501	5.960	6.390	-6.7		95306	506	12.300	13.400	-8.2		95357	512	3.130	3.410	-8.2	
95233	502	5.960	6.390	-6.7		95306	507	12.300	13.400	-8.2		95357	513	3.130	3.410	-8.2	
95233	503	5.960	6.390	-6.7		95306	508	12.300	13.400	-8.2		95357	515	3.130	3.410	-8.2	
95233	504	5.960	6.390	-6.7		95306	509	12.300	13.400	-8.2		95357	516	3.130	3.410	-8.2	
95233	505	5.960	6.390	-6.7		95306	511	12.300	13.400	-8.2		95357	517	3.130	3.410	-8.2	
95233	506	5.960	6.390	-6.7		95306	512	12.300	13.400	-8.2		95410	501	8.350	8.950	-6.7	
95233	507	5.960	6.390	-6.7		95306	513	12.300	13.400	-8.2		95410	502	8.350	8.950	-6.7	
95233	508	5.960	6.390	-6.7		95306	515	12.300	13.400	-8.2		95410	503	8.350	8.950	-6.7	
95233	509	5.960	6.390	-6.7		95306	516	12.300	13.400	-8.2		95410	504	8.350	8.950	-6.7	
95233	511	5.960	6.390	-6.7		95306	517	12.300	13.400	-8.2		95410	505	8.350	8.950	-6.7	
95233	512	5.960	6.390	-6.7		95310	501	15.500	16.600	-6.6		95410	506	8.350	8.950	-6.7	
95233	513	5.960	6.390	-6.7		95310	502	15.500	16.600	-6.6		95410	507	8.350	8.950	-6.7	
95233	515	5.960	6.390	-6.7		95310	503	15.500	16.600	-6.6		95410	508	8.350	8.950	-6.7	
95233	516	5.960	6.390	-6.7		95310	504	15.500	16.600	-6.6		95410	509	8.350	8.950	-6.7	
95233	517	5.960	6.390	-6.7		95310	505	15.500	16.600	-6.6		95410	511	8.350	8.950	-6.7	
95305	501	6.480	6.940	-6.6		95310	506	15.500	16.600	-6.6		95410	512	8.350	8.950	-6.7	
95305	502	6.480	6.940	-6.6		95310	507	15.500	16.600	-6.6		95410	513	8.350	8.950	-6.7	
95305	503	6.480	6.940	-6.6		95310	508	15.500	16.600	-6.6		95410	515	8.350	8.950	-6.7	
95305	504	6.480	6.940	-6.6		95310	509	15.500	16.600	-6.6		95410	516	8.350	8.950	-6.7	
95305	505	6.480	6.940	-6.6		95310	511	15.500	16.600	-6.6		95410	517	8.350	8.950	-6.7	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
95455	501	13.000	14.100	-7.8		95505	506	6.030	6.580	-8.4		95625	512	13.400	14.400	-6.9	
95455	502	13.000	14.100	-7.8		95505	507	6.030	6.580	-8.4		95625	513	13.400	14.400	-6.9	
95455	503	13.000	14.100	-7.8		95505	508	6.030	6.580	-8.4		95625	515	13.400	14.400	-6.9	
95455	504	13.000	14.100	-7.8		95505	509	6.030	6.580	-8.4		95625	516	13.400	14.400	-6.9	
95455	505	13.000	14.100	-7.8		95505	511	6.030	6.580	-8.4		95625	517	13.400	14.400	-6.9	
95455	506	13.000	14.100	-7.8		95505	512	6.030	6.580	-8.4		95647	501	5.970	6.320	-5.5	
95455	507	13.000	14.100	-7.8		95505	513	6.030	6.580	-8.4		95647	502	5.970	6.320	-5.5	
95455	508	13.000	14.100	-7.8		95505	515	6.030	6.580	-8.4		95647	503	5.970	6.320	-5.5	
95455	509	13.000	14.100	-7.8		95505	516	6.030	6.580	-8.4		95647	504	5.970	6.320	-5.5	
95455	511	13.000	14.100	-7.8		95505	517	6.030	6.580	-8.4		95647	505	5.970	6.320	-5.5	
95455	512	13.000	14.100	-7.8		95620	501	3.630	3.890	-6.7		95647	506	5.970	6.320	-5.5	
95455	513	13.000	14.100	-7.8		95620	502	3.630	3.890	-6.7		95647	507	5.970	6.320	-5.5	
95455	515	13.000	14.100	-7.8		95620	503	3.630	3.890	-6.7		95647	508	5.970	6.320	-5.5	
95455	516	13.000	14.100	-7.8		95620	504	3.630	3.890	-6.7		95647	509	5.970	6.320	-5.5	
95455	517	13.000	14.100	-7.8		95620	505	3.630	3.890	-6.7		95647	511	5.970	6.320	-5.5	
95487	501	4.480	4.800	-6.7		95620	506	3.630	3.890	-6.7		95647	512	5.970	6.320	-5.5	
95487	502	4.480	4.800	-6.7		95620	507	3.630	3.890	-6.7		95647	513	5.970	6.320	-5.5	
95487	503	4.480	4.800	-6.7		95620	508	3.630	3.890	-6.7		95647	515	5.970	6.320	-5.5	
95487	504	4.480	4.800	-6.7		95620	509	3.630	3.890	-6.7		95647	516	5.970	6.320	-5.5	
95487	505	4.480	4.800	-6.7		95620	511	3.630	3.890	-6.7		95647	517	5.970	6.320	-5.5	
95487	506	4.480	4.800	-6.7		95620	512	3.630	3.890	-6.7		96053	501	4.540	4.810	-5.6	
95487	507	4.480	4.800	-6.7		95620	513	3.630	3.890	-6.7		96053	502	4.540	4.810	-5.6	
95487	508	4.480	4.800	-6.7		95620	515	3.630	3.890	-6.7		96053	503	4.540	4.810	-5.6	
95487	509	4.480	4.800	-6.7		95620	516	3.630	3.890	-6.7		96053	504	4.540	4.810	-5.6	
95487	511	4.480	4.800	-6.7		95620	517	3.630	3.890	-6.7		96053	505	4.540	4.810	-5.6	
95487	512	4.480	4.800	-6.7		95625	501	13.400	14.400	-6.9		96053	506	4.540	4.810	-5.6	
95487	513	4.480	4.800	-6.7		95625	502	13.400	14.400	-6.9		96053	507	4.540	4.810	-5.6	
95487	515	4.480	4.800	-6.7		95625	503	13.400	14.400	-6.9		96053	508	4.540	4.810	-5.6	
95487	516	4.480	4.800	-6.7		95625	504	13.400	14.400	-6.9		96053	509	4.540	4.810	-5.6	
95487	517	4.480	4.800	-6.7		95625	505	13.400	14.400	-6.9		96053	511	4.540	4.810	-5.6	
95505	501	6.030	6.580	-8.4		95625	506	13.400	14.400	-6.9		96053	512	4.540	4.810	-5.6	
95505	502	6.030	6.580	-8.4		95625	507	13.400	14.400	-6.9		96053	513	4.540	4.810	-5.6	
95505	503	6.030	6.580	-8.4		95625	508	13.400	14.400	-6.9		96053	515	4.540	4.810	-5.6	
95505	504	6.030	6.580	-8.4		95625	509	13.400	14.400	-6.9		96053	516	4.540	4.810	-5.6	
95505	505	6.030	6.580	-8.4		95625	511	13.400	14.400	-6.9		96053	517	4.540	4.810	-5.6	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	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
96317	501	3.240	3.530	-8.2		96409	506	6.690	7.170	-6.7		96611	512	2.840	3.040	-6.6	
96317	502	3.240	3.530	-8.2		96409	507	6.690	7.170	-6.7		96611	513	2.840	3.040	-6.6	
96317	503	3.240	3.530	-8.2		96409	508	6.690	7.170	-6.7		96611	515	2.840	3.040	-6.6	
96317	504	3.240	3.530	-8.2		96409	509	6.690	7.170	-6.7		96611	516	2.840	3.040	-6.6	
96317	505	3.240	3.530	-8.2		96409	511	6.690	7.170	-6.7		96611	517	2.840	3.040	-6.6	
96317	506	3.240	3.530	-8.2		96409	512	6.690	7.170	-6.7		96702	501	8.320	8.920	-6.7	
96317	507	3.240	3.530	-8.2		96409	513	6.690	7.170	-6.7		96702	502	8.320	8.920	-6.7	
96317	508	3.240	3.530	-8.2		96409	515	6.690	7.170	-6.7		96702	503	8.320	8.920	-6.7	
96317	509	3.240	3.530	-8.2		96409	516	6.690	7.170	-6.7		96702	504	8.320	8.920	-6.7	
96317	511	3.240	3.530	-8.2		96409	517	6.690	7.170	-6.7		96702	505	8.320	8.920	-6.7	
96317	512	3.240	3.530	-8.2		96410	501	5.870	6.290	-6.7		96702	506	8.320	8.920	-6.7	
96317	513	3.240	3.530	-8.2		96410	502	5.870	6.290	-6.7		96702	507	8.320	8.920	-6.7	
96317	515	3.240	3.530	-8.2		96410	503	5.870	6.290	-6.7		96702	508	8.320	8.920	-6.7	
96317	516	3.240	3.530	-8.2		96410	504	5.870	6.290	-6.7		96702	509	8.320	8.920	-6.7	
96317	517	3.240	3.530	-8.2		96410	505	5.870	6.290	-6.7		96702	511	8.320	8.920	-6.7	
96408	501	7.230	7.750	-6.7		96410	506	5.870	6.290	-6.7		96702	512	8.320	8.920	-6.7	
96408	502	7.230	7.750	-6.7		96410	507	5.870	6.290	-6.7		96702	513	8.320	8.920	-6.7	
96408	503	7.230	7.750	-6.7		96410	508	5.870	6.290	-6.7		96702	515	8.320	8.920	-6.7	
96408	504	7.230	7.750	-6.7		96410	509	5.870	6.290	-6.7		96702	516	8.320	8.920	-6.7	
96408	505	7.230	7.750	-6.7		96410	511	5.870	6.290	-6.7		96702	517	8.320	8.920	-6.7	
96408	506	7.230	7.750	-6.7		96410	512	5.870	6.290	-6.7		96816	501	7.810	8.370	-6.7	
96408	507	7.230	7.750	-6.7		96410	513	5.870	6.290	-6.7		96816	502	7.810	8.370	-6.7	
96408	508	7.230	7.750	-6.7		96410	515	5.870	6.290	-6.7		96816	503	7.810	8.370	-6.7	
96408	509	7.230	7.750	-6.7		96410	516	5.870	6.290	-6.7		96816	504	7.810	8.370	-6.7	
96408	511	7.230	7.750	-6.7		96410	517	5.870	6.290	-6.7		96816	505	7.810	8.370	-6.7	
96408	512	7.230	7.750	-6.7		96611	501	2.840	3.040	-6.6		96816	506	7.810	8.370	-6.7	
96408	513	7.230	7.750	-6.7		96611	502	2.840	3.040	-6.6		96816	507	7.810	8.370	-6.7	
96408	515	7.230	7.750	-6.7		96611	503	2.840	3.040	-6.6		96816	508	7.810	8.370	-6.7	
96408	516	7.230	7.750	-6.7		96611	504	2.840	3.040	-6.6		96816	509	7.810	8.370	-6.7	
96408	517	7.230	7.750	-6.7		96611	505	2.840	3.040	-6.6		96816	511	7.810	8.370	-6.7	
96409	501	6.690	7.170	-6.7		96611	506	2.840	3.040	-6.6		96816	512	7.810	8.370	-6.7	
96409	502	6.690	7.170	-6.7		96611	507	2.840	3.040	-6.6		96816	513	7.810	8.370	-6.7	
96409	503	6.690	7.170	-6.7		96611	508	2.840	3.040	-6.6		96816	515	7.810	8.370	-6.7	
96409	504	6.690	7.170	-6.7		96611	509	2.840	3.040	-6.6		96816	516	7.810	8.370	-6.7	
96409	505	6.690	7.170	-6.7		96611	511	2.840	3.040	-6.6		96816	517	7.810	8.370	-6.7	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
96872	501	11.500	12.500	-8.0		97050	506	6.700	7.180	-6.7		97220	512	0.840	0.910	-7.7	
96872	502	11.500	12.500	-8.0		97050	507	6.700	7.180	-6.7		97220	513	0.840	0.910	-7.7	
96872	503	11.500	12.500	-8.0		97050	508	6.700	7.180	-6.7		97220	515	0.840	0.910	-7.7	
96872	504	11.500	12.500	-8.0		97050	509	6.700	7.180	-6.7		97220	516	0.840	0.910	-7.7	
96872	505	11.500	12.500	-8.0		97050	511	6.700	7.180	-6.7		97220	517	0.840	0.910	-7.7	
96872	506	11.500	12.500	-8.0		97050	512	6.700	7.180	-6.7		97222	501	3.280	3.480	-5.7	
96872	507	11.500	12.500	-8.0		97050	513	6.700	7.180	-6.7		97222	502	3.280	3.480	-5.7	
96872	508	11.500	12.500	-8.0		97050	515	6.700	7.180	-6.7		97222	503	3.280	3.480	-5.7	
96872	509	11.500	12.500	-8.0		97050	516	6.700	7.180	-6.7		97222	504	3.280	3.480	-5.7	
96872	511	11.500	12.500	-8.0		97050	517	6.700	7.180	-6.7		97222	505	3.280	3.480	-5.7	
96872	512	11.500	12.500	-8.0		97111	501	9.990	10.700	-6.6		97222	506	3.280	3.480	-5.7	
96872	513	11.500	12.500	-8.0		97111	502	9.990	10.700	-6.6		97222	507	3.280	3.480	-5.7	
96872	515	11.500	12.500	-8.0		97111	503	9.990	10.700	-6.6		97222	508	3.280	3.480	-5.7	
96872	516	11.500	12.500	-8.0		97111	504	9.990	10.700	-6.6		97222	509	3.280	3.480	-5.7	
96872	517	11.500	12.500	-8.0		97111	505	9.990	10.700	-6.6		97222	511	3.280	3.480	-5.7	
97047	501	8.630	9.250	-6.7		97111	506	9.990	10.700	-6.6		97222	512	3.280	3.480	-5.7	
97047	502	8.630	9.250	-6.7		97111	507	9.990	10.700	-6.6		97222	513	3.280	3.480	-5.7	
97047	503	8.630	9.250	-6.7		97111	508	9.990	10.700	-6.6		97222	515	3.280	3.480	-5.7	
97047	504	8.630	9.250	-6.7		97111	509	9.990	10.700	-6.6		97222	516	3.280	3.480	-5.7	
97047	505	8.630	9.250	-6.7		97111	511	9.990	10.700	-6.6		97222	517	3.280	3.480	-5.7	
97047	506	8.630	9.250	-6.7		97111	512	9.990	10.700	-6.6		97223	501	4.950	5.250	-5.7	
97047	507	8.630	9.250	-6.7		97111	513	9.990	10.700	-6.6		97223	502	4.950	5.250	-5.7	
97047	508	8.630	9.250	-6.7		97111	515	9.990	10.700	-6.6		97223	503	4.950	5.250	-5.7	
97047	509	8.630	9.250	-6.7		97111	516	9.990	10.700	-6.6		97223	504	4.950	5.250	-5.7	
97047	511	8.630	9.250	-6.7		97111	517	9.990	10.700	-6.6		97223	505	4.950	5.250	-5.7	
97047	512	8.630	9.250	-6.7		97220	501	0.840	0.910	-7.7		97223	506	4.950	5.250	-5.7	
97047	513	8.630	9.250	-6.7		97220	502	0.840	0.910	-7.7		97223	507	4.950	5.250	-5.7	
97047	515	8.630	9.250	-6.7		97220	503	0.840	0.910	-7.7		97223	508	4.950	5.250	-5.7	
97047	516	8.630	9.250	-6.7		97220	504	0.840	0.910	-7.7		97223	509	4.950	5.250	-5.7	
97047	517	8.630	9.250	-6.7		97220	505	0.840	0.910	-7.7		97223	511	4.950	5.250	-5.7	
97050	501	6.700	7.180	-6.7		97220	506	0.840	0.910	-7.7		97223	512	4.950	5.250	-5.7	
97050	502	6.700	7.180	-6.7		97220	507	0.840	0.910	-7.7		97223	513	4.950	5.250	-5.7	
97050	503	6.700	7.180	-6.7		97220	508	0.840	0.910	-7.7		97223	515	4.950	5.250	-5.7	
97050	504	6.700	7.180	-6.7		97220	509	0.840	0.910	-7.7		97223	516	4.950	5.250	-5.7	
97050	505	6.700	7.180	-6.7		97220	511	0.840	0.910	-7.7		97223	517	4.950	5.250	-5.7	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
97308	501	1.560	1.710	-8.8		97650	506	6.900	7.390	-6.6		97652	512	13.200	14.400	-8.3	
97308	502	1.560	1.710	-8.8		97650	507	6.900	7.390	-6.6		97652	513	13.200	14.400	-8.3	
97308	503	1.560	1.710	-8.8		97650	508	6.900	7.390	-6.6		97652	515	13.200	14.400	-8.3	
97308	504	1.560	1.710	-8.8		97650	509	6.900	7.390	-6.6		97652	516	13.200	14.400	-8.3	
97308	505	1.560	1.710	-8.8		97650	511	6.900	7.390	-6.6		97652	517	13.200	14.400	-8.3	
97308	506	1.560	1.710	-8.8		97650	512	6.900	7.390	-6.6		97653	501	5.900	6.320	-6.6	
97308	507	1.560	1.710	-8.8		97650	513	6.900	7.390	-6.6		97653	502	5.900	6.320	-6.6	
97308	508	1.560	1.710	-8.8		97650	515	6.900	7.390	-6.6		97653	503	5.900	6.320	-6.6	
97308	509	1.560	1.710	-8.8		97650	516	6.900	7.390	-6.6		97653	504	5.900	6.320	-6.6	
97308	511	1.560	1.710	-8.8		97650	517	6.900	7.390	-6.6		97653	505	5.900	6.320	-6.6	
97308	512	1.560	1.710	-8.8		97651	501	15.200	16.600	-8.4		97653	506	5.900	6.320	-6.6	
97308	513	1.560	1.710	-8.8		97651	502	15.200	16.600	-8.4		97653	507	5.900	6.320	-6.6	
97308	515	1.560	1.710	-8.8		97651	503	15.200	16.600	-8.4		97653	508	5.900	6.320	-6.6	
97308	516	1.560	1.710	-8.8		97651	504	15.200	16.600	-8.4		97653	509	5.900	6.320	-6.6	
97308	517	1.560	1.710	-8.8		97651	505	15.200	16.600	-8.4		97653	511	5.900	6.320	-6.6	
97447	501	5.140	5.600	-8.2		97651	506	15.200	16.600	-8.4		97653	512	5.900	6.320	-6.6	
97447	502	5.140	5.600	-8.2		97651	507	15.200	16.600	-8.4		97653	513	5.900	6.320	-6.6	
97447	503	5.140	5.600	-8.2		97651	508	15.200	16.600	-8.4		97653	515	5.900	6.320	-6.6	
97447	504	5.140	5.600	-8.2		97651	509	15.200	16.600	-8.4		97653	516	5.900	6.320	-6.6	
97447	505	5.140	5.600	-8.2		97651	511	15.200	16.600	-8.4		97653	517	5.900	6.320	-6.6	
97447	506	5.140	5.600	-8.2		97651	512	15.200	16.600	-8.4		97654	501	10.300	11.000	-6.4	
97447	507	5.140	5.600	-8.2		97651	513	15.200	16.600	-8.4		97654	502	10.300	11.000	-6.4	
97447	508	5.140	5.600	-8.2		97651	515	15.200	16.600	-8.4		97654	503	10.300	11.000	-6.4	
97447	509	5.140	5.600	-8.2		97651	516	15.200	16.600	-8.4		97654	504	10.300	11.000	-6.4	
97447	511	5.140	5.600	-8.2		97651	517	15.200	16.600	-8.4		97654	505	10.300	11.000	-6.4	
97447	512	5.140	5.600	-8.2		97652	501	13.200	14.400	-8.3		97654	506	10.300	11.000	-6.4	
97447	513	5.140	5.600	-8.2		97652	502	13.200	14.400	-8.3		97654	507	10.300	11.000	-6.4	
97447	515	5.140	5.600	-8.2		97652	503	13.200	14.400	-8.3		97654	508	10.300	11.000	-6.4	
97447	516	5.140	5.600	-8.2		97652	504	13.200	14.400	-8.3		97654	509	10.300	11.000	-6.4	
97447	517	5.140	5.600	-8.2		97652	505	13.200	14.400	-8.3		97654	511	10.300	11.000	-6.4	
97650	501	6.900	7.390	-6.6		97652	506	13.200	14.400	-8.3		97654	512	10.300	11.000	-6.4	
97650	502	6.900	7.390	-6.6		97652	507	13.200	14.400	-8.3		97654	513	10.300	11.000	-6.4	
97650	503	6.900	7.390	-6.6		97652	508	13.200	14.400	-8.3		97654	515	10.300	11.000	-6.4	
97650	504	6.900	7.390	-6.6		97652	509	13.200	14.400	-8.3		97654	516	10.300	11.000	-6.4	
97650	505	6.900	7.390	-6.6		97652	511	13.200	14.400	-8.3		97654	517	10.300	11.000	-6.4	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	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
97655	501	11.700	12.800	-8.6		98003	506	1.850	1.980	-6.6		98091	512	0.270	0.290	-6.9	
97655	502	11.700	12.800	-8.6		98003	507	1.850	1.980	-6.6		98091	513	0.270	0.290	-6.9	
97655	503	11.700	12.800	-8.6		98003	508	1.850	1.980	-6.6		98091	515	0.270	0.290	-6.9	
97655	504	11.700	12.800	-8.6		98003	509	1.850	1.980	-6.6		98091	516	0.270	0.290	-6.9	
97655	505	11.700	12.800	-8.6		98003	511	1.850	1.980	-6.6		98091	517	0.270	0.290	-6.9	
97655	506	11.700	12.800	-8.6		98003	512	1.850	1.980	-6.6		98092	501	0.820	0.880	-6.8	
97655	507	11.700	12.800	-8.6		98003	513	1.850	1.980	-6.6		98092	502	0.820	0.880	-6.8	
97655	508	11.700	12.800	-8.6		98003	515	1.850	1.980	-6.6		98092	503	0.820	0.880	-6.8	
97655	509	11.700	12.800	-8.6		98003	516	1.850	1.980	-6.6		98092	504	0.820	0.880	-6.8	
97655	511	11.700	12.800	-8.6		98003	517	1.850	1.980	-6.6		98092	505	0.820	0.880	-6.8	
97655	512	11.700	12.800	-8.6		98090	501	0.248	0.270	-8.1		98092	506	0.820	0.880	-6.8	
97655	513	11.700	12.800	-8.6		98090	502	0.248	0.270	-8.1		98092	507	0.820	0.880	-6.8	
97655	515	11.700	12.800	-8.6		98090	503	0.248	0.270	-8.1		98092	508	0.820	0.880	-6.8	
97655	516	11.700	12.800	-8.6		98090	504	0.248	0.270	-8.1		98092	509	0.820	0.880	-6.8	
97655	517	11.700	12.800	-8.6		98090	505	0.248	0.270	-8.1		98092	511	0.820	0.880	-6.8	
98002	501	2.120	2.310	-8.2		98090	506	0.248	0.270	-8.1		98092	512	0.820	0.880	-6.8	
98002	502	2.120	2.310	-8.2		98090	507	0.248	0.270	-8.1		98092	513	0.820	0.880	-6.8	
98002	503	2.120	2.310	-8.2		98090	508	0.248	0.270	-8.1		98092	515	0.820	0.880	-6.8	
98002	504	2.120	2.310	-8.2		98090	509	0.248	0.270	-8.1		98092	516	0.820	0.880	-6.8	
98002	505	2.120	2.310	-8.2		98090	511	0.248	0.270	-8.1		98092	517	0.820	0.880	-6.8	
98002	506	2.120	2.310	-8.2		98090	512	0.248	0.270	-8.1		98111	501	1.250	1.330	-6.0	
98002	507	2.120	2.310	-8.2		98090	513	0.248	0.270	-8.1		98111	502	1.250	1.330	-6.0	
98002	508	2.120	2.310	-8.2		98090	515	0.248	0.270	-8.1		98111	503	1.250	1.330	-6.0	
98002	509	2.120	2.310	-8.2		98090	516	0.248	0.270	-8.1		98111	504	1.250	1.330	-6.0	
98002	511	2.120	2.310	-8.2		98090	517	0.248	0.270	-8.1		98111	505	1.250	1.330	-6.0	
98002	512	2.120	2.310	-8.2		98091	501	0.270	0.290	-6.9		98111	506	1.250	1.330	-6.0	
98002	513	2.120	2.310	-8.2		98091	502	0.270	0.290	-6.9		98111	507	1.250	1.330	-6.0	
98002	515	2.120	2.310	-8.2		98091	503	0.270	0.290	-6.9		98111	508	1.250	1.330	-6.0	
98002	516	2.120	2.310	-8.2		98091	504	0.270	0.290	-6.9		98111	509	1.250	1.330	-6.0	
98002	517	2.120	2.310	-8.2		98091	505	0.270	0.290	-6.9		98111	511	1.250	1.330	-6.0	
98003	501	1.850	1.980	-6.6		98091	506	0.270	0.290	-6.9		98111	512	1.250	1.330	-6.0	
98003	502	1.850	1.980	-6.6		98091	507	0.270	0.290	-6.9		98111	513	1.250	1.330	-6.0	
98003	503	1.850	1.980	-6.6		98091	508	0.270	0.290	-6.9		98111	515	1.250	1.330	-6.0	
98003	504	1.850	1.980	-6.6		98091	509	0.270	0.290	-6.9		98111	516	1.250	1.330	-6.0	
98003	505	1.850	1.980	-6.6		98091	511	0.270	0.290	-6.9		98111	517	1.250	1.330	-6.0	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98152	501	7.150	7.790	-8.2		98154	506	9.500	10.400	-8.7		98157	512	8.490	9.260	-8.3	
98152	502	7.150	7.790	-8.2		98154	507	9.500	10.400	-8.7		98157	513	8.490	9.260	-8.3	
98152	503	7.150	7.790	-8.2		98154	508	9.500	10.400	-8.7		98157	515	8.490	9.260	-8.3	
98152	504	7.150	7.790	-8.2		98154	509	9.500	10.400	-8.7		98157	516	8.490	9.260	-8.3	
98152	505	7.150	7.790	-8.2		98154	511	9.500	10.400	-8.7		98157	517	8.490	9.260	-8.3	
98152	506	7.150	7.790	-8.2		98154	512	9.500	10.400	-8.7		98159	501	5.700	6.210	-8.2	
98152	507	7.150	7.790	-8.2		98154	513	9.500	10.400	-8.7		98159	502	5.700	6.210	-8.2	
98152	508	7.150	7.790	-8.2		98154	515	9.500	10.400	-8.7		98159	503	5.700	6.210	-8.2	
98152	509	7.150	7.790	-8.2		98154	516	9.500	10.400	-8.7		98159	504	5.700	6.210	-8.2	
98152	511	7.150	7.790	-8.2		98154	517	9.500	10.400	-8.7		98159	505	5.700	6.210	-8.2	
98152	512	7.150	7.790	-8.2		98155	501	13.300	14.500	-8.3		98159	506	5.700	6.210	-8.2	
98152	513	7.150	7.790	-8.2		98155	502	13.300	14.500	-8.3		98159	507	5.700	6.210	-8.2	
98152	515	7.150	7.790	-8.2		98155	503	13.300	14.500	-8.3		98159	508	5.700	6.210	-8.2	
98152	516	7.150	7.790	-8.2		98155	504	13.300	14.500	-8.3		98159	509	5.700	6.210	-8.2	
98152	517	7.150	7.790	-8.2		98155	505	13.300	14.500	-8.3		98159	511	5.700	6.210	-8.2	
98153	501	8.040	8.770	-8.3		98155	506	13.300	14.500	-8.3		98159	512	5.700	6.210	-8.2	
98153	502	8.040	8.770	-8.3		98155	507	13.300	14.500	-8.3		98159	513	5.700	6.210	-8.2	
98153	503	8.040	8.770	-8.3		98155	508	13.300	14.500	-8.3		98159	515	5.700	6.210	-8.2	
98153	504	8.040	8.770	-8.3		98155	509	13.300	14.500	-8.3		98159	516	5.700	6.210	-8.2	
98153	505	8.040	8.770	-8.3		98155	511	13.300	14.500	-8.3		98159	517	5.700	6.210	-8.2	
98153	506	8.040	8.770	-8.3		98155	512	13.300	14.500	-8.3		98160	501	12.100	13.200	-8.3	
98153	507	8.040	8.770	-8.3		98155	513	13.300	14.500	-8.3		98160	502	12.100	13.200	-8.3	
98153	508	8.040	8.770	-8.3		98155	515	13.300	14.500	-8.3		98160	503	12.100	13.200	-8.3	
98153	509	8.040	8.770	-8.3		98155	516	13.300	14.500	-8.3		98160	504	12.100	13.200	-8.3	
98153	511	8.040	8.770	-8.3		98155	517	13.300	14.500	-8.3		98160	505	12.100	13.200	-8.3	
98153	512	8.040	8.770	-8.3		98157	501	8.490	9.260	-8.3		98160	506	12.100	13.200	-8.3	
98153	513	8.040	8.770	-8.3		98157	502	8.490	9.260	-8.3		98160	507	12.100	13.200	-8.3	
98153	515	8.040	8.770	-8.3		98157	503	8.490	9.260	-8.3		98160	508	12.100	13.200	-8.3	
98153	516	8.040	8.770	-8.3		98157	504	8.490	9.260	-8.3		98160	509	12.100	13.200	-8.3	
98153	517	8.040	8.770	-8.3		98157	505	8.490	9.260	-8.3		98160	511	12.100	13.200	-8.3	
98154	501	9.500	10.400	-8.7		98157	506	8.490	9.260	-8.3		98160	512	12.100	13.200	-8.3	
98154	502	9.500	10.400	-8.7		98157	507	8.490	9.260	-8.3		98160	513	12.100	13.200	-8.3	
98154	503	9.500	10.400	-8.7		98157	508	8.490	9.260	-8.3		98160	515	12.100	13.200	-8.3	
98154	504	9.500	10.400	-8.7		98157	509	8.490	9.260	-8.3		98160	516	12.100	13.200	-8.3	
98154	505	9.500	10.400	-8.7		98157	511	8.490	9.260	-8.3		98160	517	12.100	13.200	-8.3	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98161	501	13.500	14.700	-8.2		98164	506	4.180	4.430	-5.6		98303	512	26.700	29.100	-8.2	
98161	502	13.500	14.700	-8.2		98164	507	4.180	4.430	-5.6		98303	513	26.700	29.100	-8.2	
98161	503	13.500	14.700	-8.2		98164	508	4.180	4.430	-5.6		98303	515	26.700	29.100	-8.2	
98161	504	13.500	14.700	-8.2		98164	509	4.180	4.430	-5.6		98303	516	26.700	29.100	-8.2	
98161	505	13.500	14.700	-8.2		98164	511	4.180	4.430	-5.6		98303	517	26.700	29.100	-8.2	
98161	506	13.500	14.700	-8.2		98164	512	4.180	4.430	-5.6		98304	501	10.300	11.100	-7.2	
98161	507	13.500	14.700	-8.2		98164	513	4.180	4.430	-5.6		98304	502	10.300	11.100	-7.2	
98161	508	13.500	14.700	-8.2		98164	515	4.180	4.430	-5.6		98304	503	10.300	11.100	-7.2	
98161	509	13.500	14.700	-8.2		98164	516	4.180	4.430	-5.6		98304	504	10.300	11.100	-7.2	
98161	511	13.500	14.700	-8.2		98164	517	4.180	4.430	-5.6		98304	505	10.300	11.100	-7.2	
98161	512	13.500	14.700	-8.2		98257	501	2.780	2.980	-6.7		98304	506	10.300	11.100	-7.2	
98161	513	13.500	14.700	-8.2		98257	502	2.780	2.980	-6.7		98304	507	10.300	11.100	-7.2	
98161	515	13.500	14.700	-8.2		98257	503	2.780	2.980	-6.7		98304	508	10.300	11.100	-7.2	
98161	516	13.500	14.700	-8.2		98257	504	2.780	2.980	-6.7		98304	509	10.300	11.100	-7.2	
98161	517	13.500	14.700	-8.2		98257	505	2.780	2.980	-6.7		98304	511	10.300	11.100	-7.2	
98163	501	14.200	15.500	-8.4		98257	506	2.780	2.980	-6.7		98304	512	10.300	11.100	-7.2	
98163	502	14.200	15.500	-8.4		98257	507	2.780	2.980	-6.7		98304	513	10.300	11.100	-7.2	
98163	503	14.200	15.500	-8.4		98257	508	2.780	2.980	-6.7		98304	515	10.300	11.100	-7.2	
98163	504	14.200	15.500	-8.4		98257	509	2.780	2.980	-6.7		98304	516	10.300	11.100	-7.2	
98163	505	14.200	15.500	-8.4		98257	511	2.780	2.980	-6.7		98304	517	10.300	11.100	-7.2	
98163	506	14.200	15.500	-8.4		98257	512	2.780	2.980	-6.7		98305	501	6.920	7.430	-6.9	
98163	507	14.200	15.500	-8.4		98257	513	2.780	2.980	-6.7		98305	502	6.920	7.430	-6.9	
98163	508	14.200	15.500	-8.4		98257	515	2.780	2.980	-6.7		98305	503	6.920	7.430	-6.9	
98163	509	14.200	15.500	-8.4		98257	516	2.780	2.980	-6.7		98305	504	6.920	7.430	-6.9	
98163	511	14.200	15.500	-8.4		98257	517	2.780	2.980	-6.7		98305	505	6.920	7.430	-6.9	
98163	512	14.200	15.500	-8.4		98303	501	26.700	29.100	-8.2		98305	506	6.920	7.430	-6.9	
98163	513	14.200	15.500	-8.4		98303	502	26.700	29.100	-8.2		98305	507	6.920	7.430	-6.9	
98163	515	14.200	15.500	-8.4		98303	503	26.700	29.100	-8.2		98305	508	6.920	7.430	-6.9	
98163	516	14.200	15.500	-8.4		98303	504	26.700	29.100	-8.2		98305	509	6.920	7.430	-6.9	
98163	517	14.200	15.500	-8.4		98303	505	26.700	29.100	-8.2		98305	511	6.920	7.430	-6.9	
98164	501	4.180	4.430	-5.6		98303	506	26.700	29.100	-8.2		98305	512	6.920	7.430	-6.9	
98164	502	4.180	4.430	-5.6		98303	507	26.700	29.100	-8.2		98305	513	6.920	7.430	-6.9	
98164	503	4.180	4.430	-5.6		98303	508	26.700	29.100	-8.2		98305	515	6.920	7.430	-6.9	
98164	504	4.180	4.430	-5.6		98303	509	26.700	29.100	-8.2		98305	516	6.920	7.430	-6.9	
98164	505	4.180	4.430	-5.6		98303	511	26.700	29.100	-8.2		98305	517	6.920	7.430	-6.9	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98306	501	17.800	19.100	-6.8		98308	506	2.150	2.300	-6.5		98344	512	1.930	2.070	-6.8	
98306	502	17.800	19.100	-6.8		98308	507	2.150	2.300	-6.5		98344	513	1.930	2.070	-6.8	
98306	503	17.800	19.100	-6.8		98308	508	2.150	2.300	-6.5		98344	515	1.930	2.070	-6.8	
98306	504	17.800	19.100	-6.8		98308	509	2.150	2.300	-6.5		98344	516	1.930	2.070	-6.8	
98306	505	17.800	19.100	-6.8		98308	511	2.150	2.300	-6.5		98344	517	1.930	2.070	-6.8	
98306	506	17.800	19.100	-6.8		98308	512	2.150	2.300	-6.5		98405	501	3.180	3.410	-6.7	
98306	507	17.800	19.100	-6.8		98308	513	2.150	2.300	-6.5		98405	502	3.180	3.410	-6.7	
98306	508	17.800	19.100	-6.8		98308	515	2.150	2.300	-6.5		98405	503	3.180	3.410	-6.7	
98306	509	17.800	19.100	-6.8		98308	516	2.150	2.300	-6.5		98405	504	3.180	3.410	-6.7	
98306	511	17.800	19.100	-6.8		98308	517	2.150	2.300	-6.5		98405	505	3.180	3.410	-6.7	
98306	512	17.800	19.100	-6.8		98309	501	13.400	14.600	-8.2		98405	506	3.180	3.410	-6.7	
98306	513	17.800	19.100	-6.8		98309	502	13.400	14.600	-8.2		98405	507	3.180	3.410	-6.7	
98306	515	17.800	19.100	-6.8		98309	503	13.400	14.600	-8.2		98405	508	3.180	3.410	-6.7	
98306	516	17.800	19.100	-6.8		98309	504	13.400	14.600	-8.2		98405	509	3.180	3.410	-6.7	
98306	517	17.800	19.100	-6.8		98309	505	13.400	14.600	-8.2		98405	511	3.180	3.410	-6.7	
98307	501	3.270	3.500	-6.6		98309	506	13.400	14.600	-8.2		98405	512	3.180	3.410	-6.7	
98307	502	3.270	3.500	-6.6		98309	507	13.400	14.600	-8.2		98405	513	3.180	3.410	-6.7	
98307	503	3.270	3.500	-6.6		98309	508	13.400	14.600	-8.2		98405	515	3.180	3.410	-6.7	
98307	504	3.270	3.500	-6.6		98309	509	13.400	14.600	-8.2		98405	516	3.180	3.410	-6.7	
98307	505	3.270	3.500	-6.6		98309	511	13.400	14.600	-8.2		98405	517	3.180	3.410	-6.7	
98307	506	3.270	3.500	-6.6		98309	512	13.400	14.600	-8.2		98413	501	27.200	29.100	-6.5	
98307	507	3.270	3.500	-6.6		98309	513	13.400	14.600	-8.2		98413	502	27.200	29.100	-6.5	
98307	508	3.270	3.500	-6.6		98309	515	13.400	14.600	-8.2		98413	503	27.200	29.100	-6.5	
98307	509	3.270	3.500	-6.6		98309	516	13.400	14.600	-8.2		98413	504	27.200	29.100	-6.5	
98307	511	3.270	3.500	-6.6		98309	517	13.400	14.600	-8.2		98413	505	27.200	29.100	-6.5	
98307	512	3.270	3.500	-6.6		98344	501	1.930	2.070	-6.8		98413	506	27.200	29.100	-6.5	
98307	513	3.270	3.500	-6.6		98344	502	1.930	2.070	-6.8		98413	507	27.200	29.100	-6.5	
98307	515	3.270	3.500	-6.6		98344	503	1.930	2.070	-6.8		98413	508	27.200	29.100	-6.5	
98307	516	3.270	3.500	-6.6		98344	504	1.930	2.070	-6.8		98413	509	27.200	29.100	-6.5	
98307	517	3.270	3.500	-6.6		98344	505	1.930	2.070	-6.8		98413	511	27.200	29.100	-6.5	
98308	501	2.150	2.300	-6.5		98344	506	1.930	2.070	-6.8		98413	512	27.200	29.100	-6.5	
98308	502	2.150	2.300	-6.5		98344	507	1.930	2.070	-6.8		98413	513	27.200	29.100	-6.5	
98308	503	2.150	2.300	-6.5		98344	508	1.930	2.070	-6.8		98413	515	27.200	29.100	-6.5	
98308	504	2.150	2.300	-6.5		98344	509	1.930	2.070	-6.8		98413	516	27.200	29.100	-6.5	
98308	505	2.150	2.300	-6.5		98344	511	1.930	2.070	-6.8		98413	517	27.200	29.100	-6.5	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98414	501	24.900	26.700	-6.7		98423	506	7.780	8.330	-6.6		98425	512	5.420	5.810	-6.7	
98414	502	24.900	26.700	-6.7		98423	507	7.780	8.330	-6.6		98425	513	5.420	5.810	-6.7	
98414	503	24.900	26.700	-6.7		98423	508	7.780	8.330	-6.6		98425	515	5.420	5.810	-6.7	
98414	504	24.900	26.700	-6.7		98423	509	7.780	8.330	-6.6		98425	516	5.420	5.810	-6.7	
98414	505	24.900	26.700	-6.7		98423	511	7.780	8.330	-6.6		98425	517	5.420	5.810	-6.7	
98414	506	24.900	26.700	-6.7		98423	512	7.780	8.330	-6.6		98426	501	4.780	5.120	-6.6	
98414	507	24.900	26.700	-6.7		98423	513	7.780	8.330	-6.6		98426	502	4.780	5.120	-6.6	
98414	508	24.900	26.700	-6.7		98423	515	7.780	8.330	-6.6		98426	503	4.780	5.120	-6.6	
98414	509	24.900	26.700	-6.7		98423	516	7.780	8.330	-6.6		98426	504	4.780	5.120	-6.6	
98414	511	24.900	26.700	-6.7		98423	517	7.780	8.330	-6.6		98426	505	4.780	5.120	-6.6	
98414	512	24.900	26.700	-6.7		98424	501	13.200	14.100	-6.4		98426	506	4.780	5.120	-6.6	
98414	513	24.900	26.700	-6.7		98424	502	13.200	14.100	-6.4		98426	507	4.780	5.120	-6.6	
98414	515	24.900	26.700	-6.7		98424	503	13.200	14.100	-6.4		98426	508	4.780	5.120	-6.6	
98414	516	24.900	26.700	-6.7		98424	504	13.200	14.100	-6.4		98426	509	4.780	5.120	-6.6	
98414	517	24.900	26.700	-6.7		98424	505	13.200	14.100	-6.4		98426	511	4.780	5.120	-6.6	
98415	501	3.270	3.500	-6.6		98424	506	13.200	14.100	-6.4		98426	512	4.780	5.120	-6.6	
98415	502	3.270	3.500	-6.6		98424	507	13.200	14.100	-6.4		98426	513	4.780	5.120	-6.6	
98415	503	3.270	3.500	-6.6		98424	508	13.200	14.100	-6.4		98426	515	4.780	5.120	-6.6	
98415	504	3.270	3.500	-6.6		98424	509	13.200	14.100	-6.4		98426	516	4.780	5.120	-6.6	
98415	505	3.270	3.500	-6.6		98424	511	13.200	14.100	-6.4		98426	517	4.780	5.120	-6.6	
98415	506	3.270	3.500	-6.6		98424	512	13.200	14.100	-6.4		98427	501	4.660	4.990	-6.6	
98415	507	3.270	3.500	-6.6		98424	513	13.200	14.100	-6.4		98427	502	4.660	4.990	-6.6	
98415	508	3.270	3.500	-6.6		98424	515	13.200	14.100	-6.4		98427	503	4.660	4.990	-6.6	
98415	509	3.270	3.500	-6.6		98424	516	13.200	14.100	-6.4		98427	504	4.660	4.990	-6.6	
98415	511	3.270	3.500	-6.6		98424	517	13.200	14.100	-6.4		98427	505	4.660	4.990	-6.6	
98415	512	3.270	3.500	-6.6		98425	501	5.420	5.810	-6.7		98427	506	4.660	4.990	-6.6	
98415	513	3.270	3.500	-6.6		98425	502	5.420	5.810	-6.7		98427	507	4.660	4.990	-6.6	
98415	515	3.270	3.500	-6.6		98425	503	5.420	5.810	-6.7		98427	508	4.660	4.990	-6.6	
98415	516	3.270	3.500	-6.6		98425	504	5.420	5.810	-6.7		98427	509	4.660	4.990	-6.6	
98415	517	3.270	3.500	-6.6		98425	505	5.420	5.810	-6.7		98427	511	4.660	4.990	-6.6	
98423	501	7.780	8.330	-6.6		98425	506	5.420	5.810	-6.7		98427	512	4.660	4.990	-6.6	
98423	502	7.780	8.330	-6.6		98425	507	5.420	5.810	-6.7		98427	513	4.660	4.990	-6.6	
98423	503	7.780	8.330	-6.6		98425	508	5.420	5.810	-6.7		98427	515	4.660	4.990	-6.6	
98423	504	7.780	8.330	-6.6		98425	509	5.420	5.810	-6.7		98427	516	4.660	4.990	-6.6	
98423	505	7.780	8.330	-6.6		98425	511	5.420	5.810	-6.7		98427	517	4.660	4.990	-6.6	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	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
98429	501	2.790	3.040	-8.2		98482	506	7.170	7.690	-6.8		98502	512	10.100	10.900	-7.3	
98429	502	2.790	3.040	-8.2		98482	507	7.170	7.690	-6.8		98502	513	10.100	10.900	-7.3	
98429	503	2.790	3.040	-8.2		98482	508	7.170	7.690	-6.8		98502	515	10.100	10.900	-7.3	
98429	504	2.790	3.040	-8.2		98482	509	7.170	7.690	-6.8		98502	516	10.100	10.900	-7.3	
98429	505	2.790	3.040	-8.2		98482	511	7.170	7.690	-6.8		98502	517	10.100	10.900	-7.3	
98429	506	2.790	3.040	-8.2		98482	512	7.170	7.690	-6.8		98555	501	4.720	5.060	-6.7	
98429	507	2.790	3.040	-8.2		98482	513	7.170	7.690	-6.8		98555	502	4.720	5.060	-6.7	
98429	508	2.790	3.040	-8.2		98482	515	7.170	7.690	-6.8		98555	503	4.720	5.060	-6.7	
98429	509	2.790	3.040	-8.2		98482	516	7.170	7.690	-6.8		98555	504	4.720	5.060	-6.7	
98429	511	2.790	3.040	-8.2		98482	517	7.170	7.690	-6.8		98555	505	4.720	5.060	-6.7	
98429	512	2.790	3.040	-8.2		98483	501	10.600	11.400	-7.0		98555	506	4.720	5.060	-6.7	
98429	513	2.790	3.040	-8.2		98483	502	10.600	11.400	-7.0		98555	507	4.720	5.060	-6.7	
98429	515	2.790	3.040	-8.2		98483	503	10.600	11.400	-7.0		98555	508	4.720	5.060	-6.7	
98429	516	2.790	3.040	-8.2		98483	504	10.600	11.400	-7.0		98555	509	4.720	5.060	-6.7	
98429	517	2.790	3.040	-8.2		98483	505	10.600	11.400	-7.0		98555	511	4.720	5.060	-6.7	
98449	501	6.690	7.170	-6.7		98483	506	10.600	11.400	-7.0		98555	512	4.720	5.060	-6.7	
98449	502	6.690	7.170	-6.7		98483	507	10.600	11.400	-7.0		98555	513	4.720	5.060	-6.7	
98449	503	6.690	7.170	-6.7		98483	508	10.600	11.400	-7.0		98555	515	4.720	5.060	-6.7	
98449	504	6.690	7.170	-6.7		98483	509	10.600	11.400	-7.0		98555	516	4.720	5.060	-6.7	
98449	505	6.690	7.170	-6.7		98483	511	10.600	11.400	-7.0		98555	517	4.720	5.060	-6.7	
98449	506	6.690	7.170	-6.7		98483	512	10.600	11.400	-7.0		98597	501	1.060	1.140	-7.0	
98449	507	6.690	7.170	-6.7		98483	513	10.600	11.400	-7.0		98597	502	1.060	1.140	-7.0	
98449	508	6.690	7.170	-6.7		98483	515	10.600	11.400	-7.0		98597	503	1.060	1.140	-7.0	
98449	509	6.690	7.170	-6.7		98483	516	10.600	11.400	-7.0		98597	504	1.060	1.140	-7.0	
98449	511	6.690	7.170	-6.7		98483	517	10.600	11.400	-7.0		98597	505	1.060	1.140	-7.0	
98449	512	6.690	7.170	-6.7		98502	501	10.100	10.900	-7.3		98597	506	1.060	1.140	-7.0	
98449	513	6.690	7.170	-6.7		98502	502	10.100	10.900	-7.3		98597	507	1.060	1.140	-7.0	
98449	515	6.690	7.170	-6.7		98502	503	10.100	10.900	-7.3		98597	508	1.060	1.140	-7.0	
98449	516	6.690	7.170	-6.7		98502	504	10.100	10.900	-7.3		98597	509	1.060	1.140	-7.0	
98449	517	6.690	7.170	-6.7		98502	505	10.100	10.900	-7.3		98597	511	1.060	1.140	-7.0	
98482	501	7.170	7.690	-6.8		98502	506	10.100	10.900	-7.3		98597	512	1.060	1.140	-7.0	
98482	502	7.170	7.690	-6.8		98502	507	10.100	10.900	-7.3		98597	513	1.060	1.140	-7.0	
98482	503	7.170	7.690	-6.8		98502	508	10.100	10.900	-7.3		98597	515	1.060	1.140	-7.0	
98482	504	7.170	7.690	-6.8		98502	509	10.100	10.900	-7.3		98597	516	1.060	1.140	-7.0	
98482	505	7.170	7.690	-6.8		98502	511	10.100	10.900	-7.3		98597	517	1.060	1.140	-7.0	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98598	501	0.360	0.390	-7.7		98624	506	1.910	2.040	-6.4		98640	512	209.000	224.000	-6.7	
98598	502	0.360	0.390	-7.7		98624	507	1.910	2.040	-6.4		98640	513	209.000	224.000	-6.7	
98598	503	0.360	0.390	-7.7		98624	508	1.910	2.040	-6.4		98640	515	209.000	224.000	-6.7	
98598	504	0.360	0.390	-7.7		98624	509	1.910	2.040	-6.4		98640	516	209.000	224.000	-6.7	
98598	505	0.360	0.390	-7.7		98624	511	1.910	2.040	-6.4		98640	517	209.000	224.000	-6.7	
98598	506	0.360	0.390	-7.7		98624	512	1.910	2.040	-6.4		98658	501	13.700	15.000	-8.7	
98598	507	0.360	0.390	-7.7		98624	513	1.910	2.040	-6.4		98658	502	13.700	15.000	-8.7	
98598	508	0.360	0.390	-7.7		98624	515	1.910	2.040	-6.4		98658	503	13.700	15.000	-8.7	
98598	509	0.360	0.390	-7.7		98624	516	1.910	2.040	-6.4		98658	504	13.700	15.000	-8.7	
98598	511	0.360	0.390	-7.7		98624	517	1.910	2.040	-6.4		98658	505	13.700	15.000	-8.7	
98598	512	0.360	0.390	-7.7		98636	501	6.090	6.450	-5.6		98658	506	13.700	15.000	-8.7	
98598	513	0.360	0.390	-7.7		98636	502	6.090	6.450	-5.6		98658	507	13.700	15.000	-8.7	
98598	515	0.360	0.390	-7.7		98636	503	6.090	6.450	-5.6		98658	508	13.700	15.000	-8.7	
98598	516	0.360	0.390	-7.7		98636	504	6.090	6.450	-5.6		98658	509	13.700	15.000	-8.7	
98598	517	0.360	0.390	-7.7		98636	505	6.090	6.450	-5.6		98658	511	13.700	15.000	-8.7	
98601	501	12.100	13.000	-6.9		98636	506	6.090	6.450	-5.6		98658	512	13.700	15.000	-8.7	
98601	502	12.100	13.000	-6.9		98636	507	6.090	6.450	-5.6		98658	513	13.700	15.000	-8.7	
98601	503	12.100	13.000	-6.9		98636	508	6.090	6.450	-5.6		98658	515	13.700	15.000	-8.7	
98601	504	12.100	13.000	-6.9		98636	509	6.090	6.450	-5.6		98658	516	13.700	15.000	-8.7	
98601	505	12.100	13.000	-6.9		98636	511	6.090	6.450	-5.6		98658	517	13.700	15.000	-8.7	
98601	506	12.100	13.000	-6.9		98636	512	6.090	6.450	-5.6		98659	501	2.460	2.680	-8.2	
98601	507	12.100	13.000	-6.9		98636	513	6.090	6.450	-5.6		98659	502	2.460	2.680	-8.2	
98601	508	12.100	13.000	-6.9		98636	515	6.090	6.450	-5.6		98659	503	2.460	2.680	-8.2	
98601	509	12.100	13.000	-6.9		98636	516	6.090	6.450	-5.6		98659	504	2.460	2.680	-8.2	
98601	511	12.100	13.000	-6.9		98636	517	6.090	6.450	-5.6		98659	505	2.460	2.680	-8.2	
98601	512	12.100	13.000	-6.9		98640	501	209.000	224.000	-6.7		98659	506	2.460	2.680	-8.2	
98601	513	12.100	13.000	-6.9		98640	502	209.000	224.000	-6.7		98659	507	2.460	2.680	-8.2	
98601	515	12.100	13.000	-6.9		98640	503	209.000	224.000	-6.7		98659	508	2.460	2.680	-8.2	
98601	516	12.100	13.000	-6.9		98640	504	209.000	224.000	-6.7		98659	509	2.460	2.680	-8.2	
98601	517	12.100	13.000	-6.9		98640	505	209.000	224.000	-6.7		98659	511	2.460	2.680	-8.2	
98624	501	1.910	2.040	-6.4		98640	506	209.000	224.000	-6.7		98659	512	2.460	2.680	-8.2	
98624	502	1.910	2.040	-6.4		98640	507	209.000	224.000	-6.7		98659	513	2.460	2.680	-8.2	
98624	503	1.910	2.040	-6.4		98640	508	209.000	224.000	-6.7		98659	515	2.460	2.680	-8.2	
98624	504	1.910	2.040	-6.4		98640	509	209.000	224.000	-6.7		98659	516	2.460	2.680	-8.2	
98624	505	1.910	2.040	-6.4		98640	511	209.000	224.000	-6.7		98659	517	2.460	2.680	-8.2	

L - Lower Cap Applied
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E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98677	501	33.000	35.300	-6.5		98699	506	9.530	10.200	-6.6		98710	512	6.630	7.100	-6.6	
98677	502	33.000	35.300	-6.5		98699	507	9.530	10.200	-6.6		98710	513	6.630	7.100	-6.6	
98677	503	33.000	35.300	-6.5		98699	508	9.530	10.200	-6.6		98710	515	6.630	7.100	-6.6	
98677	504	33.000	35.300	-6.5		98699	509	9.530	10.200	-6.6		98710	516	6.630	7.100	-6.6	
98677	505	33.000	35.300	-6.5		98699	511	9.530	10.200	-6.6		98710	517	6.630	7.100	-6.6	
98677	506	33.000	35.300	-6.5		98699	512	9.530	10.200	-6.6		98751	501	10.400	11.300	-8.0	
98677	507	33.000	35.300	-6.5		98699	513	9.530	10.200	-6.6		98751	502	10.400	11.300	-8.0	
98677	508	33.000	35.300	-6.5		98699	515	9.530	10.200	-6.6		98751	503	10.400	11.300	-8.0	
98677	509	33.000	35.300	-6.5		98699	516	9.530	10.200	-6.6		98751	504	10.400	11.300	-8.0	
98677	511	33.000	35.300	-6.5		98699	517	9.530	10.200	-6.6		98751	505	10.400	11.300	-8.0	
98677	512	33.000	35.300	-6.5		98705	501	19.400	21.200	-8.5		98751	506	10.400	11.300	-8.0	
98677	513	33.000	35.300	-6.5		98705	502	19.400	21.200	-8.5		98751	507	10.400	11.300	-8.0	
98677	515	33.000	35.300	-6.5		98705	503	19.400	21.200	-8.5		98751	508	10.400	11.300	-8.0	
98677	516	33.000	35.300	-6.5		98705	504	19.400	21.200	-8.5		98751	509	10.400	11.300	-8.0	
98677	517	33.000	35.300	-6.5		98705	505	19.400	21.200	-8.5		98751	511	10.400	11.300	-8.0	
98678	501	29.300	31.400	-6.7		98705	506	19.400	21.200	-8.5		98751	512	10.400	11.300	-8.0	
98678	502	29.300	31.400	-6.7		98705	507	19.400	21.200	-8.5		98751	513	10.400	11.300	-8.0	
98678	503	29.300	31.400	-6.7		98705	508	19.400	21.200	-8.5		98751	515	10.400	11.300	-8.0	
98678	504	29.300	31.400	-6.7		98705	509	19.400	21.200	-8.5		98751	516	10.400	11.300	-8.0	
98678	505	29.300	31.400	-6.7		98705	511	19.400	21.200	-8.5		98751	517	10.400	11.300	-8.0	
98678	506	29.300	31.400	-6.7		98705	512	19.400	21.200	-8.5		98805	501	8.660	9.280	-6.7	
98678	507	29.300	31.400	-6.7		98705	513	19.400	21.200	-8.5		98805	502	8.660	9.280	-6.7	
98678	508	29.300	31.400	-6.7		98705	515	19.400	21.200	-8.5		98805	503	8.660	9.280	-6.7	
98678	509	29.300	31.400	-6.7		98705	516	19.400	21.200	-8.5		98805	504	8.660	9.280	-6.7	
98678	511	29.300	31.400	-6.7		98705	517	19.400	21.200	-8.5		98805	505	8.660	9.280	-6.7	
98678	512	29.300	31.400	-6.7		98710	501	6.630	7.100	-6.6		98805	506	8.660	9.280	-6.7	
98678	513	29.300	31.400	-6.7		98710	502	6.630	7.100	-6.6		98805	507	8.660	9.280	-6.7	
98678	515	29.300	31.400	-6.7		98710	503	6.630	7.100	-6.6		98805	508	8.660	9.280	-6.7	
98678	516	29.300	31.400	-6.7		98710	504	6.630	7.100	-6.6		98805	509	8.660	9.280	-6.7	
98678	517	29.300	31.400	-6.7		98710	505	6.630	7.100	-6.6		98805	511	8.660	9.280	-6.7	
98699	501	9.530	10.200	-6.6		98710	506	6.630	7.100	-6.6		98805	512	8.660	9.280	-6.7	
98699	502	9.530	10.200	-6.6		98710	507	6.630	7.100	-6.6		98805	513	8.660	9.280	-6.7	
98699	503	9.530	10.200	-6.6		98710	508	6.630	7.100	-6.6		98805	515	8.660	9.280	-6.7	
98699	504	9.530	10.200	-6.6		98710	509	6.630	7.100	-6.6		98805	516	8.660	9.280	-6.7	
98699	505	9.530	10.200	-6.6		98710	511	6.630	7.100	-6.6		98805	517	8.660	9.280	-6.7	

L - Lower Cap Applied
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E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98806	501	5.670	6.010	-5.7		98813	506	9.420	10.100	-6.7		98884	512	4.300	4.610	-6.7	
98806	502	5.670	6.010	-5.7		98813	507	9.420	10.100	-6.7		98884	513	4.300	4.610	-6.7	
98806	503	5.670	6.010	-5.7		98813	508	9.420	10.100	-6.7		98884	515	4.300	4.610	-6.7	
98806	504	5.670	6.010	-5.7		98813	509	9.420	10.100	-6.7		98884	516	4.300	4.610	-6.7	
98806	505	5.670	6.010	-5.7		98813	511	9.420	10.100	-6.7		98884	517	4.300	4.610	-6.7	
98806	506	5.670	6.010	-5.7		98813	512	9.420	10.100	-6.7		98914	501	1.680	1.830	-8.2	
98806	507	5.670	6.010	-5.7		98813	513	9.420	10.100	-6.7		98914	502	1.680	1.830	-8.2	
98806	508	5.670	6.010	-5.7		98813	515	9.420	10.100	-6.7		98914	503	1.680	1.830	-8.2	
98806	509	5.670	6.010	-5.7		98813	516	9.420	10.100	-6.7		98914	504	1.680	1.830	-8.2	
98806	511	5.670	6.010	-5.7		98813	517	9.420	10.100	-6.7		98914	505	1.680	1.830	-8.2	
98806	512	5.670	6.010	-5.7		98820	501	16.500	17.700	-6.8		98914	506	1.680	1.830	-8.2	
98806	513	5.670	6.010	-5.7		98820	502	16.500	17.700	-6.8		98914	507	1.680	1.830	-8.2	
98806	515	5.670	6.010	-5.7		98820	503	16.500	17.700	-6.8		98914	508	1.680	1.830	-8.2	
98806	516	5.670	6.010	-5.7		98820	504	16.500	17.700	-6.8		98914	509	1.680	1.830	-8.2	
98806	517	5.670	6.010	-5.7		98820	505	16.500	17.700	-6.8		98914	511	1.680	1.830	-8.2	
98810	501	9.760	10.500	-7.0		98820	506	16.500	17.700	-6.8		98914	512	1.680	1.830	-8.2	
98810	502	9.760	10.500	-7.0		98820	507	16.500	17.700	-6.8		98914	513	1.680	1.830	-8.2	
98810	503	9.760	10.500	-7.0		98820	508	16.500	17.700	-6.8		98914	515	1.680	1.830	-8.2	
98810	504	9.760	10.500	-7.0		98820	509	16.500	17.700	-6.8		98914	516	1.680	1.830	-8.2	
98810	505	9.760	10.500	-7.0		98820	511	16.500	17.700	-6.8		98914	517	1.680	1.830	-8.2	
98810	506	9.760	10.500	-7.0		98820	512	16.500	17.700	-6.8		98949	501	2.350	2.560	-8.2	
98810	507	9.760	10.500	-7.0		98820	513	16.500	17.700	-6.8		98949	502	2.350	2.560	-8.2	
98810	508	9.760	10.500	-7.0		98820	515	16.500	17.700	-6.8		98949	503	2.350	2.560	-8.2	
98810	509	9.760	10.500	-7.0		98820	516	16.500	17.700	-6.8		98949	504	2.350	2.560	-8.2	
98810	511	9.760	10.500	-7.0		98820	517	16.500	17.700	-6.8		98949	505	2.350	2.560	-8.2	
98810	512	9.760	10.500	-7.0		98884	501	4.300	4.610	-6.7		98949	506	2.350	2.560	-8.2	
98810	513	9.760	10.500	-7.0		98884	502	4.300	4.610	-6.7		98949	507	2.350	2.560	-8.2	
98810	515	9.760	10.500	-7.0		98884	503	4.300	4.610	-6.7		98949	508	2.350	2.560	-8.2	
98810	516	9.760	10.500	-7.0		98884	504	4.300	4.610	-6.7		98949	509	2.350	2.560	-8.2	
98810	517	9.760	10.500	-7.0		98884	505	4.300	4.610	-6.7		98949	511	2.350	2.560	-8.2	
98813	501	9.420	10.100	-6.7		98884	506	4.300	4.610	-6.7		98949	512	2.350	2.560	-8.2	
98813	502	9.420	10.100	-6.7		98884	507	4.300	4.610	-6.7		98949	513	2.350	2.560	-8.2	
98813	503	9.420	10.100	-6.7		98884	508	4.300	4.610	-6.7		98949	515	2.350	2.560	-8.2	
98813	504	9.420	10.100	-6.7		98884	509	4.300	4.610	-6.7		98949	516	2.350	2.560	-8.2	
98813	505	9.420	10.100	-6.7		98884	511	4.300	4.610	-6.7		98949	517	2.350	2.560	-8.2	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98967	501	6.750	7.230	-6.6		99003	506	3.210	3.440	-6.7		99080	512	2.270	2.430	-6.6	
98967	502	6.750	7.230	-6.6		99003	507	3.210	3.440	-6.7		99080	513	2.270	2.430	-6.6	
98967	503	6.750	7.230	-6.6		99003	508	3.210	3.440	-6.7		99080	515	2.270	2.430	-6.6	
98967	504	6.750	7.230	-6.6		99003	509	3.210	3.440	-6.7		99080	516	2.270	2.430	-6.6	
98967	505	6.750	7.230	-6.6		99003	511	3.210	3.440	-6.7		99080	517	2.270	2.430	-6.6	
98967	506	6.750	7.230	-6.6		99003	512	3.210	3.440	-6.7		99111	501	3.300	3.530	-6.5	
98967	507	6.750	7.230	-6.6		99003	513	3.210	3.440	-6.7		99111	502	3.300	3.530	-6.5	
98967	508	6.750	7.230	-6.6		99003	515	3.210	3.440	-6.7		99111	503	3.300	3.530	-6.5	
98967	509	6.750	7.230	-6.6		99003	516	3.210	3.440	-6.7		99111	504	3.300	3.530	-6.5	
98967	511	6.750	7.230	-6.6		99003	517	3.210	3.440	-6.7		99111	505	3.300	3.530	-6.5	
98967	512	6.750	7.230	-6.6		99004	501	7.830	8.400	-6.8		99111	506	3.300	3.530	-6.5	
98967	513	6.750	7.230	-6.6		99004	502	7.830	8.400	-6.8		99111	507	3.300	3.530	-6.5	
98967	515	6.750	7.230	-6.6		99004	503	7.830	8.400	-6.8		99111	508	3.300	3.530	-6.5	
98967	516	6.750	7.230	-6.6		99004	504	7.830	8.400	-6.8		99111	509	3.300	3.530	-6.5	
98967	517	6.750	7.230	-6.6		99004	505	7.830	8.400	-6.8		99111	511	3.300	3.530	-6.5	
98993	501	11.600	12.300	-5.7		99004	506	7.830	8.400	-6.8		99111	512	3.300	3.530	-6.5	
98993	502	11.600	12.300	-5.7		99004	507	7.830	8.400	-6.8		99111	513	3.300	3.530	-6.5	
98993	503	11.600	12.300	-5.7		99004	508	7.830	8.400	-6.8		99111	515	3.300	3.530	-6.5	
98993	504	11.600	12.300	-5.7		99004	509	7.830	8.400	-6.8		99111	516	3.300	3.530	-6.5	
98993	505	11.600	12.300	-5.7		99004	511	7.830	8.400	-6.8		99111	517	3.300	3.530	-6.5	
98993	506	11.600	12.300	-5.7		99004	512	7.830	8.400	-6.8		99163	501	7.870	8.430	-6.6	
98993	507	11.600	12.300	-5.7		99004	513	7.830	8.400	-6.8		99163	502	7.870	8.430	-6.6	
98993	508	11.600	12.300	-5.7		99004	515	7.830	8.400	-6.8		99163	503	7.870	8.430	-6.6	
98993	509	11.600	12.300	-5.7		99004	516	7.830	8.400	-6.8		99163	504	7.870	8.430	-6.6	
98993	511	11.600	12.300	-5.7		99004	517	7.830	8.400	-6.8		99163	505	7.870	8.430	-6.6	
98993	512	11.600	12.300	-5.7		99080	501	2.270	2.430	-6.6		99163	506	7.870	8.430	-6.6	
98993	513	11.600	12.300	-5.7		99080	502	2.270	2.430	-6.6		99163	507	7.870	8.430	-6.6	
98993	515	11.600	12.300	-5.7		99080	503	2.270	2.430	-6.6		99163	508	7.870	8.430	-6.6	
98993	516	11.600	12.300	-5.7		99080	504	2.270	2.430	-6.6		99163	509	7.870	8.430	-6.6	
98993	517	11.600	12.300	-5.7		99080	505	2.270	2.430	-6.6		99163	511	7.870	8.430	-6.6	
99003	501	3.210	3.440	-6.7		99080	506	2.270	2.430	-6.6		99163	512	7.870	8.430	-6.6	
99003	502	3.210	3.440	-6.7		99080	507	2.270	2.430	-6.6		99163	513	7.870	8.430	-6.6	
99003	503	3.210	3.440	-6.7		99080	508	2.270	2.430	-6.6		99163	515	7.870	8.430	-6.6	
99003	504	3.210	3.440	-6.7		99080	509	2.270	2.430	-6.6		99163	516	7.870	8.430	-6.6	
99003	505	3.210	3.440	-6.7		99080	511	2.270	2.430	-6.6		99163	517	7.870	8.430	-6.6	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	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
99165	501	1.730	1.850	-6.5		99222	506	6.930	7.550	-8.2		99303	512	26.400	28.300	-6.7	
99165	502	1.730	1.850	-6.5		99222	507	6.930	7.550	-8.2		99303	513	26.400	28.300	-6.7	
99165	503	1.730	1.850	-6.5		99222	508	6.930	7.550	-8.2		99303	515	26.400	28.300	-6.7	
99165	504	1.730	1.850	-6.5		99222	509	6.930	7.550	-8.2		99303	516	26.400	28.300	-6.7	
99165	505	1.730	1.850	-6.5		99222	511	6.930	7.550	-8.2		99303	517	26.400	28.300	-6.7	
99165	506	1.730	1.850	-6.5		99222	512	6.930	7.550	-8.2		99310	501	6.600	7.070	-6.6	
99165	507	1.730	1.850	-6.5		99222	513	6.930	7.550	-8.2		99310	502	6.600	7.070	-6.6	
99165	508	1.730	1.850	-6.5		99222	515	6.930	7.550	-8.2		99310	503	6.600	7.070	-6.6	
99165	509	1.730	1.850	-6.5		99222	516	6.930	7.550	-8.2		99310	504	6.600	7.070	-6.6	
99165	511	1.730	1.850	-6.5		99222	517	6.930	7.550	-8.2		99310	505	6.600	7.070	-6.6	
99165	512	1.730	1.850	-6.5		99223	501	0.480	0.520	-7.7		99310	506	6.600	7.070	-6.6	
99165	513	1.730	1.850	-6.5		99223	502	0.480	0.520	-7.7		99310	507	6.600	7.070	-6.6	
99165	515	1.730	1.850	-6.5		99223	503	0.480	0.520	-7.7		99310	508	6.600	7.070	-6.6	
99165	516	1.730	1.850	-6.5		99223	504	0.480	0.520	-7.7		99310	509	6.600	7.070	-6.6	
99165	517	1.730	1.850	-6.5		99223	505	0.480	0.520	-7.7		99310	511	6.600	7.070	-6.6	
99220	501	3.690	4.020	-8.2		99223	506	0.480	0.520	-7.7		99310	512	6.600	7.070	-6.6	
99220	502	3.690	4.020	-8.2		99223	507	0.480	0.520	-7.7		99310	513	6.600	7.070	-6.6	
99220	503	3.690	4.020	-8.2		99223	508	0.480	0.520	-7.7		99310	515	6.600	7.070	-6.6	
99220	504	3.690	4.020	-8.2		99223	509	0.480	0.520	-7.7		99310	516	6.600	7.070	-6.6	
99220	505	3.690	4.020	-8.2		99223	511	0.480	0.520	-7.7		99310	517	6.600	7.070	-6.6	
99220	506	3.690	4.020	-8.2		99223	512	0.480	0.520	-7.7		99315	501	19.400	20.800	-6.7	
99220	507	3.690	4.020	-8.2		99223	513	0.480	0.520	-7.7		99315	502	19.400	20.800	-6.7	
99220	508	3.690	4.020	-8.2		99223	515	0.480	0.520	-7.7		99315	503	19.400	20.800	-6.7	
99220	509	3.690	4.020	-8.2		99223	516	0.480	0.520	-7.7		99315	504	19.400	20.800	-6.7	
99220	511	3.690	4.020	-8.2		99223	517	0.480	0.520	-7.7		99315	505	19.400	20.800	-6.7	
99220	512	3.690	4.020	-8.2		99303	501	26.400	28.300	-6.7		99315	506	19.400	20.800	-6.7	
99220	513	3.690	4.020	-8.2		99303	502	26.400	28.300	-6.7		99315	507	19.400	20.800	-6.7	
99220	515	3.690	4.020	-8.2		99303	503	26.400	28.300	-6.7		99315	508	19.400	20.800	-6.7	
99220	516	3.690	4.020	-8.2		99303	504	26.400	28.300	-6.7		99315	509	19.400	20.800	-6.7	
99220	517	3.690	4.020	-8.2		99303	505	26.400	28.300	-6.7		99315	511	19.400	20.800	-6.7	
99222	501	6.930	7.550	-8.2		99303	506	26.400	28.300	-6.7		99315	512	19.400	20.800	-6.7	
99222	502	6.930	7.550	-8.2		99303	507	26.400	28.300	-6.7		99315	513	19.400	20.800	-6.7	
99222	503	6.930	7.550	-8.2		99303	508	26.400	28.300	-6.7		99315	515	19.400	20.800	-6.7	
99222	504	6.930	7.550	-8.2		99303	509	26.400	28.300	-6.7		99315	516	19.400	20.800	-6.7	
99222	505	6.930	7.550	-8.2		99303	511	26.400	28.300	-6.7		99315	517	19.400	20.800	-6.7	

L - Lower Cap Applied
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E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99321	501	18.800	20.200	-6.9		99505	506	9.850	10.400	-5.3		99507	512	10.600	11.200	-5.4	
99321	502	18.800	20.200	-6.9		99505	507	9.850	10.400	-5.3		99507	513	10.600	11.200	-5.4	
99321	503	18.800	20.200	-6.9		99505	508	9.850	10.400	-5.3		99507	515	10.600	11.200	-5.4	
99321	504	18.800	20.200	-6.9		99505	509	9.850	10.400	-5.3		99507	516	10.600	11.200	-5.4	
99321	505	18.800	20.200	-6.9		99505	511	9.850	10.400	-5.3		99507	517	10.600	11.200	-5.4	
99321	506	18.800	20.200	-6.9		99505	512	9.850	10.400	-5.3		99570	501	5.670	6.010	-5.7	
99321	507	18.800	20.200	-6.9		99505	513	9.850	10.400	-5.3		99570	502	5.670	6.010	-5.7	
99321	508	18.800	20.200	-6.9		99505	515	9.850	10.400	-5.3		99570	503	5.670	6.010	-5.7	
99321	509	18.800	20.200	-6.9		99505	516	9.850	10.400	-5.3		99570	504	5.670	6.010	-5.7	
99321	511	18.800	20.200	-6.9		99505	517	9.850	10.400	-5.3		99570	505	5.670	6.010	-5.7	
99321	512	18.800	20.200	-6.9		99506	501	12.100	12.800	-5.5		99570	506	5.670	6.010	-5.7	
99321	513	18.800	20.200	-6.9		99506	502	12.100	12.800	-5.5		99570	507	5.670	6.010	-5.7	
99321	515	18.800	20.200	-6.9		99506	503	12.100	12.800	-5.5		99570	508	5.670	6.010	-5.7	
99321	516	18.800	20.200	-6.9		99506	504	12.100	12.800	-5.5		99570	509	5.670	6.010	-5.7	
99321	517	18.800	20.200	-6.9		99506	505	12.100	12.800	-5.5		99570	511	5.670	6.010	-5.7	
99471	501	1.680	1.830	-8.2		99506	506	12.100	12.800	-5.5		99570	512	5.670	6.010	-5.7	
99471	502	1.680	1.830	-8.2		99506	507	12.100	12.800	-5.5		99570	513	5.670	6.010	-5.7	
99471	503	1.680	1.830	-8.2		99506	508	12.100	12.800	-5.5		99570	515	5.670	6.010	-5.7	
99471	504	1.680	1.830	-8.2		99506	509	12.100	12.800	-5.5		99570	516	5.670	6.010	-5.7	
99471	505	1.680	1.830	-8.2		99506	511	12.100	12.800	-5.5		99570	517	5.670	6.010	-5.7	
99471	506	1.680	1.830	-8.2		99506	512	12.100	12.800	-5.5		99571	501	1.370	1.450	-5.5	
99471	507	1.680	1.830	-8.2		99506	513	12.100	12.800	-5.5		99571	502	1.370	1.450	-5.5	
99471	508	1.680	1.830	-8.2		99506	515	12.100	12.800	-5.5		99571	503	1.370	1.450	-5.5	
99471	509	1.680	1.830	-8.2		99506	516	12.100	12.800	-5.5		99571	504	1.370	1.450	-5.5	
99471	511	1.680	1.830	-8.2		99506	517	12.100	12.800	-5.5		99571	505	1.370	1.450	-5.5	
99471	512	1.680	1.830	-8.2		99507	501	10.600	11.200	-5.4		99571	506	1.370	1.450	-5.5	
99471	513	1.680	1.830	-8.2		99507	502	10.600	11.200	-5.4		99571	507	1.370	1.450	-5.5	
99471	515	1.680	1.830	-8.2		99507	503	10.600	11.200	-5.4		99571	508	1.370	1.450	-5.5	
99471	516	1.680	1.830	-8.2		99507	504	10.600	11.200	-5.4		99571	509	1.370	1.450	-5.5	
99471	517	1.680	1.830	-8.2		99507	505	10.600	11.200	-5.4		99571	511	1.370	1.450	-5.5	
99505	501	9.850	10.400	-5.3		99507	506	10.600	11.200	-5.4		99571	512	1.370	1.450	-5.5	
99505	502	9.850	10.400	-5.3		99507	507	10.600	11.200	-5.4		99571	513	1.370	1.450	-5.5	
99505	503	9.850	10.400	-5.3		99507	508	10.600	11.200	-5.4		99571	515	1.370	1.450	-5.5	
99505	504	9.850	10.400	-5.3		99507	509	10.600	11.200	-5.4		99571	516	1.370	1.450	-5.5	
99505	505	9.850	10.400	-5.3		99507	511	10.600	11.200	-5.4		99571	517	1.370	1.450	-5.5	

L - Lower Cap Applied
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E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99572	501	2.690	2.850	-5.6		99600	506	3.410	3.650	-6.6		99614	512	7.600	8.160	-6.9	
99572	502	2.690	2.850	-5.6		99600	507	3.410	3.650	-6.6		99614	513	7.600	8.160	-6.9	
99572	503	2.690	2.850	-5.6		99600	508	3.410	3.650	-6.6		99614	515	7.600	8.160	-6.9	
99572	504	2.690	2.850	-5.6		99600	509	3.410	3.650	-6.6		99614	516	7.600	8.160	-6.9	
99572	505	2.690	2.850	-5.6		99600	511	3.410	3.650	-6.6		99614	517	7.600	8.160	-6.9	
99572	506	2.690	2.850	-5.6		99600	512	3.410	3.650	-6.6		99620	501	0.910	0.970	-6.2	
99572	507	2.690	2.850	-5.6		99600	513	3.410	3.650	-6.6		99620	502	0.910	0.970	-6.2	
99572	508	2.690	2.850	-5.6		99600	515	3.410	3.650	-6.6		99620	503	0.910	0.970	-6.2	
99572	509	2.690	2.850	-5.6		99600	516	3.410	3.650	-6.6		99620	504	0.910	0.970	-6.2	
99572	511	2.690	2.850	-5.6		99600	517	3.410	3.650	-6.6		99620	505	0.910	0.970	-6.2	
99572	512	2.690	2.850	-5.6		99613	501	16.700	17.900	-6.7		99620	506	0.910	0.970	-6.2	
99572	513	2.690	2.850	-5.6		99613	502	16.700	17.900	-6.7		99620	507	0.910	0.970	-6.2	
99572	515	2.690	2.850	-5.6		99613	503	16.700	17.900	-6.7		99620	508	0.910	0.970	-6.2	
99572	516	2.690	2.850	-5.6		99613	504	16.700	17.900	-6.7		99620	509	0.910	0.970	-6.2	
99572	517	2.690	2.850	-5.6		99613	505	16.700	17.900	-6.7		99620	511	0.910	0.970	-6.2	
99573	501	2.570	2.720	-5.5		99613	506	16.700	17.900	-6.7		99620	512	0.910	0.970	-6.2	
99573	502	2.570	2.720	-5.5		99613	507	16.700	17.900	-6.7		99620	513	0.910	0.970	-6.2	
99573	503	2.570	2.720	-5.5		99613	508	16.700	17.900	-6.7		99620	515	0.910	0.970	-6.2	
99573	504	2.570	2.720	-5.5		99613	509	16.700	17.900	-6.7		99620	516	0.910	0.970	-6.2	
99573	505	2.570	2.720	-5.5		99613	511	16.700	17.900	-6.7		99620	517	0.910	0.970	-6.2	
99573	506	2.570	2.720	-5.5		99613	512	16.700	17.900	-6.7		99650	501	2.690	2.850	-5.6	
99573	507	2.570	2.720	-5.5		99613	513	16.700	17.900	-6.7		99650	502	2.690	2.850	-5.6	
99573	508	2.570	2.720	-5.5		99613	515	16.700	17.900	-6.7		99650	503	2.690	2.850	-5.6	
99573	509	2.570	2.720	-5.5		99613	516	16.700	17.900	-6.7		99650	504	2.690	2.850	-5.6	
99573	511	2.570	2.720	-5.5		99613	517	16.700	17.900	-6.7		99650	505	2.690	2.850	-5.6	
99573	512	2.570	2.720	-5.5		99614	501	7.600	8.160	-6.9		99650	506	2.690	2.850	-5.6	
99573	513	2.570	2.720	-5.5		99614	502	7.600	8.160	-6.9		99650	507	2.690	2.850	-5.6	
99573	515	2.570	2.720	-5.5		99614	503	7.600	8.160	-6.9		99650	508	2.690	2.850	-5.6	
99573	516	2.570	2.720	-5.5		99614	504	7.600	8.160	-6.9		99650	509	2.690	2.850	-5.6	
99573	517	2.570	2.720	-5.5		99614	505	7.600	8.160	-6.9		99650	511	2.690	2.850	-5.6	
99600	501	3.410	3.650	-6.6		99614	506	7.600	8.160	-6.9		99650	512	2.690	2.850	-5.6	
99600	502	3.410	3.650	-6.6		99614	507	7.600	8.160	-6.9		99650	513	2.690	2.850	-5.6	
99600	503	3.410	3.650	-6.6		99614	508	7.600	8.160	-6.9		99650	515	2.690	2.850	-5.6	
99600	504	3.410	3.650	-6.6		99614	509	7.600	8.160	-6.9		99650	516	2.690	2.850	-5.6	
99600	505	3.410	3.650	-6.6		99614	511	7.600	8.160	-6.9		99650	517	2.690	2.850	-5.6	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99709	501	6.630	7.020	-5.6		99746	506	4.510	4.830	-6.6		99777	512	16.900	18.100	-6.6	
99709	502	6.630	7.020	-5.6		99746	507	4.510	4.830	-6.6		99777	513	16.900	18.100	-6.6	
99709	503	6.630	7.020	-5.6		99746	508	4.510	4.830	-6.6		99777	515	16.900	18.100	-6.6	
99709	504	6.630	7.020	-5.6		99746	509	4.510	4.830	-6.6		99777	516	16.900	18.100	-6.6	
99709	505	6.630	7.020	-5.6		99746	511	4.510	4.830	-6.6		99777	517	16.900	18.100	-6.6	
99709	506	6.630	7.020	-5.6		99746	512	4.510	4.830	-6.6		99793	501	5.720	6.130	-6.7	
99709	507	6.630	7.020	-5.6		99746	513	4.510	4.830	-6.6		99793	502	5.720	6.130	-6.7	
99709	508	6.630	7.020	-5.6		99746	515	4.510	4.830	-6.6		99793	503	5.720	6.130	-6.7	
99709	509	6.630	7.020	-5.6		99746	516	4.510	4.830	-6.6		99793	504	5.720	6.130	-6.7	
99709	511	6.630	7.020	-5.6		99746	517	4.510	4.830	-6.6		99793	505	5.720	6.130	-6.7	
99709	512	6.630	7.020	-5.6		99760	501	0.510	0.550	-7.3		99793	506	5.720	6.130	-6.7	
99709	513	6.630	7.020	-5.6		99760	502	0.510	0.550	-7.3		99793	507	5.720	6.130	-6.7	
99709	515	6.630	7.020	-5.6		99760	503	0.510	0.550	-7.3		99793	508	5.720	6.130	-6.7	
99709	516	6.630	7.020	-5.6		99760	504	0.510	0.550	-7.3		99793	509	5.720	6.130	-6.7	
99709	517	6.630	7.020	-5.6		99760	505	0.510	0.550	-7.3		99793	511	5.720	6.130	-6.7	
99718	501	2.660	2.850	-6.7		99760	506	0.510	0.550	-7.3		99793	512	5.720	6.130	-6.7	
99718	502	2.660	2.850	-6.7		99760	507	0.510	0.550	-7.3		99793	513	5.720	6.130	-6.7	
99718	503	2.660	2.850	-6.7		99760	508	0.510	0.550	-7.3		99793	515	5.720	6.130	-6.7	
99718	504	2.660	2.850	-6.7		99760	509	0.510	0.550	-7.3		99793	516	5.720	6.130	-6.7	
99718	505	2.660	2.850	-6.7		99760	511	0.510	0.550	-7.3		99793	517	5.720	6.130	-6.7	
99718	506	2.660	2.850	-6.7		99760	512	0.510	0.550	-7.3		99826	501	1.930	2.070	-6.8	
99718	507	2.660	2.850	-6.7		99760	513	0.510	0.550	-7.3		99826	502	1.930	2.070	-6.8	
99718	508	2.660	2.850	-6.7		99760	515	0.510	0.550	-7.3		99826	503	1.930	2.070	-6.8	
99718	509	2.660	2.850	-6.7		99760	516	0.510	0.550	-7.3		99826	504	1.930	2.070	-6.8	
99718	511	2.660	2.850	-6.7		99760	517	0.510	0.550	-7.3		99826	505	1.930	2.070	-6.8	
99718	512	2.660	2.850	-6.7		99777	501	16.900	18.100	-6.6		99826	506	1.930	2.070	-6.8	
99718	513	2.660	2.850	-6.7		99777	502	16.900	18.100	-6.6		99826	507	1.930	2.070	-6.8	
99718	515	2.660	2.850	-6.7		99777	503	16.900	18.100	-6.6		99826	508	1.930	2.070	-6.8	
99718	516	2.660	2.850	-6.7		99777	504	16.900	18.100	-6.6		99826	509	1.930	2.070	-6.8	
99718	517	2.660	2.850	-6.7		99777	505	16.900	18.100	-6.6		99826	511	1.930	2.070	-6.8	
99746	501	4.510	4.830	-6.6		99777	506	16.900	18.100	-6.6		99826	512	1.930	2.070	-6.8	
99746	502	4.510	4.830	-6.6		99777	507	16.900	18.100	-6.6		99826	513	1.930	2.070	-6.8	
99746	503	4.510	4.830	-6.6		99777	508	16.900	18.100	-6.6		99826	515	1.930	2.070	-6.8	
99746	504	4.510	4.830	-6.6		99777	509	16.900	18.100	-6.6		99826	516	1.930	2.070	-6.8	
99746	505	4.510	4.830	-6.6		99777	511	16.900	18.100	-6.6		99826	517	1.930	2.070	-6.8	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99827	501	0.820	0.880	-6.8		99917	506	5.390	5.770	-6.6		99943	512	17.600	18.800	-6.4	
99827	502	0.820	0.880	-6.8		99917	507	5.390	5.770	-6.6		99943	513	17.600	18.800	-6.4	
99827	503	0.820	0.880	-6.8		99917	508	5.390	5.770	-6.6		99943	515	17.600	18.800	-6.4	
99827	504	0.820	0.880	-6.8		99917	509	5.390	5.770	-6.6		99943	516	17.600	18.800	-6.4	
99827	505	0.820	0.880	-6.8		99917	511	5.390	5.770	-6.6		99943	517	17.600	18.800	-6.4	
99827	506	0.820	0.880	-6.8		99917	512	5.390	5.770	-6.6		99946	501	13.100	14.000	-6.4	
99827	507	0.820	0.880	-6.8		99917	513	5.390	5.770	-6.6		99946	502	13.100	14.000	-6.4	
99827	508	0.820	0.880	-6.8		99917	515	5.390	5.770	-6.6		99946	503	13.100	14.000	-6.4	
99827	509	0.820	0.880	-6.8		99917	516	5.390	5.770	-6.6		99946	504	13.100	14.000	-6.4	
99827	511	0.820	0.880	-6.8		99917	517	5.390	5.770	-6.6		99946	505	13.100	14.000	-6.4	
99827	512	0.820	0.880	-6.8		99938	501	6.050	6.490	-6.8		99946	506	13.100	14.000	-6.4	
99827	513	0.820	0.880	-6.8		99938	502	6.050	6.490	-6.8		99946	507	13.100	14.000	-6.4	
99827	515	0.820	0.880	-6.8		99938	503	6.050	6.490	-6.8		99946	508	13.100	14.000	-6.4	
99827	516	0.820	0.880	-6.8		99938	504	6.050	6.490	-6.8		99946	509	13.100	14.000	-6.4	
99827	517	0.820	0.880	-6.8		99938	505	6.050	6.490	-6.8		99946	511	13.100	14.000	-6.4	
99851	501	3.330	3.570	-6.7		99938	506	6.050	6.490	-6.8		99946	512	13.100	14.000	-6.4	
99851	502	3.330	3.570	-6.7		99938	507	6.050	6.490	-6.8		99946	513	13.100	14.000	-6.4	
99851	503	3.330	3.570	-6.7		99938	508	6.050	6.490	-6.8		99946	515	13.100	14.000	-6.4	
99851	504	3.330	3.570	-6.7		99938	509	6.050	6.490	-6.8		99946	516	13.100	14.000	-6.4	
99851	505	3.330	3.570	-6.7		99938	511	6.050	6.490	-6.8		99946	517	13.100	14.000	-6.4	
99851	506	3.330	3.570	-6.7		99938	512	6.050	6.490	-6.8		99948	501	14.000	14.900	-6.0	
99851	507	3.330	3.570	-6.7		99938	513	6.050	6.490	-6.8		99948	502	14.000	14.900	-6.0	
99851	508	3.330	3.570	-6.7		99938	515	6.050	6.490	-6.8		99948	503	14.000	14.900	-6.0	
99851	509	3.330	3.570	-6.7		99938	516	6.050	6.490	-6.8		99948	504	14.000	14.900	-6.0	
99851	511	3.330	3.570	-6.7		99938	517	6.050	6.490	-6.8		99948	505	14.000	14.900	-6.0	
99851	512	3.330	3.570	-6.7		99943	501	17.600	18.800	-6.4		99948	506	14.000	14.900	-6.0	
99851	513	3.330	3.570	-6.7		99943	502	17.600	18.800	-6.4		99948	507	14.000	14.900	-6.0	
99851	515	3.330	3.570	-6.7		99943	503	17.600	18.800	-6.4		99948	508	14.000	14.900	-6.0	
99851	516	3.330	3.570	-6.7		99943	504	17.600	18.800	-6.4		99948	509	14.000	14.900	-6.0	
99851	517	3.330	3.570	-6.7		99943	505	17.600	18.800	-6.4		99948	511	14.000	14.900	-6.0	
99917	501	5.390	5.770	-6.6		99943	506	17.600	18.800	-6.4		99948	512	14.000	14.900	-6.0	
99917	502	5.390	5.770	-6.6		99943	507	17.600	18.800	-6.4		99948	513	14.000	14.900	-6.0	
99917	503	5.390	5.770	-6.6		99943	508	17.600	18.800	-6.4		99948	515	14.000	14.900	-6.0	
99917	504	5.390	5.770	-6.6		99943	509	17.600	18.800	-6.4		99948	516	14.000	14.900	-6.0	
99917	505	5.390	5.770	-6.6		99943	511	17.600	18.800	-6.4		99948	517	14.000	14.900	-6.0	

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
99952	501	14.300	15.300	-6.5		99954	506	11.200	12.100	-7.4		99963	512	1.300	1.390	-6.5	
99952	502	14.300	15.300	-6.5		99954	507	11.200	12.100	-7.4		99963	513	1.300	1.390	-6.5	
99952	503	14.300	15.300	-6.5		99954	508	11.200	12.100	-7.4		99963	515	1.300	1.390	-6.5	
99952	504	14.300	15.300	-6.5		99954	509	11.200	12.100	-7.4		99963	516	1.300	1.390	-6.5	
99952	505	14.300	15.300	-6.5		99954	511	11.200	12.100	-7.4		99963	517	1.300	1.390	-6.5	
99952	506	14.300	15.300	-6.5		99954	512	11.200	12.100	-7.4		99969	501	6.700	7.310	-8.3	
99952	507	14.300	15.300	-6.5		99954	513	11.200	12.100	-7.4		99969	502	6.700	7.310	-8.3	
99952	508	14.300	15.300	-6.5		99954	515	11.200	12.100	-7.4		99969	503	6.700	7.310	-8.3	
99952	509	14.300	15.300	-6.5		99954	516	11.200	12.100	-7.4		99969	504	6.700	7.310	-8.3	
99952	511	14.300	15.300	-6.5		99954	517	11.200	12.100	-7.4		99969	505	6.700	7.310	-8.3	
99952	512	14.300	15.300	-6.5		99955	501	14.100	15.100	-6.6		99969	506	6.700	7.310	-8.3	
99952	513	14.300	15.300	-6.5		99955	502	14.100	15.100	-6.6		99969	507	6.700	7.310	-8.3	
99952	515	14.300	15.300	-6.5		99955	503	14.100	15.100	-6.6		99969	508	6.700	7.310	-8.3	
99952	516	14.300	15.300	-6.5		99955	504	14.100	15.100	-6.6		99969	509	6.700	7.310	-8.3	
99952	517	14.300	15.300	-6.5		99955	505	14.100	15.100	-6.6		99969	511	6.700	7.310	-8.3	
99953	501	15.400	16.600	-7.2		99955	506	14.100	15.100	-6.6		99969	512	6.700	7.310	-8.3	
99953	502	15.400	16.600	-7.2		99955	507	14.100	15.100	-6.6		99969	513	6.700	7.310	-8.3	
99953	503	15.400	16.600	-7.2		99955	508	14.100	15.100	-6.6		99969	515	6.700	7.310	-8.3	
99953	504	15.400	16.600	-7.2		99955	509	14.100	15.100	-6.6		99969	516	6.700	7.310	-8.3	
99953	505	15.400	16.600	-7.2		99955	511	14.100	15.100	-6.6		99969	517	6.700	7.310	-8.3	
99953	506	15.400	16.600	-7.2		99955	512	14.100	15.100	-6.6		99975	501	12.500	13.400	-6.7	
99953	507	15.400	16.600	-7.2		99955	513	14.100	15.100	-6.6		99975	502	12.500	13.400	-6.7	
99953	508	15.400	16.600	-7.2		99955	515	14.100	15.100	-6.6		99975	503	12.500	13.400	-6.7	
99953	509	15.400	16.600	-7.2		99955	516	14.100	15.100	-6.6		99975	504	12.500	13.400	-6.7	
99953	511	15.400	16.600	-7.2		99955	517	14.100	15.100	-6.6		99975	505	12.500	13.400	-6.7	
99953	512	15.400	16.600	-7.2		99963	501	1.300	1.390	-6.5		99975	506	12.500	13.400	-6.7	
99953	513	15.400	16.600	-7.2		99963	502	1.300	1.390	-6.5		99975	507	12.500	13.400	-6.7	
99953	515	15.400	16.600	-7.2		99963	503	1.300	1.390	-6.5		99975	508	12.500	13.400	-6.7	
99953	516	15.400	16.600	-7.2		99963	504	1.300	1.390	-6.5		99975	509	12.500	13.400	-6.7	
99953	517	15.400	16.600	-7.2		99963	505	1.300	1.390	-6.5		99975	511	12.500	13.400	-6.7	
99954	501	11.200	12.100	-7.4		99963	506	1.300	1.390	-6.5		99975	512	12.500	13.400	-6.7	
99954	502	11.200	12.100	-7.4		99963	507	1.300	1.390	-6.5		99975	513	12.500	13.400	-6.7	
99954	503	11.200	12.100	-7.4		99963	508	1.300	1.390	-6.5		99975	515	12.500	13.400	-6.7	
99954	504	11.200	12.100	-7.4		99963	509	1.300	1.390	-6.5		99975	516	12.500	13.400	-6.7	
99954	505	11.200	12.100	-7.4		99963	511	1.300	1.390	-6.5		99975	517	12.500	13.400	-6.7	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99988	501	5.920	6.450	-8.2													
99988	502	5.920	6.450	-8.2													
99988	503	5.920	6.450	-8.2													
99988	504	5.920	6.450	-8.2													
99988	505	5.920	6.450	-8.2													
99988	506	5.920	6.450	-8.2													
99988	507	5.920	6.450	-8.2													
99988	508	5.920	6.450	-8.2													
99988	509	5.920	6.450	-8.2													
99988	511	5.920	6.450	-8.2													
99988	512	5.920	6.450	-8.2													
99988	513	5.920	6.450	-8.2													
99988	515	5.920	6.450	-8.2													
99988	516	5.920	6.450	-8.2													
99988	517	5.920	6.450	-8.2													

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

NEW JERSEY
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
12/31/2019	\$44,534,364	\$47,532,601	0.25	1.067	1,019
12/31/2020	\$42,868,289	\$37,058,147	0.25	0.864	684
12/31/2021	\$44,037,207	\$38,816,920	0.25	0.881	734
12/31/2022	\$44,022,588	\$30,100,737	0.25	0.684	613

(7)	WEIGHTED EXPERIENCE RATIO	0.874
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.018
(9)	CREDIBILITY BASED ON LATEST FOUR YEARS NUMBER OF INCURRED OCCURRENCES (SEE EXPLANATORY PAGE C-13 - CREDIBILITY STANDARDS)...	0.69
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X {1.0 - (9)} }	0.919
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	- 8.1%
(12)	INDICATED STATEWIDE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	- 6.9%
(13)	SELECTED STATEWIDE MONOLINE CHANGE	- 6.9%

(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 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 03/01/2025. FOR DETAILS, SEE SECTION C, EXHIBIT C1, PAGES 2 AND 3 - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.018). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.018) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (03/01/2025) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (03/01/2026).

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

(1) ACCIDENT YEAR ENDING	(2) AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	(3) \$100,000 BASIC LIMIT INCURRED LOSSES (B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO (3) / (2)	(6) NUMBER OF INCURRED OCCURRENCES
12/31/2019	\$95,028,629	\$108,617,764	0.25	1.143	1,490
12/31/2020	\$81,583,967	\$74,915,523	0.25	0.918	915
12/31/2021	\$76,016,507	\$93,931,299	0.25	1.236	1,089
12/31/2022	\$77,288,803	\$95,919,525	0.25	1.241	1,101

(7)	WEIGHTED EXPERIENCE RATIO	1.135
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.077
(9)	CREDIBILITY BASED ON LATEST FOUR YEARS NUMBER OF INCURRED OCCURRENCES (SEE EXPLANATORY PAGE C-13 - CREDIBILITY STANDARDS)...	0.88
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X {1.0 - (9)} }	1.128
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 12.8%
(12)	INDICATED STATEWIDE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	+ 13.0%
(13)	SELECTED STATEWIDE MONOLINE CHANGE	+ 13.0%

(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 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 03/01/2025. FOR DETAILS, SEE SECTION C, EXHIBIT C1, PAGES 5 AND 6 - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.077). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.077) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (03/01/2025) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (03/01/2026).

NEW JERSEY
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	STATEWIDE COVERAGE INDICATION OF - 8.1%
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.	
10	1.056	0.304	1.017	1.013	
33	2.975	0.054	1.060	1.057	
34	0.827	0.122	0.977	0.974	
35 @	-	-	1.017	1.013	@ TOP 35 IMPLICIT PMF CAPPED AT 0.500
36	0.968	0.124	0.996	0.992	
37	0.700	0.097	0.966	0.963	
38	1.013	0.298	1.004	1.000	
CLASS GROUP					(5) INDICATED MONOLINE CHANGE
30	1.132	0.162	1.020	1.019	- 5.1%
31	1.026	0.235	1.006	1.005	- 6.4%
32	1.028	0.285	1.008	1.007	- 6.3%
33	0.928	0.134	0.990	0.989	- 7.9%
34	0.791	0.147	0.966	0.965	- 10.1%
35	0.805	0.035	0.992	0.991	- 7.7%
36	0.958	0.083	0.996	0.995	- 7.3%
37	0.825	0.050	0.990	0.989	- 7.9%
38	1.134	0.104	1.013	1.012	- 5.8%
OVERALL MONOLINE CHANGE *					- 6.9%

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

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

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	\$833,231	\$4,657,715	1.526	1.662	118	1.032
	31 LIGHT CONTRACTING	\$2,462,668	\$12,759,013	1.041	1.134	420	1.018
	32 MEDIUM CONTRCTING	\$8,591,163	\$44,619,807	0.997	1.086	842	1.020
	33 HEAVY CONTRACTING	\$2,176,619	\$10,884,957	0.841	0.916	108	1.002
	34 DEALER OR DISTRIB	\$566,459	\$2,879,952	0.678	0.739	35	0.978
	35 LGT. MANUFACTURER	\$116,682	\$663,034	0.295	0.321	3	1.004
	36 MED. MANUFACTURER	\$1,011,904	\$4,528,835	0.922	1.004	38	1.008
	37 HVY. MANUFACTURER	\$248,921	\$1,379,231	0.571	0.622	9	1.002
	38 MISC. OPERATION	\$1,352,225	\$6,974,270	0.995	1.084	74	1.025
	TOTAL *	\$17,359,873	\$89,346,815	0.983		1,647	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$10,202	\$43,501	0.984	1.072	4	1.062
	32 MEDIUM CONTRCTING	\$18,246	\$90,429	2.416	2.632	2	1.064
	33 HEAVY CONTRACTING	\$128,689	\$794,706	0.917	0.999	7	1.045
	38 MISC. OPERATION	\$231,758	\$1,193,700	4.103	4.469	39	1.070
	TOTAL *	\$388,895	\$2,122,336	2.888		52	
34 MULT MERCANTILE	30 SERVICE	\$130,465	\$663,619	1.019	1.110	20	0.993
	32 MEDIUM CONTRCTING	\$300,450	\$1,457,687	0.376	0.410	13	0.981
	34 DEALER OR DISTRIB	\$1,853,977	\$9,321,405	0.688	0.749	218	0.940
	38 MISC. OPERATION	\$155,088	\$869,770	0.453	0.493	15	0.986
	TOTAL *	\$2,439,980	\$12,312,482	0.652		266	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$19,398	\$246,186	0.054	0.059	1	1.018
	32 MEDIUM CONTRCTING	\$87,315	\$624,131	0.993	1.082	14	1.020
	TOTAL *	\$106,712	\$870,317	0.822		15	
36 MULT SERVICES	30 SERVICE	\$68,173	\$353,481	1.263	1.376	28	1.011
	31 LIGHT CONTRACTING	\$204,654	\$1,227,035	1.077	1.173	33	0.997
	32 MEDIUM CONTRCTING	\$239,625	\$1,312,786	1.653	1.801	22	0.999
	33 HEAVY CONTRACTING	\$25,370	\$355,333	0.748	0.815	3	0.981
	34 DEALER OR DISTRIB	\$2,254,042	\$10,733,392	0.689	0.751	129	0.957
	36 MED. MANUFACTURER	\$10,146	\$87,087	0.260	0.283	1	0.987
	38 MISC. OPERATION	\$770,302	\$3,599,764	0.758	0.826	61	1.004
	TOTAL *	\$3,572,311	\$17,668,878	0.801		277	

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

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	\$1,960	\$12,105	0.000	0.000	0	0.968
	32 MEDIUM CONTRCTING	\$227,146	\$1,206,558	0.336	0.366	18	0.970
	33 HEAVY CONTRACTING	\$40,281	\$218,646	0.366	0.399	3	0.952
	34 DEALER OR DISTRIB	\$202,211	\$772,181	0.093	0.101	5	0.929
	35 LGT. MANUFACTURER	\$486,640	\$2,544,517	0.634	0.691	19	0.954
	36 MED. MANUFACTURER	\$2,319,361	\$10,807,510	0.621	0.676	86	0.958
	37 HVY. MANUFACTURER	\$1,097,995	\$5,700,903	0.582	0.634	36	0.952
	38 MISC. OPERATION	\$90,033	\$451,745	1.196	1.303	3	0.975
	TOTAL *	\$4,465,627	\$21,714,166	0.583		170	
38 MULT CONTRACTORS	30 SERVICE	\$3,011,370	\$14,066,398	0.921	1.003	304	1.019
	31 LIGHT CONTRACTING	\$3,910,475	\$19,995,427	0.933	1.016	538	1.005
	32 MEDIUM CONTRCTING	\$6,456,252	\$29,968,027	0.958	1.044	550	1.007
	33 HEAVY CONTRACTING	\$2,335,671	\$10,965,332	1.011	1.101	201	0.989
	38 MISC. OPERATION	\$32,725	\$190,882	4.706	5.126	4	1.012
	TOTAL *	\$15,746,493	\$75,186,064	0.960		1,597	
TOTAL ALL	TOP 30 SERVICE	\$4,043,239	\$19,741,213	1.055		470	
	31 LIGHT CONTRACTING	\$6,609,356	\$34,283,267	0.975		996	
	32 MEDIUM CONTRCTING	\$15,920,196	\$79,279,425	0.972		1,461	
	33 HEAVY CONTRACTING	\$4,706,630	\$23,218,975	0.923		322	
	34 DEALER OR DISTRIB	\$4,876,690	\$23,706,931	0.663		387	
	35 LGT. MANUFACTURER	\$603,322	\$3,207,552	0.568		22	
	36 MED. MANUFACTURER	\$3,341,411	\$15,423,433	0.711		125	
	37 HVY. MANUFACTURER	\$1,346,917	\$7,080,134	0.580		45	
	38 MISC. OPERATION	\$2,632,131	\$13,280,131	1.220		196	
	TOTAL *	\$44,079,892	\$219,221,059	0.918		4,024	

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

NEW JERSEY
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	STATEWIDE COVERAGE INDICATION OF + 12.8%
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.	
10	1.022	0.298	1.007	1.002	
31	1.128	0.112	1.014	1.009	
32	1.147	0.326	1.046	1.041	
33	0.805	0.216	0.954	0.950	
34	0.921	0.232	0.981	0.977	
35	1.126	0.148	1.018	1.013	
36	0.942	0.145	0.991	0.987	
					(5) INDICATED MONOLINE CHANGE
CLASS GROUP					
01	0.720	0.078	0.975	0.971	+ 8.3%
02	0.732	0.146	0.955	0.952	+ 7.6%
03	0.896	0.096	0.989	0.986	+ 11.5%
04	0.922	0.031	0.998	0.994	+ 12.3%
05	0.615	0.057	0.973	0.969	+ 9.7%
06	0.717	0.070	0.977	0.973	+ 10.0%
07	1.023	0.138	1.003	0.999	+ 13.1%
08	1.450	0.054	1.020	1.016	+ 15.4%
09	0.835	0.136	0.976	0.972	+ 9.8%
10	1.055	0.146	1.008	1.004	+ 13.8%
11	1.101	0.288	1.028	1.024	+ 15.4%
12	1.015	0.397	1.006	1.002	+ 13.5%
13	0.802	0.042	0.991	0.987	+ 11.8%
16	0.139	0.032	0.938	0.934	+ 6.3%

OVERALL MONOLINE CHANGE * + 13.0%

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

NEW JERSEY
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

TERRITORY	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	(5) INDICATED MONOLINE CHANGE
501	0.452	0.059	0.954	0.951	+ 7.3%
502	1.533	0.120	1.053	1.049	+ 18.4%
503	0.857	0.076	0.988	0.985	+ 12.3%
504	0.842	0.134	0.977	0.974	+ 10.9%
505	1.036	0.118	1.004	1.000	+ 13.6%
506	1.061	0.111	1.007	1.003	+ 14.1%
507	0.850	0.056	0.991	0.987	+ 11.5%
508	0.754	0.036	0.990	0.986	+ 12.3%
509	0.567	0.059	0.967	0.963	+ 7.5%
511	0.914	0.089	0.992	0.988	+ 11.4%
512	0.577	0.035	0.981	0.977	+ 11.7%
513	1.026	0.147	1.004	1.000	+ 13.3%
515	1.049	0.205	1.010	1.006	+ 13.8%
516	0.920	0.174	0.986	0.982	+ 10.6%
517	1.024	0.415	1.010	1.006	+ 13.5%

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

TERRITORY	ALL	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$238,622	\$2,152,340	1.343		42	
	02 RESTAURANTS	\$957,408	\$5,506,625	0.932		80	
	03 STORES	\$636,643	\$3,096,572	1.292		59	
	04 VENDING & RENTAL	\$9,990	\$127,902	5.928		1	
	05 FOOD & BEV. DIST.	\$178,887	\$2,838,325	0.511		20	
	06 NON-FOOD&BEV.DIST	\$382,135	\$2,227,195	0.775		24	
	07 CLUBS,AMSMT&SPRTS	\$961,530	\$6,262,216	2.149		194	
	08 HEALTH CARE FACIL	\$78,538	\$249,712	4.278		6	
	09 HOTELS AND MOTELS	\$259,459	\$4,041,485	1.192		109	
	10 SCHLS & CHURCHES	\$991,304	\$4,515,627	1.273		54	
	11 APARTMENTS	\$4,042,054	\$20,343,829	1.510		295	
	12 BUILDINGS&OFFICES	\$8,123,462	\$49,949,371	0.986		686	
	13 MISC. PREMISES	\$187,621	\$1,237,999	1.185		12	
	16 GOVT SUBDIVISIONS	\$48,983	\$402,173	0.000		15	
	TOTAL *	\$17,096,635	\$102,951,370	1.216		1,597	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$1,848,413	\$8,656,767	1.115		224	
	TOTAL *	\$1,848,413	\$8,656,767	1.115		224	
32 MULT APARTMENT	11 APARTMENTS	\$15,123,928	\$81,972,500	1.439		1,202	
	12 BUILDINGS&OFFICES	7,212,522	43,518,551	1.533		715	
	TOTAL *	\$22,336,450	\$125,491,051	1.469		1,917	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$12,003,190	\$66,468,702	0.995		838	
	13 MISC. PREMISES	56,236	376,502	1.372		3	
	TOTAL *	\$12,059,426	\$66,845,204	0.997		841	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$1,589,488	\$8,794,911	0.574		67	
	02 RESTAURANTS	\$5,668,417	\$23,459,661	0.807		304	
	03 STORES	\$1,750,797	\$9,947,131	0.845		97	
	04 VENDING & RENTAL	\$13,050	\$146,481	0.625		2	
	05 FOOD & BEV. DIST.	\$682,567	\$3,128,446	0.751		38	
	06 NON-FOOD&BEV.DIST	\$1,549,828	\$8,063,580	0.822		64	
	12 BUILDINGS&OFFICES	\$4,247,285	\$24,548,298	1.212		395	
	13 MISC. PREMISES	\$0	\$72	0.000		0	
	TOTAL *	\$15,501,432	\$78,088,580	0.897		967	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$71,777	\$1,818,005	0.290		9	
	08 HEALTH CARE FACIL	\$509,226	\$3,042,619	1.732		46	
	10 SCHLS & CHURCHES	\$2,884,501	\$14,955,142	1.544		327	
	12 BUILDINGS&OFFICES	\$58,185	\$283,290	1.344		9	
	13 MISC. PREMISES	\$35,489	\$213,783	0.106		1	
	16 GOVT SUBDIVISIONS	\$51,594	\$674,610	0.362		4	
	TOTAL *	\$3,610,772	\$20,987,449	1.511		396	

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

TERRITORY	ALL	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	\$127,195	\$587,130	2.191		11	
	04 VENDING & RENTAL	\$79,424	\$637,511	0.477		14	
	07 CLUBS, AMSMT&SPRTS	\$2,241,270	\$12,251,157	0.816		141	
	08 HEALTH CARE FACIL	\$21,689	\$95,486	0.000		0	
	09 HOTELS AND MOTELS	\$113,614	\$487,722	0.129		2	
	10 SCHLS & CHURCHES	\$221,096	\$512,052	0.479		5	
	12 BUILDINGS&OFFICES	\$1,713,048	\$7,929,108	1.750		187	
	13 MISC. PREMISES	\$310,611	\$1,405,340	0.793		16	
	TOTAL *	\$4,827,947	\$23,905,506	1.141		376	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$1,828,110	\$10,947,251	0.674		109	
	02 RESTAURANTS	\$6,625,825	\$28,966,286	0.825		384	
	03 STORES	\$2,514,635	\$13,630,833	1.026		167	
	04 VENDING & RENTAL	\$102,465	\$911,894	1.028		17	
	05 FOOD & BEV. DIST.	\$861,454	\$5,966,771	0.701		58	
	06 NON-FOOD&BEV.DIST	\$1,931,963	\$10,290,775	0.813		88	
	07 CLUBS, AMSMT&SPRTS	\$3,274,576	\$20,331,379	1.196		344	
	08 HEALTH CARE FACIL	\$609,452	\$3,387,817	1.998		52	
	09 HOTELS AND MOTELS	\$2,221,486	\$13,185,973	1.073		335	
	10 SCHLS & CHURCHES	\$4,096,901	\$19,982,821	1.421		386	
	11 APARTMENTS	\$19,165,981	\$102,316,328	1.454		1,497	
	12 BUILDINGS&OFFICES	\$33,357,692	\$192,697,320	1.176		2,830	
	13 MISC. PREMISES	\$589,958	\$3,233,697	0.932		32	
	16 GOVT SUBDIVISIONS	\$100,576	\$1,076,783	0.186		19	
	TOTAL *	\$77,281,075	\$426,925,927	1.198		6,318	

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

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

TERRITORY	501	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$57	\$86	0.000	0.000	0	0.925
	02 RESTAURANTS	\$53,089	\$306,697	0.421	0.352	2	0.907
	03 STORES	\$578	\$25,157	0.000	0.000	0	0.940
	05 FOOD & BEV. DIST.	\$0	\$33,596	0.000	0.000	0	0.923
	06 NON-FOOD&BEV.DIST	\$31,048	\$114,847	0.000	0.000	0	0.927
	07 CLUBS, AMSMT&SPRTS	\$131	\$9,086	1.317	1.099	1	0.952
	09 HOTELS AND MOTELS	\$38,916	\$651,318	0.769	0.642	11	0.926
	10 SCHLS & CHURCHES	\$1,087	\$7,500	0.000	0.000	0	0.957
	11 APARTMENTS	\$157,220	\$905,343	0.168	0.141	3	0.976
	12 BUILDINGS&OFFICES	\$49,961	\$424,928	0.250	0.208	2	0.955
	13 MISC. PREMISES	\$0	\$7,329	0.000	0.000	0	0.940
	TOTAL *	\$332,085	\$2,485,886	0.275		19	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$43,874	\$207,682	1.176	0.982	10	0.933
	TOTAL *	\$43,874	\$207,682	1.176		10	
32 MULT APARTMENT	11 APARTMENTS	\$42,403	\$704,204	0.925	0.772	6	1.014
	12 BUILDINGS&OFFICES	\$24,536	\$219,315	0.252	0.211	2	0.992
	TOTAL *	\$66,939	\$923,519	0.678		8	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$36,415	\$204,884	2.428	2.027	7	0.905
	13 MISC. PREMISES	\$0	\$20	0.000	0.000	0	0.892
	TOTAL *	\$36,415	\$204,904	2.428		7	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$2,221	\$27,445	0.000	0.000	0	0.902
	02 RESTAURANTS	\$4,826	\$154,836	0.070	0.059	3	0.884
	03 STORES	\$1,399	\$9,493	0.000	0.000	0	0.916
	05 FOOD & BEV. DIST.	\$84	\$1,871	0.000	0.000	0	0.900
	06 NON-FOOD&BEV.DIST	\$1,350	\$15,390	2.327	1.943	1	0.904
	12 BUILDINGS&OFFICES	\$159	\$111,739	9.231	7.705	11	0.931
	TOTAL *	\$10,040	\$320,775	0.493		15	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$1,492	\$46,246	0.000	0.000	0	0.979
	10 SCHLS & CHURCHES	\$9,737	\$52,547	0.011	0.010	1	0.967
	TOTAL *	\$11,229	\$98,793	0.010		1	

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

TERRITORY	501		(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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								
	04 VENDING & RENTAL		\$0	\$400	0.000	0.000	0	0.933
	07 CLUBS, AMSMT&SPRTS		\$21,875	\$177,679	0.052	0.043	1	0.938
	12 BUILDINGS&OFFICES		\$1,706	\$47,575	0.000	0.000	0	0.940
	TOTAL *		\$23,581	\$225,654	0.048		1	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$2,278	\$27,531	0.000		0	
		02 RESTAURANTS	\$57,915	\$461,534	0.392		5	
		03 STORES	\$1,977	\$34,650	0.000		0	
		04 VENDING & RENTAL	\$0	\$400	0.000		0	
		05 FOOD & BEV. DIST.	\$84	\$35,467	0.000		0	
		06 NON-FOOD&BEV.DIST	\$32,398	\$130,237	0.097		1	
		07 CLUBS, AMSMT&SPRTS	\$22,006	\$186,764	0.060		2	
		08 HEALTH CARE FACIL	\$1,492	\$46,246	0.000		0	
		09 HOTELS AND MOTELS	\$82,790	\$859,000	0.985		21	
		10 SCHLS & CHURCHES	\$10,824	\$60,047	0.010		1	
		11 APARTMENTS	\$199,623	\$1,609,547	0.329		9	
		12 BUILDINGS&OFFICES	\$112,777	\$1,008,442	0.963		22	
		13 MISC. PREMISES	\$0	\$7,349	0.000		0	
	TOTAL *		\$524,163	\$4,467,214	0.540		61	

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

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

TERRITORY	502	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$1,818	\$11,611	0.000	0.000	0	1.020
	02 RESTAURANTS	\$30,838	\$273,220	0.367	0.307	2	1.000
	03 STORES	\$16,904	\$93,779	4.925	4.111	4	1.036
	04 VENDING & RENTAL	\$120	\$313	0.000	0.000	0	1.045
	05 FOOD & BEV. DIST.	\$2,299	\$399,462	0.000	0.000	0	1.018
	06 NON-FOOD&BEV.DIST	\$20,115	\$54,754	0.000	0.000	0	1.022
	07 CLUBS,AMSMT&SPRTS	\$63,583	\$259,461	0.361	0.302	4	1.050
	08 HEALTH CARE FACIL	\$374	\$2,906	0.000	0.000	0	1.068
	09 HOTELS AND MOTELS	\$0	\$104,878	0.000	0.000	0	1.021
	10 SCHLS & CHURCHES	\$78,230	\$308,136	0.400	0.334	5	1.055
	11 APARTMENTS	\$33,461	\$217,259	4.977	4.154	9	1.076
	12 BUILDINGS&OFFICES	\$200,251	\$916,608	1.111	0.927	19	1.053
	13 MISC. PREMISES	\$3,123	\$72,945	0.521	0.435	1	1.037
	TOTAL *	\$451,116	\$2,715,333	1.196		44	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$27,266	\$131,560	0.097	0.081	2	1.029
	TOTAL *	\$27,266	\$131,560	0.097		2	
32 MULT APARTMENT	11 APARTMENTS	\$508,162	\$3,037,416	2.644	2.207	75	1.118
	12 BUILDINGS&OFFICES	\$222,529	\$1,430,443	2.621	2.188	33	1.094
	TOTAL *	\$730,691	\$4,467,859	2.637		108	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$445,779	\$2,716,224	1.709	1.427	42	0.998
	13 MISC. PREMISES	\$6,216	\$94,788	0.000	0.000	0	0.983
	TOTAL *	\$451,995	\$2,811,012	1.686		42	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$2,253	\$156,756	0.059	0.049	2	0.995
	02 RESTAURANTS	\$279,403	\$1,508,288	0.997	0.832	8	0.975
	03 STORES	\$81,987	\$303,246	3.810	3.180	9	1.010
	05 FOOD & BEV. DIST.	\$25,119	\$137,605	0.546	0.455	1	0.993
	06 NON-FOOD&BEV.DIST	\$67,172	\$273,823	1.693	1.413	2	0.997
	12 BUILDINGS&OFFICES	\$65,968	\$286,903	3.724	3.109	16	1.027
	TOTAL *	\$521,902	\$2,666,621	1.847		38	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$0	\$1,169	0.000	0.000	0	1.061
	08 HEALTH CARE FACIL	\$52,240	\$244,721	0.000	0.000	0	1.079
	10 SCHLS & CHURCHES	\$168,800	\$1,030,010	3.036	2.534	21	1.067
	13 MISC. PREMISES	\$277	\$1,387	0.000	0.000	0	1.049
	16 GOVT SUBDIVISIONS	\$0	\$5,913	0.000	0.000	0	0.992
	TOTAL *	\$221,317	\$1,283,200	2.315		21	

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

TERRITORY	502		(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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		\$6,114	\$27,986	0.143	0.120	1	1.021
	04 VENDING & RENTAL		\$627	\$6,387	0.000	0.000	0	1.029
	07 CLUBS, AMSMT&SPRTS		\$42,920	\$214,276	0.000	0.000	0	1.034
	10 SCHLS & CHURCHES		\$9,626	\$29,181	0.135	0.112	0	1.039
	12 BUILDINGS&OFFICES		\$99,678	\$462,252	0.036	0.030	3	1.037
	13 MISC. PREMISES		\$1,056	\$29,569	0.429	0.358	1	1.022
	TOTAL *		\$160,021	\$769,650	0.039		5	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$4,071	\$168,366	0.033		2	
		02 RESTAURANTS	\$310,242	\$1,781,508	0.934		10	
		03 STORES	\$105,005	\$425,012	3.776		14	
		04 VENDING & RENTAL	\$747	\$6,699	0.000		0	
		05 FOOD & BEV. DIST.	\$27,418	\$537,067	0.500		1	
		06 NON-FOOD&BEV.DIST	\$87,287	\$328,577	1.303		2	
		07 CLUBS, AMSMT&SPRTS	\$106,502	\$474,907	0.216		4	
		08 HEALTH CARE FACIL	\$52,615	\$247,627	0.000		0	
		09 HOTELS AND MOTELS	\$27,266	\$236,438	0.097		2	
		10 SCHLS & CHURCHES	\$256,657	\$1,367,327	2.124		26	
		11 APARTMENTS	\$541,623	\$3,254,675	2.789		84	
		12 BUILDINGS&OFFICES	\$1,034,204	\$5,812,430	1.757		113	
		13 MISC. PREMISES	\$10,672	\$198,688	0.195		2	
		16 GOVT SUBDIVISIONS	\$0	\$5,913	0.000		0	
		TOTAL *	\$2,564,308	\$14,845,236	1.838		260	

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

TERRITORY	503	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$44	\$19,193	6.199	5.175	3	0.958
	02 RESTAURANTS	\$0	\$20,201	0.000	0.000	0	0.939
	03 STORES	\$225	\$1,009	23.349	19.490	0	0.973
	05 FOOD & BEV. DIST.	\$0	\$43	0.000	0.000	0	0.956
	06 NON-FOOD&BEV.DIST	\$2,589	\$11,279	5.035	4.203	1	0.960
	07 CLUBS,AMSMT&SPRTS	\$1,646	\$33,009	0.843	0.703	3	0.986
	08 HEALTH CARE FACIL	\$22	\$60	0.000	0.000	0	1.002
	10 SCHLS & CHURCHES	\$6,663	\$33,720	1.752	1.462	2	0.991
	11 APARTMENTS	\$124,138	\$979,831	1.275	1.064	10	1.010
	12 BUILDINGS&OFFICES	\$68,003	\$546,981	1.382	1.154	10	0.989
	13 MISC. PREMISES	\$1,349	\$8,180	0.000	0.000	0	0.974
	TOTAL *	\$204,678	\$1,653,506	1.387		29	
31 MULT MOTEL/HOTEL	TOTAL *	\$0	\$0	0.000		0	
32 MULT APARTMENT	11 APARTMENTS	\$576,683	\$2,670,074	1.045	0.872	26	1.050
	12 BUILDINGS&OFFICES	\$24,286	\$146,810	0.021	0.018	0	1.027
	TOTAL *	\$600,970	\$2,816,884	1.003		26	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$127,171	\$1,282,629	1.191	0.994	20	0.937
	13 MISC. PREMISES	\$19	\$333	0.000	0.000	0	0.923
	TOTAL *	\$127,190	\$1,282,962	1.190		20	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$16,927	\$72,251	1.038	0.866	2	0.934
	02 RESTAURANTS	\$97,012	\$440,031	0.710	0.592	7	0.916
	03 STORES	\$6,472	\$24,283	0.000	0.000	0	0.948
	05 FOOD & BEV. DIST.	\$8,582	\$48,444	0.000	0.000	0	0.932
	06 NON-FOOD&BEV.DIST	\$33,952	\$176,128	2.881	2.405	1	0.936
	12 BUILDINGS&OFFICES	\$56,023	\$224,407	1.743	1.455	7	0.964
	TOTAL *	\$218,968	\$985,542	1.287		17	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$11,350	\$69,317	3.339	2.787	4	1.013
	10 SCHLS & CHURCHES	\$31,277	\$174,549	0.708	0.591	7	1.001
	12 BUILDINGS&OFFICES	\$2,413	\$7,858	0.000	0.000	0	0.999
	TOTAL *	\$45,039	\$251,724	1.333		11	

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

TERRITORY	503		(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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		\$10,479	\$50,158	0.000	0.000	0	0.958
	04 VENDING & RENTAL		\$3,021	\$13,748	2.042	1.705	2	0.966
	07 CLUBS, AMSMT & SPRTS		\$14,096	\$51,924	0.212	0.177	0	0.971
	08 HEALTH CARE FACIL		\$4	\$4	0.000	0.000	0	0.987
	10 SCHLS & CHURCHES		\$549	\$1,396	0.000	0.000	0	0.976
	12 BUILDINGS & OFFICES		\$25,992	\$102,131	0.000	0.000	0	0.974
	13 MISC. PREMISES		\$343	\$2,026	0.000	0.000	0	0.959
	TOTAL *		\$54,484	\$221,387	0.168		2	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$16,971	\$91,443	1.051		5	
		02 RESTAURANTS	\$97,012	\$460,231	0.710		7	
		03 STORES	\$17,175	\$75,450	0.305		0	
		04 VENDING & RENTAL	\$3,021	\$13,748	2.042		2	
		05 FOOD & BEV. DIST.	\$8,582	\$48,487	0.000		0	
		06 NON-FOOD & BEV. DIST.	\$36,541	\$187,406	3.033		2	
		07 CLUBS, AMSMT & SPRTS	\$15,742	\$84,933	0.278		3	
		08 HEALTH CARE FACIL	\$11,376	\$69,382	3.332		4	
		10 SCHLS & CHURCHES	\$38,488	\$209,665	0.879		9	
		11 APARTMENTS	\$700,822	\$3,649,905	1.085		36	
		12 BUILDINGS & OFFICES	\$303,887	\$2,310,817	1.131		37	
		13 MISC. PREMISES	\$1,712	\$10,539	0.000		0	
		TOTAL *	\$1,251,328	\$7,212,006	1.110		105	

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

TERRITORY	504	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$12,625	\$71,690	5.785	4.829	2	0.948
	02 RESTAURANTS	\$8,091	\$115,553	0.133	0.111	1	0.929
	03 STORES	\$12,947	\$104,238	1.650	1.377	2	0.962
	04 VENDING & RENTAL	\$0	\$6,167	0.000	0.000	0	0.970
	05 FOOD & BEV. DIST.	\$4,621	\$41,947	0.000	0.000	0	0.946
	06 NON-FOOD&BEV.DIST	\$12,114	\$92,003	2.373	1.981	2	0.950
	07 CLUBS,AMSMT&SPRTS	\$24,136	\$112,054	0.000	0.000	0	0.975
	08 HEALTH CARE FACIL	\$285	\$1,194	0.000	0.000	0	0.992
	09 HOTELS AND MOTELS	\$0	\$41,484	1.442	1.203	3	0.949
	10 SCHLS & CHURCHES	\$97,880	\$399,744	0.000	0.000	0	0.980
	11 APARTMENTS	\$554,010	\$1,936,969	0.568	0.475	13	0.999
	12 BUILDINGS&OFFICES	\$354,864	\$2,752,425	0.926	0.773	32	0.978
	13 MISC. PREMISES	\$4,538	\$33,148	0.000	0.000	0	0.963
	TOTAL *	\$1,086,109	\$5,708,615	0.707		55	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$104,186	\$347,708	1.097	0.916	7	0.955
	TOTAL *	\$104,186	\$347,708	1.097		7	
32 MULT APARTMENT	11 APARTMENTS	\$1,686,520	\$8,261,682	0.839	0.700	55	1.038
	12 BUILDINGS&OFFICES	\$646,318	\$3,639,861	1.408	1.175	66	1.016
	TOTAL *	\$2,332,838	\$11,901,543	0.997		121	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$532,340	\$3,523,147	1.025	0.856	41	0.927
	13 MISC. PREMISES	\$1,166	\$5,301	0.091	0.076	0	0.913
	TOTAL *	\$533,505	\$3,528,448	1.023		41	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$13,275	\$145,728	6.973	5.820	7	0.924
	02 RESTAURANTS	\$177,822	\$852,321	1.930	1.611	21	0.906
	03 STORES	\$184,049	\$485,797	0.617	0.515	4	0.938
	04 VENDING & RENTAL	\$9	\$418	0.000	0.000	0	0.946
	05 FOOD & BEV. DIST.	\$42,769	\$171,015	2.228	1.859	3	0.922
	06 NON-FOOD&BEV.DIST	\$64,569	\$598,509	1.393	1.163	3	0.926
	12 BUILDINGS&OFFICES	\$109,285	\$1,244,948	2.565	2.141	34	0.954
	TOTAL *	\$591,778	\$3,498,736	1.715		72	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$13,580	\$65,827	0.029	0.024	0	1.002
	10 SCHLS & CHURCHES	\$160,026	\$936,046	1.174	0.980	14	0.991
	12 BUILDINGS&OFFICES	\$12,960	\$64,563	0.582	0.486	2	0.989
	16 GOVT SUBDIVISIONS	\$0	\$67,568	0.939	0.783	0	0.922
	TOTAL *	\$186,566	\$1,134,003	1.050		16	

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

TERRITORY	504		(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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		\$6,131	\$10,273	0.046	0.038	0	0.948
	04 VENDING & RENTAL		\$489	\$3,564	0.000	0.000	0	0.956
	07 CLUBS, AMSMT&SPRTS		\$166,047	\$478,426	1.892	1.579	5	0.960
	09 HOTELS AND MOTELS		\$3,656	\$19,486	0.000	0.000	0	0.934
	10 SCHLS & CHURCHES		\$0	\$36	0.000	0.000	0	0.965
	12 BUILDINGS&OFFICES		\$31,084	\$210,162	7.303	6.096	8	0.963
	13 MISC. PREMISES		\$422	\$1,325	0.000	0.000	0	0.949
	TOTAL *		\$207,828	\$723,272	2.605		13	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$25,899	\$217,419	6.394		9	
		02 RESTAURANTS	\$185,913	\$967,874	1.851		22	
		03 STORES	\$203,127	\$600,308	0.666		6	
		04 VENDING & RENTAL	\$497	\$10,149	0.000		0	
		05 FOOD & BEV. DIST.	\$47,390	\$212,962	2.010		3	
		06 NON-FOOD&BEV.DIST	\$76,683	\$690,512	1.548		5	
		07 CLUBS, AMSMT&SPRTS	\$190,183	\$590,480	1.652		5	
		08 HEALTH CARE FACIL	\$13,865	\$67,021	0.028		0	
		09 HOTELS AND MOTELS	\$107,842	\$408,677	1.060		10	
		10 SCHLS & CHURCHES	\$257,906	\$1,335,825	0.728		14	
		11 APARTMENTS	\$2,240,530	\$10,198,650	0.772		68	
		12 BUILDINGS&OFFICES	\$1,686,850	\$11,435,106	1.363		183	
		13 MISC. PREMISES	\$6,125	\$39,773	0.017		0	
		16 GOVT SUBDIVISIONS	\$0	\$67,568	0.000		0	
		TOTAL *	\$5,042,811	\$26,842,324	1.092		325	

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

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

TERRITORY	505	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$4,888	\$55,979	0.043	0.036	2	0.973
	02 RESTAURANTS	13,478	189,032	2.681	2.238	5	0.954
	03 STORES	11,791	75,921	0.657	0.548	3	0.988
	04 VENDING & RENTAL	1,555	4,413	0.000	0.000	0	0.996
	05 FOOD & BEV. DIST.	782	78,427	2.988	2.494	1	0.971
	06 NON-FOOD&BEV.DIST	8,568	38,754	6.568	5.482	6	0.975
	07 CLUBS,AMSMT&SPRTS	16,427	82,871	0.837	0.699	2	1.001
	08 HEALTH CARE FACIL	515	2,385	0.435	0.363	0	1.018
	10 SCHLS & CHURCHES	11,493	68,186	3.713	3.099	2	1.006
	11 APARTMENTS	135,571	694,293	1.505	1.257	11	1.026
	12 BUILDINGS&OFFICES	576,069	2,959,825	1.045	0.873	33	1.004
	13 MISC. PREMISES	109	4,377	0.000	0.000	0	0.989
	TOTAL *	\$781,246	\$4,254,462	1.236		65	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$0	\$2,865	0.000	0.000	0	0.981
	TOTAL *	\$0	\$2,865	0.000		0	
32 MULT APARTMENT	11 APARTMENTS	\$778,551	\$4,036,935	0.705	0.588	27	1.066
	12 BUILDINGS&OFFICES	152,639	1,086,070	0.888	0.742	12	1.044
	TOTAL *	\$931,190	\$5,123,005	0.735		39	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$557,240	\$3,203,193	1.036	0.865	41	0.952
	13 MISC. PREMISES	4,008	11,125	0.000	0.000	0	0.938
	TOTAL *	\$561,248	\$3,214,318	1.029		41	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$48,372	\$450,205	2.268	1.894	9	0.949
	02 RESTAURANTS	93,810	678,346	2.043	1.706	16	0.931
	03 STORES	75,350	563,601	0.296	0.247	3	0.964
	05 FOOD & BEV. DIST.	38,915	182,106	2.417	2.018	7	0.947
	06 NON-FOOD&BEV.DIST	136,239	522,500	0.657	0.548	7	0.951
	12 BUILDINGS&OFFICES	171,623	1,264,238	1.471	1.228	18	0.979
	TOTAL *	\$564,309	\$3,660,997	1.346		60	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	18,993	110,497	4.936	4.120	4	1.030
	10 SCHLS & CHURCHES	89,593	460,133	7.204	6.014	33	1.017
	13 MISC. PREMISES	3,128	16,577	0.000	0.000	0	1.000
	16 GOVT SUBDIVISIONS	0	21,687	1.546	1.290	0	0.947
	TOTAL *	\$111,714	\$608,894	6.617		37	

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

TERRITORY	505		(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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		\$3,905	\$20,066	0.000	0.000	0	0.974
	04 VENDING & RENTAL		1,750	39,635	4.626	3.861	2	0.981
	07 CLUBS, AMSMT&SPRTS		2,544	73,944	3.170	2.646	1	0.986
	10 SCHLS & CHURCHES		3	885	0.000	0.000	0	0.991
	12 BUILDINGS&OFFICES		66,661	288,693	1.034	0.863	3	0.989
	13 MISC. PREMISES		9,763	36,763	1.118	0.933	2	0.975
	TOTAL *		\$84,626	\$459,986	1.135		8	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$53,260	\$506,184	2.064		11	
		02 RESTAURANTS	\$107,288	\$867,378	2.124		21	
		03 STORES	\$91,047	\$659,589	0.330		6	
		04 VENDING & RENTAL	\$3,305	\$44,048	2.450		2	
		05 FOOD & BEV. DIST.	\$39,698	\$260,533	2.429		8	
		06 NON-FOOD&BEV.DIST	\$144,806	\$561,254	1.007		13	
		07 CLUBS, AMSMT&SPRTS	\$18,971	\$156,815	1.150		3	
		08 HEALTH CARE FACIL	\$19,508	\$112,882	4.817		4	
		09 HOTELS AND MOTELS	\$0	\$2,865	0.000		0	
		10 SCHLS & CHURCHES	\$101,089	\$529,204	6.807		35	
		11 APARTMENTS	\$914,122	\$4,731,228	0.823		38	
		12 BUILDINGS&OFFICES	\$1,524,232	\$8,802,019	1.074		107	
		13 MISC. PREMISES	\$17,008	\$68,842	0.642		2	
		16 GOVT SUBDIVISIONS	\$0	\$21,687	0.000		0	
		TOTAL *	\$3,034,333	\$17,324,526	1.260		250	

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

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

TERRITORY	506	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$127,805	\$725,517	1.331	1.111	12	0.976
	02 RESTAURANTS	11,332	57,323	0.181	0.151	1	0.957
	03 STORES	100,903	174,624	0.574	0.479	4	0.991
	04 VENDING & RENTAL	18	192	0.000	0.000	0	0.999
	05 FOOD & BEV. DIST.	2,038	414,810	0.119	0.100	1	0.974
	06 NON-FOOD&BEV.DIST	23,603	103,793	0.026	0.022	0	0.978
	07 CLUBS,AMSMT&SPRTS	7,644	41,398	0.000	0.000	0	1.004
	08 HEALTH CARE FACIL	0	14,714	0.000	0.000	0	1.021
	09 HOTELS AND MOTELS	7,159	186,905	2.232	1.863	4	0.977
	10 SCHLS & CHURCHES	56,563	330,093	1.023	0.854	3	1.009
	11 APARTMENTS	564,729	2,261,669	2.756	2.301	46	1.029
	12 BUILDINGS&OFFICES	542,528	2,760,925	0.375	0.313	24	1.007
	13 MISC. PREMISES	4,080	19,342	0.000	0.000	0	0.992
	TOTAL *	\$1,448,400	\$7,091,305	1.426		95	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$23,482	\$192,483	2.153	1.797	8	0.984
	TOTAL *	\$23,482	\$192,483	2.153		8	
32 MULT APARTMENT	11 APARTMENTS	\$528,593	\$2,994,517	0.946	0.790	32	1.069
	12 BUILDINGS&OFFICES	62,737	346,989	0.606	0.506	3	1.046
	TOTAL *	\$591,330	\$3,341,506	0.910		35	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$535,341	\$3,201,598	0.664	0.555	29	0.955
	13 MISC. PREMISES	51	819	0.000	0.000	0	0.940
	TOTAL *	\$535,391	\$3,202,417	0.664		29	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$15,678	\$51,389	3.451	2.880	2	0.951
	02 RESTAURANTS	32,591	301,138	4.086	3.410	5	0.933
	03 STORES	12,005	89,773	0.756	0.631	1	0.966
	04 VENDING & RENTAL	2	71	0.000	0.000	0	0.974
	05 FOOD & BEV. DIST.	14,732	101,557	1.711	1.428	2	0.949
	06 NON-FOOD&BEV.DIST	26,231	91,986	0.083	0.069	1	0.953
	12 BUILDINGS&OFFICES	72,504	398,299	2.131	1.779	8	0.982
	TOTAL *	\$173,742	\$1,034,212	2.177		19	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	14,761	100,116	3.205	2.675	3	1.032
	10 SCHLS & CHURCHES	157,965	788,180	1.506	1.257	13	1.020
	TOTAL *	\$172,726	\$888,296	1.652		16	

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

TERRITORY	506		(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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		\$10,189	\$39,593	3.541	2.956	1	0.976
	04 VENDING & RENTAL		418	14,507	0.086	0.072	1	0.984
	07 CLUBS, AMSMT & SPRTS		4,466	26,423	13.338	11.133	4	0.989
	08 HEALTH CARE FACIL		36	214	0.000	0.000	0	1.006
	10 SCHLS & CHURCHES		2,290	11,369	0.000	0.000	0	0.994
	12 BUILDINGS & OFFICES		57,437	408,689	2.209	1.844	10	0.992
	13 MISC. PREMISES		5,199	33,940	11.423	9.535	3	0.977
	TOTAL *		\$80,035	\$534,735	3.523		19	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$143,483	\$776,906	1.563		14	
		02 RESTAURANTS	\$43,923	\$358,461	3.078		6	
		03 STORES	\$123,098	\$303,991	0.837		6	
		04 VENDING & RENTAL	\$438	\$14,771	0.082		1	
		05 FOOD & BEV. DIST.	\$16,770	\$516,367	1.518		3	
		06 NON-FOOD & BEV. DIST.	\$49,833	\$195,779	0.056		1	
		07 CLUBS, AMSMT & SPRTS	\$12,110	\$67,821	4.919		4	
		08 HEALTH CARE FACIL	\$14,797	\$115,044	3.197		3	
		09 HOTELS AND MOTELS	\$30,641	\$379,388	2.171		12	
		10 SCHLS & CHURCHES	\$216,817	\$1,129,641	1.364		16	
		11 APARTMENTS	\$1,093,322	\$5,256,186	1.881		78	
		12 BUILDINGS & OFFICES	\$1,270,547	\$7,116,499	0.691		74	
		13 MISC. PREMISES	\$9,329	\$54,101	6.366		3	
		TOTAL *	\$3,025,107	\$16,284,955	1.307		221	

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

TERRITORY	507	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$41	\$24,339	0.000	0.000	0	0.960
	02 RESTAURANTS	\$455	\$10,641	0.000	0.000	0	0.942
	03 STORES	\$3,952	\$22,635	0.000	0.000	0	0.975
	04 VENDING & RENTAL	\$0	\$893	0.000	0.000	0	0.983
	05 FOOD & BEV. DIST.	\$61,021	\$218,873	0.000	0.000	0	0.959
	06 NON-FOOD&BEV.DIST	\$10,380	\$61,934	1.513	1.263	2	0.962
	07 CLUBS,AMSMT&SPRTS	\$436	\$2,507	0.000	0.000	0	0.988
	08 HEALTH CARE FACIL	\$0	\$1,156	0.000	0.000	0	1.005
	09 HOTELS AND MOTELS	\$0	\$100,252	0.035	0.029	1	0.961
	10 SCHLS & CHURCHES	\$5,409	\$26,877	0.000	0.000	0	0.993
	11 APARTMENTS	\$436	\$119,554	0.000	0.000	0	1.013
	12 BUILDINGS&OFFICES	\$20,043	\$171,200	2.520	2.104	3	0.991
	TOTAL *	\$102,173	\$760,861	0.648		6	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$106,196	\$488,851	0.714	0.596	10	0.968
	TOTAL *	\$106,196	\$488,851	0.714		10	
32 MULT APARTMENT	11 APARTMENTS	\$157,595	\$949,468	1.614	1.347	14	1.052
	12 BUILDINGS&OFFICES	4,338	33,077	0.737	0.615	1	1.030
	TOTAL *	\$161,933	\$982,545	1.590		15	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$57,146	\$362,930	3.067	2.560	11	0.940
	TOTAL *	\$57,146	\$362,930	3.067		11	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$1,866	\$19,753	0.000	0.000	0	0.937
	02 RESTAURANTS	5,396	35,061	0.021	0.018	2	0.918
	03 STORES	17,870	140,370	2.309	1.927	4	0.951
	04 VENDING & RENTAL	0	2	0.000	0.000	0	0.959
	05 FOOD & BEV. DIST.	406	10,284	16.496	13.770	1	0.935
	06 NON-FOOD&BEV.DIST	4,932	27,130	0.240	0.200	1	0.938
	12 BUILDINGS&OFFICES	43,733	204,575	0.952	0.794	3	0.966
	TOTAL *	\$74,202	\$437,175	1.225		11	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	61,226	149,744	0.012	0.010	1	1.016
	10 SCHLS & CHURCHES	49,091	230,241	0.657	0.549	2	1.004
	TOTAL *	\$110,317	\$379,985	0.299		3	

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

TERRITORY	507		(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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		\$0	\$104	0.000	0.000	0	0.961
	04 VENDING & RENTAL		1,941	4,697	0.000	0.000	0	0.969
	07 CLUBS, AMSMT&SPRTS		0	1,554	0.000	0.000	0	0.973
	12 BUILDINGS&OFFICES		37,623	239,329	0.029	0.025	1	0.976
	13 MISC. PREMISES		1	86	0.000	0.000	0	0.962
	TOTAL *		\$39,565	\$245,770	0.028		1	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$1,906	\$44,091	0.000		0	
		02 RESTAURANTS	\$5,851	\$45,702	0.019		2	
		03 STORES	\$21,822	\$163,109	1.891		4	
		04 VENDING & RENTAL	\$1,941	\$5,592	0.000		0	
		05 FOOD & BEV. DIST.	\$61,427	\$229,157	0.109		1	
		06 NON-FOOD&BEV.DIST	\$15,312	\$89,064	1.103		3	
		07 CLUBS, AMSMT&SPRTS	\$436	\$4,061	0.000		0	
		08 HEALTH CARE FACIL	\$61,226	\$150,900	0.012		1	
		09 HOTELS AND MOTELS	\$106,196	\$589,103	0.714		11	
		10 SCHLS & CHURCHES	\$54,500	\$257,118	0.592		2	
		11 APARTMENTS	\$158,031	\$1,069,021	1.609		14	
		12 BUILDINGS&OFFICES	\$162,883	\$1,011,111	1.668		19	
		13 MISC. PREMISES	\$1	\$86	0.000		0	
	TOTAL *		\$651,534	\$3,658,116	1.074		57	

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

TERRITORY	508	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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							
	02 RESTAURANTS	\$21,896	\$82,648	0.099	0.083	2	0.941
	03 STORES	\$60	\$120	0.000	0.000	0	0.974
	07 CLUBS, AMSMT&SPRTS	\$105	\$3,236	26.935	22.483	1	0.987
	10 SCHLS & CHURCHES	\$454	\$2,543	0.000	0.000	0	0.992
	11 APARTMENTS	\$207	\$178,828	0.991	0.827	1	1.012
	12 BUILDINGS&OFFICES	\$17,021	\$94,540	0.082	0.068	1	0.990
	13 MISC. PREMISES	\$223	\$1,244	0.000	0.000	0	0.975
	TOTAL *	\$39,965	\$363,159	0.165		5	
31 MULT MOTEL/HOTEL							
	TOTAL *	\$0	\$0	0.000		0	
32 MULT APARTMENT							
	11 APARTMENTS	\$152,392	\$781,461	0.908	0.758	11	1.051
	12 BUILDINGS&OFFICES	2,250	78,979	0.021	0.017	0	1.029
	TOTAL *	\$154,642	\$860,440	0.895		11	
33 MULT OFFICE							
	12 BUILDINGS&OFFICES	\$25,456	\$222,972	1.821	1.520	3	0.939
	13 MISC. PREMISES	214	312	0.000	0.000	0	0.925
	TOTAL *	\$25,669	\$223,283	1.806		3	
34 MULT MERCANTILE							
	01 FOOD&BEV. (RETAIL)	\$6,390	\$24,223	12.489	10.425	2	0.936
	02 RESTAURANTS	3,351	18,665	0.029	0.025	0	0.917
	03 STORES	15,194	99,844	0.000	0.000	0	0.950
	05 FOOD & BEV. DIST.	3,205	11,106	0.000	0.000	0	0.934
	06 NON-FOOD&BEV.DIST	9	16,394	0.000	0.000	0	0.938
	12 BUILDINGS&OFFICES	4,975	18,473	0.503	0.420	1	0.966
	TOTAL *	\$33,125	\$188,704	2.488		3	
35 MULT INSTITUT.							
	08 HEALTH CARE FACIL	0	1,493	0.000	0.000	0	1.015
	10 SCHLS & CHURCHES	22,853	103,988	0.100	0.083	1	1.003
	TOTAL *	\$22,853	\$105,480	0.100		1	

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

TERRITORY	508		(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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		\$209	\$263	0.000	0.000	0	0.960
	04 VENDING & RENTAL		416	4,798	0.000	0.000	0	0.968
	07 CLUBS, AMSMT&SPRTS		973	7,261	0.000	0.000	0	0.972
	12 BUILDINGS&OFFICES		40	40	0.000	0.000	0	0.975
	TOTAL *		\$1,639	\$12,362	0.000		0	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$6,390	\$24,223	12.489		2	
		02 RESTAURANTS	\$25,247	\$101,313	0.090		2	
		03 STORES	\$15,463	\$100,227	0.000		0	
		04 VENDING & RENTAL	\$416	\$4,798	0.000		0	
		05 FOOD & BEV. DIST.	\$3,205	\$11,106	0.000		0	
		06 NON-FOOD&BEV.DIST	\$9	\$16,394	0.000		0	
		07 CLUBS, AMSMT&SPRTS	\$1,078	\$10,496	2.618		1	
		08 HEALTH CARE FACIL	\$0	\$1,493	0.000		0	
		10 SCHLS & CHURCHES	\$23,307	\$106,530	0.098		1	
		11 APARTMENTS	\$152,598	\$960,289	0.908		12	
		12 BUILDINGS&OFFICES	\$49,742	\$415,004	1.011		5	
		13 MISC. PREMISES	\$436	\$1,556	0.000		0	
		TOTAL *	\$277,894	\$1,753,429	0.993		23	

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

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

TERRITORY	509	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$0	\$1,572	0.000	0.000	0	0.937
	02 RESTAURANTS	\$0	\$36,948	5.168	4.314	2	0.919
	03 STORES	\$16,933	\$36,239	0.036	0.030	1	0.952
	04 VENDING & RENTAL	\$0	\$17,884	0.000	0.000	0	0.960
	05 FOOD & BEV. DIST.	\$0	\$2	0.000	0.000	0	0.935
	06 NON-FOOD&BEV.DIST	\$777	\$19,513	0.000	0.000	0	0.939
	07 CLUBS,AMSMT&SPRTS	\$16,945	\$162,253	0.174	0.145	2	0.964
	08 HEALTH CARE FACIL	\$145	\$320	0.000	0.000	0	0.981
	10 SCHLS & CHURCHES	\$2,006	\$13,449	0.000	0.000	0	0.969
	11 APARTMENTS	\$44,340	\$218,940	0.819	0.684	3	0.988
	12 BUILDINGS&OFFICES	\$173,975	\$377,789	1.346	1.124	6	0.967
	13 MISC. PREMISES	\$86	\$86	0.000	0.000	0	0.953
	TOTAL *	\$255,208	\$884,994	1.074		14	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$4,848	\$28,292	0.859	0.717	2	0.945
	TOTAL *	\$4,848	\$28,292	0.859		2	
32 MULT APARTMENT	11 APARTMENTS	\$114,978	\$640,789	0.707	0.590	7	1.027
	12 BUILDINGS&OFFICES	40,613	523,055	2.108	1.759	13	1.005
	TOTAL *	\$155,590	\$1,163,844	1.073		20	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$38,273	\$247,888	2.972	2.481	7	0.917
	13 MISC. PREMISES	162	811	0.000	0.000	0	0.903
	TOTAL *	\$38,435	\$248,699	2.959		7	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$710,698	\$3,374,653	0.087	0.072	4	0.914
	02 RESTAURANTS	329	12,903	0.000	0.000	0	0.896
	03 STORES	30,411	157,054	3.762	3.140	3	0.928
	05 FOOD & BEV. DIST.	4,266	19,943	0.881	0.736	1	0.912
	06 NON-FOOD&BEV.DIST	20,081	135,156	0.720	0.601	2	0.916
	12 BUILDINGS&OFFICES	18,529	102,199	0.004	0.003	2	0.943
	TOTAL *	\$784,315	\$3,801,907	0.248		12	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	4,188	25,463	0.000	0.000	0	0.992
	10 SCHLS & CHURCHES	50,943	189,345	0.175	0.146	3	0.980
	12 BUILDINGS&OFFICES	774	3,875	0.000	0.000	0	0.978
	TOTAL *	\$55,905	\$218,683	0.160		3	

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

TERRITORY	509		(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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		\$4,431	\$86,371	0.000	0.000	0	0.938
	04 VENDING & RENTAL		6,208	33,681	0.090	0.076	1	0.945
	07 CLUBS, AMSMT&SPRTS		28,061	108,150	0.055	0.046	1	0.950
	12 BUILDINGS&OFFICES		470	19,923	4.780	3.990	3	0.953
	13 MISC. PREMISES		0	757	0.000	0.000	0	0.938
	TOTAL *		\$39,171	\$248,882	0.111		5	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$710,698	\$3,376,225	0.087		4	
		02 RESTAURANTS	\$329	\$49,851	0.000		2	
		03 STORES	\$51,776	\$279,663	2.222		4	
		04 VENDING & RENTAL	\$6,208	\$51,565	0.090		1	
		05 FOOD & BEV. DIST.	\$4,266	\$19,945	0.881		1	
		06 NON-FOOD&BEV.DIST	\$20,859	\$154,669	0.693		2	
		07 CLUBS, AMSMT&SPRTS	\$45,006	\$270,404	0.100		3	
		08 HEALTH CARE FACIL	\$4,333	\$25,782	0.000		0	
		09 HOTELS AND MOTELS	\$4,848	\$28,292	0.859		2	
		10 SCHLS & CHURCHES	\$52,949	\$202,794	0.168		3	
		11 APARTMENTS	\$159,318	\$859,729	0.738		10	
		12 BUILDINGS&OFFICES	\$272,634	\$1,274,728	1.599		31	
		13 MISC. PREMISES	\$248	\$1,654	0.000		0	
	TOTAL *		\$1,333,471	\$6,595,301	0.575		63	

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

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

TERRITORY	511	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$7,223	\$51,189	3.403	2.840	1	0.962
	02 RESTAURANTS	\$118,187	\$568,705	0.513	0.428	2	0.943
	03 STORES	\$24,820	\$59,000	1.684	1.405	1	0.976
	04 VENDING & RENTAL	\$29	\$308	0.000	0.000	0	0.984
	05 FOOD & BEV. DIST.	\$7,508	\$43,339	0.000	0.000	0	0.960
	06 NON-FOOD&BEV.DIST	\$6,349	\$20,611	0.000	0.000	0	0.964
	07 CLUBS, AMSMT&SPRTS	\$108,853	\$505,019	1.154	0.963	7	0.989
	08 HEALTH CARE FACIL	\$0	\$1,137	0.000	0.000	0	1.006
	09 HOTELS AND MOTELS	\$24,301	\$122,116	2.317	1.934	5	0.963
	10 SCHLS & CHURCHES	\$23,039	\$104,163	0.260	0.217	5	0.994
	11 APARTMENTS	\$107,119	\$567,444	2.012	1.680	8	1.014
	12 BUILDINGS&OFFICES	\$76,750	\$813,336	0.790	0.659	10	0.992
	13 MISC. PREMISES	\$43	\$10,384	0.000	0.000	0	0.977
	TOTAL *	\$504,222	\$2,866,751	1.172		39	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$45,174	\$228,440	2.012	1.679	7	0.969
	TOTAL *	\$45,174	\$228,440	2.012		7	
32 MULT APARTMENT	11 APARTMENTS	\$428,075	\$2,062,593	0.867	0.723	21	1.054
	12 BUILDINGS&OFFICES	127,711	823,208	1.349	1.126	19	1.031
	TOTAL *	\$555,786	\$2,885,801	0.978		40	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$115,337	\$671,825	1.446	1.207	13	0.941
	13 MISC. PREMISES	4	265	0.000	0.000	0	0.927
	TOTAL *	\$115,341	\$672,090	1.446		13	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$122,930	\$572,302	0.744	0.621	6	0.938
	02 RESTAURANTS	125,159	857,746	1.033	0.862	15	0.919
	03 STORES	28,872	157,571	0.087	0.073	2	0.952
	04 VENDING & RENTAL	30	83	0.000	0.000	0	0.960
	05 FOOD & BEV. DIST.	2,605	57,699	3.819	3.187	1	0.936
	06 NON-FOOD&BEV.DIST	28,211	178,586	0.000	0.000	0	0.940
	12 BUILDINGS&OFFICES	43,319	249,098	0.188	0.157	2	0.968
	TOTAL *	\$351,126	\$2,073,085	0.687		26	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	12,039	107,477	5.327	4.447	3	1.017
	10 SCHLS & CHURCHES	40,943	242,766	1.961	1.636	3	1.005
	12 BUILDINGS&OFFICES	309	1,549	0.000	0.000	0	1.003
	13 MISC. PREMISES	1,376	8,417	0.000	0.000	0	0.988
	TOTAL *	\$54,668	\$360,208	2.641		6	

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

TERRITORY	511		(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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		\$3,075	\$10,579	0.000	0.000	0	0.962
	04 VENDING & RENTAL		28	18,613	0.000	0.000	0	0.970
	07 CLUBS, AMSMT&SPRTS		182,884	1,059,868	0.439	0.367	5	0.974
	10 SCHLS & CHURCHES		4,342	7,616	0.000	0.000	0	0.979
	12 BUILDINGS&OFFICES		11,920	56,064	11.158	9.314	6	0.977
	13 MISC. PREMISES		3,408	36,696	3.035	2.533	1	0.963
	TOTAL *		\$205,658	\$1,189,436	1.088		12	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$130,152	\$623,491	0.891		7	
		02 RESTAURANTS	\$243,346	\$1,426,451	0.780		17	
		03 STORES	\$56,767	\$227,150	0.780		3	
		04 VENDING & RENTAL	\$87	\$19,004	0.000		0	
		05 FOOD & BEV. DIST.	\$10,113	\$101,038	0.984		1	
		06 NON-FOOD&BEV.DIST	\$34,560	\$199,197	0.000		0	
		07 CLUBS, AMSMT&SPRTS	\$291,737	\$1,564,887	0.706		12	
		08 HEALTH CARE FACIL	\$12,039	\$108,614	5.327		3	
		09 HOTELS AND MOTELS	\$69,475	\$350,556	2.119		12	
		10 SCHLS & CHURCHES	\$68,324	\$354,544	1.262		8	
		11 APARTMENTS	\$535,194	\$2,630,037	1.096		29	
		12 BUILDINGS&OFFICES	\$375,348	\$2,615,080	1.441		50	
		13 MISC. PREMISES	\$4,831	\$55,762	2.141		1	
		TOTAL *	\$1,831,974	\$10,275,811	1.092		143	

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

TERRITORY	512	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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							
	04 VENDING & RENTAL	\$48	\$256	0.000	0.000	0	0.973
	05 FOOD & BEV. DIST.	\$0	\$8,389	0.000	0.000	0	0.949
	06 NON-FOOD&BEV.DIST	\$6	\$30	0.000	0.000	0	0.953
	07 CLUBS,AMSMT&SPRTS	\$508	\$3,446	58.168	48.554	3	0.978
	08 HEALTH CARE FACIL	\$0	\$3,707	0.000	0.000	0	0.995
	10 SCHLS & CHURCHES	\$1,638	\$8,194	0.000	0.000	0	0.983
	11 APARTMENTS	\$62,944	\$147,432	0.749	0.625	1	1.003
	12 BUILDINGS&OFFICES	\$31,486	\$132,579	0.164	0.137	2	0.981
	TOTAL *	\$96,629	\$304,031	0.847		6	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$0	\$509	0.000	0.000	0	0.958
	TOTAL *	\$0	\$509	0.000		0	
32 MULT APARTMENT	11 APARTMENTS	\$127,060	\$560,661	0.129	0.108	4	1.042
	12 BUILDINGS&OFFICES	8,277	80,444	0.894	0.746	5	1.019
	TOTAL *	\$135,338	\$641,104	0.176		9	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$79,481	\$427,685	0.068	0.057	3	0.930
	TOTAL *	\$79,481	\$427,685	0.068		3	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$2,145	\$11,937	0.000	0.000	0	0.927
	02 RESTAURANTS	4,744	108,212	0.000	0.000	0	0.909
	03 STORES	102	402	0.000	0.000	0	0.941
	05 FOOD & BEV. DIST.	246	1,082	0.000	0.000	0	0.925
	06 NON-FOOD&BEV.DIST	4,264	16,118	0.000	0.000	0	0.929
	12 BUILDINGS&OFFICES	13,359	51,985	0.043	0.036	0	0.957
	TOTAL *	\$24,860	\$189,736	0.023		0	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	1,134	9,114	0.000	0.000	0	1.006
	10 SCHLS & CHURCHES	11,335	61,383	6.285	5.247	3	0.994
	TOTAL *	\$12,469	\$70,497	5.714		3	

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

TERRITORY		512	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	\$0	\$2	0.000	0.000	0	0.951
		04 VENDING & RENTAL	0	8,472	0.000	0.000	0	0.959
		07 CLUBS, AMSMT&SPRTS	747	6,203	131.011	109.358	1	0.964
		08 HEALTH CARE FACIL	0	257	0.000	0.000	0	0.980
		12 BUILDINGS&OFFICES	7,148	73,131	0.000	0.000	0	0.967
		13 MISC. PREMISES	29,387	53,078	0.000	0.000	0	0.952
		TOTAL *	\$37,281	\$141,143	2.624		1	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$2,145	\$11,937	0.000		0	
		02 RESTAURANTS	\$4,744	\$108,212	0.000		0	
		03 STORES	\$102	\$404	0.000		0	
		04 VENDING & RENTAL	\$48	\$8,727	0.000		0	
		05 FOOD & BEV. DIST.	\$246	\$9,471	0.000		0	
		06 NON-FOOD&BEV.DIST	\$4,270	\$16,148	0.000		0	
		07 CLUBS, AMSMT&SPRTS	\$1,255	\$9,649	101.518		4	
		08 HEALTH CARE FACIL	\$1,134	\$13,078	0.000		0	
		09 HOTELS AND MOTELS	\$0	\$509	0.000		0	
		10 SCHLS & CHURCHES	\$12,973	\$69,577	5.492		3	
		11 APARTMENTS	\$190,004	\$708,092	0.335		5	
		12 BUILDINGS&OFFICES	\$139,751	\$765,824	0.133		10	
		13 MISC. PREMISES	\$29,387	\$53,078	0.000		0	
		TOTAL *	\$386,058	\$1,774,705	0.727		22	

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

TERRITORY	513	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$1,762	\$33,286	0.000	0.000	0	0.973
	02 RESTAURANTS	\$24,004	\$181,591	1.337	1.116	7	0.954
	03 STORES	\$25,006	\$168,220	0.396	0.331	5	0.988
	04 VENDING & RENTAL	\$219	\$7,296	0.000	0.000	0	0.996
	05 FOOD & BEV. DIST.	\$16,562	\$31,753	0.155	0.130	1	0.971
	06 NON-FOOD&BEV.DIST	\$9,753	\$45,990	1.929	1.611	2	0.975
	07 CLUBS,AMSMT&SPRTS	\$38,088	\$283,575	2.234	1.865	7	1.001
	08 HEALTH CARE FACIL	\$4,203	\$36,264	0.000	0.000	0	1.018
	09 HOTELS AND MOTELS	\$14,500	\$35,092	0.010	0.008	0	0.974
	10 SCHLS & CHURCHES	\$123,079	\$535,165	0.643	0.536	4	1.006
	11 APARTMENTS	\$155,543	\$1,093,017	2.520	2.103	27	1.026
	12 BUILDINGS&OFFICES	\$532,826	\$3,845,820	1.296	1.082	66	1.004
	13 MISC. PREMISES	\$40,758	\$188,610	0.000	0.000	0	0.989
	16 GOVT SUBDIVISIONS	\$0	\$123,885	1.852	1.546	15	0.936
	TOTAL *	\$986,303	\$6,609,564	1.329		134	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$26,559	\$99,090	4.298	3.588	4	0.981
	TOTAL *	\$26,559	\$99,090	4.298		4	
32 MULT APARTMENT	11 APARTMENTS	\$593,515	\$4,296,826	1.733	1.447	70	1.066
	12 BUILDINGS&OFFICES	200,248	1,250,300	1.230	1.026	16	1.043
	TOTAL *	\$793,762	\$5,547,126	1.606		86	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$810,655	\$4,212,992	0.657	0.549	53	0.952
	13 MISC. PREMISES	14,070	60,357	0.000	0.000	0	0.938
	TOTAL *	\$824,725	\$4,273,349	0.646		53	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$47,132	\$306,668	0.383	0.319	4	0.949
	02 RESTAURANTS	146,095	560,089	1.264	1.055	19	0.930
	03 STORES	114,050	496,036	1.478	1.234	16	0.963
	04 VENDING & RENTAL	1,394	6,316	0.000	0.000	0	0.971
	05 FOOD & BEV. DIST.	11,847	86,565	0.114	0.095	3	0.947
	06 NON-FOOD&BEV.DIST	42,604	185,115	2.895	2.416	2	0.951
	12 BUILDINGS&OFFICES	185,036	977,993	0.636	0.531	16	0.979
	TOTAL *	\$548,158	\$2,618,783	1.120		60	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$0	\$2,746	0.000	0.000	0	1.012
	08 HEALTH CARE FACIL	30,708	167,483	3.884	3.242	4	1.029
	10 SCHLS & CHURCHES	240,835	1,443,213	1.085	0.906	26	1.017
	12 BUILDINGS&OFFICES	8,794	38,029	8.034	6.706	7	1.015
	13 MISC. PREMISES	1,972	10,883	0.000	0.000	0	1.000
	16 GOVT SUBDIVISIONS	0	29,700	0.000	0.000	0	0.946
	TOTAL *	\$282,309	\$1,692,054	1.599		37	

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

TERRITORY		513		(1)	(2)	(3)	(4)	(5)	(6)
				CALENDAR A.Y.E. 12/31/2022	CALENDAR A.Y.E. 2018 - 2022				
				AGGREGATE LOSS COSTS AT CURRENT LEVEL	AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY		CLASS GROUP							
36 MULT SERVICES		03 STORES		\$963	\$43,534	0.000	0.000	0	0.973
		04 VENDING & RENTAL		10,427	73,574	0.360	0.301	3	0.981
		07 CLUBS, AMSMT & SPRTS		84,257	458,821	0.637	0.532	1	0.986
		08 HEALTH CARE FACIL		58	568	0.000	0.000	0	1.003
		09 HOTELS AND MOTELS		861	861	0.000	0.000	0	0.959
		10 SCHLS & CHURCHES		1,212	3,010	0.000	0.000	0	0.991
		12 BUILDINGS & OFFICES		77,637	538,504	1.840	1.536	9	0.989
		13 MISC. PREMISES		24,297	136,586	0.000	0.000	0	0.974
		TOTAL *		\$199,711	\$1,255,457	1.003		13	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)		\$48,894	\$339,954	0.369		4	
		02 RESTAURANTS		\$170,099	\$741,680	1.274		26	
		03 STORES		\$140,018	\$707,789	1.275		21	
		04 VENDING & RENTAL		\$12,039	\$87,187	0.312		3	
		05 FOOD & BEV. DIST.		\$28,409	\$118,319	0.138		4	
		06 NON-FOOD & BEV. DIST.		\$52,357	\$231,105	2.715		4	
		07 CLUBS, AMSMT & SPRTS		\$122,345	\$745,142	1.134		8	
		08 HEALTH CARE FACIL		\$34,968	\$204,315	3.411		4	
		09 HOTELS AND MOTELS		\$41,920	\$135,043	2.726		4	
		10 SCHLS & CHURCHES		\$365,126	\$1,981,388	0.933		30	
		11 APARTMENTS		\$749,058	\$5,389,843	1.896		97	
		12 BUILDINGS & OFFICES		\$1,815,196	\$10,863,638	0.992		167	
		13 MISC. PREMISES		\$81,098	\$396,435	0.000		0	
		16 GOVT SUBDIVISIONS		\$0	\$153,585	0.000		15	
		TOTAL *		\$3,661,528	\$22,095,423	1.228		387	

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

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

TERRITORY	515	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$10,600	\$275,964	0.884	0.738	11	0.979
	02 RESTAURANTS	\$50,188	\$296,830	0.135	0.112	3	0.960
	03 STORES	\$51,168	\$309,599	0.000	0.000	0	0.994
	04 VENDING & RENTAL	\$2,344	\$15,691	0.000	0.000	0	1.002
	05 FOOD & BEV. DIST.	\$38,168	\$775,167	0.575	0.480	2	0.977
	06 NON-FOOD&BEV.DIST	\$69,457	\$202,839	1.995	1.665	3	0.981
	07 CLUBS, AMSMT&SPRTS	\$51,264	\$359,801	3.288	2.745	14	1.007
	08 HEALTH CARE FACIL	\$3,292	\$9,783	6.149	5.133	3	1.024
	09 HOTELS AND MOTELS	\$33,498	\$203,780	2.340	1.953	15	0.980
	10 SCHLS & CHURCHES	\$126,468	\$588,901	1.097	0.915	5	1.012
	11 APARTMENTS	\$417,736	\$1,672,946	0.804	0.671	18	1.032
	12 BUILDINGS&OFFICES	\$915,182	\$5,506,372	1.075	0.897	73	1.010
	13 MISC. PREMISES	\$14,741	\$80,973	9.230	7.705	2	0.995
	16 GOVT SUBDIVISIONS	\$48,983	\$278,289	0.000	0.000	0	0.942
	TOTAL *	\$1,833,089	\$10,576,933	1.112		149	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$160,223	\$862,180	1.019	0.850	34	0.987
	TOTAL *	\$160,223	\$862,180	1.019		34	
32 MULT APARTMENT	11 APARTMENTS	\$2,056,740	\$11,649,574	1.344	1.122	157	1.073
	12 BUILDINGS&OFFICES	871,463	4,320,338	2.196	1.833	109	1.050
	TOTAL *	\$2,928,203	\$15,969,913	1.598		266	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,393,384	\$8,186,095	1.157	0.966	98	0.958
	13 MISC. PREMISES	3,076	25,214	1.515	1.265	1	0.943
	TOTAL *	\$1,396,459	\$8,211,309	1.158		99	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$112,036	\$657,521	1.924	1.606	10	0.955
	02 RESTAURANTS	470,970	2,475,624	1.327	1.108	42	0.936
	03 STORES	346,597	2,075,659	1.235	1.030	19	0.969
	04 VENDING & RENTAL	155	6,526	35.376	29.529	1	0.977
	05 FOOD & BEV. DIST.	236,751	802,848	0.021	0.018	3	0.953
	06 NON-FOOD&BEV.DIST	266,544	1,402,517	0.705	0.588	11	0.957
	12 BUILDINGS&OFFICES	421,701	2,816,656	1.490	1.243	47	0.985
	TOTAL *	\$1,854,753	\$10,237,351	1.130		133	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	46,043	309,514	0.511	0.427	1	1.036
	10 SCHLS & CHURCHES	389,230	1,984,225	1.256	1.048	40	1.023
	12 BUILDINGS&OFFICES	1,473	6,575	0.000	0.000	0	1.021
	13 MISC. PREMISES	3,097	15,875	0.000	0.000	0	1.006
	TOTAL *	\$439,842	\$2,316,188	1.165		41	

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

TERRITORY	515		(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	\$17,835	\$28,307	0.000	0.000	0	0.979
		04 VENDING & RENTAL	215	3,367	0.000	0.000	0	0.987
		07 CLUBS, AMSMT & SPRTS	405,962	2,227,191	0.678	0.566	22	0.992
		08 HEALTH CARE FACIL	9,314	35,131	0.000	0.000	0	1.009
		09 HOTELS AND MOTELS	8,372	44,617	0.000	0.000	0	0.965
		10 SCHLS & CHURCHES	10,809	33,127	0.000	0.000	0	0.997
		12 BUILDINGS & OFFICES	111,008	529,513	1.795	1.499	15	0.995
		13 MISC. PREMISES	15,490	49,601	0.000	0.000	0	0.980
		TOTAL *	\$579,004	\$2,950,855	0.819		37	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$122,636	\$933,485	1.834		21	
		02 RESTAURANTS	\$521,158	\$2,772,454	1.213		45	
		03 STORES	\$415,600	\$2,413,566	1.030		19	
		04 VENDING & RENTAL	\$2,714	\$25,584	2.016		1	
		05 FOOD & BEV. DIST.	\$274,918	\$1,578,015	0.098		5	
		06 NON-FOOD & BEV. DIST.	\$336,001	\$1,605,356	0.971		14	
		07 CLUBS, AMSMT & SPRTS	\$457,226	\$2,586,992	0.971		36	
		08 HEALTH CARE FACIL	\$58,649	\$354,428	0.747		4	
		09 HOTELS AND MOTELS	\$202,093	\$1,110,577	1.195		49	
		10 SCHLS & CHURCHES	\$526,506	\$2,606,253	1.192		45	
		11 APARTMENTS	\$2,474,476	\$13,322,520	1.253		175	
		12 BUILDINGS & OFFICES	\$3,714,210	\$21,365,549	1.437		342	
		13 MISC. PREMISES	\$36,404	\$171,662	3.866		3	
		16 GOVT SUBDIVISIONS	\$48,983	\$278,289	0.000		0	
		TOTAL *	\$9,191,575	\$51,124,729	1.260		759	

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

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

TERRITORY	516	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$22,097	\$224,058	1.418	1.184	6	0.955
	02 RESTAURANTS	\$49,317	\$402,918	1.350	1.127	10	0.937
	03 STORES	\$63,061	\$465,269	0.893	0.746	8	0.970
	04 VENDING & RENTAL	\$628	\$46,978	0.000	0.000	0	0.978
	05 FOOD & BEV. DIST.	\$13,753	\$367,796	0.560	0.468	5	0.953
	06 NON-FOOD&BEV.DIST	\$46,559	\$269,466	0.132	0.110	1	0.957
	07 CLUBS, AMSMT&SPRTS	\$112,250	\$329,205	1.560	1.302	6	0.983
	08 HEALTH CARE FACIL	\$1,113	\$12,656	0.000	0.000	0	1.000
	09 HOTELS AND MOTELS	\$0	\$141,773	4.213	3.517	15	0.956
	10 SCHLS & CHURCHES	\$54,959	\$232,638	2.343	1.956	3	0.988
	11 APARTMENTS	\$370,626	\$1,962,832	2.032	1.696	33	1.007
	12 BUILDINGS&OFFICES	\$589,436	\$3,825,872	1.535	1.282	66	0.986
	13 MISC. PREMISES	\$6,180	\$86,931	0.000	0.000	0	0.971
	TOTAL *	\$1,329,978	\$8,368,390	1.602		153	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$158,591	\$890,767	1.093	0.912	30	0.963
	TOTAL *	\$158,591	\$890,767	1.093		30	
32 MULT APARTMENT	11 APARTMENTS	\$2,053,230	\$10,320,497	1.216	1.015	110	1.047
	12 BUILDINGS&OFFICES	310,662	1,906,395	1.297	1.082	27	1.024
	TOTAL *	\$2,363,893	\$12,226,891	1.226		137	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,215,216	\$6,472,772	0.954	0.797	86	0.935
	13 MISC. PREMISES	4,531	15,431	15.982	13.341	2	0.921
	TOTAL *	\$1,219,747	\$6,488,203	1.010		88	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$16,165	\$253,328	0.868	0.724	2	0.931
	02 RESTAURANTS	1,509,891	3,203,100	0.400	0.334	23	0.913
	03 STORES	177,272	989,464	0.036	0.030	2	0.946
	04 VENDING & RENTAL	62	16,635	0.000	0.000	0	0.954
	05 FOOD & BEV. DIST.	39,400	237,308	0.913	0.762	2	0.930
	06 NON-FOOD&BEV.DIST	245,877	1,305,215	0.398	0.332	9	0.933
	12 BUILDINGS&OFFICES	707,264	3,257,872	1.214	1.013	42	0.961
	TOTAL *	\$2,695,931	\$9,262,922	0.600		80	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	12,058	108,489	0.183	0.153	1	1.011
	10 SCHLS & CHURCHES	227,514	1,256,742	1.208	1.008	17	0.999
	12 BUILDINGS&OFFICES	1,288	6,924	0.000	0.000	0	0.997
	13 MISC. PREMISES	1,106	5,539	0.731	0.610	0	0.982
	TOTAL *	\$241,967	\$1,377,694	1.148		18	

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

TERRITORY	516		(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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		\$4,642	\$25,019	22.951	19.158	5	0.956
	04 VENDING & RENTAL		7,868	40,291	1.470	1.227	1	0.963
	07 CLUBS, AMSMT & SPRTS		88,257	473,636	0.982	0.820	9	0.968
	08 HEALTH CARE FACIL		11,325	46,471	0.000	0.000	0	0.985
	10 SCHLS & CHURCHES		6,191	23,061	10.956	9.146	1	0.973
	12 BUILDINGS & OFFICES		197,253	682,916	1.592	1.329	21	0.971
	13 MISC. PREMISES		19,513	131,808	0.118	0.099	1	0.957
	TOTAL *		\$335,049	\$1,423,201	1.758		38	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$38,262	\$477,386	1.186		8	
		02 RESTAURANTS	\$1,559,208	\$3,606,018	0.430		33	
		03 STORES	\$244,974	\$1,479,751	0.691		15	
		04 VENDING & RENTAL	\$8,558	\$103,903	1.352		1	
		05 FOOD & BEV. DIST.	\$53,154	\$605,103	0.821		7	
		06 NON-FOOD & BEV. DIST.	\$292,436	\$1,574,681	0.356		10	
		07 CLUBS, AMSMT & SPRTS	\$200,507	\$802,841	1.306		15	
		08 HEALTH CARE FACIL	\$24,496	\$167,616	0.090		1	
		09 HOTELS AND MOTELS	\$158,591	\$1,032,540	1.093		45	
		10 SCHLS & CHURCHES	\$288,664	\$1,512,441	1.633		21	
		11 APARTMENTS	\$2,423,857	\$12,283,328	1.340		143	
		12 BUILDINGS & OFFICES	\$3,021,118	\$16,152,751	1.205		242	
		13 MISC. PREMISES	\$31,330	\$239,709	2.411		3	
		TOTAL *	\$8,345,156	\$40,038,068	1.069		544	

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

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

TERRITORY	517	(1) CALENDAR A.Y.E. 12/31/2022 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$49,662	\$657,856	0.229	0.191	5	0.979
	02 RESTAURANTS	\$576,533	\$2,964,317	1.129	0.942	43	0.960
	03 STORES	\$308,295	\$1,560,762	1.747	1.458	31	0.994
	04 VENDING & RENTAL	\$5,030	\$27,512	11.774	9.828	1	1.002
	05 FOOD & BEV. DIST.	\$32,135	\$424,721	1.760	1.469	10	0.977
	06 NON-FOOD&BEV.DIST	\$140,818	\$1,191,384	0.130	0.109	7	0.981
	07 CLUBS,AMSMT&SPRTS	\$519,516	\$4,075,295	2.768	2.311	144	1.007
	08 HEALTH CARE FACIL	\$68,589	\$163,433	4.600	3.840	3	1.024
	09 HOTELS AND MOTELS	\$141,085	\$2,453,886	0.911	0.761	55	0.980
	10 SCHLS & CHURCHES	\$402,338	\$1,856,318	1.903	1.588	25	1.012
	11 APARTMENTS	\$1,313,973	\$7,387,473	1.443	1.205	112	1.032
	12 BUILDINGS&OFFICES	\$3,975,068	\$24,820,170	0.909	0.759	339	1.010
	13 MISC. PREMISES	\$112,392	\$724,452	0.754	0.629	9	0.995
	TOTAL *	\$7,645,432	\$48,307,579	1.253		784	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$1,148,012	\$5,176,340	1.062	0.887	110	0.987
	TOTAL *	\$1,148,012	\$5,176,340	1.062		110	
32 MULT APARTMENT	11 APARTMENTS	\$5,319,431	\$29,005,804	1.910	1.595	587	1.072
	12 BUILDINGS&OFFICES	4,513,914	27,633,269	1.451	1.211	409	1.049
	TOTAL *	\$9,833,345	\$56,639,073	1.700		996	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$6,033,959	\$31,531,868	0.936	0.781	384	0.958
	13 MISC. PREMISES	22,721	161,728	0.000	0.000	0	0.943
	TOTAL *	\$6,056,680	\$31,693,596	0.933		384	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$471,401	\$2,670,754	0.335	0.280	17	0.954
	02 RESTAURANTS	2,717,016	12,253,300	0.741	0.619	143	0.936
	03 STORES	659,166	4,354,538	0.395	0.330	34	0.969
	04 VENDING & RENTAL	11,400	116,430	0.235	0.197	1	0.977
	05 FOOD & BEV. DIST.	253,640	1,259,014	0.874	0.730	14	0.952
	06 NON-FOOD&BEV.DIST	607,793	3,119,013	0.746	0.622	24	0.956
	12 BUILDINGS&OFFICES	2,333,806	13,338,913	1.053	0.879	188	0.985
	13 MISC. PREMISES	0	72	0.000	0.000	0	0.970
	TOTAL *	\$7,054,221	\$37,112,034	0.789		421	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$71,777	\$1,814,090	0.290	0.242	9	1.018
	08 HEALTH CARE FACIL	229,415	1,527,117	2.148	1.793	25	1.035
	10 SCHLS & CHURCHES	1,234,358	6,001,777	1.318	1.100	143	1.023
	12 BUILDINGS&OFFICES	30,175	153,917	0.000	0.000	0	1.021
	13 MISC. PREMISES	24,532	155,106	0.120	0.100	1	1.006
	16 GOVT SUBDIVISIONS	51,593	549,741	0.362	0.302	3	0.952
	TOTAL *	\$1,641,850	\$10,201,748	1.317		181	

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

TERRITORY		517		(1)	(2)	(3)	(4)	(5)	(6)
				CALENDAR A.Y.E. 12/31/2022	CALENDAR A.Y.E. 2018 - 2022				
				AGGREGATE LOSS COSTS AT CURRENT LEVEL	AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY		CLASS GROUP							
36 MULT SERVICES		03 STORES		\$59,223	\$244,875	2.278	1.902	4	0.979
		04 VENDING & RENTAL		46,015	371,777	0.168	0.140	4	0.987
		07 CLUBS, AMSMT&SPRTS		1,198,180	6,885,803	0.707	0.590	91	0.992
		08 HEALTH CARE FACIL		952	12,841	0.000	0.000	0	1.009
		09 HOTELS AND MOTELS		100,726	422,758	0.146	0.122	2	0.965
		10 SCHLS & CHURCHES		186,074	402,371	0.198	0.165	4	0.997
		12 BUILDINGS&OFFICES		987,390	4,270,187	1.802	1.504	108	0.995
		13 MISC. PREMISES		201,733	893,104	0.808	0.674	8	0.980
		TOTAL *		\$2,780,293	\$13,503,716	1.073		221	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)		\$521,063	\$3,328,610	0.325		22	
		02 RESTAURANTS		\$3,293,549	\$15,217,617	0.809		186	
		03 STORES		\$1,026,684	\$6,160,175	0.910		69	
		04 VENDING & RENTAL		\$62,445	\$515,719	1.115		6	
		05 FOOD & BEV. DIST.		\$285,774	\$1,683,735	0.974		24	
		06 NON-FOOD&BEV.DIST		\$748,611	\$4,310,398	0.630		31	
		07 CLUBS, AMSMT&SPRTS		\$1,789,472	\$12,775,188	1.289		244	
		08 HEALTH CARE FACIL		\$298,956	\$1,703,390	2.704		28	
		09 HOTELS AND MOTELS		\$1,389,823	\$8,052,985	0.981		167	
		10 SCHLS & CHURCHES		\$1,822,770	\$8,260,465	1.333		172	
		11 APARTMENTS		\$6,633,404	\$36,393,277	1.818		699	
		12 BUILDINGS&OFFICES		\$17,874,312	\$101,748,323	1.122		1,428	
		13 MISC. PREMISES		\$361,377	\$1,934,463	0.694		18	
		16 GOVT SUBDIVISIONS		\$51,594	\$549,741	0.362		3	
		TOTAL *		\$36,159,834	\$202,634,085	1.213		3,097	

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

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000	X	EXPOSURE	X	EXPOSURE	X	AVERAGE	=	TRENDED \$100,000
		BASIC LIMIT		DEVELOPMENT		TREND #		IPMF *		BASIC LIMIT
		AGGREGATE LOSS COSTS AT CURRENT LEVEL		FACTOR +						AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2019	\$14,491,139		1.000		1.281				\$18,563,149
	12/31/2020	\$13,262,982		1.000		1.257				\$16,671,569
	12/31/2021	\$14,191,805		0.998		1.205				\$17,066,923
	12/31/2022	\$15,145,852		1.013		1.130				\$17,337,305
MULTILINE	12/31/2019	\$23,320,261		1.000		1.286		0.866		\$25,971,215
	12/31/2020	\$23,718,193		1.000		1.271		0.869		\$26,196,720
	12/31/2021	\$25,620,800		0.998		1.211		0.871		\$26,970,284
	12/31/2022	\$27,087,126		1.013		1.114		0.873		\$26,685,283
TOTAL	12/31/2019									\$44,534,364
	12/31/2020									\$42,868,289
	12/31/2021									\$44,037,207
	12/31/2022									\$44,022,588

+ 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 03/01/2025 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.

NEW JERSEY
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

			\$100,000		\$100,000							\$100,000
		ACCIDENT	BASIC LIMIT		BASIC LIMIT	UNALLOCATED						BASIC LIMIT
	LOSS	YEAR	LOSSES		INDEMNITY	LOSS						DEVELOPED &
REPORT TYPE	DESCRIPTION	ENDING	AND ALAE *	X	DEVELOPMENT	ADJUSTMENT	X	SEVERITY	X	FREQUENCY	=	TRENDED LOSSES
					FACTOR #	FACTOR		TREND		TREND		AND ALAE
BI	B/L INDEMNITY	12/31/2019	\$10,445,579		1.035	1.070		1.522		0.967		\$17,025,418
		12/31/2020	\$7,529,208		1.185	1.070		1.429		0.972		\$13,260,195
		12/31/2021	\$5,695,219		1.858	1.070		1.342		0.977		\$14,845,232
		12/31/2022	\$1,944,654		3.660	1.070		1.260		0.982		\$9,423,001
BI	ALAE	12/31/2019	\$7,460,158			1.070		1.522		0.967		\$11,748,243
		12/31/2020	\$6,349,731			1.070		1.429		0.972		\$9,437,079
		12/31/2021	\$6,627,787			1.070		1.342		0.977		\$9,298,212
		12/31/2022	\$4,030,510			1.070		1.260		0.982		\$5,336,122
PD	B/L INDEMNITY	12/31/2019	\$6,963,535		1.066	1.070		1.384		0.967		\$10,630,001
		12/31/2020	\$5,252,952		1.122	1.070		1.318		0.972		\$8,079,077
		12/31/2021	\$5,584,803		1.178	1.070		1.256		0.977		\$8,638,158
		12/31/2022	\$5,163,908		1.414	1.070		1.196		0.982		\$9,176,020
PD	ALAE	12/31/2019	\$3,322,051			1.070		1.384		0.967		\$4,757,213
		12/31/2020	\$2,370,337			1.070		1.318		0.972		\$3,249,193
		12/31/2021	\$2,552,258			1.070		1.256		0.977		\$3,351,140
		12/31/2022	\$2,807,524			1.070		1.196		0.982		\$3,528,174
MED PAY #	B/L INDEMNITY	12/31/2019	\$162,698			1.070		1.522		0.967		\$256,217
		12/31/2020	\$44,653			1.070		1.429		0.972		\$66,364
		12/31/2021	\$45,839			1.070		1.342		0.977		\$64,308
		12/31/2022	\$41,340			1.070		1.260		0.982		\$54,731
FRINGE	B/L INDEMNITY	12/31/2019	\$170,480		1.027	1.070		1.000		0.967		\$181,157
		12/31/2020	\$285,134		1.110	1.070		1.000		0.972		\$329,171
		12/31/2021	\$330,368		1.257	1.070		1.000		0.977		\$434,122
		12/31/2022	\$148,603		1.646	1.070		1.000		0.982		\$257,012
FRINGE	ALAE	12/31/2019	\$228,156			1.070		1.000		0.967		\$236,071
		12/31/2020	\$316,901			1.070		1.000		0.972		\$329,590
		12/31/2021	\$337,740			1.070		1.000		0.977		\$353,070
		12/31/2022	\$195,762			1.070		1.000		0.982		\$205,695
TOTAL												
FULL COVERAGE		12/31/2019										\$44,834,320
		12/31/2020										\$34,750,669
		12/31/2021										\$36,984,242
		12/31/2022										\$27,980,755

* 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.

NEW JERSEY
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

			\$100,000		\$100,000							\$100,000
		ACCIDENT	BASIC LIMIT		BASIC LIMIT	UNALLOCATED						BASIC LIMIT
	LOSS	YEAR	LOSSES		INDEMNITY	LOSS						DEVELOPED &
REPORT TYPE	DESCRIPTION	ENDING	AND ALAE *	X	DEVELOPMENT	ADJUSTMENT	X	SEVERITY	X	FREQUENCY	=	TRENDED LOSSES
					FACTOR #	FACTOR		TREND		TREND		AND ALAE
BI	B/L INDEMNITY	12/31/2019	\$779,865		1.013	1.070		1.522		0.967		\$1,244,096
		12/31/2020	\$616,778		1.129	1.070		1.429		0.972		\$1,034,916
		12/31/2021	\$406,939		1.517	1.070		1.342		0.977		\$866,056
		12/31/2022	\$295,945		2.580	1.070		1.260		0.982		\$1,010,873
BI	ALAE	12/31/2019	\$527,563			1.070		1.522		0.967		\$830,805
		12/31/2020	\$415,397			1.070		1.429		0.972		\$617,370
		12/31/2021	\$434,835			1.070		1.342		0.977		\$610,036
		12/31/2022	\$693,340			1.070		1.260		0.982		\$917,935
PD	B/L INDEMNITY	12/31/2019	\$318,596		1.042	1.070		1.384		0.967		\$475,395
		12/31/2020	\$252,795		1.071	1.070		1.318		0.972		\$371,128
		12/31/2021	\$185,056		1.137	1.070		1.256		0.977		\$276,269
		12/31/2022	\$85,017		1.298	1.070		1.196		0.982		\$138,678
PD	ALAE	12/31/2019	\$92,345			1.070		1.384		0.967		\$132,239
		12/31/2020	\$207,229			1.070		1.318		0.972		\$284,063
		12/31/2021	\$61,171			1.070		1.256		0.977		\$80,318
		12/31/2022	\$38,127			1.070		1.196		0.982		\$47,913
MED PAY #	B/L INDEMNITY	12/31/2019	\$10,000			1.070		1.522		0.967		\$15,748
		12/31/2020	\$0			1.070		1.429		0.972		\$0
		12/31/2021	\$0			1.070		1.342		0.977		\$0
		12/31/2022	\$3,462			1.070		1.260		0.982		\$4,583
TOTAL												
DED COVERAGE		12/31/2019										\$2,698,283
		12/31/2020										\$2,307,477
		12/31/2021										\$1,832,679
		12/31/2022										\$2,119,982
TOTAL												
OCCURRENCE		12/31/2019										\$47,532,601
		12/31/2020										\$37,058,147
		12/31/2021										\$38,816,920
		12/31/2022										\$30,100,737

* 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.

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000	X	EXPOSURE	X	EXPOSURE	X	AVERAGE	=	TRENDED \$100,000
		BASIC LIMIT		DEVELOPMENT		TREND #		IPMF *		BASIC LIMIT
		AGGREGATE LOSS COSTS								AGGREGATE LOSS COSTS
		AT CURRENT LEVEL		FACTOR +						AT CURRENT LEVEL
MONOLINE	12/31/2019	\$23,173,398		1.000		1.050				\$24,332,068
	12/31/2020	\$18,044,193		1.000		1.035				\$18,675,740
	12/31/2021	\$15,790,419		0.999		1.028				\$16,216,318
	12/31/2022	\$16,780,225		0.998		1.021				\$17,098,345
MULTILINE	12/31/2019	\$75,397,601		1.000		1.050		0.893		\$70,696,561
	12/31/2020	\$67,359,332		1.000		1.040		0.898		\$62,908,227
	12/31/2021	\$64,713,287		0.999		1.037		0.892		\$59,800,189
	12/31/2022	\$65,801,634		0.998		1.031		0.889		\$60,190,458
TOTAL	12/31/2019									\$95,028,629
	12/31/2020									\$81,583,967
	12/31/2021									\$76,016,507
	12/31/2022									\$77,288,803

+ 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 03/01/2025 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.

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

			\$100,000		\$100,000	UNALLOCATED					\$100,000
	LOSS	ACCIDENT	BASIC LIMIT		BASIC LIMIT	LOSS			FREQUENCY		BASIC LIMIT
REPORT TYPE	DESCRIPTION	YEAR	LOSSES		INDEMNITY	ADJUSTMENT		SEVERITY	TREND	=	DEVELOPED &
		ENDING	AND ALAE *	X	DEVELOPMENT	FACTOR	X	TREND	TREND		TRENDED LOSSES
					FACTOR #						AND ALAE
BI	B/L INDEMNITY	12/31/2019	\$36,870,492		1.017	1.070		1.776	1.000		\$71,256,851
		12/31/2020	\$26,798,789		1.103	1.070		1.630	1.000		\$51,553,964
		12/31/2021	\$27,275,299		1.458	1.070		1.495	1.000		\$63,613,899
		12/31/2022	\$17,208,361		2.446	1.070		1.372	1.000		\$61,792,227
BI	ALAE	12/31/2019	\$13,996,003			1.070		1.776	1.000		\$26,596,885
		12/31/2020	\$9,275,191			1.070		1.630	1.000		\$16,176,860
		12/31/2021	\$13,391,438			1.070		1.495	1.000		\$21,421,614
		12/31/2022	\$15,417,416			1.070		1.372	1.000		\$22,633,384
PD	B/L INDEMNITY	12/31/2019	\$1,878,872		1.026	1.070		1.723	1.000		\$3,553,969
		12/31/2020	\$1,226,353		1.082	1.070		1.588	1.000		\$2,254,639
		12/31/2021	\$1,650,466		1.217	1.070		1.463	1.000		\$3,144,309
		12/31/2022	\$1,685,294		1.599	1.070		1.349	1.000		\$3,889,734
PD	ALAE	12/31/2019	\$855,820			1.070		1.723	1.000		\$1,577,798
		12/31/2020	\$915,595			1.070		1.588	1.000		\$1,555,742
		12/31/2021	\$1,062,177			1.070		1.463	1.000		\$1,662,742
		12/31/2022	\$1,357,155			1.070		1.349	1.000		\$1,958,958
MED PAY #	B/L INDEMNITY	12/31/2019	\$707,660			1.070		1.776	1.000		\$1,344,780
		12/31/2020	\$420,883			1.070		1.630	1.000		\$734,062
		12/31/2021	\$420,167			1.070		1.495	1.000		\$672,120
		12/31/2022	\$547,486			1.070		1.372	1.000		\$803,731
FRINGE	B/L INDEMNITY	12/31/2019	\$314,643		1.129	1.070		1.179	1.000		\$448,136
		12/31/2020	\$423,548		1.211	1.070		1.150	1.000		\$631,144
		12/31/2021	\$465,403		1.411	1.070		1.122	1.000		\$788,375
		12/31/2022	\$522,195		1.794	1.070		1.095	1.000		\$1,097,623
FRINGE	ALAE	12/31/2019	\$632,609			1.070		1.179	1.000		\$798,055
		12/31/2020	\$552,932			1.070		1.150	1.000		\$680,383
		12/31/2021	\$671,593			1.070		1.122	1.000		\$806,274
		12/31/2022	\$1,196,957			1.070		1.095	1.000		\$1,402,415
TOTAL											
FULL COVERAGE		12/31/2019									\$105,576,474
		12/31/2020									\$73,586,794
		12/31/2021									\$92,109,333
		12/31/2022									\$93,578,072

* 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.

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

			\$100,000		\$100,000							\$100,000
		ACCIDENT	BASIC LIMIT		BASIC LIMIT	UNALLOCATED						BASIC LIMIT
	LOSS	YEAR	LOSSES		INDEMNITY	LOSS						DEVELOPED &
REPORT TYPE	DESCRIPTION	ENDING	AND ALAE *	X	DEVELOPMENT	ADJUSTMENT	X	SEVERITY	X	FREQUENCY	=	TRENDED LOSSES
					FACTOR #	FACTOR		TREND		TREND		AND ALAE
BI	B/L INDEMNITY	12/31/2019	\$924,180		1.032	1.070		1.776		1.000		\$1,812,437
		12/31/2020	\$412,000		1.095	1.070		1.630		1.000		\$786,833
		12/31/2021	\$534,850		1.290	1.070		1.495		1.000		\$1,103,689
		12/31/2022	\$550,428		1.824	1.070		1.372		1.000		\$1,473,884
BI	ALAE	12/31/2019	\$409,780			1.070		1.776		1.000		\$778,713
		12/31/2020	\$204,372			1.070		1.630		1.000		\$356,445
		12/31/2021	\$424,053			1.070		1.495		1.000		\$678,337
		12/31/2022	\$438,050			1.070		1.372		1.000		\$643,074
PD	B/L INDEMNITY	12/31/2019	\$126,183		1.082	1.070		1.723		1.000		\$251,708
		12/31/2020	\$49,000		1.153	1.070		1.588		1.000		\$95,997
		12/31/2021	\$5,664		1.276	1.070		1.463		1.000		\$11,314
		12/31/2022	\$66,055		1.558	1.070		1.349		1.000		\$148,549
PD	ALAE	12/31/2019	\$72,185			1.070		1.723		1.000		\$133,081
		12/31/2020	\$52,133			1.070		1.588		1.000		\$88,582
		12/31/2021	\$13,479			1.070		1.463		1.000		\$21,101
		12/31/2022	\$42,786			1.070		1.349		1.000		\$61,758
MED PAY #	B/L INDEMNITY	12/31/2019	\$34,389			1.070		1.776		1.000		\$65,350
		12/31/2020	\$500			1.070		1.630		1.000		\$872
		12/31/2021	\$4,704			1.070		1.495		1.000		\$7,525
		12/31/2022	\$9,664			1.070		1.372		1.000		\$14,187
TOTAL												
DED COVERAGE		12/31/2019										\$3,041,289
		12/31/2020										\$1,328,729
		12/31/2021										\$1,821,966
		12/31/2022										\$2,341,452
TOTAL												
OCCURRENCE		12/31/2019										\$108,617,764
		12/31/2020										\$74,915,523
		12/31/2021										\$93,931,299
		12/31/2022										\$95,919,523

* 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.

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

Implicit Package Modification Factors (A) by Type of Policy

<u>Type of Policy (B)</u>	<u>Description</u>	<u>Implicit Package Modification Factors</u>
31	Not Applicable	--
32	Not Applicable	--
33	Office Policy	0.743
34	Mercantile Policy	0.741
35	Institutional Policy	0.500
36	Service Policy	0.813
37	Industrial / Processing Policy	0.820
38	Contractors Policy	0.940

- (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.

New Jersey
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	0.981
32	Apartment House Policy	1.000
33	Office Policy	0.877
34	Mercantile Policy	0.775
35	Institutional Policy	0.854
36	Service Policy	0.873
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.

NEW JERSEY

PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant (Ki)
15 to 27 Months	1.017	1.015	0.9574	1.015	15,000,000
27 to 39 Months	1.000	0.998	0.8454	0.998	60,000,000
Accident Year Ending	Exposure Development From				Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
12/31/2020			1.000		1.000
12/31/2021		0.998	1.000		0.998
12/31/2022	1.015	0.998	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) $\{(3) \times (4)\} + \{(2) \times \{1.000-(4)\}\}$

NEW JERSEY

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

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant (Ki)
15 to 27 Months	1.000	0.999	0.8638	0.999	70,000,000
27 to 39 Months	0.999	0.999	0.7474	0.999	150,000,000
Accident Year Ending	Exposure Development From				Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
12/31/2020			1.000		1.000
12/31/2021		0.999	1.000		0.999
12/31/2022	0.999	0.999	1.000		0.998

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

NEW JERSEY
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2015	94,789,220	97,862,115	97,778,087	97,778,131	97,755,872	97,755,764	97,755,764	97,755,764
12/31/2016	92,711,169	95,041,719	94,996,032	94,979,418	94,977,204	94,977,204	94,977,204	
12/31/2017	96,911,032	98,751,644	98,621,184	98,563,987	98,563,316	98,563,815		
12/31/2018	103,265,227	105,141,965	104,932,389	104,914,416	104,912,785			
12/31/2019	112,054,559	112,787,743	112,420,089	112,366,771				
12/31/2020	109,819,653	110,135,304	109,955,991					
12/31/2021	115,427,780	117,974,018						
12/31/2022	126,974,716							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2015	1.032	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2016	1.025	1.000	1.000	1.000	1.000	1.000	
12/31/2017	1.019	0.999	0.999	1.000	1.000		
12/31/2018	1.018	0.998	1.000	1.000			
12/31/2019	1.007	0.997	1.000				
12/31/2020	1.003	0.998					
12/31/2021	1.022						

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.015	0.998

NEW JERSEY
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2015	125,334,379	125,551,278	125,537,130	125,528,388	125,540,104	125,540,104	125,540,104	125,540,104
12/31/2016	124,554,065	124,799,068	124,699,435	124,681,997	124,681,997	124,681,997	124,681,997	
12/31/2017	132,142,992	132,161,056	131,879,923	131,875,690	131,876,246	131,876,246		
12/31/2018	145,069,312	145,090,993	145,021,553	145,001,107	144,998,673			
12/31/2019	153,069,547	152,295,390	152,174,953	152,156,896				
12/31/2020	146,716,831	146,349,418	146,294,965					
12/31/2021	144,306,032	146,195,800						
12/31/2022	156,285,618							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2015	1.002	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2016	1.002	0.999	1.000	1.000	1.000	1.000	
12/31/2017	1.000	0.998	1.000	1.000	1.000		
12/31/2018	1.000	1.000	1.000	1.000			
12/31/2019	0.995	0.999	1.000				
12/31/2020	0.997	1.000					
12/31/2021	1.013						

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

MULTISTATE
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2015	1,564,766,694	1,599,668,805	1,599,088,545	1,598,851,792	1,598,760,820	1,598,751,700	1,598,739,918	1,598,743,260
12/31/2016	1,579,760,241	1,615,280,462	1,614,795,183	1,614,700,399	1,614,727,209	1,614,732,554	1,614,737,425	
12/31/2017	1,645,755,703	1,676,990,601	1,676,253,013	1,676,072,216	1,676,093,151	1,676,141,196		
12/31/2018	1,726,048,494	1,756,118,832	1,755,325,460	1,755,342,137	1,755,353,010			
12/31/2019	1,809,705,395	1,835,510,691	1,833,658,313	1,833,503,736				
12/31/2020	1,855,405,097	1,884,168,226	1,882,702,121					
12/31/2021	1,986,367,113	2,046,039,940						
12/31/2022	2,182,034,687							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2015	1.022	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2016	1.022	1.000	1.000	1.000	1.000	1.000	
12/31/2017	1.019	1.000	1.000	1.000	1.000		
12/31/2018	1.017	1.000	1.000	1.000			
12/31/2019	1.014	0.999	1.000				
12/31/2020	1.016	0.999					
12/31/2021	1.030						

Average Best 3 of 5
27:15 39:27
1.017 1.000

MULTISTATE
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2015	1,999,122,654	2,002,650,240	2,002,786,221	2,002,760,091	2,002,749,586	2,002,757,083	2,002,755,618	2,002,755,666
12/31/2016	2,048,328,892	2,052,027,804	2,051,342,553	2,051,243,886	2,051,243,725	2,051,243,174	2,051,247,050	
12/31/2017	2,081,690,638	2,086,161,039	2,084,938,883	2,084,771,783	2,084,762,744	2,084,760,579		
12/31/2018	2,166,017,785	2,169,487,213	2,168,751,513	2,168,702,891	2,168,803,794			
12/31/2019	2,227,907,993	2,219,802,920	2,217,680,935	2,217,478,426				
12/31/2020	2,184,505,386	2,176,685,379	2,174,331,927					
12/31/2021	2,259,656,326	2,293,873,174						
12/31/2022	2,455,571,551							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2015	1.002	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2016	1.002	1.000	1.000	1.000	1.000	1.000	
12/31/2017	1.002	0.999	1.000	1.000	1.000		
12/31/2018	1.002	1.000	1.000	1.000			
12/31/2019	0.996	0.999	1.000				
12/31/2020	0.996	0.999					
12/31/2021	1.015						

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

NEW JERSEY

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	1.565	2.044	0.8448	1.970	1,200,000
27 to 39 Months	1.292	1.598	0.9008	1.568	1,500,000
39 to 51 Months	1.096	1.149	0.9257	1.145	1,900,000
51 to 63 Months	1.022	1.022	0.9225	1.022	2,400,000
63 to 75 Months	0.995	1.008	0.9067	1.007	3,100,000
75 to 87 Months	0.999	1.009	0.8985	1.008	3,900,000
87 to 99 Months	0.999	1.000	0.8810	1.000	5,000,000
99 to 111 Months	0.999	1.000	0.8478	1.000	6,500,000
111 to 123 Months	0.998	0.998	0.8077	0.998	8,300,000
123 to 135 Months	1.000	1.000	0.7579	1.000	10,600,000
135 to 147 Months	1.000	1.001	0.7336	1.001	13,700,000
147 to 159 Months	1.001	1.000	0.6811	1.000	17,600,000
159 to 171 Months	1.001	1.000	0.6242	1.000	22,600,000
171 to 183 Months	1.000	0.998	0.5331	0.999	29,100,000
183 to 195 Months	1.000	1.000	0.4403	1.000	37,400,000
195 to 207 Months	1.000	1.000	0.3850	1.000	48,200,000
207 to 219 Months	1.000	1.000	0.3346	1.000	62,100,000
219 to 231 Months	1.000	1.000	0.2184	1.000	80,200,000
231 to 243 Months	1.000	1.000	0.0925	1.000	103,500,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2020			1.145	1.022	1.007	1.008	1.000	1.000	0.998	1.000	1.001
12/31/2021		1.568	1.145	1.022	1.007	1.008	1.000	1.000	0.998	1.000	1.001
12/31/2022	1.970	1.568	1.145	1.022	1.007	1.008	1.000	1.000	0.998	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>
12/31/2020	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000		1.185
12/31/2021	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000		1.858
12/31/2022	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000		3.660

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

NEW JERSEY

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	0.0468	0.8448	0.0489	1,200,000	
	27 to 39 Months	0.0864	0.0745	0.9008	0.0757	1,500,000	
	39 to 51 Months	0.0791	0.0734	0.9257	0.0738	1,900,000	
	51 to 63 Months	0.0518	0.0410	0.9225	0.0418	2,400,000	
	63 to 75 Months	0.0289	0.0284	0.9067	0.0284	3,100,000	
	75 to 87 Months	0.0143	0.0164	0.8985	0.0162	3,900,000	
	87 to 99 Months	0.0057	0.0047	0.8810	0.0048	5,000,000	
	99 to 111 Months	0.0024	0.0012	0.8478	0.0014	6,500,000	
	111 to 123 Months	0.0037	0.0012	0.8077	0.0017	8,300,000	
	123 to 135 Months	0.0010	0.0003	0.7579	0.0005	10,600,000	
	135 to 147 Months	0.0005	0.0004	0.7336	0.0004	13,700,000	
	147 to 159 Months	-0.0001	0.0003	0.6811	0.0002	17,600,000	
	159 to 171 Months	0.0008	0.0006	0.6242	0.0007	22,600,000	
	171 to Ultimate	A multistate ratio of 0.0000 has been used.					
Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.295	0.246	0.170	0.096	0.054	0.026	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>
	0.005	0.004	0.002	0.001	0.001	0.001	0.000
<u>Full coverage</u>							
	Reported ALAE	\$500,000		ALAE	Additional	Ultimate	
<u>A.Y.E</u>	<u>as of 3/31/2023</u>	<u>Ultimate Indemnity</u>		<u>Factor</u>	<u>ALAE</u>	<u>ALAE</u>	
12/31/2020	2,887,505	20,378,023		0.170	3,462,226	6,349,731	
12/31/2021	1,241,893	21,929,537		0.246	5,385,894	6,627,787	
12/31/2022	282,733	12,725,897		0.295	3,747,777	4,030,510	
<u>Deductible Coverage</u>							
	Reported ALAE	\$500,000		ALAE	Additional	Ultimate	
<u>A.Y.E</u>	<u>as of 3/31/2023</u>	<u>Ultimate Indemnity</u>		<u>Factor</u>	<u>ALAE</u>	<u>ALAE</u>	
12/31/2020	173,486	1,423,844		0.170	241,911	415,397	
12/31/2021	42,827	1,596,125		0.246	392,008	434,835	
12/31/2022	42,457	2,210,128		0.295	650,883	693,340	

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

NEW JERSEY

Premises/Operations

Manufacturers & Contractors

Property Damage

Full Coverage

Incurred Losses Excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.126	1.217	0.8202	1.201	2,700,000
27 to 39 Months	1.051	1.049	0.8333	1.049	2,900,000
39 to 51 Months	1.017	1.059	0.8410	1.052	3,100,000
51 to 63 Months	1.013	1.042	0.8362	1.037	3,300,000
63 to 75 Months	1.012	0.999	0.8374	1.001	3,500,000
75 to 87 Months	1.008	1.002	0.8276	1.003	3,700,000
87 to 99 Months	1.004	1.006	0.8166	1.006	4,000,000
99 to 111 Months	1.004	1.004	0.8121	1.004	4,300,000
111 to 123 Months	1.002	0.996	0.8115	0.997	4,600,000
123 to 135 Months	1.003	1.008	0.8094	1.007	4,900,000
135 to 147 Months	1.002	1.001	0.7985	1.001	5,200,000
147 to 159 Months	1.001	1.002	0.7836	1.002	5,500,000
159 to 171 Months	1.000	1.000	0.7639	1.000	5,900,000
171 to 183 Months	1.001	1.001	0.7409	1.001	6,400,000
183 to 195 Months	1.001	1.000	0.7230	1.000	6,800,000
195 to 207 Months	1.001	1.000	0.7153	1.000	7,300,000
207 to 219 Months	1.001	1.000	0.6898	1.000	7,900,000
219 to 231 Months	1.001	1.000	0.5875	1.000	8,400,000
231 to 243 Months	1.001	1.000	0.3724	1.001	9,000,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2020			1.052	1.037	1.001	1.003	1.006	1.004	0.997	1.007	1.001
12/31/2021		1.049	1.052	1.037	1.001	1.003	1.006	1.004	0.997	1.007	1.001
12/31/2022	1.201	1.049	1.052	1.037	1.001	1.003	1.006	1.004	0.997	1.007	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>
12/31/2020	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.004		1.122
12/31/2021	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.004		1.178
12/31/2022	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.004		1.414

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

NEW JERSEY

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	0.0421	0.0332	0.8202	0.0348	2,700,000
	27 to 39 Months	0.0431	0.0406	0.8333	0.0410	2,900,000
	39 to 51 Months	0.0343	0.0325	0.8410	0.0328	3,100,000
	51 to 63 Months	0.0353	0.0378	0.8362	0.0374	3,300,000
	63 to 75 Months	0.0243	0.0175	0.8374	0.0186	3,500,000
	75 to 87 Months	0.0134	0.0294	0.8276	0.0266	3,700,000
	87 to 99 Months	0.0083	0.0223	0.8166	0.0197	4,000,000
	99 to 111 Months	0.0060	0.0034	0.8121	0.0039	4,300,000
	111 to 123 Months	0.0062	0.0095	0.8115	0.0089	4,600,000
	123 to 135 Months	0.0032	0.0038	0.8094	0.0037	4,900,000
	135 to 147 Months	0.0031	0.0079	0.7985	0.0069	5,200,000
	147 to 159 Months	0.0027	0.0047	0.7836	0.0043	5,500,000
	159 to 171 Months	0.0012	0.0010	0.7639	0.0010	5,900,000
	171 to Ultimate	A multistate ratio of 0.0000 has been used.				
Cumulative Incremental Factors						
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
	0.240	0.205	0.164	0.131	0.094	0.075
						0.048
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>
	0.029	0.025	0.016	0.012	0.005	0.001
						0.000
<u>Full coverage</u>						
	Reported ALAE	\$500,000		ALAE	Additional	Ultimate
<u>A.Y.E</u>	<u>as of 3/31/2023</u>	<u>Ultimate Indemnity</u>		<u>Factor</u>	<u>ALAE</u>	<u>ALAE</u>
12/31/2020	1,010,448	8,302,130		0.164	1,359,889	2,370,337
12/31/2021	637,502	9,349,395		0.205	1,914,756	2,552,258
12/31/2022	342,067	10,289,888		0.240	2,465,457	2,807,524
<u>Deductible Coverage</u>						
	Reported ALAE	\$500,000		ALAE	Additional	Ultimate
<u>A.Y.E</u>	<u>as of 3/31/2023</u>	<u>Ultimate Indemnity</u>		<u>Factor</u>	<u>ALAE</u>	<u>ALAE</u>
12/31/2020	139,017	416,432		0.164	68,212	207,229
12/31/2021	2,776	285,133		0.205	58,395	61,171
12/31/2022	9,955	117,579		0.240	28,172	38,127

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

NEW JERSEY

Premises/Operations

Manufacturers & Contractors

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.1181
27 to 39 Months	0.1335
39 to 51 Months	0.0996
51 to 63 Months	0.0642
63 to 75 Months	0.0312
75 to 87 Months	0.0106
87 to 99 Months	0.0138
99 to 111 Months	0.0099
111 to 123 Months	0.0213
123 to 135 Months	0.0020
135 to 147 Months	0.0008
147 to 159 Months	0.0012
159 to 171 Months	0.0016
171 to Ultimate	A multistate ratio of 0.0000 has been used.

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.508	0.390	0.256	0.157	0.092	0.061	0.051
<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>
	0.037	0.027	0.006	0.004	0.003	0.002	0.000

Full coverage

<u>A.Y.E</u>	<u>Reported ALAE as of 3/31/2023</u>	<u>\$500,000 Ultimate Indemnity</u>	<u>ALAE Factor</u>	<u>Additional ALAE</u>	<u>Ultimate ALAE</u>
12/31/2020	192,575	485,269	0.256	124,326	316,901
12/31/2021	124,879	546,217	0.390	212,861	337,740
12/31/2022	43,935	298,989	0.508	151,827	195,762

(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
NEW JERSEY
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>
12/31/2003	2,937,892	5,498,300	9,324,537	11,031,584	10,626,582	10,660,359	10,703,892	10,614,472	10,669,821	10,616,007	10,569,362
12/31/2004	2,987,395	6,550,012	10,457,488	11,945,481	12,036,475	12,037,625	11,878,758	11,867,648	11,973,648	11,968,648	11,988,648
12/31/2005	2,297,024	5,140,818	7,921,522	9,526,559	9,068,104	8,713,871	8,812,841	8,789,291	8,790,051	8,795,041	8,814,414
12/31/2006	2,533,623	5,071,428	8,223,675	9,618,881	9,799,894	9,770,977	9,516,371	9,388,837	9,390,979	9,379,512	9,379,262
12/31/2007	2,704,586	5,211,556	9,435,364	10,812,557	11,237,731	11,194,265	11,182,478	11,073,975	11,093,308	11,095,058	11,094,558
12/31/2008	3,212,355	7,645,462	11,575,356	13,406,591	13,058,948	12,755,791	12,683,983	12,677,983	12,782,983	12,718,982	12,618,982
12/31/2009	4,350,090	8,292,045	11,645,295	13,178,093	13,672,462	13,636,229	13,510,924	13,655,924	13,638,924	13,643,924	13,652,424
12/31/2010	2,790,694	5,884,361	9,587,285	11,503,723	11,465,357	11,168,327	11,091,927	11,190,815	11,440,565	11,305,899	11,310,899
12/31/2011	3,688,315	7,750,194	11,510,675	12,938,641	13,094,718	13,047,356	13,094,275	12,777,774	12,798,060	12,757,160	12,764,493
12/31/2012	2,711,005	5,660,343	8,691,232	9,215,725	9,015,617	9,087,336	9,162,234	9,118,568	9,118,568	9,125,901	9,124,318
12/31/2013	3,407,488	7,097,028	10,321,671	12,792,803	12,534,230	12,674,299	12,847,363	13,007,363	12,945,557	12,912,757	
12/31/2014	3,842,462	7,280,756	10,862,406	13,669,402	13,819,094	13,761,660	13,836,711	14,094,718	14,054,710		
12/31/2015	2,707,092	5,465,972	8,663,946	9,826,369	10,298,662	10,104,426	10,317,832	10,252,732			
12/31/2016	3,010,636	5,115,002	8,340,624	9,449,581	10,476,069	10,655,761	10,493,261				
12/31/2017	1,881,060	4,877,014	8,087,759	9,312,424	9,353,901	9,637,415					
12/31/2018	2,562,997	5,279,052	8,450,260	9,809,605	9,874,253						
12/31/2019	2,453,212	4,624,353	7,136,229	8,507,167							
12/31/2020	1,719,197	3,722,139	5,816,784								
12/31/2021	2,358,023	4,494,556									
12/31/2022	1,553,464										

<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>
12/31/2003	10,572,358	10,597,358	10,527,127	10,535,341	10,535,341	10,538,758	10,538,758	10,546,091	10,544,508
12/31/2004	12,010,214	12,011,054	11,919,661	11,864,661	11,869,912	11,869,912	11,867,245	11,865,662	
12/31/2005	8,816,094	8,816,094	8,816,094	8,815,428	8,815,428	8,822,761	8,921,178		
12/31/2006	9,378,762	9,378,762	9,405,096	9,480,096	9,487,429	9,485,846			
12/31/2007	11,194,558	11,190,892	11,190,892	11,123,225	11,091,642				
12/31/2008	12,629,086	12,629,086	12,631,586	12,631,586					
12/31/2009	13,647,424	13,722,424	13,722,424						
12/31/2010	11,318,232	11,316,649							
12/31/2011	12,762,910								

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

Link Ratios											
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2003	1.872	1.696	1.183	0.963	1.003	1.004	0.992	1.005	0.995	0.996	1.000
12/31/2004	2.193	1.597	1.142	1.008	1.000	0.987	0.999	1.009	1.000	1.002	1.002
12/31/2005	2.238	1.541	1.203	0.952	0.961	1.011	0.997	1.000	1.001	1.002	1.000
12/31/2006	2.002	1.622	1.170	1.019	0.997	0.974	0.987	1.000	0.999	1.000	1.000
12/31/2007	1.927	1.810	1.146	1.039	0.996	0.999	0.990	1.002	1.000	1.000	1.009
12/31/2008	2.380	1.514	1.158	0.974	0.977	0.994	1.000	1.008	0.995	0.992	1.001
12/31/2009	1.906	1.404	1.132	1.038	0.997	0.991	1.011	0.999	1.000	1.001	1.000
12/31/2010	2.109	1.629	1.200	0.997	0.974	0.993	1.009	1.022	0.988	1.000	1.001
12/31/2011	2.101	1.485	1.124	1.012	0.996	1.004	0.976	1.002	0.997	1.001	1.000
12/31/2012	2.088	1.535	1.060	0.978	1.008	1.008	0.995	1.000	1.001	1.000	
12/31/2013	2.083	1.454	1.239	0.980	1.011	1.014	1.012	0.995	0.997		
12/31/2014	1.895	1.492	1.258	1.011	0.996	1.005	1.019	0.997			
12/31/2015	2.019	1.585	1.134	1.048	0.981	1.021	0.994				
12/31/2016	1.699	1.631	1.133	1.109	1.017	0.985					
12/31/2017	2.593	1.658	1.151	1.004	1.030						
12/31/2018	2.060	1.601	1.161	1.007							
12/31/2019	1.885	1.543	1.192								
12/31/2020	2.165	1.563									
12/31/2021	1.906										
3 Yr Mean	1.985	1.569	1.168	1.040	1.009	1.004	1.008	0.997	0.998	1.000	1.000
Best 3/5	2.044	1.598	1.149	1.022	1.008	1.009	1.000	1.000	0.998	1.000	1.001
A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2003	1.002	0.993	1.001	1.000	1.000	1.000	1.001	1.000			
12/31/2004	1.000	0.992	0.995	1.000	1.000	1.000	1.000	1.000			
12/31/2005	1.000	1.000	1.000	1.000	1.001	1.011	1.000	1.000			
12/31/2006	1.000	1.003	1.008	1.001	1.000	1.000	1.000	1.000			
12/31/2007	1.000	1.000	0.994	0.997	1.000	1.000	1.000	1.000			
12/31/2008	1.000	1.000	1.000								
12/31/2009	1.005	1.000									
12/31/2010	1.000										
3 Yr Mean	1.002	1.000	1.001	0.999	1.000	1.004	1.001	1.000			
Best 3/5	1.000	1.000	0.998	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
12/31/2018					1.008	1.009	1.000	1.000	0.998	1.000	1.001
12/31/2019				1.022	1.008	1.009	1.000	1.000	0.998	1.000	1.001
12/31/2020			1.149	1.022	1.008	1.009	1.000	1.000	0.998	1.000	1.001
12/31/2021		1.598	1.149	1.022	1.008	1.009	1.000	1.000	0.998	1.000	1.001
12/31/2022	2.044	1.598	1.149	1.022	1.008	1.009	1.000	1.000	0.998	1.000	1.001
A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS	
12/31/2018	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.014	
12/31/2019	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.036	
12/31/2020	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.191	
12/31/2021	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.903	
12/31/2022	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	3.889	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	253,826	937,998	2,247,685	3,611,575	4,136,384	4,510,557	4,602,938	4,688,120	4,833,245	4,880,729	4,889,747
12/31/2004	309,273	975,971	2,361,331	3,067,556	4,485,820	4,511,923	4,340,334	4,192,468	4,186,727	4,202,381	4,223,434
12/31/2005	281,946	594,102	1,926,428	2,806,709	3,621,586	3,377,043	3,468,252	3,558,447	3,704,166	3,729,272	3,753,594
12/31/2006	267,187	664,068	1,933,231	2,984,695	3,814,353	4,584,218	4,584,260	4,734,026	4,750,732	4,763,059	4,763,161
12/31/2007	392,599	871,053	2,090,916	3,930,745	5,182,715	5,769,776	5,869,058	5,541,736	5,598,997	5,611,379	5,616,479
12/31/2008	174,374	709,995	2,180,332	3,920,704	4,897,178	5,355,871	5,852,923	6,302,791	6,422,312	6,475,309	6,483,571
12/31/2009	543,310	1,249,350	2,856,114	4,783,108	5,962,811	6,282,450	6,629,738	6,750,061	6,728,781	6,728,976	6,740,870
12/31/2010	277,402	1,132,209	3,053,071	5,155,046	6,635,121	6,947,222	7,196,535	7,406,490	7,305,620	7,343,520	7,388,241
12/31/2011	663,016	1,597,477	3,423,011	5,590,513	7,276,333	12,769,722	13,021,226	13,220,930	13,167,761	13,386,250	13,320,297
12/31/2012	312,815	1,178,784	2,779,932	4,400,875	5,427,576	5,637,037	6,016,252	5,863,729	5,874,351	5,878,112	5,884,700
12/31/2013	216,419	1,386,630	3,103,798	5,427,937	6,884,788	7,425,750	7,838,888	7,995,125	8,137,960	8,175,772	
12/31/2014	298,685	1,313,922	3,228,794	6,037,665	6,936,245	7,567,455	7,848,965	7,925,365	8,071,961		
12/31/2015	292,588	1,152,137	2,745,202	4,619,060	5,635,257	6,302,472	6,640,305	6,758,437			
12/31/2016	365,873	1,245,799	2,863,381	4,061,077	4,953,247	5,615,296	6,291,437				
12/31/2017	330,275	1,255,667	2,576,098	3,756,273	5,122,365	6,011,698					
12/31/2018	415,620	1,386,361	3,213,596	5,437,923	6,174,034						
12/31/2019	364,101	1,041,523	2,642,946	4,211,838							
12/31/2020	531,069	1,295,188	2,439,867								
12/31/2021	291,505	1,185,743									
12/31/2022	269,784										

<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>
12/31/2003	4,968,164	4,968,165	4,902,474	4,902,474	4,902,474	4,902,474	4,902,474	4,902,474	4,902,474
12/31/2004	4,220,648	4,230,218	4,253,896	4,232,342	4,232,342	4,232,342	4,232,342	4,232,342	
12/31/2005	3,841,637	3,847,577	3,847,547	3,847,547	3,847,547	3,847,547	3,847,547		
12/31/2006	4,763,612	4,763,612	4,786,911	4,836,867	4,836,867	4,836,867			
12/31/2007	5,665,181	5,665,349	5,665,349	5,665,349	5,664,962				
12/31/2008	6,499,432	6,506,824	6,519,019	6,522,291					
12/31/2009	6,742,703	6,878,604	7,002,364						
12/31/2010	7,400,273	7,413,228							
12/31/2011	13,321,424								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
NEW JERSEY
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>
12/31/2003	684,172	1,309,687	1,363,890	524,809	374,173	92,381	85,182	145,125	47,484	9,018	78,417	1	-65,691
12/31/2004	666,698	1,385,360	706,225	1,418,264	26,103	-171,589	-147,866	-5,741	15,654	21,053	-2,786	9,570	23,678
12/31/2005	312,156	1,332,326	880,281	814,877	-244,543	91,209	90,195	145,719	25,106	24,322	88,043	5,940	-30
12/31/2006	396,881	1,269,163	1,051,464	829,658	769,865	42	149,766	16,706	12,327	102	451	0	23,299
12/31/2007	478,454	1,219,863	1,839,829	1,251,970	587,061	99,282	-327,322	57,261	12,382	5,100	48,702	168	0
12/31/2008	535,621	1,470,337	1,740,372	976,474	458,693	497,052	449,868	119,521	52,997	8,262	15,861	7,392	12,195
12/31/2009	706,040	1,606,764	1,926,994	1,179,703	319,639	347,288	120,323	-21,280	195	11,894	1,833	135,901	123,760
12/31/2010	854,807	1,920,862	2,101,975	1,480,075	312,101	249,313	209,955	-100,870	37,900	44,721	12,032	12,955	
12/31/2011	934,461	1,825,534	2,167,502	1,685,820	5,493,389	251,504	199,704	-53,169	218,489	-65,953	1,127		
12/31/2012	865,969	1,601,148	1,620,943	1,026,701	209,461	379,215	-152,523	10,622	3,761	6,588			
12/31/2013	1,170,211	1,717,168	2,324,139	1,456,851	540,962	413,138	156,237	142,835	37,812				
12/31/2014	1,015,237	1,914,872	2,808,871	898,580	631,210	281,510	76,400	146,596					
12/31/2015	859,549	1,593,065	1,873,858	1,016,197	667,215	337,833	118,132						
12/31/2016	879,926	1,617,582	1,197,696	892,170	662,049	676,141							
12/31/2017	925,392	1,320,431	1,180,175	1,366,092	889,333								
12/31/2018	970,741	1,827,235	2,224,327	736,111									
12/31/2019	677,422	1,601,423	1,568,892										
12/31/2020	764,119	1,144,679											
12/31/2021	894,238												

	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>
12/31/2003	0.0399	0.0763	0.0795	0.0306	0.0218	0.0054	0.0050	0.0085	0.0028	0.0005	0.0046	0.0000	-0.0038
12/31/2004	0.0311	0.0647	0.0330	0.0662	0.0012	-0.0080	-0.0069	-0.0003	0.0007	0.0010	-0.0001	0.0004	0.0011
12/31/2005	0.0225	0.0960	0.0634	0.0587	-0.0176	0.0066	0.0065	0.0105	0.0018	0.0018	0.0063	0.0004	0.0000
12/31/2006	0.0220	0.0704	0.0583	0.0460	0.0427	0.0000	0.0083	0.0009	0.0007	0.0000	0.0000	0.0000	0.0013
12/31/2007	0.0213	0.0543	0.0819	0.0557	0.0261	0.0044	-0.0146	0.0025	0.0006	0.0002	0.0022	0.0000	0.0000
12/31/2008	0.0209	0.0575	0.0680	0.0382	0.0179	0.0194	0.0176	0.0047	0.0021	0.0003	0.0006	0.0003	0.0005
12/31/2009	0.0265	0.0603	0.0723	0.0443	0.0120	0.0130	0.0045	-0.0008	0.0000	0.0004	0.0001	0.0051	0.0046
12/31/2010	0.0417	0.0938	0.1026	0.0723	0.0152	0.0122	0.0103	-0.0049	0.0019	0.0022	0.0006	0.0006	
12/31/2011	0.0370	0.0723	0.0859	0.0668	0.2176	0.0100	0.0079	-0.0021	0.0087	-0.0026	0.0000		
12/31/2012	0.0422	0.0781	0.0791	0.0501	0.0102	0.0185	-0.0074	0.0005	0.0002	0.0003			
12/31/2013	0.0434	0.0637	0.0862	0.0540	0.0201	0.0153	0.0058	0.0053	0.0014				
12/31/2014	0.0383	0.0723	0.1060	0.0339	0.0238	0.0106	0.0029	0.0055					
12/31/2015	0.0391	0.0724	0.0852	0.0462	0.0303	0.0154	0.0054						
12/31/2016	0.0413	0.0759	0.0562	0.0419	0.0311	0.0317							
12/31/2017	0.0471	0.0672	0.0600	0.0695	0.0452								
12/31/2018	0.0459	0.0863	0.1051	0.0348									
12/31/2019	0.0324	0.0766	0.0750										
12/31/2020	0.0474	0.0710											
12/31/2021	0.0516												

Best 3/5	0.0468	0.0745	0.0734	0.0410	0.0284	0.0164	0.0047	0.0012	0.0012	0.0003	0.0004	0.0003	0.0006
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Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
NEW JERSEY
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>
12/31/2003	3,609,657	3,959,944	4,069,839	4,583,480	4,704,333	5,041,209	5,195,667	5,127,383	5,295,478	5,328,031	5,314,813
12/31/2004	3,950,680	5,147,325	5,697,693	6,123,708	6,319,539	6,544,524	6,599,938	6,675,012	6,598,733	6,641,116	6,603,616
12/31/2005	4,138,959	4,846,440	5,508,389	5,419,715	5,518,575	5,628,273	5,605,739	5,578,239	5,552,228	5,563,709	5,561,709
12/31/2006	4,574,522	5,256,590	5,393,469	5,580,159	5,500,106	5,672,230	6,006,136	5,864,886	5,969,066	6,031,675	6,041,583
12/31/2007	4,069,432	4,719,997	5,351,632	5,558,165	5,986,475	6,086,157	5,970,327	5,982,165	5,973,381	5,994,771	6,023,329
12/31/2008	4,558,764	4,946,415	5,339,691	5,526,392	5,720,788	5,669,488	5,701,228	5,698,237	5,786,129	5,907,009	5,964,517
12/31/2009	5,103,572	5,677,706	6,021,436	5,913,433	6,071,795	6,302,980	6,477,472	6,753,571	6,906,169	6,871,169	6,897,835
12/31/2010	4,845,724	5,991,961	6,322,595	6,746,833	6,818,472	6,762,082	6,835,402	6,944,389	6,892,319	6,887,329	6,956,320
12/31/2011	5,332,423	5,853,128	6,040,378	6,360,167	6,490,795	6,413,799	6,635,930	6,742,314	6,807,214	6,757,214	6,757,214
12/31/2012	5,116,440	5,842,869	6,565,593	6,532,702	6,756,733	6,982,280	6,998,476	6,980,756	7,071,592	7,166,591	7,276,592
12/31/2013	3,786,343	4,911,478	5,042,888	5,162,855	5,387,769	5,405,065	5,690,369	5,935,572	5,921,480	5,864,874	
12/31/2014	3,935,510	4,272,408	4,795,573	5,064,995	5,397,511	5,803,819	5,686,787	5,667,085	5,695,077		
12/31/2015	4,524,147	5,335,243	5,819,866	6,210,032	6,428,005	6,418,199	6,434,829	6,474,479			
12/31/2016	4,074,274	4,956,516	4,992,261	5,235,149	5,592,967	5,537,314	5,543,090				
12/31/2017	4,288,031	5,350,447	5,537,097	5,847,037	6,000,417	5,984,119					
12/31/2018	3,943,752	4,981,135	5,272,960	5,760,491	5,869,412						
12/31/2019	4,104,723	4,952,614	5,592,808	5,894,424							
12/31/2020	4,061,417	4,557,891	4,798,556								
12/31/2021	4,149,638	4,967,046									
12/31/2022	4,571,208										

<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>
12/31/2003	5,324,614	5,352,215	5,354,315	5,341,565	5,340,865	5,340,864	5,340,864	5,340,864	5,340,864
12/31/2004	6,623,616	6,623,616	6,624,567	6,631,066	6,631,071	6,631,071	6,623,571	6,623,566	
12/31/2005	5,576,209	5,588,659	5,588,659	5,595,409	5,595,409	5,595,409	5,595,409		
12/31/2006	6,153,017	6,178,601	6,120,786	6,120,328	6,118,583	6,120,328			
12/31/2007	6,048,232	6,015,911	6,019,566	6,036,569	6,082,066				
12/31/2008	6,081,508	6,091,607	6,163,175	6,133,175					
12/31/2009	6,880,704	6,980,699	6,980,699						
12/31/2010	6,956,318	6,956,318							
12/31/2011	6,754,714								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
NEW JERSEY
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>
12/31/2003	1.097	1.028	1.126	1.026	1.072	1.031	0.987	1.033	1.006	0.998	1.002
12/31/2004	1.303	1.107	1.075	1.032	1.036	1.008	1.011	0.989	1.006	0.994	1.003
12/31/2005	1.171	1.137	0.984	1.018	1.020	0.996	0.995	0.995	1.002	1.000	1.003
12/31/2006	1.149	1.026	1.035	0.986	1.031	1.059	0.976	1.018	1.010	1.002	1.018
12/31/2007	1.160	1.134	1.039	1.077	1.017	0.981	1.002	0.999	1.004	1.005	1.004
12/31/2008	1.085	1.080	1.035	1.035	0.991	1.006	0.999	1.015	1.021	1.010	1.020
12/31/2009	1.112	1.061	0.982	1.027	1.038	1.028	1.043	1.023	0.995	1.004	0.998
12/31/2010	1.237	1.055	1.067	1.011	0.992	1.011	1.016	0.993	0.999	1.010	1.000
12/31/2011	1.098	1.032	1.053	1.021	0.988	1.035	1.016	1.010	0.993	1.000	1.000
12/31/2012	1.142	1.124	0.995	1.034	1.033	1.002	0.997	1.013	1.013	1.015	
12/31/2013	1.297	1.027	1.024	1.044	1.003	1.053	1.043	0.998	0.990		
12/31/2014	1.086	1.122	1.056	1.066	1.075	0.980	0.997	1.005			
12/31/2015	1.179	1.091	1.067	1.035	0.998	1.003	1.006				
12/31/2016	1.217	1.007	1.049	1.068	0.990	1.001					
12/31/2017	1.248	1.035	1.056	1.026	0.997						
12/31/2018	1.263	1.059	1.092	1.019							
12/31/2019	1.207	1.129	1.054								
12/31/2020	1.122	1.053									
12/31/2021	1.197										
3 Yr Mean	1.175	1.080	1.067	1.038	0.995	0.995	1.015	1.005	0.999	1.008	0.999
Best 3/5	1.217	1.049	1.059	1.042	0.999	1.002	1.006	1.004	0.996	1.008	1.001
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2003	1.005	1.000	0.998	1.000	1.000	1.000	1.000	1.000			
12/31/2004	1.000	1.000	1.001	1.000	1.000	0.999	1.000	1.000			
12/31/2005	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.004	0.991	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	0.995	1.001	1.003	1.008	1.000	1.000	1.000	1.000			
12/31/2008	1.002	1.012	0.995								
12/31/2009	1.015	1.000									
12/31/2010	1.000										
3 Yr Mean	1.006	1.004	0.999	1.003	1.000	1.000	1.000	1.000			
Best 3/5	1.002	1.000	1.001	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>	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>
12/31/2018					0.999	1.002	1.006	1.004	0.996	1.008	1.001
12/31/2019				1.042	0.999	1.002	1.006	1.004	0.996	1.008	1.001
12/31/2020			1.059	1.042	0.999	1.002	1.006	1.004	0.996	1.008	1.001
12/31/2021		1.049	1.059	1.042	0.999	1.002	1.006	1.004	0.996	1.008	1.001
12/31/2022	1.217	1.049	1.059	1.042	0.999	1.002	1.006	1.004	0.996	1.008	1.001
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2018	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.019
12/31/2019	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.062
12/31/2020	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.125
12/31/2021	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.180
12/31/2022	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.436

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	183,355	251,625	392,039	538,414	654,357	780,566	824,717	833,745	1,135,918	1,256,424	1,507,932
12/31/2004	135,151	301,435	552,829	908,187	1,042,567	1,189,503	1,338,555	1,405,407	1,408,833	1,473,787	1,483,667
12/31/2005	195,634	421,847	760,625	1,042,826	1,301,421	1,462,743	1,620,672	1,705,918	1,649,451	1,651,486	1,651,486
12/31/2006	142,724	320,913	652,093	1,193,848	1,209,955	1,385,886	1,556,471	1,731,456	1,930,208	2,050,077	2,133,027
12/31/2007	88,554	313,406	941,979	1,430,946	2,180,135	2,503,031	2,666,032	2,830,945	2,917,220	3,027,184	3,052,703
12/31/2008	121,351	364,315	576,122	847,737	1,052,833	1,275,711	1,603,489	1,288,797	1,368,246	1,480,976	1,520,067
12/31/2009	200,589	788,172	791,554	989,351	1,155,070	1,264,290	1,488,379	1,771,929	2,098,220	2,223,846	2,261,952
12/31/2010	240,261	567,898	1,422,725	1,531,823	1,787,605	1,989,149	2,048,445	2,102,594	2,072,498	2,229,508	2,133,509
12/31/2011	321,246	570,689	760,595	1,111,041	1,352,473	1,637,986	1,805,186	1,982,428	2,044,494	2,094,515	2,113,042
12/31/2012	539,140	602,044	1,171,149	1,582,673	1,832,161	1,931,486	2,124,991	2,337,827	2,356,679	2,440,213	2,487,814
12/31/2013	196,102	408,037	698,644	937,337	1,170,978	1,279,288	1,536,642	1,832,671	1,842,902	1,813,196	
12/31/2014	306,116	565,756	1,102,184	1,698,659	2,010,424	2,282,768	2,582,746	2,788,656	2,913,614		
12/31/2015	302,748	649,594	1,068,778	1,508,336	1,639,317	1,796,467	1,909,481	1,936,873			
12/31/2016	371,765	732,819	966,354	1,224,673	1,477,049	1,543,753	2,147,018				
12/31/2017	203,310	596,422	1,022,958	1,235,444	1,632,840	1,843,383					
12/31/2018	265,374	651,826	1,062,835	1,460,923	1,943,386						
12/31/2019	585,555	894,008	1,304,847	1,478,849							
12/31/2020	226,268	405,305	651,085								
12/31/2021	313,709	396,788									
12/31/2022	328,026										

<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>
12/31/2003	1,571,523	1,600,858	1,634,080	1,656,803	1,659,763	1,659,763	1,659,763	1,659,763	1659763
12/31/2004	1,495,433	1,495,433	1,505,434	1,505,433	1,505,433	1,505,433	1,495,433	1495433	
12/31/2005	1,651,486	1,669,399	1,670,736	1,670,736	1,670,736	1,670,736	1670736		
12/31/2006	2,159,734	2,194,206	2,198,167	2,211,641	2,233,419	2253485			
12/31/2007	3,062,293	3,090,396	3,137,175	3,142,752	3160373				
12/31/2008	1,775,190	1,819,267	1,835,994	1849729					
12/31/2009	2,440,485	2,631,105	2576692						
12/31/2010	2,136,595	2139694							
12/31/2011	2,134,330								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
NEW JERSEY
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
12/31/2003	68,270	140,414	146,375	115,943	126,209	44,151	9,028	302,173	120,506	251,508	63,591	29,335	33,222
12/31/2004	166,284	251,394	355,358	134,380	146,936	149,052	66,852	3,426	64,954	9,880	11,766	0	10,001
12/31/2005	226,213	338,778	282,201	258,595	161,322	157,929	85,246	-56,467	2,035	0	0	17,913	1,337
12/31/2006	178,189	331,180	541,755	16,107	175,931	170,585	174,985	198,752	119,869	82,950	26,707	34,472	3,961
12/31/2007	224,852	628,573	488,967	749,189	322,896	163,001	164,913	86,275	109,964	25,519	9,590	28,103	46,779
12/31/2008	242,964	211,807	271,615	205,096	222,878	327,778	-314,692	79,449	112,730	39,091	255,123	44,077	16,727
12/31/2009	587,583	3,382	197,797	165,719	109,220	224,089	283,550	326,291	125,626	38,106	178,533	190,620	-54,413
12/31/2010	327,637	854,827	109,098	255,782	201,544	59,296	54,149	-30,096	157,010	-95,999	3,086	3,099	
12/31/2011	249,443	189,906	350,446	241,432	285,513	167,200	177,242	62,066	50,021	18,527	21,288		
12/31/2012	62,904	569,105	411,524	249,488	99,325	193,505	212,836	18,852	83,534	47,601			
12/31/2013	211,935	290,607	238,693	233,641	108,310	257,354	296,029	10,231	-29,706				
12/31/2014	259,640	536,428	596,475	311,765	272,344	299,978	205,910	124,958					
12/31/2015	346,846	419,184	439,558	130,981	157,150	113,014	27,392						
12/31/2016	361,054	233,535	258,319	252,376	66,704	603,265							
12/31/2017	393,112	426,536	212,486	397,396	210,543								
12/31/2018	386,452	411,009	398,088	482,463									
12/31/2019	308,453	410,839	174,002										
12/31/2020	179,037	245,780											
12/31/2021	83,079												

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	
12/31/2003	0.0111	0.0229	0.0239	0.0189	0.0206	0.0072	0.0015	0.0493	0.0196	0.0410	0.0104	0.0048	0.0054	
12/31/2004	0.0191	0.0289	0.0408	0.0154	0.0169	0.0171	0.0077	0.0004	0.0075	0.0011	0.0014	0.0000	0.0011	
12/31/2005	0.0325	0.0487	0.0406	0.0372	0.0232	0.0227	0.0123	-0.0081	0.0003	0.0000	0.0000	0.0026	0.0002	
12/31/2006	0.0220	0.0409	0.0669	0.0020	0.0217	0.0211	0.0216	0.0246	0.0148	0.0102	0.0033	0.0043	0.0005	
12/31/2007	0.0315	0.0879	0.0684	0.1048	0.0452	0.0228	0.0231	0.0121	0.0154	0.0036	0.0013	0.0039	0.0065	
12/31/2008	0.0317	0.0276	0.0354	0.0268	0.0291	0.0428	-0.0411	0.0104	0.0147	0.0051	0.0333	0.0058	0.0022	
12/31/2009	0.0660	0.0004	0.0222	0.0186	0.0123	0.0252	0.0318	0.0366	0.0141	0.0043	0.0200	0.0214	-0.0061	
12/31/2010	0.0348	0.0907	0.0116	0.0272	0.0214	0.0063	0.0057	-0.0032	0.0167	-0.0102	0.0003	0.0003		
12/31/2011	0.0280	0.0213	0.0393	0.0271	0.0320	0.0187	0.0199	0.0070	0.0056	0.0021	0.0024			
12/31/2012	0.0066	0.0598	0.0432	0.0262	0.0104	0.0203	0.0224	0.0020	0.0088	0.0050				
12/31/2013	0.0264	0.0361	0.0297	0.0291	0.0135	0.0320	0.0368	0.0013	-0.0037					
12/31/2014	0.0312	0.0644	0.0716	0.0374	0.0327	0.0360	0.0247	0.0150						
12/31/2015	0.0330	0.0399	0.0418	0.0125	0.0150	0.0108	0.0026							
12/31/2016	0.0439	0.0284	0.0314	0.0307	0.0081	0.0733								
12/31/2017	0.0447	0.0485	0.0242	0.0452	0.0239									
12/31/2018	0.0449	0.0478	0.0463	0.0561										
12/31/2019	0.0300	0.0399	0.0169											
12/31/2020	0.0248	0.0341												
12/31/2021	0.0096													

Best 3/5	0.0332	0.0406	0.0325	0.0378	0.0175	0.0294	0.0223	0.0034	0.0095	0.0038	0.0079	0.0047	0.0010
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Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
Multistate
Bodily Injury - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	51,054,102	79,277,380	113,230,553	123,147,009	119,438,467	117,571,186	116,553,645	114,763,176	114,669,536	114,284,509	114,236,041
12/31/2004	52,279,987	86,389,958	109,675,872	114,732,401	112,014,211	110,005,194	109,108,497	108,393,333	108,578,854	108,585,752	108,648,885
12/31/2005	55,876,585	85,973,889	110,144,062	117,540,581	115,505,992	112,285,319	111,812,984	111,060,395	111,161,244	110,848,254	110,792,121
12/31/2006	55,503,036	85,183,894	104,217,592	111,279,964	110,316,619	110,607,499	110,600,983	109,343,459	109,183,643	108,862,358	108,655,926
12/31/2007	60,554,285	89,624,351	116,348,047	124,847,319	124,079,146	124,076,956	123,370,705	123,586,454	122,846,907	122,492,902	122,703,069
12/31/2008	64,042,331	98,810,347	121,251,805	130,056,706	129,459,883	128,791,027	129,846,477	128,001,532	128,286,741	128,286,763	128,402,903
12/31/2009	64,787,029	96,864,562	120,915,547	130,842,160	130,887,149	129,492,686	127,606,121	127,904,501	127,628,601	128,186,168	128,135,707
12/31/2010	66,213,811	96,560,206	123,147,419	131,809,300	132,150,871	130,417,152	130,799,242	130,273,919	130,870,181	130,685,225	130,601,037
12/31/2011	72,747,607	105,086,521	131,743,519	142,439,885	140,100,945	139,898,095	138,225,080	138,245,465	138,157,178	138,025,939	138,131,426
12/31/2012	56,193,433	86,289,577	111,301,517	115,330,751	116,486,129	117,304,166	117,633,636	117,710,526	117,867,577	117,478,921	117,372,537
12/31/2013	57,248,191	90,294,395	112,142,092	123,384,042	126,064,692	125,161,401	124,204,710	124,041,588	123,607,781	123,030,022	
12/31/2014	61,998,285	96,368,382	126,523,024	135,908,732	138,157,333	137,291,788	137,425,834	137,297,346	136,881,637		
12/31/2015	54,576,058	88,955,011	117,443,155	127,143,486	130,120,656	129,997,140	129,063,025	128,888,000			
12/31/2016	55,057,380	88,276,551	116,726,771	127,664,581	130,721,432	131,563,245	132,426,640				
12/31/2017	57,459,717	92,978,114	120,588,262	131,945,271	134,538,884	133,446,531					
12/31/2018	58,040,701	98,469,300	126,372,956	138,839,178	143,883,354						
12/31/2019	59,848,126	94,068,394	121,949,205	134,878,488							
12/31/2020	51,275,541	77,065,414	98,188,883								
12/31/2021	56,062,982	84,382,059									
12/31/2022	54,792,146										

<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>
12/31/2003	114,174,979	114,394,021	114,213,929	114,222,035	114,228,534	114,361,993	114,359,462	114,339,295	114,290,212
12/31/2004	108,765,744	108,911,543	108,836,642	108,873,242	108,957,768	108,939,998	108,927,331	108,891,582	
12/31/2005	110,750,810	110,826,547	111,020,543	111,061,377	111,150,377	111,130,210	111,191,960		
12/31/2006	108,529,152	108,800,769	108,939,705	108,910,529	108,943,998	108,893,015			
12/31/2007	122,769,330	122,866,415	122,960,872	122,894,235	122,834,407				
12/31/2008	128,434,596	128,598,466	128,411,420	128,387,935					
12/31/2009	128,402,006	128,448,544	128,444,936						
12/31/2010	130,414,731	130,471,148							
12/31/2011	138,044,041								

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										
<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>
12/31/2003	1.553	1.428	1.088	0.970	0.984	0.991	0.985	0.999	0.997	1.000	0.999
12/31/2004	1.652	1.270	1.046	0.976	0.982	0.992	0.993	1.002	1.000	1.001	1.001
12/31/2005	1.539	1.281	1.067	0.983	0.972	0.996	0.993	1.001	0.997	0.999	1.000
12/31/2006	1.535	1.223	1.068	0.991	1.003	1.000	0.989	0.999	0.997	0.998	0.999
12/31/2007	1.480	1.298	1.073	0.994	1.000	0.994	1.002	0.994	0.997	1.002	1.001
12/31/2008	1.543	1.227	1.073	0.995	0.995	1.008	0.986	1.002	1.000	1.001	1.000
12/31/2009	1.495	1.248	1.082	1.000	0.989	0.985	1.002	0.998	1.004	1.000	1.002
12/31/2010	1.458	1.275	1.070	1.003	0.987	1.003	0.996	1.005	0.999	0.999	0.999
12/31/2011	1.445	1.254	1.081	0.984	0.999	0.988	1.000	0.999	0.999	1.001	0.999
12/31/2012	1.536	1.290	1.036	1.010	1.007	1.003	1.001	1.001	0.997	0.999	
12/31/2013	1.577	1.242	1.100	1.022	0.993	0.992	0.999	0.997	0.995		
12/31/2014	1.554	1.313	1.074	1.017	0.994	1.001	0.999	0.997			
12/31/2015	1.630	1.320	1.083	1.023	0.999	0.993	0.999				
12/31/2016	1.603	1.322	1.094	1.024	1.006	1.007					
12/31/2017	1.618	1.297	1.094	1.020	0.992						
12/31/2018	1.697	1.283	1.099	1.036							
12/31/2019	1.572	1.296	1.106								
12/31/2020	1.503	1.274									
12/31/2021	1.505										
3 Yr Mean	1.527	1.284	1.100	1.027	0.999	1.000	0.999	0.998	0.997	1.000	1.000
Best 3/5	1.565	1.292	1.096	1.022	0.995	0.999	0.999	0.999	0.998	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>			
12/31/2003	1.002	0.998	1.000	1.000	1.001	1.000	1.000	1.000			
12/31/2004	1.001	0.999	1.000	1.001	1.000	1.000	1.000	1.000			
12/31/2005	1.001	1.002	1.000	1.001	1.000	1.001	1.000	1.000			
12/31/2006	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.001	1.001	0.999	1.000	1.000	1.000	1.000	1.000			
12/31/2008	1.001	0.999	1.000								
12/31/2009	1.000	1.000									
12/31/2010	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000			
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2018					0.995	0.999	0.999	0.999	0.998	1.000	1.000
12/31/2019				1.022	0.995	0.999	0.999	0.999	0.998	1.000	1.000
12/31/2020			1.096	1.022	0.995	0.999	0.999	0.999	0.998	1.000	1.000
12/31/2021		1.292	1.096	1.022	0.995	0.999	0.999	0.999	0.998	1.000	1.000
12/31/2022	1.565	1.292	1.096	1.022	0.995	0.999	0.999	0.999	0.998	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>
12/31/2018	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.992
12/31/2019	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.014
12/31/2020	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.111
12/31/2021	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.436
12/31/2022	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		2.247

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	6,115,487	9,773,839	13,973,776	15,480,491	14,233,760	13,526,751	13,479,815	13,418,685	13,473,505	13,448,190	13,536,424
12/31/2004	6,286,399	10,980,236	16,660,961	15,946,427	16,087,419	15,706,614	15,241,144	14,973,843	14,636,286	14,321,124	14,289,278
12/31/2005	8,170,769	13,249,276	17,236,373	18,139,748	18,623,134	17,791,935	17,561,116	17,164,579	17,041,716	17,081,987	17,174,245
12/31/2006	9,495,525	14,401,436	16,854,603	18,095,313	18,672,523	18,256,131	18,443,961	18,274,907	18,265,674	18,078,338	18,266,847
12/31/2007	8,941,782	12,527,879	17,212,157	18,032,366	18,686,201	18,340,464	18,358,383	18,706,486	18,675,843	18,794,522	18,707,854
12/31/2008	10,271,242	13,409,475	17,001,751	18,335,964	18,701,690	19,028,072	18,671,363	18,529,735	18,386,719	18,478,152	18,514,625
12/31/2009	9,884,290	14,213,812	16,801,896	18,371,239	18,795,001	19,523,167	19,514,753	19,480,697	19,679,665	19,641,094	19,682,549
12/31/2010	10,757,365	13,747,224	18,219,646	19,890,207	20,134,327	19,603,587	19,118,356	19,072,899	18,969,523	18,868,773	18,856,323
12/31/2011	10,234,413	14,186,834	19,017,059	20,794,538	20,808,481	20,919,661	20,846,018	20,788,800	20,821,530	20,829,517	21,029,517
12/31/2012	6,416,044	14,892,851	19,040,377	19,231,310	19,656,114	19,871,680	19,704,240	19,906,821	19,718,568	19,837,669	19,985,875
12/31/2013	9,434,615	15,758,817	18,492,192	22,101,350	23,001,926	22,750,236	22,843,803	22,810,537	22,810,336	22,760,336	
12/31/2014	10,456,008	14,981,131	21,775,867	25,211,434	26,374,720	26,145,055	26,140,518	25,947,986	25,910,940		
12/31/2015	10,425,942	17,409,672	23,390,151	26,572,612	26,899,499	26,645,595	26,021,669	25,882,574			
12/31/2016	10,020,734	15,927,809	22,198,287	24,445,353	25,899,861	24,657,606	24,923,967				
12/31/2017	11,395,211	20,348,797	27,483,751	29,652,797	30,463,672	30,009,312					
12/31/2018	9,603,044	18,161,623	24,482,957	27,707,942	27,742,834						
12/31/2019	10,664,846	16,114,195	20,925,631	23,240,069							
12/31/2020	8,461,524	13,054,224	17,410,266								
12/31/2021	7,644,770	13,544,888									
12/31/2022	9,657,884										

<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>
12/31/2003	13,492,234	13,492,234	13,415,734	13,417,234	13,417,234	13,411,035	13,411,035	13,411,035	13,411,035
12/31/2004	14,332,860	14,287,759	14,322,759	14,322,759	14,322,759	14,322,759	14,322,759	14,322,759	
12/31/2005	17,382,066	17,348,996	17,426,495	17,426,495	17,426,495	17,426,495	17,432,520		
12/31/2006	18,186,407	18,483,406	18,487,907	18,487,906	18,482,156	18,478,906			
12/31/2007	18,631,202	18,629,952	18,629,952	18,629,952	18,629,952				
12/31/2008	18,566,564	18,506,976	18,514,309	18,512,726					
12/31/2009	19,682,548	19,689,882	19,675,105						
12/31/2010	18,856,473	18,839,473							
12/31/2011	21,029,517								

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

Link Ratios											
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2003	1.598	1.430	1.108	0.919	0.950	0.997	0.995	1.004	0.998	1.007	0.997
12/31/2004	1.747	1.517	0.957	1.009	0.976	0.970	0.982	0.977	0.978	0.998	1.003
12/31/2005	1.622	1.301	1.052	1.027	0.955	0.987	0.977	0.993	1.002	1.005	1.012
12/31/2006	1.517	1.170	1.074	1.032	0.978	1.010	0.991	0.999	0.990	1.010	0.996
12/31/2007	1.401	1.374	1.048	1.036	0.981	1.001	1.019	0.998	1.006	0.995	0.996
12/31/2008	1.306	1.268	1.078	1.020	1.017	0.981	0.992	0.992	1.005	1.002	1.003
12/31/2009	1.438	1.182	1.093	1.023	1.039	1.000	0.998	1.010	0.998	1.002	1.000
12/31/2010	1.278	1.325	1.092	1.012	0.974	0.975	0.998	0.995	0.995	0.999	1.000
12/31/2011	1.386	1.340	1.093	1.001	1.005	0.996	0.997	1.002	1.000	1.010	1.000
12/31/2012	2.321	1.278	1.010	1.022	1.011	0.992	1.010	0.991	1.006	1.007	
12/31/2013	1.670	1.173	1.195	1.041	0.989	1.004	0.999	1.000	0.998		
12/31/2014	1.433	1.454	1.158	1.046	0.991	1.000	0.993	0.999			
12/31/2015	1.670	1.344	1.136	1.012	0.991	0.977	0.995				
12/31/2016	1.589	1.394	1.101	1.060	0.952	1.011					
12/31/2017	1.786	1.351	1.079	1.027	0.985						
12/31/2018	1.891	1.348	1.132	1.001							
12/31/2019	1.511	1.299	1.111								
12/31/2020	1.543	1.334									
12/31/2021	1.772										
3 Yr Mean	1.609	1.327	1.107	1.029	0.976	0.996	0.996	0.997	1.001	1.005	1.000
Best 3/5	1.700	1.344	1.115	1.028	0.988	0.999	0.997	0.998	0.999	1.004	1.000
A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2003	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2004	0.997	1.002	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2005	0.998	1.004	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2008	0.997	1.000	1.000								
12/31/2009	1.000	0.999									
12/31/2010	0.999										
3 Yr Mean	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2018					0.988	0.999	0.997	0.998	0.999	1.004	1.000
12/31/2019				1.028	0.988	0.999	0.997	0.998	0.999	1.004	1.000
12/31/2020			1.115	1.028	0.988	0.999	0.997	0.998	0.999	1.004	1.000
12/31/2021		1.344	1.115	1.028	0.988	0.999	0.997	0.998	0.999	1.004	1.000
12/31/2022	1.700	1.344	1.115	1.028	0.988	0.999	0.997	0.998	0.999	1.004	1.000
A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS	
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	1.013	
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.129	
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.517	
12/31/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.580	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	7,881,051	21,800,848	41,281,128	57,513,708	67,148,911	74,272,582	76,365,752	77,170,452	78,334,391	79,092,618	79,335,126
12/31/2004	6,039,971	17,760,823	35,765,159	49,154,075	58,970,408	64,828,590	66,386,529	67,028,919	68,525,280	69,079,091	69,022,589
12/31/2005	7,249,469	18,583,037	38,673,994	53,432,034	63,447,513	68,388,056	70,653,240	72,606,635	73,440,852	73,897,810	74,796,862
12/31/2006	7,107,970	21,019,742	39,300,068	54,035,411	63,611,500	67,322,097	72,458,893	74,697,025	75,333,149	76,822,635	76,824,993
12/31/2007	8,081,936	20,905,065	41,858,006	58,907,592	70,523,105	75,986,923	78,168,938	79,656,933	80,518,202	81,280,719	81,685,818
12/31/2008	7,888,192	23,937,525	44,266,786	64,951,765	78,279,946	84,510,326	88,654,071	89,452,766	90,299,380	90,586,894	90,594,869
12/31/2009	9,522,151	22,868,121	43,503,783	71,838,556	85,412,238	90,441,255	94,656,227	96,713,426	97,382,476	98,534,025	98,697,492
12/31/2010	8,085,762	26,418,037	52,394,154	70,163,628	84,415,500	89,804,988	94,063,370	95,378,140	95,180,563	95,386,771	95,726,963
12/31/2011	11,129,848	29,215,759	53,386,298	75,212,367	86,897,051	100,135,618	104,118,003	105,666,172	105,787,312	106,610,257	107,778,710
12/31/2012	8,387,910	24,231,286	47,865,337	66,507,673	80,552,632	86,170,455	90,162,306	91,352,988	92,152,460	92,940,727	93,172,403
12/31/2013	9,043,147	27,373,596	51,050,955	71,799,544	83,765,501	90,243,787	92,304,942	93,412,291	94,232,246	95,709,472	
12/31/2014	11,869,869	29,809,325	59,112,522	83,051,255	93,790,968	98,574,268	101,702,719	103,441,716	104,829,586		
12/31/2015	8,836,080	26,308,507	49,037,185	69,272,743	82,914,740	90,373,863	94,149,944	97,880,100			
12/31/2016	11,426,011	29,582,899	52,375,785	74,253,442	86,623,801	95,990,628	101,159,088				
12/31/2017	9,760,063	30,678,954	55,110,531	76,238,760	93,357,482	102,040,275					
12/31/2018	10,322,450	28,130,753	54,622,486	80,571,869	97,850,676						
12/31/2019	11,247,667	29,216,110	58,219,292	82,463,288							
12/31/2020	10,353,136	23,325,520	42,064,561								
12/31/2021	9,648,440	25,887,715									
12/31/2022	10,579,494										
	<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>		
12/31/2003	79,822,171	79,897,696	79,900,393	79,605,523	79,628,045	79,647,266	79,699,398	79,615,291	79,730,582		
12/31/2004	69,061,349	69,085,660	69,116,855	69,106,321	69,128,925	69,139,347	69,163,382	69,164,657			
12/31/2005	74,803,877	75,813,237	76,149,176	76,179,770	76,405,380	76,436,339	76,477,833				
12/31/2006	77,380,394	77,067,771	77,147,417	77,139,078	77,091,638	77,151,301					
12/31/2007	81,874,892	81,690,436	81,780,270	81,741,087	81,746,276						
12/31/2008	91,297,068	91,640,282	92,049,331	92,217,977							
12/31/2009	99,119,525	99,119,843	99,107,398								
12/31/2010	95,485,913	95,591,092									
12/31/2011	107,275,713										

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

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2003	13,919,797	19,480,280	16,232,580	9,635,203	7,123,671	2,093,170	804,700	1,163,939	758,227	242,508	487,045	75,525	2,697
12/31/2004	11,720,852	18,004,336	13,388,916	9,816,333	5,858,182	1,557,939	642,390	1,496,361	553,811	-56,502	38,760	24,311	31,195
12/31/2005	11,333,568	20,090,957	14,758,040	10,015,479	4,940,543	2,265,184	1,953,395	834,217	456,958	899,052	7,015	1,009,360	335,939
12/31/2006	13,911,772	18,280,326	14,735,343	9,576,089	3,710,597	5,136,796	2,238,132	636,124	1,489,486	2,358	555,401	-312,623	79,646
12/31/2007	12,823,129	20,952,941	17,049,586	11,615,513	5,463,818	2,182,015	1,487,995	861,269	762,517	405,099	189,074	-184,456	89,834
12/31/2008	16,049,333	20,329,261	20,684,979	13,328,181	6,230,380	4,143,745	798,695	846,614	287,514	7,975	702,199	343,214	409,049
12/31/2009	13,345,970	20,635,662	28,334,773	13,573,682	5,029,017	4,214,972	2,057,199	669,050	1,151,549	163,467	422,033	318	-12,445
12/31/2010	18,332,275	25,976,117	17,769,474	14,251,872	5,389,488	4,258,382	1,314,770	-197,577	206,208	340,192	-241,050	105,179	
12/31/2011	18,085,911	24,170,539	21,826,069	11,684,684	13,238,567	3,982,385	1,548,169	121,140	822,945	1,168,453	-502,997		
12/31/2012	15,843,376	23,634,051	18,642,336	14,044,959	5,617,823	3,991,851	1,190,682	799,472	788,267	231,676			
12/31/2013	18,330,449	23,677,359	20,748,589	11,965,957	6,478,286	2,061,155	1,107,349	819,955	1,477,226				
12/31/2014	17,939,456	29,303,197	23,938,733	10,739,713	4,783,300	3,128,451	1,738,997	1,387,870					
12/31/2015	17,472,427	22,728,678	20,235,558	13,641,997	7,459,123	3,776,081	3,730,156						
12/31/2016	18,156,888	22,792,886	21,877,657	12,370,359	9,366,827	5,168,460							
12/31/2017	20,918,891	24,431,577	21,128,229	17,118,722	8,682,793								
12/31/2018	17,808,303	26,491,733	25,949,383	17,278,807									
12/31/2019	17,968,443	29,003,182	24,243,996										
12/31/2020	12,972,384	18,739,041											
12/31/2021	16,239,275												

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
12/31/2003	0.0675	0.0944	0.0787	0.0467	0.0345	0.0101	0.0039	0.0056	0.0037	0.0012	0.0024	0.0004	0.0000
12/31/2004	0.0571	0.0877	0.0652	0.0478	0.0285	0.0076	0.0031	0.0073	0.0027	-0.0003	0.0002	0.0001	0.0002
12/31/2005	0.0569	0.1009	0.0741	0.0503	0.0248	0.0114	0.0098	0.0042	0.0023	0.0045	0.0000	0.0051	0.0017
12/31/2006	0.0639	0.0839	0.0676	0.0440	0.0170	0.0236	0.0103	0.0029	0.0068	0.0000	0.0025	-0.0014	0.0004
12/31/2007	0.0532	0.0870	0.0708	0.0482	0.0227	0.0091	0.0062	0.0036	0.0032	0.0017	0.0008	-0.0008	0.0004
12/31/2008	0.0653	0.0827	0.0841	0.0542	0.0253	0.0168	0.0032	0.0034	0.0012	0.0000	0.0029	0.0014	0.0017
12/31/2009	0.0544	0.0841	0.1155	0.0554	0.0205	0.0172	0.0084	0.0027	0.0047	0.0007	0.0017	0.0000	-0.0001
12/31/2010	0.0766	0.1086	0.0743	0.0596	0.0225	0.0178	0.0055	-0.0008	0.0009	0.0014	-0.0010	0.0004	
12/31/2011	0.0670	0.0896	0.0809	0.0433	0.0491	0.0148	0.0057	0.0004	0.0031	0.0043	-0.0019		
12/31/2012	0.0668	0.0997	0.0786	0.0592	0.0237	0.0168	0.0050	0.0034	0.0033	0.0010			
12/31/2013	0.0745	0.0963	0.0844	0.0487	0.0263	0.0084	0.0045	0.0033	0.0060				
12/31/2014	0.0659	0.1077	0.0880	0.0395	0.0176	0.0115	0.0064	0.0051					
12/31/2015	0.0679	0.0883	0.0787	0.0530	0.0290	0.0147	0.0145						
12/31/2016	0.0636	0.0799	0.0767	0.0434	0.0328	0.0181							
12/31/2017	0.0760	0.0887	0.0767	0.0622	0.0315								
12/31/2018	0.0609	0.0907	0.0888	0.0591									
12/31/2019	0.0607	0.0979	0.0819										
12/31/2020	0.0530	0.0765											
12/31/2021	0.0601												

Best 3/5	0.0606	0.0864	0.0791	0.0518	0.0289	0.0143	0.0057	0.0024	0.0037	0.0010	0.0005	-0.0001	0.0008
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Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
Multistate
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	77,816,915	85,813,207	91,074,570	93,216,590	94,356,469	95,496,864	95,520,588	95,441,830	95,468,564	95,711,111	96,026,506
12/31/2004	95,661,523	106,110,750	105,371,473	107,610,622	108,792,869	108,211,880	108,311,778	108,565,835	109,279,852	109,318,992	109,640,804
12/31/2005	93,761,156	101,447,985	103,538,435	105,363,603	106,563,135	107,064,278	106,807,883	107,360,510	107,424,132	108,714,363	108,713,423
12/31/2006	95,597,535	102,873,997	105,269,629	106,987,772	109,420,309	110,510,180	112,299,233	112,306,725	112,949,890	113,398,354	113,479,406
12/31/2007	103,162,829	112,331,296	115,705,740	117,533,538	118,626,400	120,581,461	120,120,089	121,236,779	121,779,338	121,758,697	122,150,044
12/31/2008	107,463,591	115,919,237	119,001,854	121,798,746	123,726,318	123,862,122	124,146,620	124,975,502	125,502,060	126,531,787	127,320,361
12/31/2009	97,328,830	105,571,888	109,110,276	111,408,537	111,791,859	112,572,507	113,384,298	114,307,910	114,903,553	115,240,836	115,306,288
12/31/2010	104,630,179	113,732,565	116,230,780	118,011,217	118,637,720	118,997,415	119,558,857	119,995,050	120,092,230	120,095,510	120,416,649
12/31/2011	112,796,230	120,988,771	124,816,598	125,315,599	126,234,068	126,877,646	127,990,572	128,654,741	129,005,476	129,212,133	129,172,897
12/31/2012	104,004,785	111,853,210	115,726,520	117,786,072	118,931,690	120,406,198	121,380,779	121,690,446	122,213,124	122,513,757	122,972,746
12/31/2013	97,761,571	107,643,461	111,950,195	113,909,141	114,390,353	115,184,923	116,257,742	117,296,277	117,951,795	118,570,220	
12/31/2014	101,540,976	112,839,669	117,399,356	122,289,074	123,729,528	125,041,263	126,205,172	126,647,137	127,344,056		
12/31/2015	99,575,744	112,511,546	119,272,737	122,615,748	123,338,656	125,255,357	126,201,841	126,668,747			
12/31/2016	103,269,425	116,183,400	122,334,371	124,212,880	126,476,131	128,625,115	129,564,202				
12/31/2017	110,573,207	125,262,105	131,600,655	133,004,220	136,003,281	137,378,217					
12/31/2018	113,213,592	127,872,644	135,019,089	136,464,610	137,802,974						
12/31/2019	113,141,107	126,268,639	130,960,915	134,210,515							
12/31/2020	100,838,732	111,905,393	117,542,258								
12/31/2021	105,538,626	123,383,770									
12/31/2022	127,246,239										

<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>
12/31/2003	96,498,060	96,398,174	96,594,678	97,011,797	97,281,627	97,335,111	97,441,288	97,539,409	97,561,681
12/31/2004	109,645,368	109,634,970	109,798,076	109,756,279	109,706,842	109,772,639	109,790,429	109,980,258	
12/31/2005	108,233,989	108,799,027	108,809,687	108,789,851	108,749,555	108,726,190	108,913,417		
12/31/2006	114,147,978	114,466,428	114,462,857	114,556,616	114,708,954	114,848,115			
12/31/2007	122,268,721	122,332,311	122,379,266	122,490,179	122,577,140				
12/31/2008	127,678,692	127,580,028	127,752,772	127,859,328					
12/31/2009	115,558,610	115,660,573	115,954,947						
12/31/2010	120,673,747	120,856,101							
12/31/2011	129,438,848								

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

	Link Ratios										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2003	1.103	1.061	1.024	1.012	1.012	1.000	0.999	1.000	1.003	1.003	1.005
12/31/2004	1.109	0.993	1.021	1.011	0.995	1.001	1.002	1.007	1.000	1.003	1.000
12/31/2005	1.082	1.021	1.018	1.011	1.005	0.998	1.005	1.001	1.012	1.000	0.996
12/31/2006	1.076	1.023	1.016	1.023	1.010	1.016	1.000	1.006	1.004	1.001	1.006
12/31/2007	1.089	1.030	1.016	1.009	1.016	0.996	1.009	1.004	1.000	1.003	1.001
12/31/2008	1.079	1.027	1.024	1.016	1.001	1.002	1.007	1.004	1.008	1.006	1.003
12/31/2009	1.085	1.034	1.021	1.003	1.007	1.007	1.008	1.005	1.003	1.001	1.002
12/31/2010	1.087	1.022	1.015	1.005	1.003	1.005	1.004	1.001	1.000	1.003	1.002
12/31/2011	1.073	1.032	1.004	1.007	1.005	1.009	1.005	1.003	1.002	1.000	1.002
12/31/2012	1.075	1.035	1.018	1.010	1.012	1.008	1.003	1.004	1.002	1.004	
12/31/2013	1.101	1.040	1.017	1.004	1.007	1.009	1.009	1.006	1.005		
12/31/2014	1.111	1.040	1.042	1.012	1.011	1.009	1.004	1.006			
12/31/2015	1.130	1.060	1.028	1.006	1.016	1.008	1.004				
12/31/2016	1.125	1.053	1.015	1.018	1.017	1.007					
12/31/2017	1.133	1.051	1.011	1.023	1.010						
12/31/2018	1.129	1.056	1.011	1.010							
12/31/2019	1.116	1.037	1.025								
12/31/2020	1.110	1.050									
12/31/2021	1.169										
3 Yr Mean	1.132	1.048	1.016	1.017	1.014	1.008	1.006	1.005	1.003	1.002	1.002
Best 3/5	1.126	1.051	1.017	1.013	1.012	1.008	1.004	1.004	1.002	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>			
12/31/2003	0.999	1.002	1.004	1.003	1.001	1.001	1.001	1.000			
12/31/2004	1.000	1.001	1.000	1.000	1.001	1.000	1.002	1.001			
12/31/2005	1.005	1.000	1.000	1.000	1.000	1.002	1.001	1.001			
12/31/2006	1.003	1.000	1.001	1.001	1.001	1.001	1.001	1.001			
12/31/2007	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001			
12/31/2008	0.999	1.001	1.001								
12/31/2009	1.001	1.003									
12/31/2010	1.002										
3 Yr Mean	1.001	1.001	1.001	1.001	1.001	1.001	1.002	1.000			
Best 3/5	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001			
	<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>
12/31/2018					1.012	1.008	1.004	1.004	1.002	1.003	1.002
12/31/2019				1.013	1.012	1.008	1.004	1.004	1.002	1.003	1.002
12/31/2020			1.017	1.013	1.012	1.008	1.004	1.004	1.002	1.003	1.002
12/31/2021		1.051	1.017	1.013	1.012	1.008	1.004	1.004	1.002	1.003	1.002
12/31/2022	1.126	1.051	1.017	1.013	1.012	1.008	1.004	1.004	1.002	1.003	1.002
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>		<u>FACTORS</u>
12/31/2018	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.004		1.047
12/31/2019	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.004		1.061
12/31/2020	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.004		1.079
12/31/2021	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.004		1.134
12/31/2022	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.004		1.276

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	17,559,660	19,066,821	20,075,922	21,207,662	21,449,432	22,387,186	22,590,974	22,386,446	22,353,128	22,428,533	22,288,605
12/31/2004	18,152,807	21,740,238	23,173,686	23,339,561	23,550,283	23,243,802	23,077,926	23,175,407	23,137,169	22,946,457	23,020,029
12/31/2005	19,311,877	22,778,291	23,486,491	23,748,967	23,444,367	23,399,504	23,460,460	23,548,803	23,373,982	23,484,961	23,435,159
12/31/2006	23,962,350	25,430,234	25,436,102	25,932,907	25,442,204	25,469,614	25,561,463	25,753,300	25,875,205	26,060,776	25,978,930
12/31/2007	22,662,794	25,703,482	27,195,237	27,264,322	26,989,881	27,385,896	27,348,602	27,366,015	27,649,218	27,815,599	27,840,746
12/31/2008	25,169,122	27,179,379	28,326,966	27,913,072	28,108,176	27,950,007	27,777,221	27,862,806	28,046,509	28,154,958	28,205,782
12/31/2009	23,310,884	23,561,940	24,487,260	24,561,098	24,673,945	24,768,795	24,471,280	24,840,003	24,803,555	24,941,748	24,951,597
12/31/2010	21,838,666	22,946,792	24,092,427	24,395,682	24,328,629	24,594,460	24,623,038	24,845,406	24,912,650	24,887,536	24,993,359
12/31/2011	21,204,551	23,090,795	23,323,635	23,122,134	23,221,897	23,363,292	23,698,032	23,777,633	23,720,295	23,778,789	23,814,335
12/31/2012	20,696,305	22,393,714	23,719,273	23,821,721	24,042,903	24,128,601	24,226,680	24,351,252	24,470,948	24,459,583	24,497,583
12/31/2013	20,169,286	21,155,046	22,065,412	21,935,538	22,012,175	21,773,006	21,907,082	22,060,420	22,133,056	22,252,419	
12/31/2014	24,606,827	27,360,796	27,755,522	28,378,081	28,860,338	29,006,676	28,964,584	29,041,655	29,202,745		
12/31/2015	24,808,335	27,949,288	28,666,322	29,267,070	29,388,894	29,785,408	29,904,228	29,990,673			
12/31/2016	23,770,082	26,936,015	28,436,078	28,343,212	29,239,100	29,461,554	29,500,817				
12/31/2017	24,138,904	28,224,189	29,357,408	30,490,075	30,911,555	31,114,286					
12/31/2018	26,035,898	28,912,151	32,862,362	33,675,956	34,266,941						
12/31/2019	23,048,772	26,161,222	26,860,996	28,434,612							
12/31/2020	17,332,210	19,859,780	21,629,640								
12/31/2021	18,186,034	20,758,773									
12/31/2022	23,467,890										

<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>
12/31/2003	22,308,895	22,237,896	22,225,798	22,228,977	22,291,478	22,301,251	22,301,251	22,321,824	22,321,824
12/31/2004	23,027,530	22,994,530	23,024,254	23,022,357	22,987,763	22,987,763	22,988,369	22,988,335	
12/31/2005	23,432,783	23,449,152	23,434,552	23,322,991	23,326,277	23,328,454	23,395,112		
12/31/2006	26,154,050	26,110,047	26,181,829	26,272,829	26,262,829	26,258,830			
12/31/2007	27,870,853	27,925,287	27,907,407	27,908,356	27,957,142				
12/31/2008	28,207,009	28,261,090	28,169,580	28,147,192					
12/31/2009	25,070,641	25,126,661	25,159,662						
12/31/2010	24,899,958	24,908,958							
12/31/2011	23,849,335								

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

	Link Ratios										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2003	1.086	1.053	1.056	1.011	1.044	1.009	0.991	0.999	1.003	0.994	1.001
12/31/2004	1.198	1.066	1.007	1.009	0.987	0.993	1.004	0.998	0.992	1.003	1.000
12/31/2005	1.179	1.031	1.011	0.987	0.998	1.003	1.004	0.993	1.005	0.998	1.000
12/31/2006	1.061	1.000	1.020	0.981	1.001	1.004	1.008	1.005	1.007	0.997	1.007
12/31/2007	1.134	1.058	1.003	0.990	1.015	0.999	1.001	1.010	1.006	1.001	1.001
12/31/2008	1.080	1.042	0.985	1.007	0.994	0.994	1.003	1.007	1.004	1.002	1.000
12/31/2009	1.011	1.039	1.003	1.005	1.004	0.988	1.015	0.999	1.006	1.000	1.005
12/31/2010	1.051	1.050	1.013	0.997	1.011	1.001	1.009	1.003	0.999	1.004	0.996
12/31/2011	1.089	1.010	0.991	1.004	1.006	1.014	1.003	0.998	1.002	1.001	1.001
12/31/2012	1.082	1.059	1.004	1.009	1.004	1.004	1.005	1.005	1.000	1.002	
12/31/2013	1.049	1.043	0.994	1.003	0.989	1.006	1.007	1.003	1.005		
12/31/2014	1.112	1.014	1.022	1.017	1.005	0.999	1.003	1.006			
12/31/2015	1.127	1.026	1.021	1.004	1.013	1.004	1.003				
12/31/2016	1.133	1.056	0.997	1.032	1.008	1.001					
12/31/2017	1.169	1.040	1.039	1.014	1.007						
12/31/2018	1.110	1.137	1.025	1.018							
12/31/2019	1.135	1.027	1.059								
12/31/2020	1.146	1.089									
12/31/2021	1.141										
3 Yr Mean	1.141	1.084	1.041	1.021	1.009	1.001	1.004	1.005	1.002	1.002	1.001
Best 3/5	1.141	1.062	1.028	1.016	1.007	1.003	1.004	1.004	1.002	1.002	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>			
12/31/2003	0.997	0.999	1.000	1.003	1.000	1.000	1.001	1.000			
12/31/2004	0.999	1.001	1.000	0.998	1.000	1.000	1.000	1.000			
12/31/2005	1.001	0.999	0.995	1.000	1.000	1.003	1.000	1.000			
12/31/2006	0.998	1.003	1.003	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.002	0.999	1.000	1.002	1.001	1.000	1.000	1.000			
12/31/2008	1.002	0.997	0.999								
12/31/2009	1.002	1.001									
12/31/2010	1.000										
3 Yr Mean	1.001	0.999	1.001	1.001	1.000	1.001	1.001	1.000			
Best 3/5	1.001	1.000	1.000	1.001	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>
12/31/2018					1.007	1.003	1.004	1.004	1.002	1.002	1.001
12/31/2019				1.016	1.007	1.003	1.004	1.004	1.002	1.002	1.001
12/31/2020			1.028	1.016	1.007	1.003	1.004	1.004	1.002	1.002	1.001
12/31/2021		1.062	1.028	1.016	1.007	1.003	1.004	1.004	1.002	1.002	1.001
12/31/2022	1.141	1.062	1.028	1.016	1.007	1.003	1.004	1.004	1.002	1.002	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>	
12/31/2018	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.025
12/31/2019	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.042
12/31/2020	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.071
12/31/2021	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.137
12/31/2022	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.298

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	7,112,667	11,470,387	19,031,004	25,914,970	28,688,722	31,579,073	31,942,110	33,051,034	34,057,067	35,027,474	36,211,604
12/31/2004	7,668,737	14,255,973	21,246,697	28,988,249	34,783,579	36,736,118	38,363,706	39,626,677	40,711,597	41,374,533	42,034,884
12/31/2005	6,796,196	13,026,415	20,416,555	26,332,505	31,254,337	35,103,596	37,732,590	39,850,247	40,703,180	41,953,369	43,055,696
12/31/2006	6,690,393	12,843,234	20,382,449	26,396,390	32,242,635	36,473,289	39,363,991	41,152,913	42,367,455	43,257,166	44,766,348
12/31/2007	7,366,596	13,091,257	22,070,009	28,435,352	32,802,876	36,125,993	38,430,831	40,706,302	43,096,130	45,021,719	44,865,742
12/31/2008	7,737,001	14,722,106	21,673,947	30,104,761	33,286,484	36,779,833	37,768,015	39,158,763	40,285,096	41,874,212	42,782,484
12/31/2009	8,190,907	14,242,664	21,236,672	30,822,936	34,341,693	35,884,302	37,471,541	40,015,342	40,095,177	41,180,054	41,541,566
12/31/2010	9,836,133	19,059,882	21,024,943	26,008,668	29,464,194	32,640,324	34,704,198	36,779,116	37,543,243	38,483,006	38,748,866
12/31/2011	8,925,706	14,964,865	22,633,668	28,320,872	29,683,714	31,866,556	33,616,904	34,884,404	36,016,003	36,923,455	37,157,670
12/31/2012	9,863,153	16,108,696	23,546,521	32,380,207	40,993,443	42,015,445	43,494,493	45,072,383	46,119,645	46,591,960	47,664,274
12/31/2013	10,224,186	17,560,775	26,584,828	33,640,952	36,308,384	38,192,714	40,333,818	41,548,499	41,980,587	44,326,914	
12/31/2014	8,583,297	17,308,559	24,597,666	33,608,320	37,824,080	41,347,694	44,120,336	44,967,894	46,983,625		
12/31/2015	10,619,902	17,904,427	65,101,561	74,009,475	80,710,202	85,801,294	87,709,267	92,667,645			
12/31/2016	13,878,214	20,027,911	27,744,514	34,013,883	39,730,446	44,851,805	48,508,310				
12/31/2017	11,095,308	18,075,144	25,905,718	32,567,207	39,701,891	44,639,729					
12/31/2018	10,211,082	18,289,081	27,898,218	34,946,716	42,785,732						
12/31/2019	11,728,919	22,865,635	32,985,606	39,263,152							
12/31/2020	8,724,262	15,494,784	21,640,684								
12/31/2021	8,158,705	17,467,257									
12/31/2022	12,174,377										
	<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>		
12/31/2003	37,345,920	38,015,888	38,255,357	39,142,283	39,396,355	39,766,512	39,859,962	39,914,020	40,000,994		
12/31/2004	42,445,468	42,638,052	44,367,942	44,746,242	45,136,643	45,570,818	45,446,755	45,741,887			
12/31/2005	42,919,077	44,380,143	44,468,122	44,544,516	44,747,541	44,224,432	44,524,677				
12/31/2006	45,678,309	46,432,696	46,922,596	47,389,329	47,677,645	47,972,068					
12/31/2007	45,553,840	46,079,509	45,986,787	45,860,181	46,000,750						
12/31/2008	43,219,087	43,490,550	43,689,246	44,005,820							
12/31/2009	42,496,870	42,963,457	43,232,459								
12/31/2010	39,098,501	39,234,556									
12/31/2011	37,240,429										

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

Increments													
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2003	4,357,720	7,560,617	6,883,966	2,773,752	2,890,351	363,037	1,108,924	1,006,033	970,407	1,184,130	1,134,316	669,968	239,469
12/31/2004	6,587,236	6,990,724	7,741,552	5,795,330	1,952,539	1,627,588	1,262,971	1,084,920	662,936	660,351	410,584	192,584	1,729,890
12/31/2005	6,230,219	7,390,140	5,915,950	4,921,832	3,849,259	2,628,994	2,117,657	852,933	1,250,189	1,102,327	-136,619	1,461,066	87,979
12/31/2006	6,152,841	7,539,215	6,013,941	5,846,245	4,230,654	2,890,702	1,788,922	1,214,542	889,711	1,509,182	911,961	754,387	489,900
12/31/2007	5,724,661	8,978,752	6,365,343	4,367,524	3,323,117	2,304,838	2,275,471	2,389,828	1,925,589	-155,977	688,098	525,669	-92,722
12/31/2008	6,985,105	6,951,841	8,430,814	3,181,723	3,493,349	988,182	1,390,748	1,126,333	1,589,116	908,272	436,603	271,463	198,696
12/31/2009	6,051,757	6,994,008	9,586,264	3,518,757	1,542,609	1,587,239	2,543,801	79,835	1,084,877	361,512	955,304	466,587	269,002
12/31/2010	9,223,749	1,965,061	4,983,725	3,455,526	3,176,130	2,063,874	2,074,918	764,127	939,763	265,860	349,635	136,055	
12/31/2011	6,039,159	7,668,803	5,687,204	1,362,842	2,182,842	1,750,348	1,267,500	1,131,599	907,452	234,215	82,759		
12/31/2012	6,245,543	7,437,825	8,833,686	8,613,236	1,022,002	1,479,048	1,577,890	1,047,262	472,315	1,072,314			
12/31/2013	7,336,589	9,024,053	7,056,124	2,667,432	1,884,330	2,141,104	1,214,681	432,088	2,346,327				
12/31/2014	8,725,262	7,289,107	9,010,654	4,215,760	3,523,614	2,772,642	847,558	2,015,731					
12/31/2015	7,284,525	47,197,134	8,907,914	6,700,727	5,091,092	1,907,973	4,958,378						
12/31/2016	6,149,697	7,716,603	6,269,369	5,716,563	5,121,359	3,656,505							
12/31/2017	6,979,836	7,830,574	6,661,489	7,134,684	4,937,838								
12/31/2018	8,077,999	9,609,137	7,048,498	7,839,016									
12/31/2019	11,136,716	10,119,971	6,277,546										
12/31/2020	6,770,522	6,145,900											
12/31/2021	9,308,552												

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>
12/31/2003	0.0347	0.0602	0.0548	0.0221	0.0230	0.0029	0.0088	0.0080	0.0077	0.0094	0.0090	0.0053	0.0019
12/31/2004	0.0459	0.0488	0.0540	0.0404	0.0136	0.0114	0.0088	0.0076	0.0046	0.0046	0.0029	0.0013	0.0121
12/31/2005	0.0452	0.0536	0.0429	0.0357	0.0279	0.0191	0.0154	0.0062	0.0091	0.0080	-0.0010	0.0106	0.0006
12/31/2006	0.0419	0.0513	0.0409	0.0398	0.0288	0.0197	0.0122	0.0083	0.0061	0.0103	0.0062	0.0051	0.0033
12/31/2007	0.0364	0.0571	0.0404	0.0278	0.0211	0.0146	0.0145	0.0152	0.0122	-0.0010	0.0044	0.0033	-0.0006
12/31/2008	0.0423	0.0421	0.0510	0.0192	0.0211	0.0060	0.0084	0.0068	0.0096	0.0055	0.0026	0.0016	0.0012
12/31/2009	0.0401	0.0464	0.0636	0.0233	0.0102	0.0105	0.0169	0.0005	0.0072	0.0024	0.0063	0.0031	0.0018
12/31/2010	0.0571	0.0122	0.0308	0.0214	0.0197	0.0128	0.0128	0.0047	0.0058	0.0016	0.0022	0.0008	
12/31/2011	0.0368	0.0468	0.0347	0.0083	0.0133	0.0107	0.0077	0.0069	0.0055	0.0014	0.0005		
12/31/2012	0.0376	0.0448	0.0532	0.0519	0.0062	0.0089	0.0095	0.0063	0.0028	0.0065			
12/31/2013	0.0463	0.0569	0.0445	0.0168	0.0119	0.0135	0.0077	0.0027	0.0148				
12/31/2014	0.0496	0.0414	0.0512	0.0240	0.0200	0.0158	0.0048	0.0115					
12/31/2015	0.0418	0.2710	0.0511	0.0385	0.0292	0.0110	0.0285						
12/31/2016	0.0341	0.0427	0.0347	0.0317	0.0284	0.0203							
12/31/2017	0.0348	0.0390	0.0332	0.0356	0.0246								
12/31/2018	0.0401	0.0477	0.0350	0.0389									
12/31/2019	0.0545	0.0495	0.0307										
12/31/2020	0.0391	0.0355											
12/31/2021	0.0471												

Best 3/5	0.0421	0.0431	0.0343	0.0353	0.0243	0.0134	0.0083	0.0060	0.0062	0.0032	0.0031	0.0027	0.0012
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Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
Multistate
Fringe Coverage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	11,368,180	12,706,985	15,936,169	17,920,753	19,094,195	17,699,046	17,085,042	17,202,640	16,983,417	17,133,922	17,310,878
12/31/2004	15,620,656	22,753,070	24,843,833	26,254,236	25,721,275	25,464,867	25,085,049	25,491,217	25,513,928	25,432,393	25,335,418
12/31/2005	17,801,029	22,973,528	26,145,853	26,128,630	24,886,788	25,085,540	25,593,402	25,688,378	25,577,260	25,349,992	25,365,702
12/31/2006	17,712,555	21,910,010	23,271,645	24,341,396	23,670,785	23,385,976	23,433,057	23,687,693	23,661,735	23,749,373	23,608,177
12/31/2007	16,944,827	21,516,957	21,898,875	22,089,755	21,749,819	21,764,654	21,933,171	21,633,935	21,440,896	21,456,069	21,485,928
12/31/2008	15,231,605	17,253,747	19,404,037	20,363,705	19,980,765	20,292,337	19,863,418	19,572,388	19,542,440	19,480,524	19,453,184
12/31/2009	13,987,864	16,535,798	17,592,760	17,554,361	17,850,528	17,246,603	17,284,881	17,130,407	17,205,402	17,199,339	17,451,394
12/31/2010	13,321,406	15,191,616	15,769,530	16,106,171	15,220,689	15,526,704	15,559,330	15,436,485	15,541,867	15,547,814	15,601,200
12/31/2011	9,079,265	10,782,132	11,028,288	10,760,725	11,480,863	11,391,913	11,500,236	11,520,773	11,450,633	11,445,415	11,476,058
12/31/2012	5,785,792	7,843,544	8,035,535	8,567,544	8,514,490	8,720,724	8,667,232	9,007,668	9,002,856	9,032,929	8,856,434
12/31/2013	5,845,215	7,640,129	8,384,314	9,145,200	9,381,220	9,292,959	9,316,870	9,291,702	9,263,887	9,128,948	
12/31/2014	6,799,657	9,033,263	10,226,637	10,444,692	10,298,684	10,415,148	10,252,429	10,102,985	10,393,431		
12/31/2015	7,229,889	9,013,166	10,641,068	11,169,787	11,376,640	11,335,895	11,050,921	11,171,106			
12/31/2016	5,894,993	8,268,367	8,403,943	9,347,725	9,433,640	9,772,941	9,769,136				
12/31/2017	6,977,825	9,945,905	11,261,218	12,177,278	12,701,512	12,625,855					
12/31/2018	7,167,740	8,847,609	10,122,739	9,809,711	10,639,245						
12/31/2019	5,329,363	6,182,661	7,033,299	8,030,038							
12/31/2020	5,427,713	7,217,459	8,133,017								
12/31/2021	5,974,145	8,162,073									
12/31/2022	6,617,796										

<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>
12/31/2003	17,046,603	17,138,571	17,154,803	17,154,071	17,264,071	17,537,933	17,542,591	17,566,379	17,561,183
12/31/2004	25,439,218	25,334,218	25,334,218	25,334,218	25,333,893	25,333,518	25,331,838	25,329,913	
12/31/2005	25,167,465	25,121,055	25,123,546	25,223,371	25,218,871	25,218,871	25,218,871		
12/31/2006	23,488,924	23,489,632	23,760,485	23,780,485	23,780,269	23,771,340			
12/31/2007	21,605,228	21,654,228	21,704,919	21,654,894	21,584,046				
12/31/2008	19,547,355	19,599,779	19,599,779	19,599,779					
12/31/2009	17,523,890	17,551,283	17,543,783						
12/31/2010	15,482,867	15,482,867							
12/31/2011	11,446,123								

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											
<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>
12/31/2003	1.118	1.254	1.125	1.065	0.927	0.965	1.007	0.987	1.009	1.010	0.985
12/31/2004	1.457	1.092	1.057	0.980	0.990	0.985	1.016	1.001	0.997	0.996	1.004
12/31/2005	1.291	1.138	0.999	0.952	1.008	1.020	1.004	0.996	0.991	1.001	0.992
12/31/2006	1.237	1.062	1.046	0.972	0.988	1.002	1.011	0.999	1.004	0.994	0.995
12/31/2007	1.270	1.018	1.009	0.985	1.001	1.008	0.986	0.991	1.001	1.001	1.006
12/31/2008	1.133	1.125	1.049	0.981	1.016	0.979	0.985	0.998	0.997	0.999	1.005
12/31/2009	1.182	1.064	0.998	1.017	0.966	1.002	0.991	1.004	1.000	1.015	1.004
12/31/2010	1.140	1.038	1.021	0.945	1.020	1.002	0.992	1.007	1.000	1.003	0.992
12/31/2011	1.188	1.023	0.976	1.067	0.992	1.010	1.002	0.994	1.000	1.003	0.997
12/31/2012	1.356	1.024	1.066	0.994	1.024	0.994	1.039	0.999	1.003	0.980	
12/31/2013	1.307	1.097	1.091	1.026	0.991	1.003	0.997	0.997	0.985		
12/31/2014	1.328	1.132	1.021	0.986	1.011	0.984	0.985	1.029			
12/31/2015	1.247	1.181	1.050	1.019	0.996	0.975	1.011				
12/31/2016	1.403	1.016	1.112	1.009	1.036	1.000					
12/31/2017	1.425	1.132	1.081	1.043	0.994						
12/31/2018	1.234	1.144	0.969	1.085							
12/31/2019	1.160	1.138	1.142								
12/31/2020	1.330	1.127									
12/31/2021	1.366										
3 Yr Mean	1.285	1.136	1.064	1.046	1.009	0.986	0.998	1.008	0.996	0.995	0.998
Best 3/5	1.310	1.132	1.081	1.024	1.000	0.993	1.003	1.001	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>			
12/31/2003	1.005	1.001	1.000	1.006	1.016	1.000	1.001	1.000			
12/31/2004	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2005	0.998	1.000	1.004	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.000	1.012	1.001	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.002	1.002	0.998	0.997	1.000	1.000	1.000	1.000			
12/31/2008	1.003	1.000	1.000								
12/31/2009	1.002	1.000									
12/31/2010	1.000										
3 Yr Mean	1.002	1.001	1.000	0.999	1.000	1.000	1.001	1.000			
Best 3/5	1.001	1.001	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>
12/31/2018					1.000	0.993	1.003	1.001	1.000	1.002	1.002
12/31/2019				1.024	1.000	0.993	1.003	1.001	1.000	1.002	1.002
12/31/2020			1.081	1.024	1.000	0.993	1.003	1.001	1.000	1.002	1.002
12/31/2021		1.132	1.081	1.024	1.000	0.993	1.003	1.001	1.000	1.002	1.002
12/31/2022	1.310	1.132	1.081	1.024	1.000	0.993	1.003	1.001	1.000	1.002	1.002
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
12/31/2018	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.003
12/31/2019	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.027
12/31/2020	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.110
12/31/2021	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.257
12/31/2022	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.646

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	3,201,170	3,872,794	6,656,844	9,208,628	11,659,235	14,318,654	14,313,225	14,821,661	15,705,526	16,101,998	16,317,608
12/31/2004	3,409,616	7,165,748	13,121,814	19,049,455	27,040,670	29,280,889	26,021,957	26,968,409	27,192,340	28,485,590	28,528,251
12/31/2005	3,879,683	7,515,029	12,179,303	15,442,491	19,315,143	20,571,520	20,494,067	21,009,195	22,674,374	23,034,182	23,154,117
12/31/2006	2,936,336	7,297,958	11,816,931	14,498,234	16,593,446	18,290,148	19,366,029	20,154,700	20,026,422	20,025,177	20,082,069
12/31/2007	4,381,268	7,405,091	12,392,750	14,833,658	15,908,645	17,015,602	17,512,939	17,585,113	17,588,275	17,566,035	17,216,995
12/31/2008	3,942,468	8,391,517	10,449,415	14,976,264	17,656,118	19,225,255	20,561,843	21,213,557	21,713,191	21,726,222	21,745,690
12/31/2009	6,988,092	7,938,490	13,134,022	15,958,586	17,871,041	18,626,795	19,000,588	19,717,507	20,589,013	20,971,272	21,207,264
12/31/2010	4,008,446	6,762,114	10,167,895	12,972,779	13,945,362	14,785,192	15,515,974	15,172,896	15,195,435	15,237,364	15,244,391
12/31/2011	1,747,012	4,239,295	11,160,950	13,735,936	16,181,017	17,486,556	19,003,053	19,488,010	19,654,234	19,570,918	19,571,443
12/31/2012	1,474,033	4,329,249	9,674,256	11,939,239	11,803,640	13,008,851	13,044,285	13,162,048	12,752,705	13,771,753	13,844,723
12/31/2013	2,524,649	6,708,579	9,092,282	11,312,075	15,353,286	15,821,550	16,583,173	18,987,227	19,666,553	20,324,596	
12/31/2014	2,654,545	7,944,901	11,884,902	20,547,679	22,154,101	22,609,981	22,947,851	23,087,738	23,468,190		
12/31/2015	1,005,983	4,590,969	7,993,783	9,392,243	10,229,517	10,971,881	11,210,197	11,304,747			
12/31/2016	2,897,200	5,596,295	8,605,860	10,304,083	11,077,945	11,913,578	11,710,131				
12/31/2017	2,063,927	6,531,586	9,551,206	12,208,422	15,495,426	15,910,956					
12/31/2018	1,184,778	2,790,371	4,029,405	5,418,405	6,439,884						
12/31/2019	784,059	1,793,233	3,762,582	5,146,602							
12/31/2020	754,046	2,890,770	4,573,821								
12/31/2021	1,044,089	3,212,432									
12/31/2022	738,730										
	<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>		
12/31/2003	16,635,463	16,642,846	16,660,842	16,671,290	16,878,466	16,882,849	16,882,849	16,882,849	16,882,849		
12/31/2004	28,346,227	28,952,631	28,953,334	28,953,334	28,954,687	28,954,687	28,946,855	28,950,661			
12/31/2005	23,169,033	23,140,377	23,161,181	23,209,871	23,200,838	22,887,142	22,887,142				
12/31/2006	20,085,679	20,089,193	20,371,016	20,411,484	20,411,700	20,411,700					
12/31/2007	17,256,520	17,351,057	17,462,780	17,399,048	17,401,497						
12/31/2008	21,819,809	21,836,305	21,836,305	21,836,305							
12/31/2009	21,227,159	21,313,582	21,335,082								
12/31/2010	15,243,614	15,243,614									
12/31/2011	19,578,446										

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

Increments													
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2003	671,624	2,784,050	2,551,784	2,450,607	2,659,419	-5,429	508,436	883,865	396,472	215,610	317,855	7,383	17,996
12/31/2004	3,756,132	5,956,066	5,927,641	7,991,215	2,240,219	-3,258,932	946,452	223,931	1,293,250	42,661	-182,024	606,404	703
12/31/2005	3,635,346	4,664,274	3,263,188	3,872,652	1,256,377	-77,453	515,128	1,665,179	359,808	119,935	14,916	-28,656	20,804
12/31/2006	4,361,622	4,518,973	2,681,303	2,095,212	1,696,702	1,075,881	788,671	-128,278	-1,245	56,892	3,610	3,514	281,823
12/31/2007	3,023,823	4,987,659	2,440,908	1,074,987	1,106,957	497,337	72,174	3,162	-22,240	-349,040	39,525	94,537	111,723
12/31/2008	4,449,049	2,057,898	4,526,849	2,679,854	1,569,137	1,336,588	651,714	499,634	13,031	19,468	74,119	16,496	0
12/31/2009	950,398	5,195,532	2,824,564	1,912,455	755,754	373,793	716,919	871,506	382,259	235,992	19,895	86,423	21,500
12/31/2010	2,753,668	3,405,781	2,804,884	972,583	839,830	730,782	-343,078	22,539	41,929	7,027	-777	0	
12/31/2011	2,492,283	6,921,655	2,574,986	2,445,081	1,305,539	1,516,497	484,957	166,224	-83,316	525	7,003		
12/31/2012	2,855,216	5,345,007	2,264,983	-135,599	1,205,211	35,434	117,763	-409,343	1,019,048	72,970			
12/31/2013	4,183,930	2,383,703	2,219,793	4,041,211	468,264	761,623	2,404,054	679,326	658,043				
12/31/2014	5,290,356	3,940,001	8,662,777	1,606,422	455,880	337,870	139,887	380,452					
12/31/2015	3,584,986	3,402,814	1,398,460	837,274	742,364	238,316	94,550						
12/31/2016	2,699,095	3,009,565	1,698,223	773,862	835,633	-203,447							
12/31/2017	4,467,659	3,019,620	2,657,216	3,287,004	415,530								
12/31/2018	1,605,593	1,239,034	1,389,000	1,021,479									
12/31/2019	1,009,174	1,969,349	1,384,020										
12/31/2020	2,136,724	1,683,051											
12/31/2021	2,168,343												

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
12/31/2003	0.0246	0.1019	0.0934	0.0897	0.0973	-0.0002	0.0186	0.0323	0.0145	0.0079	0.0116	0.0003	0.0007
12/31/2004	0.0933	0.1480	0.1473	0.1985	0.0557	-0.0810	0.0235	0.0056	0.0321	0.0011	-0.0045	0.0151	0.0000
12/31/2005	0.0890	0.1142	0.0799	0.0948	0.0308	-0.0019	0.0126	0.0408	0.0088	0.0029	0.0004	-0.0007	0.0005
12/31/2006	0.1053	0.1091	0.0648	0.0506	0.0410	0.0260	0.0190	-0.0031	0.0000	0.0014	0.0001	0.0001	0.0068
12/31/2007	0.0942	0.1554	0.0761	0.0335	0.0345	0.0155	0.0022	0.0001	-0.0007	-0.0109	0.0012	0.0029	0.0035
12/31/2008	0.1305	0.0603	0.1327	0.0786	0.0460	0.0392	0.0191	0.0147	0.0004	0.0006	0.0022	0.0005	0.0000
12/31/2009	0.0366	0.1999	0.1087	0.0736	0.0291	0.0144	0.0276	0.0335	0.0147	0.0091	0.0008	0.0033	0.0008
12/31/2010	0.1143	0.1413	0.1164	0.0404	0.0348	0.0303	-0.0142	0.0009	0.0017	0.0003	0.0000	0.0000	
12/31/2011	0.1316	0.3654	0.1359	0.1291	0.0689	0.0801	0.0256	0.0088	-0.0044	0.0000	0.0004		
12/31/2012	0.2020	0.3782	0.1603	-0.0096	0.0853	0.0025	0.0083	-0.0290	0.0721	0.0052			
12/31/2013	0.3017	0.1719	0.1601	0.2914	0.0338	0.0549	0.1734	0.0490	0.0475				
12/31/2014	0.2788	0.2076	0.4565	0.0847	0.0240	0.0178	0.0074	0.0201					
12/31/2015	0.1726	0.1639	0.0673	0.0403	0.0357	0.0115	0.0046						
12/31/2016	0.1501	0.1673	0.0944	0.0430	0.0465	-0.0113							
12/31/2017	0.2103	0.1422	0.1251	0.1547	0.0196								
12/31/2018	0.1021	0.0788	0.0883	0.0649									
12/31/2019	0.0847	0.1652	0.1161										
12/31/2020	0.1181	0.0931											
12/31/2021	0.1340												

Best 3/5	0.1181	0.1335	0.0996	0.0642	0.0312	0.0106	0.0138	0.0099	0.0213	0.0020	0.0008	0.0012	0.0016
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NEW JERSEY

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	1.407	1.697	0.9332	1.678	2,000,000
27 to 39 Months	1.199	1.327	0.9600	1.322	2,400,000
39 to 51 Months	1.065	1.085	0.9682	1.084	2,900,000
51 to 63 Months	1.012	1.010	0.9644	1.010	3,600,000
63 to 75 Months	0.999	0.999	0.9581	0.999	4,400,000
75 to 87 Months	0.998	0.995	0.9506	0.995	5,400,000
87 to 99 Months	0.999	1.002	0.9395	1.002	6,600,000
99 to 111 Months	0.999	0.996	0.9122	0.996	8,100,000
111 to 123 Months	1.000	1.000	0.8871	1.000	10,000,000
123 to 135 Months	1.000	1.004	0.8699	1.003	12,200,000
135 to 147 Months	1.001	0.999	0.8596	0.999	15,000,000
147 to 159 Months	1.001	1.001	0.8181	1.001	18,400,000
159 to 171 Months	1.001	1.002	0.7696	1.002	22,500,000
171 to 183 Months	1.001	1.000	0.7011	1.000	27,700,000
183 to 195 Months	1.001	1.001	0.6436	1.001	33,900,000
195 to 207 Months	1.001	1.001	0.5758	1.001	41,600,000
207 to 219 Months	1.001	1.001	0.5279	1.001	51,100,000
219 to 231 Months	1.001	1.001	0.3816	1.001	62,800,000
231 to 243 Months	1.001	1.000	0.2049	1.001	77,100,000
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
12/31/2020			1.084	1.010	0.999	0.995	1.002	0.996	1.000	1.003	0.999
12/31/2021		1.322	1.084	1.010	0.999	0.995	1.002	0.996	1.000	1.003	0.999
12/31/2022	1.678	1.322	1.084	1.010	0.999	0.995	1.002	0.996	1.000	1.003	0.999
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2020	1.001	1.002	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.103
12/31/2021	1.001	1.002	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.458
12/31/2022	1.001	1.002	1.000	1.001	1.001	1.001	1.001	1.001	1.004		2.446

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

NEW JERSEY

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	0.0529	0.0581	0.9332	0.0578	2,000,000
27 to 39 Months	0.0666	0.0733	0.9600	0.0730	2,400,000
39 to 51 Months	0.0486	0.0372	0.9682	0.0376	2,900,000
51 to 63 Months	0.0268	0.0205	0.9644	0.0207	3,600,000
63 to 75 Months	0.0090	0.0020	0.9581	0.0023	4,400,000
75 to 87 Months	0.0061	-0.0036	0.9506	-0.0031	5,400,000
87 to 99 Months	0.0031	0.0004	0.9395	0.0006	6,600,000
99 to 111 Months	0.0015	-0.0003	0.9122	-0.0001	8,100,000
111 to 123 Months	0.0018	0.0003	0.8871	0.0005	10,000,000
123 to 135 Months	0.0018	0.0010	0.8699	0.0011	12,200,000
135 to 147 Months	0.0008	0.0006	0.8596	0.0006	15,000,000
147 to 159 Months	0.0007	0.0005	0.8181	0.0005	18,400,000
159 to 171 Months	0.0005	0.0008	0.7696	0.0007	22,500,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.192	0.134	0.061	0.024	0.003	0.001	0.004
<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>
	0.003	0.003	0.003	0.002	0.001	0.001	0.000

Full coverage

A.Y.E	Reported ALAE as of 3/31/2023	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2020	6,289,040	48,634,374	0.061	2,986,151	9,275,191
12/31/2021	4,587,182	65,507,859	0.134	8,804,256	13,391,438
12/31/2022	1,823,457	70,728,196	0.192	13,593,959	15,417,416

Deductible Coverage

A.Y.E	Reported ALAE as of 3/31/2023	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2020	147,058	933,450	0.061	57,314	204,372
12/31/2021	102,735	2,390,761	0.134	321,318	424,053
12/31/2022	83,320	1,845,628	0.192	354,730	438,050

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

NEW JERSEY

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	1.172	1.365	0.7367	1.314	900,000
27 to 39 Months	1.064	1.138	0.8182	1.125	1,000,000
39 to 51 Months	1.044	1.057	0.8150	1.055	1,200,000
51 to 63 Months	1.015	0.981	0.7636	0.989	1,400,000
63 to 75 Months	1.010	1.011	0.7208	1.011	1,700,000
75 to 87 Months	1.005	1.015	0.7012	1.012	2,000,000
87 to 99 Months	1.005	0.998	0.6725	1.000	2,400,000
99 to 111 Months	1.003	1.002	0.5795	1.002	2,900,000
111 to 123 Months	1.003	0.999	0.5942	1.001	3,400,000
123 to 135 Months	1.002	1.000	0.5558	1.001	4,100,000
135 to 147 Months	1.004	1.002	0.5301	1.003	4,900,000
147 to 159 Months	1.002	1.000	0.4553	1.001	6,000,000
159 to 171 Months	0.999	1.000	0.4081	0.999	7,200,000
171 to 183 Months	1.002	1.000	0.3304	1.001	8,700,000
183 to 195 Months	1.002	1.000	0.2806	1.001	10,500,000
195 to 207 Months	1.002	1.000	0.2433	1.002	12,700,000
207 to 219 Months	1.000	1.000	0.2069	1.000	15,500,000
219 to 231 Months	1.000	1.000	0.1222	1.000	18,800,000
231 to 243 Months	1.000	1.000	0.0479	1.000	23,000,000
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
12/31/2020			1.055	0.989	1.011	1.012	1.000	1.002	1.001	1.001	1.003
12/31/2021		1.125	1.055	0.989	1.011	1.012	1.000	1.002	1.001	1.001	1.003
12/31/2022	1.314	1.125	1.055	0.989	1.011	1.012	1.000	1.002	1.001	1.001	1.003
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2020	1.001	0.999	1.001	1.001	1.002	1.000	1.000	1.000	1.002		1.082
12/31/2021	1.001	0.999	1.001	1.001	1.002	1.000	1.000	1.000	1.002		1.217
12/31/2022	1.001	0.999	1.001	1.001	1.002	1.000	1.000	1.000	1.002		1.599

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

NEW JERSEY

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	0.0726	0.0543	0.7367	0.0591	900,000
	27 to 39 Months	0.0752	0.0854	0.8182	0.0835	1,000,000
	39 to 51 Months	0.0685	0.0768	0.8150	0.0753	1,200,000
	51 to 63 Months	0.0432	0.0491	0.7636	0.0477	1,400,000
	63 to 75 Months	0.0296	0.0153	0.7208	0.0193	1,700,000
	75 to 87 Months	0.0159	0.0052	0.7012	0.0084	2,000,000
	87 to 99 Months	0.0131	0.0178	0.6725	0.0163	2,400,000
	99 to 111 Months	0.0149	0.0111	0.5795	0.0127	2,900,000
	111 to 123 Months	0.0109	0.0055	0.5942	0.0077	3,400,000
	123 to 135 Months	0.0079	0.0019	0.5558	0.0046	4,100,000
	135 to 147 Months	0.0079	0.0004	0.5301	0.0039	4,900,000
	147 to 159 Months	-0.0005	0.0009	0.4553	0.0001	6,000,000
	159 to 171 Months	0.0030	0.0000	0.4081	0.0018	7,200,000
	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>
	0.340	0.281	0.198	0.123	0.075	0.056
						<u>87</u>
						0.047
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>
	0.031	0.018	0.010	0.006	0.002	0.002
						<u>171</u>
						0.000
<u>Full coverage</u>						
	Reported ALAE	\$500,000		ALAE	Additional	Ultimate
A.Y.E	as of 3/31/2023	Ultimate Indemnity		Factor	ALAE	ALAE
12/31/2020	637,364	1,406,627		0.198	278,231	915,595
12/31/2021	297,206	2,719,412		0.281	764,971	1,062,177
12/31/2022	107,521	3,671,076		0.340	1,249,634	1,357,155
<u>Deductible Coverage</u>						
	Reported ALAE	\$500,000		ALAE	Additional	Ultimate
A.Y.E	as of 3/31/2023	Ultimate Indemnity		Factor	ALAE	ALAE
12/31/2020	40,880	56,889		0.198	11,253	52,133
12/31/2021	11,217	8,043		0.281	2,262	13,479
12/31/2022	986	122,796		0.340	41,800	42,786

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

NEW JERSEY

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	0.2067
27 to 39 Months	0.1223
39 to 51 Months	0.0994
51 to 63 Months	0.0924
63 to 75 Months	0.0553
75 to 87 Months	0.0871
87 to 99 Months	0.0336
99 to 111 Months	0.0179
111 to 123 Months	0.0041
123 to 135 Months	0.0171
135 to 147 Months	0.0024
147 to 159 Months	0.0119
159 to 171 Months	0.0207
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>
	0.771	0.564	0.442	0.343	0.250	0.195	0.108
<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>
	0.074	0.056	0.052	0.035	0.033	0.021	0.000

Full coverage

<u>A.Y.E</u>	<u>Reported ALAE as of 3/31/2023</u>	<u>\$500,000 Ultimate Indemnity</u>	<u>ALAE Factor</u>	<u>Additional ALAE</u>	<u>Ultimate ALAE</u>
12/31/2020	261,082	660,443	0.442	291,850	552,932
12/31/2021	133,631	953,496	0.564	537,962	671,593
12/31/2022	125,745	1,389,561	0.771	1,071,212	1,196,957

(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
 NEW JERSEY
 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>
12/31/2003	8,146,601	13,001,072	19,065,931	20,438,129	19,580,829	19,637,854	19,650,502	19,603,053	19,595,567	19,606,167	19,605,608
12/31/2004	8,873,371	14,194,818	18,056,796	19,283,995	18,935,925	18,852,298	18,943,653	18,995,546	18,980,546	18,981,260	18,915,549
12/31/2005	8,760,094	13,387,301	17,949,026	19,438,890	18,615,737	18,163,769	18,089,055	17,998,592	18,217,239	18,248,633	18,197,046
12/31/2006	10,454,741	14,732,128	18,136,586	19,542,020	19,038,224	19,037,487	18,911,482	18,984,953	18,954,196	18,955,210	18,889,893
12/31/2007	11,709,661	18,123,019	23,217,177	24,315,695	23,861,605	23,696,402	23,743,174	23,692,318	23,653,433	23,778,433	23,864,022
12/31/2008	12,210,328	17,887,652	22,678,927	23,620,422	22,429,494	22,260,991	21,732,954	21,739,549	21,729,448	21,741,136	21,909,136
12/31/2009	14,374,812	23,212,475	29,701,644	31,538,854	29,861,578	29,357,933	29,157,308	29,201,563	29,282,162	29,307,990	29,406,156
12/31/2010	18,215,455	25,648,009	32,027,173	32,738,064	31,711,460	31,602,399	31,485,404	31,546,839	31,392,839	31,385,587	31,460,586
12/31/2011	15,897,866	24,382,679	30,592,213	31,680,662	31,347,970	31,082,873	30,863,954	30,921,029	30,832,177	30,732,177	30,950,677
12/31/2012	11,314,235	15,827,096	20,237,740	20,345,025	19,986,489	19,677,935	19,490,361	19,522,411	19,377,661	19,428,061	19,378,061
12/31/2013	15,041,363	20,339,112	26,125,821	28,298,509	28,426,615	28,473,577	28,410,841	28,480,742	28,335,392	28,343,295	
12/31/2014	16,797,980	24,538,814	32,318,439	36,449,640	36,294,465	36,138,038	36,082,004	36,104,492	36,155,004		
12/31/2015	15,337,430	23,849,443	35,292,876	37,979,409	37,971,983	37,914,063	38,028,489	38,057,575			
12/31/2016	10,710,709	19,243,838	27,260,542	29,132,743	29,926,915	29,763,555	29,210,663				
12/31/2017	11,857,339	22,838,207	30,009,939	32,436,402	32,777,624	32,830,257					
12/31/2018	15,950,507	25,457,307	32,615,989	35,835,286	36,568,870						
12/31/2019	12,345,350	18,907,868	25,588,345	28,178,434							
12/31/2020	7,341,478	13,203,811	17,355,115								
12/31/2021	8,259,048	14,001,716									
12/31/2022	9,285,601										

<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>
12/31/2003	19,656,608	19,660,608	19,660,608	19,672,296	19,672,296	19,722,297	19,822,296	19,872,296	19,787,296
12/31/2004	18,915,546	18,915,546	18,927,234	18,927,234	18,928,734	18,928,734	18,928,734	18,928,734	
12/31/2005	18,297,046	18,233,734	18,313,924	18,319,685	18,369,685	18,494,686	18,484,686		
12/31/2006	18,916,581	18,966,581	19,143,784	19,040,831	19,179,831				
12/31/2007	23,754,022	23,758,022	23,773,022	23,848,022	23,763,022				
12/31/2008	21,959,136	21,994,142	22,044,142	22,044,142					
12/31/2009	29,411,158	29,411,158	29,361,158						
12/31/2010	31,380,586	31,405,586							
12/31/2011	30,950,675								

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

					Link Ratios						
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2003	1.596	1.466	1.072	0.958	1.003	1.001	0.998	1.000	1.001	1.000	1.003
12/31/2004	1.600	1.272	1.068	0.982	0.996	1.005	1.003	0.999	1.000	0.997	1.000
12/31/2005	1.528	1.341	1.083	0.958	0.976	0.996	0.995	1.012	1.002	0.997	1.005
12/31/2006	1.409	1.231	1.077	0.974	1.000	0.993	1.004	0.998	1.000	0.997	1.001
12/31/2007	1.548	1.281	1.047	0.981	0.993	1.002	0.998	0.998	1.005	1.004	0.995
12/31/2008	1.465	1.268	1.042	0.950	0.992	0.976	1.000	1.000	1.001	1.008	1.002
12/31/2009	1.615	1.280	1.062	0.947	0.983	0.993	1.002	1.003	1.001	1.003	1.000
12/31/2010	1.408	1.249	1.022	0.969	0.997	0.996	1.002	0.995	1.000	1.002	0.997
12/31/2011	1.534	1.255	1.036	0.989	0.992	0.993	1.002	0.997	0.997	1.007	1.000
12/31/2012	1.399	1.279	1.005	0.982	0.985	0.990	1.002	0.993	1.003	0.997	
12/31/2013	1.352	1.285	1.083	1.005	1.002	0.998	1.002	0.995	1.000		
12/31/2014	1.461	1.317	1.128	0.996	0.996	0.998	1.001	1.001			
12/31/2015	1.555	1.480	1.076	1.000	0.998	1.003	1.001				
12/31/2016	1.797	1.417	1.069	1.027	0.995	0.981					
12/31/2017	1.926	1.314	1.081	1.011	1.002						
12/31/2018	1.596	1.281	1.099	1.020							
12/31/2019	1.532	1.353	1.101								
12/31/2020	1.799	1.314									
12/31/2021	1.695										
3 Yr Mean	1.675	1.316	1.094	1.019	0.998	0.994	1.001	0.996	1.000	1.002	0.999
Best 3/5	1.697	1.327	1.085	1.010	0.999	0.995	1.002	0.996	1.000	1.004	0.999
A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2003	1.000	1.000	1.001	1.000	1.003	1.005	1.003	0.996			
12/31/2004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2005	0.997	1.004	1.000	1.003	1.007	0.999	1.001	1.000			
12/31/2006	1.003	1.009	0.995	1.007	1.000	1.001	1.001	1.000			
12/31/2007	1.000	1.001	1.003	0.996	1.001	1.001	1.001	1.000			
12/31/2008	1.002	1.002	1.000								
12/31/2009	1.000	0.998									
12/31/2010	1.001										
3 Yr Mean	1.001	1.000	0.999	1.002	1.002	1.001	1.002	0.996			
Best 3/5	1.001	1.002	1.000	1.001	1.001	1.001	1.001	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
12/31/2018					0.999	0.995	1.002	0.996	1.000	1.004	0.999
12/31/2019				1.010	0.999	0.995	1.002	0.996	1.000	1.004	0.999
12/31/2020			1.085	1.010	0.999	0.995	1.002	0.996	1.000	1.004	0.999
12/31/2021		1.327	1.085	1.010	0.999	0.995	1.002	0.996	1.000	1.004	0.999
12/31/2022	1.697	1.327	1.085	1.010	0.999	0.995	1.002	0.996	1.000	1.004	0.999
A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS	
12/31/2018	1.001	1.002	1.000	1.001	1.001	1.001	1.001	1.000	1.001	1.003	
12/31/2019	1.001	1.002	1.000	1.001	1.001	1.001	1.001	1.000	1.001	1.013	
12/31/2020	1.001	1.002	1.000	1.001	1.001	1.001	1.001	1.000	1.001	1.099	
12/31/2021	1.001	1.002	1.000	1.001	1.001	1.001	1.001	1.000	1.001	1.459	
12/31/2022	1.001	1.002	1.000	1.001	1.001	1.001	1.001	1.000	1.001	2.475	

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
 NEW JERSEY
 Bodily Injury - Occurrence
 Incurred Accident Year ALAE Development

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	834,979	2,178,038	4,971,391	6,458,447	6,752,122	6,783,069	7,225,777	7,304,241	7,272,261	7,341,970	7,353,358
12/31/2004	1,124,289	3,094,814	5,362,631	8,001,906	8,022,144	8,129,087	8,234,558	8,250,467	8,253,118	8,260,573	8,252,639
12/31/2005	962,384	2,737,447	5,078,967	5,798,537	6,228,149	6,481,910	6,320,848	6,412,975	6,766,795	6,800,716	6,901,468
12/31/2006	936,414	2,435,460	4,594,608	5,861,993	6,382,992	6,523,203	6,633,993	6,996,471	6,996,412	8,641,635	8,558,024
12/31/2007	1,158,606	3,975,964	7,476,371	9,378,959	9,614,777	9,928,367	9,797,265	9,856,241	9,855,683	9,839,456	9,895,085
12/31/2008	1,366,017	3,790,778	6,347,450	7,492,106	8,190,270	8,496,221	8,375,895	8,367,811	8,372,825	8,379,620	8,504,615
12/31/2009	1,721,940	4,605,430	7,423,363	9,510,200	10,659,118	10,756,311	10,878,069	10,955,205	11,156,762	11,589,471	11,288,375
12/31/2010	2,196,956	4,582,653	7,893,925	10,089,790	11,279,913	11,616,518	11,718,465	11,729,614	11,718,422	11,592,323	11,559,019
12/31/2011	2,090,780	4,739,862	8,928,453	10,987,887	12,045,397	12,261,976	12,432,826	12,406,278	12,187,195	12,225,836	12,405,162
12/31/2012	1,116,885	3,320,823	5,811,956	8,211,974	8,959,275	8,899,598	8,884,889	8,894,762	8,869,947	8,872,181	8,875,904
12/31/2013	2,138,534	4,439,285	8,577,225	10,697,717	11,750,605	12,025,260	12,132,681	12,229,756	12,238,500	12,240,712	
12/31/2014	3,720,581	7,990,332	13,407,035	16,415,900	18,676,565	18,824,253	18,171,202	18,170,971	18,287,043		
12/31/2015	5,093,485	8,564,370	14,599,458	17,285,027	18,663,891	18,496,013	17,490,083	17,544,014			
12/31/2016	1,583,462	4,156,308	8,311,525	9,314,883	10,339,830	9,257,107	9,297,021				
12/31/2017	2,684,740	6,148,311	10,418,445	12,140,519	13,271,679	13,780,944					
12/31/2018	2,605,058	5,900,144	10,478,956	13,055,555	13,879,220						
12/31/2019	1,851,907	4,792,660	7,674,549	10,462,738							
12/31/2020	1,147,955	2,606,816	4,778,966								
12/31/2021	1,083,363	3,187,561									
12/31/2022	1,651,682										

<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>
12/31/2003	7,392,116	7,406,840	7,410,756	7,417,551	7,417,551	7,442,551	7,532,551	7,535,931	7,584,095
12/31/2004	8,258,512	8,262,428	8,269,223	8,269,223	8,269,657	8,269,657	8,269,651	8,269,657	
12/31/2005	8,146,613	6,889,944	6,908,032	6,861,149	6,895,551	6,940,057	6,925,632		
12/31/2006	8,733,039	8,736,683	8,752,043	8,747,889	8,761,887	8,799,706			
12/31/2007	9,893,480	9,915,589	9,964,819	10,004,403	10,004,402				
12/31/2008	8,552,612	8,568,599	8,603,236	8,688,237					
12/31/2009	11,295,170	11,339,065	11,347,309						
12/31/2010	11,565,938	11,590,938							
12/31/2011	12,669,200								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 NEW JERSEY
 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>
12/31/2003	1,343,059	2,793,353	1,487,056	293,675	30,947	442,708	78,464	-31,980	69,709	11,388	38,758	14,724	3,916
12/31/2004	1,970,525	2,267,817	2,639,275	20,238	106,943	105,471	15,909	2,651	7,455	-7,934	5,873	3,916	6,795
12/31/2005	1,775,063	2,341,520	719,570	429,612	253,761	-161,062	92,127	353,820	33,921	100,752	1,245,145	-1,256,669	18,088
12/31/2006	1,499,046	2,159,148	1,267,385	520,999	140,211	110,790	362,478	-59	1,645,223	-83,611	175,015	3,644	15,360
12/31/2007	2,817,358	3,500,407	1,902,588	235,818	313,590	-131,102	58,976	-558	-16,227	55,629	-1,605	22,109	49,230
12/31/2008	2,424,761	2,556,672	1,144,656	698,164	305,951	-120,326	-8,084	5,014	6,795	124,995	47,997	15,987	34,637
12/31/2009	2,883,490	2,817,933	2,086,837	1,148,918	97,193	121,758	77,136	201,557	432,709	-301,096	6,795	43,895	8,244
12/31/2010	2,385,697	3,311,272	2,195,865	1,190,123	336,605	101,947	11,149	-11,192	-126,099	-33,304	6,919	25,000	
12/31/2011	2,649,082	4,188,591	2,059,434	1,057,510	216,579	170,850	-26,548	-219,083	38,641	179,326	264,038		
12/31/2012	2,203,938	2,491,133	2,400,018	747,301	-59,677	14,709	9,873	-24,815	2,234	3,723			
12/31/2013	2,300,751	4,137,940	2,120,492	1,052,888	274,655	107,421	97,075	8,744	2,212				
12/31/2014	4,269,751	5,416,703	3,008,865	2,260,665	147,688	-653,051	-231	116,072					
12/31/2015	3,470,885	6,035,088	2,685,569	1,378,864	-167,878	-1,005,930	53,931						
12/31/2016	2,572,846	4,155,217	1,003,358	1,024,947	-1,082,723	39,914							
12/31/2017	3,463,571	4,270,134	1,722,074	1,131,160	509,265								
12/31/2018	3,295,086	4,578,812	2,576,599	823,665									
12/31/2019	2,940,753	2,881,889	2,788,189										
12/31/2020	1,458,861	2,172,150											
12/31/2021	2,104,198												

	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
12/31/2003	0.0458	0.0953	0.0507	0.0100	0.0011	0.0151	0.0027	-0.0011	0.0024	0.0004	0.0013	0.0005	0.0001
12/31/2004	0.0708	0.0815	0.0948	0.0007	0.0038	0.0038	0.0006	0.0001	0.0003	-0.0003	0.0002	0.0001	0.0002
12/31/2005	0.0656	0.0866	0.0266	0.0159	0.0094	-0.0060	0.0034	0.0131	0.0013	0.0037	0.0460	-0.0465	0.0007
12/31/2006	0.0533	0.0768	0.0451	0.0185	0.0050	0.0039	0.0129	0.0000	0.0585	-0.0030	0.0062	0.0001	0.0005
12/31/2007	0.0763	0.0948	0.0515	0.0064	0.0085	-0.0036	0.0016	0.0000	-0.0004	0.0015	0.0000	0.0006	0.0013
12/31/2008	0.0767	0.0809	0.0362	0.0221	0.0097	-0.0038	-0.0003	0.0002	0.0002	0.0040	0.0015	0.0005	0.0011
12/31/2009	0.0604	0.0590	0.0437	0.0241	0.0020	0.0026	0.0016	0.0042	0.0091	-0.0063	0.0001	0.0009	0.0002
12/31/2010	0.0485	0.0673	0.0446	0.0242	0.0068	0.0021	0.0002	-0.0002	-0.0026	-0.0007	0.0001	0.0005	
12/31/2011	0.0545	0.0862	0.0424	0.0218	0.0045	0.0035	-0.0005	-0.0045	0.0008	0.0037	0.0054		
12/31/2012	0.0701	0.0793	0.0764	0.0238	-0.0019	-0.0005	0.0003	-0.0008	0.0001	0.0001			
12/31/2013	0.0504	0.0907	0.0465	0.0231	0.0060	0.0024	0.0021	0.0002	0.0000				
12/31/2014	0.0734	0.0931	0.0517	0.0389	0.0025	-0.0112	0.0000	0.0020					
12/31/2015	0.0517	0.0899	0.0400	0.0205	-0.0025	-0.0150	0.0008						
12/31/2016	0.0519	0.0838	0.0202	0.0207	-0.0218	0.0008							
12/31/2017	0.0624	0.0769	0.0310	0.0204	0.0092								
12/31/2018	0.0521	0.0724	0.0407	0.0130									
12/31/2019	0.0599	0.0587	0.0568										
12/31/2020	0.0473	0.0705											
12/31/2021	0.0659												

Best 3/5	0.0581	0.0733	0.0372	0.0205	0.0020	-0.0036	0.0004	-0.0003	0.0003	0.0010	0.0006	0.0005	0.0008
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Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 NEW JERSEY
 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>
12/31/2003	966,483	1,041,053	1,035,468	1,181,256	1,258,992	1,169,997	1,156,494	1,158,982	1,156,482	1,156,482	1,156,483
12/31/2004	1,162,859	1,370,915	1,410,429	1,407,911	1,515,809	1,428,578	1,433,577	1,448,577	1,437,162	1,436,911	1,461,911
12/31/2005	848,448	1,268,371	1,358,434	1,472,646	1,273,147	1,450,395	1,475,395	1,371,880	1,371,629	1,428,629	1,428,629
12/31/2006	736,159	1,044,675	1,145,610	1,253,563	1,289,617	1,157,031	1,159,278	1,159,369	1,160,921	1,160,921	1,195,921
12/31/2007	954,177	1,329,655	1,350,042	1,362,783	1,232,807	1,234,407	1,372,209	1,475,208	1,458,026	1,458,026	1,474,310
12/31/2008	1,265,603	1,339,233	1,581,490	1,608,696	1,498,216	1,477,495	1,480,000	1,482,495	1,577,497	1,593,735	1,614,381
12/31/2009	1,380,439	1,383,478	1,674,944	1,767,508	1,784,488	1,807,142	1,746,142	1,858,485	1,878,477	1,870,977	1,868,477
12/31/2010	1,368,844	1,295,723	1,387,260	1,254,157	1,269,465	1,407,665	1,433,219	1,550,719	1,500,727	1,525,213	1,524,213
12/31/2011	1,613,597	1,652,970	1,709,206	1,987,602	1,888,492	1,918,502	1,896,826	2,145,477	2,135,474	2,135,474	2,135,471
12/31/2012	1,186,121	1,304,750	1,400,546	1,404,959	1,355,177	1,352,426	1,482,389	1,472,604	1,476,304	1,470,304	1,470,304
12/31/2013	1,083,437	1,297,985	1,387,121	1,220,598	1,138,019	1,265,896	1,265,894	1,265,894	1,365,894	1,365,894	
12/31/2014	1,296,560	1,061,994	1,163,564	1,300,591	1,256,221	1,258,224	1,258,219	1,258,227	1,268,219		
12/31/2015	1,360,466	1,358,414	1,946,332	2,234,357	2,290,221	2,301,821	2,404,221	2,355,767			
12/31/2016	769,457	783,978	1,011,947	1,017,605	1,142,376	1,134,119	1,087,575				
12/31/2017	828,094	1,110,248	1,199,167	1,031,818	957,018	981,817					
12/31/2018	1,434,644	2,038,700	2,400,922	2,472,159	2,352,334						
12/31/2019	1,245,863	1,567,034	1,687,140	1,914,220							
12/31/2020	669,853	893,835	1,032,804								
12/31/2021	601,951	1,011,192									
12/31/2022	1,244,399										

<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>
12/31/2003	1,156,483	1,156,490	1,156,482	1,156,482	1,156,482	1,156,482	1,156,482	1,156,482	1,156,482
12/31/2004	1,461,911	1,461,911	1,461,911	1,466,911	1,461,911	1,461,911	1,461,911	1,461,911	
12/31/2005	1,428,629	1,426,129	1,426,129	1,426,129	1,426,129	1,426,129	1,426,129		
12/31/2006	1,195,921	1,195,921	1,195,926	1,195,921	1,195,922	1,195,922			
12/31/2007	1,474,342	1,474,342	1,474,342	1,474,342	1,474,342				
12/31/2008	1,621,935	1,621,935	1,621,935	1,621,935					
12/31/2009	1,868,477	1,868,477	1,868,477						
12/31/2010	1,524,213	1,524,213							
12/31/2011	2,185,471								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 NEW JERSEY
 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>
12/31/2003	1.077	0.995	1.141	1.066	0.929	0.988	1.002	0.998	1.000	1.000	1.000
12/31/2004	1.179	1.029	0.998	1.077	0.942	1.003	1.010	0.992	1.000	1.017	1.000
12/31/2005	1.495	1.071	1.084	0.865	1.139	1.017	0.930	1.000	1.042	1.000	1.000
12/31/2006	1.419	1.097	1.094	1.029	0.897	1.002	1.000	1.001	1.000	1.030	1.000
12/31/2007	1.394	1.015	1.009	0.905	1.001	1.112	1.075	0.988	1.000	1.011	1.000
12/31/2008	1.058	1.181	1.017	0.931	0.986	1.002	1.002	1.064	1.010	1.013	1.005
12/31/2009	1.002	1.211	1.055	1.010	1.013	0.966	1.064	1.011	0.996	0.999	1.000
12/31/2010	0.947	1.071	0.904	1.012	1.109	1.018	1.082	0.968	1.016	0.999	1.000
12/31/2011	1.024	1.034	1.163	0.950	1.016	0.989	1.131	0.995	1.000	1.000	1.023
12/31/2012	1.100	1.073	1.003	0.965	0.998	1.096	0.993	1.003	0.996	1.000	
12/31/2013	1.198	1.069	0.880	0.932	1.112	1.000	1.000	1.079	1.000		
12/31/2014	0.819	1.096	1.118	0.966	1.002	1.000	1.000	1.008			
12/31/2015	0.998	1.433	1.148	1.025	1.005	1.044	0.980				
12/31/2016	1.019	1.291	1.006	1.123	0.993	0.959					
12/31/2017	1.341	1.080	0.860	0.928	1.026						
12/31/2018	1.421	1.178	1.030	0.952							
12/31/2019	1.258	1.077	1.135								
12/31/2020	1.334	1.155									
12/31/2021	1.680										
3 Yr Mean	1.424	1.137	1.008	1.001	1.008	1.001	0.993	1.030	0.999	1.000	1.008
Best 3/5	1.365	1.138	1.057	0.981	1.011	1.015	0.998	1.002	0.999	1.000	1.002
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
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	1.003	0.997	1.000	1.000	1.000	1.000			
12/31/2005	0.998	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	1.000	1.000	1.000	1.000	1.000			
12/31/2008	1.000	1.000	1.000								
12/31/2009	1.000	1.000									
12/31/2010	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			
	<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>
12/31/2018					1.011	1.015	0.998	1.002	0.999	1.000	1.002
12/31/2019				0.981	1.011	1.015	0.998	1.002	0.999	1.000	1.002
12/31/2020			1.057	0.981	1.011	1.015	0.998	1.002	0.999	1.000	1.002
12/31/2021		1.138	1.057	0.981	1.011	1.015	0.998	1.002	0.999	1.000	1.002
12/31/2022	1.365	1.138	1.057	0.981	1.011	1.015	0.998	1.002	0.999	1.000	1.002
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.027
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.008
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.065
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.212
12/31/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.655

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
 NEW JERSEY
 Property Damage - Occurrence
 Incurred Accident Year ALAE Development

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	128,415	285,975	519,361	965,585	1,070,738	1,102,557	1,146,953	1,148,968	1,148,968	1,148,968	1,148,968
12/31/2004	117,082	270,388	475,074	633,103	1,039,641	1,499,126	1,526,840	1,567,479	1,569,929	1,567,911	1,572,295
12/31/2005	63,271	120,271	183,246	352,661	559,323	614,164	668,142	678,706	668,851	668,469	668,469
12/31/2006	91,555	238,885	270,066	541,396	773,729	774,972	785,490	790,650	790,657	790,657	799,694
12/31/2007	88,886	413,996	896,685	1,140,537	1,473,172	1,495,491	2,209,628	2,075,940	2,021,691	1,991,861	1,992,976
12/31/2008	99,304	355,585	804,804	1,011,512	945,041	1,021,809	1,077,457	1,112,440	1,295,064	1,296,195	1,301,205
12/31/2009	298,680	790,694	781,205	970,807	1,079,005	1,123,743	1,201,834	1,431,489	1,456,784	1,470,372	1,467,295
12/31/2010	100,188	200,424	338,725	421,807	562,882	757,724	780,005	898,843	920,637	926,851	954,055
12/31/2011	143,513	247,957	762,395	1,054,721	1,263,460	1,544,116	1,926,665	2,210,391	2,231,539	2,260,795	2,263,213
12/31/2012	166,502	399,609	947,225	987,699	2,207,423	2,121,385	2,140,769	2,142,702	2,186,936	2,208,393	2,217,325
12/31/2013	153,678	358,086	459,697	571,412	599,630	607,570	617,537	617,566	617,566	617,566	
12/31/2014	493,417	623,673	783,618	911,750	1,027,712	1,077,767	1,083,149	1,098,149	1,136,443		
12/31/2015	751,108	1,096,219	1,281,382	1,570,422	1,708,452	1,882,695	1,916,582	2,048,353			
12/31/2016	428,217	512,251	724,575	888,521	973,858	967,147	971,714				
12/31/2017	346,242	459,823	612,080	773,923	856,626	862,014					
12/31/2018	235,802	497,373	738,330	713,322	740,385						
12/31/2019	293,722	352,528	481,164	594,978							
12/31/2020	103,630	349,933	464,161								
12/31/2021	130,883	169,307									
12/31/2022	88,061										

<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>
12/31/2003	1,148,968	1,148,968	1,148,968	1,148,968	1,148,968	1,148,968	1,148,968	1,148,968	1148968
12/31/2004	1,572,295	1,572,295	1,572,295	1,572,295	1,572,295	1,572,295	1,572,295	1572295	
12/31/2005	668,469	668,469	668,469	668,469	668,469	668,469	668469		
12/31/2006	800,946	800,946	800,946	800,946	800,946	800946			
12/31/2007	1,995,398	1,995,398	1,995,398	1,995,398	1995398				
12/31/2008	1,297,950	1,305,430	1,305,430	1305430					
12/31/2009	1,467,378	1,467,378	1467378						
12/31/2010	967,690	978517							
12/31/2011	2,263,213								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 NEW JERSEY
 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
12/31/2003	157,560	233,386	446,224	105,153	31,819	44,396	2,015	0	0	0	0	0	0
12/31/2004	153,306	204,686	158,029	406,538	459,485	27,714	40,639	2,450	-2,018	4,384	0	0	0
12/31/2005	57,000	62,975	169,415	206,662	54,841	53,978	10,564	-9,855	-382	0	0	0	0
12/31/2006	147,330	31,181	271,330	232,333	1,243	10,518	5,160	7	0	9,037	1,252	0	0
12/31/2007	325,110	482,689	243,852	332,635	22,319	714,137	-133,688	-54,249	-29,830	1,115	2,422	0	0
12/31/2008	256,281	449,219	206,708	-66,471	76,768	55,648	34,983	182,624	1,131	5,010	-3,255	7,480	0
12/31/2009	492,014	-9,489	189,602	108,198	44,738	78,091	229,655	25,295	13,588	-3,077	83	0	0
12/31/2010	100,236	138,301	83,082	141,075	194,842	22,281	118,838	21,794	6,214	27,204	13,635	10,827	
12/31/2011	104,444	514,438	292,326	208,739	280,656	382,549	283,726	21,148	29,256	2,418	0		
12/31/2012	233,107	547,616	40,474	1,219,724	-86,038	19,384	1,933	44,234	21,457	8,932			
12/31/2013	204,408	101,611	111,715	28,218	7,940	9,967	29	0	0				
12/31/2014	130,256	159,945	128,132	115,962	50,055	5,382	15,000	38,294					
12/31/2015	345,111	185,163	289,040	138,030	174,243	33,887	131,771						
12/31/2016	84,034	212,324	163,946	85,337	-6,711	4,567							
12/31/2017	113,581	152,257	161,843	82,703	5,388								
12/31/2018	261,571	240,957	-25,008	27,063									
12/31/2019	58,806	128,636	113,814										
12/31/2020	246,303	114,228											
12/31/2021	38,424												

	Incremental Percentages												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2003	0.0875	0.1296	0.2478	0.0584	0.0177	0.0247	0.0011	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2004	0.0603	0.0804	0.0621	0.1598	0.1806	0.0109	0.0160	0.0010	-0.0008	0.0017	0.0000	0.0000	0.0000
12/31/2005	0.0284	0.0314	0.0844	0.1030	0.0273	0.0269	0.0053	-0.0049	-0.0002	0.0000	0.0000	0.0000	0.0000
12/31/2006	0.0726	0.0154	0.1337	0.1145	0.0006	0.0052	0.0025	0.0000	0.0000	0.0045	0.0006	0.0000	0.0000
12/31/2007	0.1473	0.2187	0.1105	0.1507	0.0101	0.3236	-0.0606	-0.0246	-0.0135	0.0005	0.0011	0.0000	0.0000
12/31/2008	0.0958	0.1680	0.0773	-0.0249	0.0287	0.0208	0.0131	0.0683	0.0004	0.0019	-0.0012	0.0028	0.0000
12/31/2009	0.2100	-0.0041	0.0809	0.0462	0.0191	0.0333	0.0980	0.0108	0.0058	-0.0013	0.0000	0.0000	0.0000
12/31/2010	0.0536	0.0739	0.0444	0.0754	0.1041	0.0119	0.0635	0.0116	0.0033	0.0145	0.0073	0.0058	
12/31/2011	0.0301	0.1483	0.0843	0.0602	0.0809	0.1103	0.0818	0.0061	0.0084	0.0007	0.0000		
12/31/2012	0.0817	0.1919	0.0142	0.4275	-0.0302	0.0068	0.0007	0.0155	0.0075	0.0031			
12/31/2013	0.0953	0.0474	0.0521	0.0132	0.0037	0.0046	0.0000	0.0000	0.0000				
12/31/2014	0.1008	0.1238	0.0991	0.0897	0.0387	0.0042	0.0116	0.0296					
12/31/2015	0.1075	0.0577	0.0900	0.0430	0.0543	0.0106	0.0410						
12/31/2016	0.0499	0.1261	0.0973	0.0507	-0.0040	0.0027							
12/31/2017	0.0736	0.0987	0.1049	0.0536	0.0035								
12/31/2018	0.0665	0.0612	-0.0064	0.0069									
12/31/2019	0.0223	0.0488	0.0432										
12/31/2020	0.2079	0.0964											
12/31/2021	0.0229												

Best 3/5	0.0543	0.0854	0.0768	0.0491	0.0153	0.0052	0.0178	0.0111	0.0055	0.0019	0.0004	0.0009	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
12/31/2003	188,806,847	262,991,383	310,682,885	311,189,143	304,069,872	300,131,520	295,429,153	293,732,133	293,068,749	293,345,796	293,485,720
12/31/2004	216,601,815	295,005,770	327,051,100	333,161,629	326,930,563	322,806,294	320,794,384	319,591,007	319,354,638	318,768,157	319,167,690
12/31/2005	243,448,553	303,029,582	339,512,419	343,499,840	336,186,911	332,421,302	328,644,407	327,655,715	327,068,952	326,996,388	326,798,088
12/31/2006	233,355,900	293,401,266	325,111,181	328,418,306	323,236,842	316,904,964	314,965,715	312,584,556	312,210,444	311,395,467	311,413,427
12/31/2007	270,379,019	336,626,072	372,477,966	380,001,362	370,611,710	366,470,875	363,169,236	362,575,059	361,797,357	361,411,132	361,487,997
12/31/2008	263,411,483	332,009,041	368,447,073	370,409,273	364,246,175	359,279,344	356,766,315	354,520,164	354,198,552	353,617,109	353,841,914
12/31/2009	281,808,766	363,640,400	400,657,913	404,251,542	396,705,613	393,728,328	390,016,138	388,040,865	387,119,877	387,175,923	387,126,756
12/31/2010	314,087,508	391,652,468	431,444,384	435,262,331	428,270,930	425,571,577	423,478,914	421,362,314	421,068,296	420,627,046	420,566,567
12/31/2011	317,218,793	407,285,145	452,689,142	456,476,697	448,727,691	444,618,794	440,518,970	440,036,359	439,476,299	439,043,843	439,680,987
12/31/2012	264,613,645	345,201,161	379,384,939	384,896,498	383,391,211	380,799,801	380,533,214	380,220,086	378,954,127	378,935,798	378,841,735
12/31/2013	294,732,259	372,843,337	415,236,502	431,343,067	435,142,504	434,053,403	433,050,583	432,175,356	431,711,750	432,068,669	
12/31/2014	294,955,534	385,659,228	455,722,130	486,266,009	490,923,048	489,313,747	486,755,518	485,786,735	485,830,823		
12/31/2015	286,277,459	393,741,823	477,033,051	508,918,923	512,324,220	511,572,808	509,687,079	509,652,742			
12/31/2016	267,591,813	387,848,629	472,743,538	504,403,991	510,606,906	511,017,436	511,057,189				
12/31/2017	288,662,040	425,041,074	517,392,847	551,636,516	558,669,686	561,585,352					
12/31/2018	327,988,267	460,144,976	543,646,620	574,684,253	583,350,939						
12/31/2019	316,149,496	435,695,166	512,248,897	543,435,209							
12/31/2020	189,058,660	271,289,270	325,358,121								
12/31/2021	230,899,646	319,114,557									
12/31/2022	264,106,710										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2003	293,209,649	292,814,002	292,593,132	292,493,403	292,757,167	293,098,164	293,418,076	293,810,904	293,878,394
12/31/2004	319,259,999	319,247,738	319,350,181	319,118,709	319,636,785	319,780,778	319,988,239	320,302,319	
12/31/2005	326,955,754	326,965,952	326,733,039	326,963,412	326,931,479	327,171,809	327,497,333		
12/31/2006	311,065,967	310,856,000	312,038,473	312,266,024	312,647,808	312,951,777			
12/31/2007	361,679,449	362,118,927	362,292,865	362,327,935	362,585,633				
12/31/2008	354,302,183	354,914,496	355,155,404	355,352,827					
12/31/2009	387,301,746	387,500,169	387,943,080						
12/31/2010	420,083,937	419,890,541							
12/31/2011	440,320,694								

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

Link Ratios											
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2003	1.393	1.181	1.002	0.977	0.987	0.984	0.994	0.998	1.001	1.000	0.999
12/31/2004	1.362	1.109	1.019	0.981	0.987	0.994	0.996	0.999	0.998	1.001	1.000
12/31/2005	1.245	1.120	1.012	0.979	0.989	0.989	0.997	0.998	1.000	0.999	1.000
12/31/2006	1.257	1.108	1.010	0.984	0.980	0.994	0.992	0.999	0.997	1.000	0.999
12/31/2007	1.245	1.107	1.020	0.975	0.989	0.991	0.998	0.998	0.999	1.000	1.001
12/31/2008	1.260	1.110	1.005	0.983	0.986	0.993	0.994	0.999	0.998	1.001	1.001
12/31/2009	1.290	1.102	1.009	0.981	0.992	0.991	0.995	0.998	1.000	1.000	1.000
12/31/2010	1.247	1.102	1.009	0.984	0.994	0.995	0.995	0.999	0.999	1.000	0.999
12/31/2011	1.284	1.111	1.008	0.983	0.991	0.991	0.999	0.999	0.999	1.001	1.001
12/31/2012	1.305	1.099	1.015	0.996	0.993	0.999	0.999	0.997	1.000	1.000	
12/31/2013	1.265	1.114	1.039	1.009	0.997	0.998	0.998	0.999	1.001		
12/31/2014	1.308	1.182	1.067	1.010	0.997	0.995	0.998	1.000			
12/31/2015	1.375	1.212	1.067	1.007	0.999	0.996	1.000				
12/31/2016	1.449	1.219	1.067	1.012	1.001	1.000					
12/31/2017	1.472	1.217	1.066	1.013	1.005						
12/31/2018	1.403	1.181	1.057	1.015							
12/31/2019	1.378	1.176	1.061								
12/31/2020	1.435	1.199									
12/31/2021	1.382										
3 Yr Mean	1.398	1.185	1.061	1.013	1.002	0.997	0.999	0.999	1.000	1.000	1.000
Best 3/5	1.407	1.199	1.065	1.012	0.999	0.998	0.999	0.999	1.000	1.000	1.001
A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2003	0.999	0.999	1.000	1.001	1.001	1.001	1.001	1.000			
12/31/2004	1.000	1.000	0.999	1.002	1.000	1.001	1.001	1.001			
12/31/2005	1.000	0.999	1.001	1.000	1.001	1.001	1.001	1.001			
12/31/2006	0.999	1.004	1.001	1.001	1.001	1.001	1.001	1.001			
12/31/2007	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.001			
12/31/2008	1.002	1.001	1.001								
12/31/2009	1.001	1.001									
12/31/2010	1.000										
3 Yr Mean	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000			
Best 3/5	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001			
Development From											
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2018					0.999	0.998	0.999	0.999	1.000	1.000	1.001
12/31/2019				1.012	0.999	0.998	0.999	0.999	1.000	1.000	1.001
12/31/2020			1.065	1.012	0.999	0.998	0.999	0.999	1.000	1.000	1.001
12/31/2021		1.199	1.065	1.012	0.999	0.998	0.999	0.999	1.000	1.000	1.001
12/31/2022	1.407	1.199	1.065	1.012	0.999	0.998	0.999	0.999	1.000	1.000	1.001
A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS	
12/31/2018	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004	1.008	
12/31/2019	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004	1.020	
12/31/2020	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004	1.086	
12/31/2021	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004	1.303	
12/31/2022	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004	1.833	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	11,059,251	19,555,661	17,962,263	20,858,904	20,343,296	19,496,019	18,985,114	18,843,625	18,811,802	18,800,925	18,867,774
12/31/2004	17,037,389	19,027,363	24,331,295	24,326,662	22,128,225	21,273,555	20,920,429	20,790,191	20,722,066	20,758,542	20,788,541
12/31/2005	15,038,540	19,310,028	20,448,749	19,053,337	18,240,949	17,846,947	17,726,145	17,808,682	17,640,632	17,715,439	17,720,439
12/31/2006	14,692,948	19,099,938	23,703,128	24,143,353	22,553,523	22,794,469	22,525,164	22,537,732	22,607,998	22,695,808	22,695,811
12/31/2007	16,003,090	19,493,442	22,297,509	22,221,604	22,195,428	21,769,295	21,645,712	21,788,708	21,768,181	21,648,433	21,499,877
12/31/2008	16,535,014	20,991,793	21,205,883	21,208,526	21,687,786	21,282,927	21,433,289	21,402,489	21,235,801	21,293,920	21,244,416
12/31/2009	13,516,354	15,754,893	18,711,988	19,441,279	19,455,494	19,647,817	19,645,872	19,605,133	19,598,258	19,625,477	19,688,226
12/31/2010	11,528,294	13,910,531	16,513,441	16,645,277	16,356,960	15,982,005	15,772,092	15,477,724	15,474,824	15,495,352	15,495,352
12/31/2011	11,712,819	15,447,555	17,695,006	18,769,944	18,681,733	18,667,183	18,869,594	18,814,667	18,803,654	18,603,320	18,653,320
12/31/2012	10,360,302	14,350,506	14,910,585	15,408,912	15,120,050	15,291,760	15,762,877	15,493,164	15,332,116	15,357,115	15,313,354
12/31/2013	14,216,781	16,970,823	19,452,706	21,153,671	20,966,709	21,309,402	21,618,986	21,510,743	21,475,011	21,354,859	
12/31/2014	13,033,793	17,932,230	21,814,324	23,448,278	23,893,509	23,997,888	24,290,954	24,317,213	24,344,498		
12/31/2015	16,717,482	24,480,524	29,062,934	31,089,944	32,191,063	31,747,257	31,615,242	31,555,350			
12/31/2016	14,850,310	22,414,783	26,975,541	28,360,957	27,956,450	28,378,272	28,266,609				
12/31/2017	17,972,536	26,969,923	32,942,768	34,163,625	34,758,610	35,124,627					
12/31/2018	19,832,415	28,685,318	33,586,054	35,624,792	36,304,891						
12/31/2019	21,964,265	30,133,335	34,953,439	37,858,578							
12/31/2020	14,919,476	21,060,297	23,996,355								
12/31/2021	18,783,024	26,001,332									
12/31/2022	19,449,226										

<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>
12/31/2003	18,871,774	18,894,274	18,944,274	18,944,274	18,960,274	18,941,524	18,941,524	18,944,024	18,944,024
12/31/2004	20,788,541	20,788,541	20,788,541	20,788,541	20,793,041	20,793,041	20,808,041	20,793,041	
12/31/2005	17,720,439	17,715,439	17,715,439	17,767,970	17,768,556	17,758,556	17,768,556		
12/31/2006	22,545,941	22,545,941	22,547,298	22,597,298	22,547,298	22,547,298			
12/31/2007	21,510,377	21,515,477	21,505,379	21,510,377	21,540,377				
12/31/2008	21,243,534	21,239,657	21,239,657	21,239,657					
12/31/2009	19,713,224	19,623,227	19,623,227						
12/31/2010	15,493,617	15,593,813							
12/31/2011	18,621,170								

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

	Link Ratios										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2003	1.768	0.919	1.161	0.975	0.958	0.974	0.993	0.998	0.999	1.004	1.000
12/31/2004	1.117	1.279	1.000	0.910	0.961	0.983	0.994	0.997	1.002	1.001	1.000
12/31/2005	1.284	1.059	0.932	0.957	0.978	0.993	1.005	0.991	1.004	1.000	1.000
12/31/2006	1.300	1.241	1.019	0.934	1.011	0.988	1.001	1.003	1.004	1.000	0.993
12/31/2007	1.218	1.144	0.997	0.999	0.981	0.994	1.007	0.999	0.994	0.993	1.000
12/31/2008	1.270	1.010	1.000	1.023	0.981	1.007	0.999	0.992	1.003	0.998	1.000
12/31/2009	1.166	1.188	1.039	1.001	1.010	1.000	0.998	1.000	1.001	1.003	1.001
12/31/2010	1.207	1.187	1.008	0.983	0.977	0.987	0.981	1.000	1.001	1.000	1.000
12/31/2011	1.319	1.145	1.061	0.995	0.999	1.011	0.997	0.999	0.989	1.003	0.998
12/31/2012	1.385	1.039	1.033	0.981	1.011	1.031	0.983	0.990	1.002	0.997	
12/31/2013	1.194	1.146	1.087	0.991	1.016	1.015	0.995	0.998	0.994		
12/31/2014	1.376	1.216	1.075	1.019	1.004	1.012	1.001	1.001			
12/31/2015	1.464	1.187	1.070	1.035	0.986	0.996	0.998				
12/31/2016	1.509	1.203	1.051	0.986	1.015	0.996					
12/31/2017	1.501	1.221	1.037	1.017	1.011						
12/31/2018	1.446	1.171	1.061	1.019							
12/31/2019	1.372	1.160	1.083								
12/31/2020	1.412	1.139									
12/31/2021	1.384										
3 Yr Mean	1.389	1.157	1.060	1.007	1.004	1.001	0.998	0.996	0.995	1.000	1.000
Best 3/5	1.414	1.178	1.061	1.018	1.010	1.008	0.997	0.999	0.999	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>			
12/31/2003	1.001	1.003	1.000	1.001	0.999	1.000	1.000	1.000			
12/31/2004	1.000	1.000	1.000	1.000	1.000	1.001	0.999	1.000			
12/31/2005	1.000	1.000	1.003	1.000	0.999	1.001	1.000	1.000			
12/31/2006	1.000	1.000	1.002	0.998	1.000	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000			
12/31/2008	1.000	1.000	1.000								
12/31/2009	0.995	1.000									
12/31/2010	1.006										
3 Yr Mean	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000			
Best 3/5	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000			
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	Development From						
					<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2018					1.010	1.008	0.997	0.999	0.999	1.000	1.000
12/31/2019				1.018	1.010	1.008	0.997	0.999	0.999	1.000	1.000
12/31/2020			1.061	1.018	1.010	1.008	0.997	0.999	0.999	1.000	1.000
12/31/2021		1.178	1.061	1.018	1.010	1.008	0.997	0.999	0.999	1.000	1.000
12/31/2022	1.414	1.178	1.061	1.018	1.010	1.008	0.997	0.999	0.999	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>	
12/31/2018	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.014
12/31/2019	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.032
12/31/2020	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.095
12/31/2021	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.290
12/31/2022	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.824

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	25,457,684	53,695,790	88,702,156	111,304,057	125,452,771	130,391,336	132,162,689	134,048,859	135,359,287	135,991,505	137,178,999
12/31/2004	25,643,132	58,868,517	92,860,600	118,337,299	130,862,014	135,174,075	137,687,603	139,040,369	140,737,690	140,954,580	141,849,341
12/31/2005	25,099,390	57,446,835	96,807,396	121,996,964	132,985,024	138,631,726	141,137,222	142,773,876	144,247,310	145,435,801	146,019,964
12/31/2006	25,831,156	59,157,022	98,866,402	120,692,561	135,563,538	140,054,195	142,447,980	141,825,529	143,112,468	145,902,571	146,384,476
12/31/2007	27,180,689	63,482,571	109,478,043	140,014,897	154,497,087	159,246,269	161,277,152	162,944,853	164,856,747	164,708,496	164,659,729
12/31/2008	23,896,765	66,643,383	110,227,417	142,395,572	160,425,031	165,750,890	169,293,388	171,028,599	171,901,892	172,182,018	172,695,257
12/31/2009	33,871,518	74,646,566	124,087,392	157,394,590	172,190,078	179,774,434	184,389,473	187,691,114	188,588,691	192,704,794	197,082,511
12/31/2010	38,690,467	84,966,495	139,895,735	171,716,132	190,299,298	198,286,235	201,606,079	204,158,852	205,161,898	205,928,211	207,821,219
12/31/2011	41,638,617	91,505,224	150,842,773	188,085,687	205,091,313	212,301,552	216,914,700	217,469,128	218,116,621	218,675,492	219,349,100
12/31/2012	36,243,164	82,620,072	136,032,934	173,485,814	192,799,677	199,132,184	202,972,059	205,783,480	207,026,544	207,787,629	208,687,207
12/31/2013	43,731,600	97,226,849	153,183,463	203,961,006	225,382,778	230,967,920	236,628,176	238,896,240	239,352,797	241,481,457	
12/31/2014	46,426,817	102,876,359	167,997,038	213,991,092	239,795,393	247,556,623	250,920,416	252,406,823	255,453,470		
12/31/2015	46,814,065	103,835,437	172,041,744	219,068,507	239,692,891	247,160,785	249,876,684	253,700,021			
12/31/2016	40,831,542	93,131,006	165,086,410	209,655,700	230,966,097	238,576,195	247,324,034				
12/31/2017	42,595,145	101,639,820	169,986,092	217,299,621	241,877,131	259,875,762					
12/31/2018	48,024,113	104,454,420	173,962,260	213,727,268	246,023,476						
12/31/2019	38,989,951	91,147,920	142,332,526	188,506,088							
12/31/2020	26,502,170	57,638,455	98,303,772								
12/31/2021	29,852,271	68,532,521									
12/31/2022	37,943,385										
	<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>		
12/31/2003	137,794,203	138,053,926	138,047,240	138,029,216	138,203,310	138,239,817	138,577,550	138,759,851	139,001,561		
12/31/2004	142,186,228	142,925,187	143,951,476	146,828,851	148,363,352	148,370,727	150,165,483	151,119,077			
12/31/2005	147,252,499	145,883,929	145,999,303	145,975,722	146,001,570	146,331,739	146,716,969				
12/31/2006	146,540,031	147,122,034	147,256,968	147,689,719	147,811,500	148,783,802					
12/31/2007	164,637,189	164,827,896	165,368,573	165,586,787	165,790,099						
12/31/2008	173,097,400	173,481,234	173,661,425	173,943,035							
12/31/2009	197,663,535	199,069,356	200,195,967								
12/31/2010	208,313,814	208,426,824									
12/31/2011	220,193,875										

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>
12/31/2003	28,238,106	35,006,366	22,601,901	14,148,714	4,938,565	1,771,353	1,886,170	1,310,428	632,218	1,187,494	615,204	259,723	-6,686
12/31/2004	33,225,385	33,992,083	25,476,699	12,524,715	4,312,061	2,513,528	1,352,766	1,697,321	216,890	894,761	336,887	738,959	1,026,289
12/31/2005	32,347,445	39,360,561	25,189,568	10,988,060	5,646,702	2,505,496	1,636,654	1,473,434	1,188,491	584,163	1,232,535	-1,368,570	115,374
12/31/2006	33,325,866	39,709,380	21,826,159	14,870,977	4,490,657	2,393,785	-622,451	1,286,939	2,790,103	481,905	155,555	582,003	134,934
12/31/2007	36,301,882	45,995,472	30,536,854	14,482,190	4,749,182	2,030,883	1,667,701	1,911,894	-148,251	-48,767	-22,540	190,707	540,677
12/31/2008	42,746,618	43,584,034	32,168,155	18,029,459	5,325,859	3,542,498	1,735,211	873,293	280,126	513,239	402,143	383,834	180,191
12/31/2009	40,775,048	49,440,826	33,307,198	14,795,488	7,584,356	4,615,039	3,301,641	897,577	4,116,103	4,377,717	581,024	1,405,821	1,126,611
12/31/2010	46,276,028	54,929,240	31,820,397	18,583,166	7,986,937	3,319,844	2,552,773	1,003,046	766,313	1,893,008	492,595	113,010	
12/31/2011	49,866,607	59,337,549	37,242,914	17,005,626	7,210,239	4,613,148	554,428	647,493	558,871	673,608	844,775		
12/31/2012	46,376,908	53,412,862	37,452,880	19,313,863	6,332,507	3,839,875	2,811,421	1,243,064	761,085	899,578			
12/31/2013	53,495,249	55,956,614	50,777,543	21,421,772	5,585,142	5,660,256	2,268,064	456,557	2,128,660				
12/31/2014	56,449,542	65,120,679	45,994,054	25,804,301	7,761,230	3,363,793	1,486,407	3,046,647					
12/31/2015	57,021,372	68,206,307	47,026,763	20,624,384	7,467,894	2,715,899	3,823,337						
12/31/2016	52,299,464	71,955,404	44,569,290	21,310,397	7,610,098	8,747,839							
12/31/2017	59,044,675	68,346,272	47,313,529	24,577,510	17,998,631								
12/31/2018	56,430,307	69,507,840	39,765,008	32,296,208									
12/31/2019	52,157,969	51,184,606	46,173,562										
12/31/2020	31,136,285	40,665,317											
12/31/2021	38,680,250												

Incremental Percentages													
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2003	0.0656	0.0813	0.0525	0.0328	0.0115	0.0041	0.0044	0.0030	0.0015	0.0028	0.0014	0.0006	0.0000
12/31/2004	0.0706	0.0722	0.0541	0.0266	0.0092	0.0053	0.0029	0.0036	0.0005	0.0019	0.0007	0.0016	0.0022
12/31/2005	0.0665	0.0809	0.0518	0.0226	0.0116	0.0052	0.0034	0.0030	0.0024	0.0012	0.0025	-0.0028	0.0002
12/31/2006	0.0713	0.0849	0.0467	0.0318	0.0096	0.0051	-0.0013	0.0028	0.0060	0.0010	0.0003	0.0012	0.0003
12/31/2007	0.0646	0.0818	0.0543	0.0258	0.0084	0.0036	0.0030	0.0034	-0.0003	-0.0001	0.0000	0.0003	0.0010
12/31/2008	0.0795	0.0811	0.0599	0.0336	0.0099	0.0066	0.0032	0.0016	0.0005	0.0010	0.0007	0.0007	0.0003
12/31/2009	0.0682	0.0827	0.0557	0.0247	0.0127	0.0077	0.0055	0.0015	0.0069	0.0073	0.0010	0.0024	0.0019
12/31/2010	0.0710	0.0843	0.0488	0.0285	0.0123	0.0051	0.0039	0.0015	0.0012	0.0029	0.0008	0.0002	
12/31/2011	0.0725	0.0863	0.0542	0.0247	0.0105	0.0067	0.0008	0.0009	0.0008	0.0010	0.0012		
12/31/2012	0.0736	0.0848	0.0594	0.0307	0.0101	0.0061	0.0045	0.0020	0.0012	0.0014			
12/31/2013	0.0747	0.0781	0.0709	0.0299	0.0078	0.0079	0.0032	0.0006	0.0030				
12/31/2014	0.0701	0.0809	0.0571	0.0321	0.0096	0.0042	0.0018	0.0038					
12/31/2015	0.0661	0.0791	0.0545	0.0239	0.0087	0.0032	0.0044						
12/31/2016	0.0591	0.0814	0.0504	0.0241	0.0086	0.0099							
12/31/2017	0.0600	0.0695	0.0481	0.0250	0.0183								
12/31/2018	0.0545	0.0672	0.0384	0.0312									
12/31/2019	0.0535	0.0525	0.0474										
12/31/2020	0.0483	0.0630											
12/31/2021	0.0506												

Best 3/5	0.0529	0.0666	0.0486	0.0268	0.0090	0.0061	0.0031	0.0015	0.0018	0.0018	0.0008	0.0007	0.0005
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Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 Multistate
 Property Damage - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	26,754,196	29,832,929	32,067,986	33,875,055	35,979,264	35,832,059	36,028,539	35,706,046	35,884,761	35,851,356	35,950,828
12/31/2004	26,838,653	31,476,728	33,761,287	34,436,651	35,518,888	35,122,272	34,951,020	34,867,463	35,461,214	35,989,773	36,094,503
12/31/2005	25,141,604	29,805,619	31,204,029	31,896,158	32,039,716	32,149,425	31,974,423	32,317,667	32,541,696	32,756,681	32,237,465
12/31/2006	26,708,253	27,529,377	29,248,361	30,371,243	30,837,658	31,152,151	31,554,075	31,765,898	32,135,230	32,100,007	32,312,556
12/31/2007	28,254,100	32,207,965	33,551,269	35,097,439	34,351,897	34,197,092	35,183,117	35,914,949	36,021,650	35,988,907	35,914,690
12/31/2008	32,972,033	35,297,012	36,730,819	36,871,072	37,409,382	38,142,285	37,971,717	37,240,790	37,702,720	37,712,421	37,746,870
12/31/2009	33,247,856	37,128,806	39,336,498	39,707,826	39,867,554	40,395,426	40,388,039	40,594,899	40,805,870	41,121,034	41,275,733
12/31/2010	37,619,330	41,287,729	41,910,711	43,144,699	42,990,718	42,863,729	43,262,211	43,739,476	43,535,298	43,571,040	43,808,716
12/31/2011	44,713,273	47,488,549	48,481,016	48,754,879	49,199,689	49,205,046	49,673,794	50,240,549	50,412,709	50,604,478	50,647,480
12/31/2012	38,163,997	40,152,681	41,453,326	41,743,860	42,133,846	42,287,205	42,957,755	43,213,631	43,279,213	43,398,520	43,463,481
12/31/2013	39,726,299	43,962,586	45,161,417	46,310,674	46,824,682	48,075,687	48,058,300	48,424,539	48,778,340	48,768,863	
12/31/2014	43,255,637	45,191,481	47,703,643	49,324,977	50,217,061	50,677,879	50,731,358	50,808,848	51,015,772		
12/31/2015	40,658,931	44,348,211	50,206,671	53,179,423	53,379,207	53,567,076	54,240,010	54,193,912			
12/31/2016	34,822,317	41,405,100	44,070,393	45,995,275	46,302,477	46,809,302	46,451,456				
12/31/2017	37,750,641	46,381,297	50,649,454	52,452,219	53,494,053	53,965,074					
12/31/2018	42,860,830	50,544,258	53,640,599	55,948,774	57,089,479						
12/31/2019	42,747,566	48,597,692	51,261,668	53,569,905							
12/31/2020	33,984,520	38,978,323	41,581,448								
12/31/2021	33,309,954	39,655,897									
12/31/2022	34,983,305										

<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>
12/31/2003	36,028,002	36,044,257	36,029,159	36,091,475	36,204,576	36,262,197	36,354,415	36,404,771	36,442,299
12/31/2004	36,104,271	36,103,857	36,130,537	36,143,471	36,272,980	36,294,427	36,087,749	36,411,203	
12/31/2005	32,389,454	32,325,978	32,244,511	32,303,210	32,369,804	32,414,356	32,393,938		
12/31/2006	32,350,847	32,336,142	32,385,758	32,499,062	32,548,147	32,624,530			
12/31/2007	35,770,152	35,727,426	35,760,369	35,668,927	35,641,064				
12/31/2008	38,021,430	38,159,636	38,096,868	38,268,894					
12/31/2009	41,856,575	42,035,925	41,889,388						
12/31/2010	43,885,985	44,004,667							
12/31/2011	50,771,939								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
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 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>
12/31/2003	1.115	1.075	1.056	1.062	0.996	1.005	0.991	1.005	0.999	1.003	1.002
12/31/2004	1.173	1.073	1.020	1.031	0.989	0.995	0.998	1.017	1.015	1.003	1.000
12/31/2005	1.186	1.047	1.022	1.005	1.003	0.995	1.011	1.007	1.007	0.984	1.005
12/31/2006	1.031	1.062	1.038	1.015	1.010	1.013	1.007	1.012	0.999	1.007	1.001
12/31/2007	1.140	1.042	1.046	0.979	0.995	1.029	1.021	1.003	0.999	0.998	0.996
12/31/2008	1.071	1.041	1.004	1.015	1.020	0.996	0.981	1.012	1.000	1.001	1.007
12/31/2009	1.117	1.059	1.009	1.004	1.013	1.000	1.005	1.005	1.008	1.004	1.014
12/31/2010	1.098	1.015	1.029	0.996	0.997	1.009	1.011	0.995	1.001	1.005	1.002
12/31/2011	1.062	1.021	1.006	1.009	1.000	1.010	1.011	1.003	1.004	1.001	1.002
12/31/2012	1.052	1.032	1.007	1.009	1.004	1.016	1.006	1.002	1.003	1.001	
12/31/2013	1.107	1.027	1.025	1.011	1.027	1.000	1.008	1.007	1.000		
12/31/2014	1.045	1.056	1.034	1.018	1.009	1.001	1.002	1.004			
12/31/2015	1.091	1.132	1.059	1.004	1.004	1.013	0.999				
12/31/2016	1.189	1.064	1.044	1.007	1.011	0.992					
12/31/2017	1.229	1.092	1.036	1.020	1.009						
12/31/2018	1.179	1.061	1.043	1.020							
12/31/2019	1.137	1.055	1.045								
12/31/2020	1.147	1.067									
12/31/2021	1.191										
3 Yr Mean	1.158	1.061	1.041	1.016	1.008	1.002	1.003	1.004	1.002	1.002	1.006
Best 3/5	1.172	1.064	1.044	1.015	1.010	1.005	1.005	1.003	1.003	1.002	1.004
<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>			
12/31/2003	1.000	1.000	1.002	1.003	1.002	1.003	1.001	1.001			
12/31/2004	1.000	1.001	1.000	1.004	1.001	0.994	1.009	1.000			
12/31/2005	0.998	0.997	1.002	1.002	1.001	0.999	1.000	1.000			
12/31/2006	1.000	1.002	1.003	1.002	1.002	1.001	1.000	1.000			
12/31/2007	0.999	1.001	0.997	0.999	1.002	1.001	1.000	1.000			
12/31/2008	1.004	0.998	1.005								
12/31/2009	1.004	0.997									
12/31/2010	1.003										
3 Yr Mean	1.004	0.999	1.002	1.001	1.001	0.999	1.005	1.001			
Best 3/5	1.002	0.999	1.002	1.002	1.002	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>
12/31/2018					1.010	1.005	1.005	1.003	1.003	1.002	1.004
12/31/2019				1.015	1.010	1.005	1.005	1.003	1.003	1.002	1.004
12/31/2020			1.044	1.015	1.010	1.005	1.005	1.003	1.003	1.002	1.004
12/31/2021		1.064	1.044	1.015	1.010	1.005	1.005	1.003	1.003	1.002	1.004
12/31/2022	1.172	1.064	1.044	1.015	1.010	1.005	1.005	1.003	1.003	1.002	1.004
<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>	
12/31/2018	1.002	0.999	1.002	1.002	1.002	1.000	1.000	1.000	1.002		1.042
12/31/2019	1.002	0.999	1.002	1.002	1.002	1.000	1.000	1.000	1.002		1.057
12/31/2020	1.002	0.999	1.002	1.002	1.002	1.000	1.000	1.000	1.002		1.104
12/31/2021	1.002	0.999	1.002	1.002	1.002	1.000	1.000	1.000	1.002		1.175
12/31/2022	1.002	0.999	1.002	1.002	1.002	1.000	1.000	1.000	1.002		1.377

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	1,362,768	1,754,164	1,758,562	2,228,220	2,190,603	2,181,006	2,264,013	2,281,180	2,251,680	2,202,180	2,166,180
12/31/2004	1,587,113	2,091,668	2,157,065	2,869,772	2,732,612	2,832,498	2,770,997	2,784,997	2,778,047	2,880,109	2,878,708
12/31/2005	1,662,658	1,905,515	2,382,172	2,284,225	2,211,593	2,157,219	2,201,668	2,393,167	2,316,246	2,328,391	2,328,268
12/31/2006	1,664,169	1,684,877	1,827,053	1,844,189	2,041,429	1,808,965	1,843,146	2,106,646	1,986,035	2,086,034	2,090,573
12/31/2007	1,425,843	1,683,559	1,613,601	1,723,012	1,810,391	1,826,303	1,737,728	1,734,803	1,734,803	1,734,803	1,734,804
12/31/2008	1,464,693	1,360,600	1,473,953	1,731,201	1,659,472	1,579,534	1,683,035	1,686,034	1,688,035	1,688,036	1,724,345
12/31/2009	1,802,683	1,775,234	1,696,595	1,734,596	1,721,782	1,710,416	1,727,538	1,680,116	1,686,116	1,686,116	1,678,585
12/31/2010	1,390,593	1,594,354	1,472,781	1,466,625	1,462,226	1,511,755	1,436,750	1,410,724	1,415,923	1,415,724	1,415,724
12/31/2011	1,372,829	1,712,704	1,819,237	1,869,526	2,132,592	2,214,603	2,292,802	2,291,802	2,280,287	2,167,668	2,167,668
12/31/2012	1,076,502	1,563,682	1,692,801	1,952,613	2,014,718	2,015,252	2,217,741	2,250,324	2,264,267	2,273,699	2,266,767
12/31/2013	2,025,018	2,157,027	1,929,258	2,030,178	1,976,827	2,021,827	2,021,827	2,126,825	2,050,225	2,150,225	
12/31/2014	1,524,125	1,416,972	1,618,823	1,702,071	1,672,207	1,672,202	1,767,202	1,767,202	1,886,275		
12/31/2015	2,134,572	2,533,846	2,585,868	2,748,006	2,931,581	3,167,098	3,287,091	3,286,486			
12/31/2016	1,809,645	2,080,253	2,420,040	2,789,378	2,848,654	2,733,121	2,826,505				
12/31/2017	2,532,735	3,154,726	3,595,712	3,618,618	3,586,668	3,543,168					
12/31/2018	2,524,955	3,109,045	3,341,738	3,267,104	3,450,275						
12/31/2019	2,986,570	3,049,736	3,271,871	3,697,455							
12/31/2020	2,565,196	3,103,854	3,419,513								
12/31/2021	1,967,648	2,402,865									
12/31/2022	2,901,630										

<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>
12/31/2003	2,166,180	2,166,180	2,166,180	2,366,180	2,372,789	2,372,789	2,372,789	2,372,789	2,372,789
12/31/2004	2,978,209	2,980,084	2,979,984	2,980,084	2,979,984	2,979,984	2,984,984	2,984,984	
12/31/2005	2,327,162	2,326,352	2,330,774	2,330,506	2,328,096	2,327,890	2,327,890		
12/31/2006	2,186,034	2,191,034	2,200,906	2,190,906	2,190,906	2,190,906			
12/31/2007	1,734,803	1,741,185	1,736,185	1,736,185	1,736,185				
12/31/2008	1,704,990	1,704,990	1,702,410	1,704,990					
12/31/2009	1,678,585	1,678,585	1,678,585						
12/31/2010	1,415,724	1,415,724							
12/31/2011	2,167,668								

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

	Link Ratios										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2003	1.287	1.003	1.267	0.983	0.996	1.038	1.008	0.987	0.978	0.984	1.000
12/31/2004	1.318	1.031	1.330	0.952	1.037	0.978	1.005	0.998	1.037	1.000	1.035
12/31/2005	1.146	1.250	0.959	0.968	0.975	1.021	1.087	0.968	1.005	1.000	1.000
12/31/2006	1.012	1.084	1.009	1.107	0.886	1.019	1.143	0.943	1.050	1.002	1.046
12/31/2007	1.181	0.958	1.068	1.051	1.009	0.952	0.998	1.000	1.000	1.000	1.000
12/31/2008	0.929	1.083	1.175	0.959	0.952	1.066	1.002	1.001	1.000	1.022	0.989
12/31/2009	0.985	0.956	1.022	0.993	0.993	1.010	0.973	1.000	1.004	0.996	1.000
12/31/2010	1.147	0.924	0.996	0.997	1.034	0.950	0.982	1.004	1.000	1.000	1.000
12/31/2011	1.248	1.062	1.028	1.141	1.038	1.035	1.000	0.995	0.951	1.000	1.000
12/31/2012	1.453	1.083	1.153	1.032	1.000	1.100	1.015	1.006	1.004	0.997	
12/31/2013	1.065	0.894	1.052	0.974	1.023	1.000	1.052	0.964	1.049		
12/31/2014	0.930	1.142	1.051	0.982	1.000	1.057	1.000	1.067			
12/31/2015	1.187	1.021	1.063	1.067	1.080	1.038	1.000				
12/31/2016	1.150	1.163	1.153	1.021	0.959	1.034					
12/31/2017	1.246	1.140	1.006	0.991	0.988						
12/31/2018	1.231	1.075	0.978	1.056							
12/31/2019	1.021	1.073	1.130								
12/31/2020	1.210	1.102									
12/31/2021	1.221										
3 Yr Mean	1.151	1.083	1.038	1.023	1.009	1.043	1.017	1.012	1.001	0.999	1.000
Best 3/5	1.221	1.106	1.066	1.023	1.004	1.043	1.005	1.002	1.003	0.999	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>			
12/31/2003	1.000	1.000	1.092	1.003	1.000	1.000	1.000	1.000			
12/31/2004	1.001	1.000	1.000	1.000	1.000	1.002	1.000	1.000			
12/31/2005	1.000	1.002	1.000	0.999	1.000	1.000	1.000	1.000			
12/31/2006	1.002	1.005	0.995	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.004	0.997	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2008	1.000	0.998	1.002								
12/31/2009	1.000	1.000									
12/31/2010	1.000										
3 Yr Mean	1.000	0.998	0.999	1.000	1.000	1.001	1.000	1.000			
Best 3/5	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2018					1.004	1.043	1.005	1.002	1.003	0.999	1.000
12/31/2019				1.023	1.004	1.043	1.005	1.002	1.003	0.999	1.000
12/31/2020			1.066	1.023	1.004	1.043	1.005	1.002	1.003	0.999	1.000
12/31/2021		1.106	1.066	1.023	1.004	1.043	1.005	1.002	1.003	0.999	1.000
12/31/2022	1.221	1.106	1.066	1.023	1.004	1.043	1.005	1.002	1.003	0.999	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>
12/31/2018	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.058
12/31/2019	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.082
12/31/2020	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.153
12/31/2021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.276
12/31/2022	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.558

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	2,622,920	6,199,545	9,689,537	13,051,801	17,117,717	18,604,633	20,061,215	20,637,709	20,967,293	21,593,265	21,959,575
12/31/2004	3,849,843	7,565,890	11,951,948	14,934,759	19,140,981	22,000,558	22,965,631	23,964,209	24,407,270	24,909,141	25,834,275
12/31/2005	2,413,642	6,790,989	10,431,911	14,337,590	17,802,674	19,019,260	20,930,435	23,095,283	24,511,482	25,466,463	28,173,939
12/31/2006	3,404,524	6,927,351	11,217,148	14,505,509	17,536,907	18,956,633	20,204,529	20,301,935	21,776,187	21,594,060	22,057,760
12/31/2007	4,111,589	8,460,869	12,630,863	16,046,199	18,473,182	20,665,642	23,150,280	23,978,718	24,351,738	24,996,011	25,114,081
12/31/2008	4,317,690	9,376,657	13,747,722	18,888,529	23,228,719	25,431,852	26,635,429	27,951,690	30,163,558	30,514,225	30,937,718
12/31/2009	4,797,654	9,173,151	13,313,839	16,837,045	19,829,820	21,951,393	22,642,963	23,787,069	24,300,235	25,097,137	25,607,174
12/31/2010	5,023,883	9,949,988	14,538,505	19,313,750	22,138,496	24,578,236	27,413,394	28,265,346	28,765,700	29,419,734	29,686,541
12/31/2011	6,372,914	11,656,959	17,373,135	22,349,388	25,629,271	27,621,100	28,368,029	29,655,257	30,521,618	31,127,137	31,582,136
12/31/2012	5,932,185	9,125,420	14,453,197	18,474,600	22,249,145	24,011,581	25,119,668	25,725,282	26,936,067	27,722,021	29,500,557
12/31/2013	5,373,844	10,394,909	15,613,690	19,016,659	20,933,682	25,815,919	26,061,743	27,585,653	28,570,945	29,002,896	
12/31/2014	6,027,226	10,953,170	14,916,890	18,165,959	21,560,651	22,988,514	24,263,006	24,772,583	26,085,354		
12/31/2015	7,421,199	11,931,497	18,914,941	24,176,559	27,224,702	27,699,263	28,549,631	29,431,260			
12/31/2016	5,380,694	10,674,048	17,250,759	23,960,367	26,001,533	27,246,821	29,918,932				
12/31/2017	7,178,452	13,412,675	18,932,850	24,596,882	27,978,018	31,797,288					
12/31/2018	6,090,649	11,405,976	17,379,804	21,793,695	25,644,894						
12/31/2019	5,420,255	12,800,138	17,578,888	22,502,378							
12/31/2020	5,030,714	9,205,711	14,358,715								
12/31/2021	5,249,448	9,963,693									
12/31/2022	4,348,046										

<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>
12/31/2003	21,708,189	21,698,817	21,699,851	21,740,242	21,764,413	21,783,793	21,801,744	21,808,963	21,836,888
12/31/2004	26,388,573	26,746,210	26,929,296	26,991,595	27,177,465	27,280,702	27,411,476	27,695,727	
12/31/2005	28,344,936	28,368,367	28,439,708	28,509,993	28,556,360	28,471,155	28,670,387		
12/31/2006	22,290,501	22,192,568	22,490,902	22,582,520	22,567,361	22,714,002			
12/31/2007	25,496,646	25,401,825	25,520,147	25,898,561	26,057,666				
12/31/2008	31,492,155	31,374,472	31,480,561	31,560,799					
12/31/2009	26,581,738	27,063,946	27,301,247						
12/31/2010	29,962,915	30,135,676							
12/31/2011	31,832,244								

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

Increments													
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2003	3,576,625	3,489,992	3,362,264	4,065,916	1,486,916	1,456,582	576,494	329,584	625,972	366,310	-251,386	-9,372	1,034
12/31/2004	3,716,047	4,386,058	2,982,811	4,206,222	2,859,577	965,073	998,578	443,061	501,871	925,134	554,298	357,637	183,086
12/31/2005	4,377,347	3,640,922	3,905,679	3,465,084	1,216,586	1,911,175	2,164,848	1,416,199	954,981	2,707,476	170,997	23,431	71,341
12/31/2006	3,522,827	4,289,797	3,288,361	3,031,398	1,419,726	1,247,896	97,406	1,474,252	-182,127	463,700	232,741	-97,933	298,334
12/31/2007	4,349,280	4,169,994	3,415,336	2,426,983	2,192,460	2,484,638	828,438	373,020	644,273	118,070	382,565	-94,821	118,322
12/31/2008	5,058,967	4,371,065	5,140,807	4,340,190	2,203,133	1,203,577	1,316,261	2,211,868	350,667	423,493	554,437	-117,683	106,089
12/31/2009	4,375,497	4,140,688	3,523,206	2,992,775	2,121,573	691,570	1,144,106	513,166	796,902	510,037	974,564	482,208	237,301
12/31/2010	4,926,105	4,588,517	4,775,245	2,824,746	2,439,740	2,835,158	851,952	500,354	654,034	266,807	276,374	172,761	
12/31/2011	5,284,045	5,716,176	4,976,253	3,279,883	1,991,829	746,929	1,287,228	866,361	605,519	454,999	250,108		
12/31/2012	3,193,235	5,327,777	4,021,403	3,774,545	1,762,436	1,108,087	605,614	1,210,785	785,954	1,778,536			
12/31/2013	5,021,065	5,218,781	3,402,969	1,917,023	4,882,237	245,824	1,523,910	985,292	431,951				
12/31/2014	4,925,944	3,963,720	3,249,069	3,394,692	1,427,863	1,274,492	509,577	1,312,771					
12/31/2015	4,510,298	6,983,444	5,261,618	3,048,143	474,561	850,368	881,629						
12/31/2016	5,293,354	6,576,711	6,709,608	2,041,166	1,245,288	2,672,111							
12/31/2017	6,234,223	5,520,175	5,664,032	3,381,136	3,819,270								
12/31/2018	5,315,327	5,973,828	4,413,891	3,851,199									
12/31/2019	7,379,883	4,778,750	4,923,490										
12/31/2020	4,174,997	5,153,004											
12/31/2021	4,714,245												

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>
12/31/2003	0.0742	0.0724	0.0698	0.0844	0.0309	0.0302	0.0120	0.0068	0.0130	0.0076	-0.0052	-0.0002	0.0000
12/31/2004	0.0730	0.0862	0.0586	0.0827	0.0562	0.0190	0.0196	0.0087	0.0099	0.0182	0.0109	0.0070	0.0036
12/31/2005	0.1009	0.0839	0.0900	0.0799	0.0280	0.0441	0.0499	0.0326	0.0220	0.0624	0.0039	0.0005	0.0016
12/31/2006	0.0824	0.1003	0.0769	0.0709	0.0332	0.0292	0.0023	0.0345	-0.0043	0.0108	0.0054	-0.0023	0.0070
12/31/2007	0.0951	0.0912	0.0747	0.0531	0.0480	0.0543	0.0181	0.0082	0.0141	0.0026	0.0084	-0.0021	0.0026
12/31/2008	0.0997	0.0861	0.1013	0.0855	0.0434	0.0237	0.0259	0.0436	0.0069	0.0083	0.0109	-0.0023	0.0021
12/31/2009	0.0792	0.0750	0.0638	0.0542	0.0384	0.0125	0.0207	0.0093	0.0144	0.0092	0.0176	0.0087	0.0043
12/31/2010	0.0810	0.0755	0.0785	0.0465	0.0401	0.0466	0.0140	0.0082	0.0108	0.0044	0.0045	0.0028	
12/31/2011	0.0720	0.0779	0.0678	0.0447	0.0272	0.0102	0.0176	0.0118	0.0083	0.0062	0.0034		
12/31/2012	0.0549	0.0915	0.0691	0.0649	0.0303	0.0190	0.0104	0.0208	0.0135	0.0306			
12/31/2013	0.0744	0.0773	0.0504	0.0284	0.0723	0.0036	0.0226	0.0146	0.0064				
12/31/2014	0.0689	0.0555	0.0455	0.0475	0.0200	0.0178	0.0071	0.0184					
12/31/2015	0.0572	0.0886	0.0668	0.0387	0.0060	0.0108	0.0112						
12/31/2016	0.0812	0.1009	0.1029	0.0313	0.0191	0.0410							
12/31/2017	0.0812	0.0719	0.0737	0.0440	0.0497								
12/31/2018	0.0647	0.0727	0.0538	0.0469									
12/31/2019	0.0974	0.0631	0.0650										
12/31/2020	0.0656	0.0810											
12/31/2021	0.0710												

Best 3/5	0.0726	0.0752	0.0685	0.0432	0.0296	0.0159	0.0131	0.0149	0.0109	0.0079	0.0079	-0.0005	0.0030
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Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 Multistate
 Fringe Coverage - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	8,151,943	9,146,117	11,351,537	11,379,908	11,670,518	11,364,587	11,019,077	11,026,527	11,015,801	10,976,753	11,026,384
12/31/2004	14,546,556	16,064,286	17,499,744	17,278,658	16,668,136	16,834,293	17,191,754	17,052,325	17,005,385	17,391,174	17,163,103
12/31/2005	16,852,801	21,583,463	22,824,465	22,498,821	22,046,548	21,495,843	21,479,402	21,799,862	21,537,292	21,716,903	21,523,494
12/31/2006	20,223,971	23,356,000	24,553,715	23,613,641	23,300,146	22,941,008	22,826,952	23,008,928	22,895,690	22,871,025	23,146,021
12/31/2007	18,636,480	21,771,873	21,600,670	21,899,090	20,975,731	20,772,975	20,867,858	21,045,478	20,977,170	21,006,989	20,947,337
12/31/2008	15,007,448	16,965,654	17,063,676	16,543,289	16,739,104	16,929,443	17,315,909	17,187,181	17,213,034	17,231,678	17,163,687
12/31/2009	12,695,086	14,677,069	15,753,511	16,777,215	17,346,818	17,260,862	17,273,040	17,042,656	17,162,023	17,270,153	17,190,153
12/31/2010	10,462,858	12,091,445	12,959,506	13,902,290	13,552,504	13,610,559	13,369,641	13,461,562	13,709,390	13,816,446	13,769,117
12/31/2011	10,880,860	11,741,591	13,129,958	13,159,280	13,676,500	13,450,001	13,327,755	13,507,194	13,637,811	13,671,108	13,624,466
12/31/2012	7,917,170	10,553,259	10,957,930	11,012,226	11,057,958	10,810,572	10,953,589	11,117,586	10,945,574	11,055,688	11,377,695
12/31/2013	8,424,088	9,733,916	11,455,618	12,000,986	12,290,159	12,584,426	12,777,660	13,126,649	13,266,229	13,064,805	
12/31/2014	8,733,344	11,433,264	13,696,816	14,525,214	15,221,287	15,617,831	15,462,400	15,567,976	15,871,684		
12/31/2015	9,635,607	13,048,194	16,665,433	18,251,059	18,997,381	19,204,448	20,192,359	20,078,290			
12/31/2016	10,834,432	13,800,258	16,303,894	16,338,368	16,499,555	16,607,452	17,349,743				
12/31/2017	10,438,379	13,793,848	15,425,646	16,153,924	17,144,802	18,026,790					
12/31/2018	10,219,792	12,235,681	14,642,224	16,206,189	17,072,323						
12/31/2019	7,700,845	11,622,349	14,581,401	15,684,057							
12/31/2020	9,002,279	11,646,863	12,124,089								
12/31/2021	10,648,355	12,190,996									
12/31/2022	12,440,878										

<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>
12/31/2003	11,017,248	11,019,245	11,009,245	11,109,245	11,034,245	11,034,245	11,034,280	11,034,281	11,180,390
12/31/2004	17,219,207	17,124,906	17,158,380	17,274,365	17,274,368	17,274,365	17,517,366	17,504,366	
12/31/2005	21,463,646	21,563,646	21,469,145	21,369,645	21,368,645	21,333,645	21,333,645		
12/31/2006	23,118,100	23,118,100	23,324,347	23,219,619	23,219,653	23,219,618			
12/31/2007	20,946,986	20,962,757	20,975,386	21,196,888	21,196,863				
12/31/2008	17,183,787	17,270,969	17,320,967	17,282,206					
12/31/2009	17,051,378	17,058,878	16,993,809						
12/31/2010	13,917,324	13,953,289							
12/31/2011	13,795,391								

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

Link Ratios											
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2003	1.122	1.241	1.002	1.026	0.974	0.970	1.001	0.999	0.996	1.005	0.999
12/31/2004	1.104	1.089	0.987	0.965	1.010	1.021	0.992	0.997	1.023	0.987	1.003
12/31/2005	1.281	1.057	0.986	0.980	0.975	0.999	1.015	0.988	1.008	0.991	0.997
12/31/2006	1.155	1.051	0.962	0.987	0.985	0.995	1.008	0.995	0.999	1.012	0.999
12/31/2007	1.168	0.992	1.014	0.958	0.990	1.005	1.009	0.997	1.001	0.997	1.000
12/31/2008	1.130	1.006	0.970	1.012	1.011	1.023	0.993	1.002	1.001	0.996	1.001
12/31/2009	1.156	1.073	1.065	1.034	0.995	1.001	0.987	1.007	1.006	0.995	0.992
12/31/2010	1.156	1.072	1.073	0.975	1.004	0.982	1.007	1.018	1.008	0.997	1.011
12/31/2011	1.079	1.118	1.002	1.039	0.983	0.991	1.013	1.010	1.002	0.997	1.013
12/31/2012	1.333	1.038	1.005	1.004	0.978	1.013	1.015	0.985	1.010	1.029	
12/31/2013	1.155	1.177	1.048	1.024	1.024	1.015	1.027	1.011	0.985		
12/31/2014	1.309	1.198	1.060	1.048	1.026	0.990	1.007	1.020			
12/31/2015	1.354	1.277	1.095	1.041	1.011	1.051	0.994				
12/31/2016	1.274	1.181	1.002	1.010	1.007	1.045					
12/31/2017	1.321	1.118	1.047	1.061	1.051						
12/31/2018	1.197	1.197	1.107	1.053							
12/31/2019	1.509	1.255	1.076								
12/31/2020	1.294	1.041									
12/31/2021	1.145										
3 Yr Mean	1.316	1.164	1.077	1.041	1.023	1.029	1.009	1.005	0.999	1.008	1.005
Best 3/5	1.271	1.165	1.073	1.047	1.020	1.024	1.012	1.013	1.005	0.997	1.004
A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2003	1.000	0.999	1.009	0.993	1.000	1.000	1.000	1.013			
12/31/2004	0.995	1.002	1.007	1.000	1.000	1.014	0.999	1.000			
12/31/2005	1.005	0.996	0.995	1.000	0.998	1.000	1.000	1.000			
12/31/2006	1.000	1.009	0.996	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.001	1.001	1.011	1.000	1.000	1.000	1.000	1.000			
12/31/2008	1.005	1.003	0.998								
12/31/2009	1.000	0.996									
12/31/2010	1.003										
3 Yr Mean	1.003	1.000	1.002	1.000	0.999	1.005	1.000	1.013			
Best 3/5	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2018					1.020	1.024	1.012	1.013	1.005	0.997	1.004
12/31/2019				1.047	1.020	1.024	1.012	1.013	1.005	0.997	1.004
12/31/2020			1.073	1.047	1.020	1.024	1.012	1.013	1.005	0.997	1.004
12/31/2021		1.165	1.073	1.047	1.020	1.024	1.012	1.013	1.005	0.997	1.004
12/31/2022	1.271	1.165	1.073	1.047	1.020	1.024	1.012	1.013	1.005	0.997	1.004
A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS	
12/31/2018	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.078	
12/31/2019	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.129	
12/31/2020	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.211	
12/31/2021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.411	
12/31/2022	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.794	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	3,376,008	6,750,543	10,772,731	13,935,920	17,693,107	18,397,182	25,426,492	27,392,373	29,074,175	29,683,546	29,912,115
12/31/2004	2,150,387	5,202,142	10,939,398	13,784,842	16,284,634	17,554,550	18,069,382	18,504,940	19,006,875	19,684,982	19,659,325
12/31/2005	1,983,203	6,870,359	11,818,495	15,706,487	17,659,313	18,302,981	20,585,513	20,926,928	24,531,075	27,702,942	28,169,849
12/31/2006	2,402,792	6,402,021	11,344,601	18,954,757	21,723,144	22,560,565	24,360,517	23,497,178	24,159,639	24,301,595	24,493,860
12/31/2007	3,073,997	7,908,534	14,045,514	17,788,984	18,987,940	18,509,292	19,003,726	19,363,892	19,271,404	19,192,243	19,268,307
12/31/2008	2,888,051	7,551,856	11,220,049	14,488,304	16,304,470	17,263,297	17,950,425	18,522,468	18,970,638	19,170,310	19,112,361
12/31/2009	3,718,981	8,035,284	17,208,243	24,242,521	28,846,035	32,341,622	34,027,770	35,759,560	35,907,372	36,086,445	31,769,432
12/31/2010	3,024,509	11,991,982	15,990,779	19,097,936	23,553,485	26,119,292	27,239,498	27,524,462	28,395,074	28,694,892	34,739,323
12/31/2011	6,117,929	16,563,344	21,749,825	32,861,839	35,062,331	38,982,158	39,694,460	40,782,261	41,735,127	42,461,043	43,268,868
12/31/2012	2,928,486	6,793,144	11,806,690	15,156,715	22,504,059	23,628,591	29,199,041	29,993,826	26,793,321	26,550,955	26,953,179
12/31/2013	3,529,905	8,430,863	13,684,484	17,866,863	22,523,971	24,401,038	28,665,541	31,482,704	31,514,088	31,384,354	
12/31/2014	4,524,060	9,975,346	15,283,671	19,566,898	22,657,635	26,806,333	27,757,183	27,850,113	28,332,846		
12/31/2015	3,925,445	10,926,738	17,295,261	22,974,914	27,136,921	28,276,841	29,587,528	30,103,684			
12/31/2016	5,526,837	10,469,978	13,732,052	16,037,874	17,213,584	18,213,405	18,808,813				
12/31/2017	5,884,410	14,014,323	20,735,640	25,576,903	27,146,667	28,939,920					
12/31/2018	3,586,140	12,212,092	16,854,012	18,862,015	24,957,364						
12/31/2019	2,082,268	5,581,915	9,673,802	12,726,631							
12/31/2020	3,162,770	6,700,486	9,321,193								
12/31/2021	3,913,623	13,558,409									
12/31/2022	3,838,920										
<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
12/31/2003	30,077,866	30,061,924	29,701,249	29,701,493	29,656,212	29,656,212	29,659,533	29,686,084	29,737,722		
12/31/2004	20,073,902	19,882,035	19,924,591	20,062,474	20,155,339	20,282,612	20,394,691	20,485,032			
12/31/2005	28,217,881	29,824,715	30,294,872	29,202,613	29,223,337	29,231,705	29,246,221				
12/31/2006	24,644,825	24,822,152	25,028,081	24,769,182	24,784,721	24,786,771					
12/31/2007	19,270,140	19,276,596	20,893,860	21,185,367	21,181,937						
12/31/2008	19,119,829	23,382,727	23,106,643	23,133,323							
12/31/2009	31,778,054	32,615,720	33,825,914								
12/31/2010	34,908,552	34,952,113									
12/31/2011	43,618,105										

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

A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2003	3,374,535	4,022,188	3,163,189	3,757,187	704,075	7,029,310	1,965,881	1,681,802	609,371	228,569	165,751	-15,942	-360,675
12/31/2004	3,051,755	5,737,256	2,845,444	2,499,792	1,269,916	514,832	435,558	501,935	678,107	-25,657	414,577	-191,867	42,556
12/31/2005	4,887,156	4,948,136	3,887,992	1,952,826	643,668	2,282,532	341,415	3,604,147	3,171,867	466,907	48,032	1,606,834	470,157
12/31/2006	3,999,229	4,942,580	7,610,156	2,768,387	837,421	1,799,952	-863,339	662,461	141,956	192,265	150,965	177,327	205,929
12/31/2007	4,834,537	6,136,980	3,743,470	1,198,956	-478,648	494,434	360,166	-92,488	-79,161	76,064	1,833	6,456	1,617,264
12/31/2008	4,663,805	3,668,193	3,268,255	1,816,166	958,827	687,128	572,043	448,170	199,672	-57,949	7,468	4,262,898	-276,084
12/31/2009	4,316,303	9,172,959	7,034,278	4,603,514	3,495,587	1,686,148	1,731,790	147,812	179,073	-4,317,013	8,622	837,666	1,210,194
12/31/2010	8,967,473	3,998,797	3,107,157	4,455,549	2,565,807	1,120,206	284,964	870,612	299,818	6,044,431	169,229	43,561	
12/31/2011	10,445,415	5,186,481	11,112,014	2,200,492	3,919,827	712,302	1,087,801	952,866	725,916	807,825	349,237		
12/31/2012	3,864,658	5,013,546	3,350,025	7,347,344	1,124,532	5,570,450	794,785	-3,200,505	-242,366	402,224			
12/31/2013	4,900,958	5,253,621	4,182,379	4,657,108	1,877,067	4,264,503	2,817,163	31,384	-129,734				
12/31/2014	5,451,286	5,308,325	4,283,227	3,090,737	4,148,698	950,850	92,930	482,733					
12/31/2015	7,001,293	6,368,523	5,679,653	4,162,007	1,139,920	1,310,687	516,156						
12/31/2016	4,943,141	3,262,074	2,305,822	1,175,710	999,821	595,408							
12/31/2017	8,129,913	6,721,317	4,841,263	1,569,764	1,793,253								
12/31/2018	8,625,952	4,641,920	2,008,003	6,095,349									
12/31/2019	3,499,647	4,091,887	3,052,829										
12/31/2020	3,537,716	2,620,707											
12/31/2021	9,644,786												

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
12/31/2003	0.1789	0.2132	0.1677	0.1992	0.0373	0.3727	0.1042	0.0892	0.0323	0.0121	0.0088	-0.0008	-0.0191
12/31/2004	0.1090	0.2049	0.1016	0.0893	0.0453	0.0184	0.0156	0.0179	0.0242	-0.0009	0.0148	-0.0069	0.0015
12/31/2005	0.1499	0.1518	0.1192	0.0599	0.0197	0.0700	0.0105	0.1105	0.0973	0.0143	0.0015	0.0493	0.0144
12/31/2006	0.1176	0.1454	0.2239	0.0814	0.0246	0.0529	-0.0254	0.0195	0.0042	0.0057	0.0044	0.0052	0.0061
12/31/2007	0.1613	0.2048	0.1249	0.0400	-0.0160	0.0165	0.0120	-0.0031	-0.0026	0.0025	0.0001	0.0002	0.0540
12/31/2008	0.1805	0.1420	0.1265	0.0703	0.0371	0.0266	0.0221	0.0173	0.0077	-0.0022	0.0003	0.1650	-0.0107
12/31/2009	0.1482	0.3149	0.2415	0.1580	0.1200	0.0579	0.0595	0.0051	0.0061	-0.1482	0.0003	0.0288	0.0415
12/31/2010	0.3551	0.1583	0.1230	0.1764	0.1016	0.0444	0.0113	0.0345	0.0119	0.2393	0.0067	0.0017	
12/31/2011	0.4091	0.2031	0.4352	0.0862	0.1535	0.0279	0.0426	0.0373	0.0284	0.0316	0.0137		
12/31/2012	0.2100	0.2724	0.1820	0.3992	0.0611	0.3026	0.0432	-0.1739	-0.0132	0.0219			
12/31/2013	0.2168	0.2324	0.1850	0.2060	0.0830	0.1886	0.1246	0.0014	-0.0057				
12/31/2014	0.2004	0.1952	0.1575	0.1136	0.1525	0.0350	0.0034	0.0177					
12/31/2015	0.2019	0.1837	0.1638	0.1200	0.0329	0.0378	0.0149						
12/31/2016	0.1635	0.1079	0.0762	0.0389	0.0331	0.0197							
12/31/2017	0.2256	0.1865	0.1344	0.0436	0.0498								
12/31/2018	0.2627	0.1414	0.0612	0.1857									
12/31/2019	0.1005	0.1175	0.0877										
12/31/2020	0.1345	0.0997											
12/31/2021	0.2600												

Best 3/5	0.2067	0.1223	0.0994	0.0924	0.0553	0.0871	0.0336	0.0179	0.0041	0.0171	0.0024	0.0119	0.0207
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Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2018 - 2022

<u>Item *</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2018 - 2022 Mean</u>
1. Direct Losses Incurred	\$26,513,549	\$28,508,478	\$31,472,008	\$33,574,498	\$35,351,495	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$5,793,027	\$5,781,166	\$6,909,251	\$6,115,759	\$4,909,558	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,277,079	\$2,777,343	\$2,505,689	\$2,989,658	\$2,468,630	
4. Incurred Losses + ALAE [(1) + (2)]	\$32,306,576	\$34,289,644	\$38,381,259	\$39,690,257	\$40,261,053	
<u>Incurring Percentage</u>						
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	7.0%	8.1%	6.5%	7.5%	6.1%	7.1%
6. Selected	7.0%					

Notes: All dollar amounts are displayed in thousands.

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

PREMISES / OPERATIONS
TREND SUMMARY
AVERAGE ANNUAL PERCENT CHANGES

(1)	<u>EXPOSURE TREND</u>	<u>MANUFACTURERS</u>	<u>CONTRACTORS</u>	<u>OL&T CLASS GROUPS 1-13 *</u>	<u>OL&T CLASS GROUP 16</u>	<u>PREMISES/ OPERATIONS</u>	
	a) 7/1/2020 to 7/1/2025 AYE 12/31/2020	+ 4.3%	+ 4.4%	+ 3.1%	+ 4.5%	+ 2.4%	
	b) 7/1/2021 to 7/1/2025 AYE 12/31/2021	+ 3.9%	+ 4.4%	+ 3.1%	+ 4.0%	+ 2.3%	
	c) 7/1/2022 to 7/1/2025 AYE 12/31/2022	+ 1.6%	+ 3.9%	+ 3.1%	+ 2.4%	+ 1.9%	
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)	+ 5.5%	+ 4.3%	- 5.6%	+ 7.9%	+ 7.5%	+ 2.9%
	Eight Year (16 Points)	+ 5.8%	+ 4.1%	- 4.8%	+ 9.4%	+ 7.8%	+ 5.8%
	Six Year (12 Points)	+ 6.4%	+ 4.9%	- 5.2%	+ 12.9%	+ 9.2%	+ 3.2%
	b) Selected	+ 6.5%	+ 5.0%	0.0%	+ 9.0%	+ 8.5%	+ 2.5%
(3)	<u>FREQUENCY TREND</u>		<u>M&C</u>			<u>OL&T</u>	
	Selected		- 0.5%			0.0%	
(4)	<u>TOTAL ANNUAL NET TREND</u>		+ 1.8%			+ 7.7%	
Net trend = (frequency trend x severity trend) / exposure trend							

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

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

MANUFACTURERS AND CONTRACTORS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 12/31/2020, 12/31/2021 & 12/31/2022

(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
		<u>INDICES</u>		<u>INDICES</u>			<u>INDICES</u>		<u>INDICES</u>
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	1	1.263		32.817
	2	1.030		25.480		2	1.271		33.292
	3	1.029		25.731		3P	1.276		33.742
	4	1.030		25.938		4P	1.280		34.146
2017	1	1.032		26.160	2024	1P	1.283		34.471
	2	1.034		26.322		2P	1.285		34.768
	3	1.037		26.517		3P	1.288		35.030
	4	1.040		26.704		4P	1.290		35.278
2018	1	1.042		26.948	2025	1P	1.293		35.514
	2	1.047		27.197		2P	1.297		35.750
	3	1.051		27.432		3P	1.302		35.984
	4	1.054		27.717		4P	1.309		36.218
<u>CHANGE IN EXPOSURES</u>					<u>MANUFACTURERS</u>		<u>CONTRACTORS</u>		
7/1/2020 to 7/1/2025					1.236		1.240		
7/1/2021 to 7/1/2025					1.166		1.189		
7/1/2022 to 7/1/2025					1.049		1.121		
<u>AVERAGE ANNUAL TREND FACTOR</u>									
7/1/2020 to 7/1/2025					1.043		1.044		
7/1/2021 to 7/1/2025					1.039		1.044		
7/1/2022 to 7/1/2025					1.016		1.039		

* 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%	+ 2.6%
OTHER DURABLES	7.1%	+ 0.8%
CLOTHING	10.3%	+ 1.1%
FOOD	40.9%	+ 4.5%
OTHER NON-DURABLES	27.7%	+ 2.6%
RECREATION SERVICES	3.0%	+ 3.5%
TOTAL	100.0%	+ 3.1% ⁴

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

2 Volume weights are based on each type of class's inflation-adjusted contribution to GDP in year ending 12/31/2022. 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	1	1.018	0.861	1.004	1.326	1.143	1.293
	2	0.914	0.901	0.998	1.063	1.030	1.064		2	1.016	0.869	1.011	1.346	1.156	1.309
	3	0.907	0.899	0.997	1.064	1.034	1.071		3P	1.010	0.876	1.016	1.361	1.165	1.326
	4	0.900	0.899	0.998	1.065	1.038	1.078		4P	1.007	0.881	1.024	1.372	1.173	1.341
2017	1	0.895	0.897	0.998	1.066	1.043	1.086	2024	1P	1.002	0.883	1.028	1.380	1.180	1.352
	2	0.888	0.894	0.997	1.068	1.046	1.092		2P	1.002	0.884	1.031	1.388	1.185	1.364
	3	0.882	0.890	0.995	1.071	1.049	1.100		3P	1.003	0.886	1.033	1.397	1.193	1.374
	4	0.875	0.887	0.992	1.075	1.050	1.108		4P	1.005	0.887	1.036	1.406	1.201	1.383
2018	1	0.868	0.885	0.991	1.078	1.052	1.114	2025	1P	1.007	0.889	1.038	1.415	1.210	1.391
	2	0.866	0.882	0.994	1.082	1.054	1.120		2P	1.009	0.890	1.040	1.424	1.219	1.399
	3	0.864	0.879	0.993	1.086	1.055	1.126		3P	1.012	0.892	1.042	1.434	1.228	1.407
	4	0.865	0.871	0.993	1.090	1.056	1.131		4P	1.015	0.894	1.043	1.443	1.237	1.415

Change In Exposures *

Average Annual Trend Factor

7/1/2019 to 7/1/2025

(2025:4/2019:4)

1.164

1.049

1.065

1.299

1.166

1.227

7/1/2019 to 7/1/2025

(6.0 YEARS)

+ 2.6%

+ 0.8%

+ 1.1%

+ 4.5%

+ 2.6%

+ 3.5%

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

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PREMISES/OPERATIONS
GOVERNMENTAL SUBDIVISIONS
OWNERS, LANDLORDS AND TENANTS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 12/31/2020, 12/31/2021 & 12/31/2022

(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	1	1.384
	2	1.055		2	1.389
	3	1.055		3P	1.394
	4	1.057		4P	1.398
2017	1	1.064	2024	1P	1.404
	2	1.069		2P	1.414
	3	1.076		3P	1.424
	4	1.085		4P	1.433
2018	1	1.095	2025	1P	1.442
	2	1.108		2P	1.451
	3	1.120		3P	1.459
	4	1.130		4P	1.467
CHANGE IN EXPOSURES			AVERAGE ANNUAL TREND FACTOR		
7/1/2020 to 7/1/2025	(2025:4/2020:4)	1.248	7/1/2020 to 7/1/2025	(5.0 YEARS)	1.045
7/1/2021 to 7/1/2025	(2025:4/2021:4)	1.172	7/1/2021 to 7/1/2025	(4.0 YEARS)	1.040
7/1/2022 to 7/1/2025	(2025:4/2022:4)	1.074	7/1/2022 to 7/1/2025	(3.0 YEARS)	1.024

* 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
6/30/2013	\$211,971,102	3,604	\$58,807	\$57,959		
12/31/2013	\$216,666,890	3,675	\$58,964	\$59,539		
6/30/2014	\$244,195,018	3,938	\$62,008	\$61,163		
12/31/2014	\$240,025,572	3,728	\$64,381	\$62,830		
6/30/2015	\$222,105,364	3,525	\$63,007	\$64,544	\$63,801	
12/31/2015	\$223,787,972	3,431	\$65,220	\$66,303	\$65,619	
6/30/2016	\$225,226,697	3,167	\$71,111	\$68,111	\$67,488	
12/31/2016	\$230,787,341	3,227	\$71,515	\$69,968	\$69,410	
6/30/2017	\$230,451,836	3,234	\$71,259	\$71,876	\$71,387	\$69,884
12/31/2017	\$234,169,597	3,218	\$72,771	\$73,836	\$73,420	\$72,084
6/30/2018	\$243,335,653	3,277	\$74,262	\$75,849	\$75,512	\$74,353
12/31/2018	\$246,709,129	3,240	\$76,135	\$77,917	\$77,662	\$76,693
6/30/2019	\$237,774,765	3,055	\$77,836	\$80,042	\$79,874	\$79,107
12/31/2019	\$229,843,105	2,958	\$77,693	\$82,224	\$82,150	\$81,597
6/30/2020	\$213,683,537	2,579	\$82,864	\$84,466	\$84,489	\$84,165
12/31/2020	\$197,255,992	2,260	\$87,275	\$86,769	\$86,896	\$86,815
6/30/2021	\$223,999,429	2,411	\$92,908	\$89,135	\$89,371	\$89,547
12/31/2021	\$226,924,549	2,313	\$98,126	\$91,565	\$91,917	\$92,366
6/30/2022	\$220,421,814	2,330	\$94,596	\$94,062	\$94,535	\$95,273
12/31/2022	\$210,679,225	2,221	\$94,878	\$96,626	\$97,227	\$98,272
Goodness of Fit Statistic, R-Squared:				0.961	0.942	0.925
Average Annual Severity Trend (10 yr)				+ 5.5%		
Average Annual Severity Trend (8 yr)				+ 5.8%		
Average Annual Severity Trend (6 yr)				+ 6.4%		
Selected Annual Severity Trend				+ 6.5%		

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

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

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

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2) / (3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
6/30/2013	\$173,637,505	13,689	\$12,685	\$12,961		
12/31/2013	\$164,095,808	12,867	\$12,753	\$13,235		
6/30/2014	\$173,593,147	12,566	\$13,815	\$13,514		
12/31/2014	\$176,558,129	12,524	\$14,098	\$13,799		
6/30/2015	\$179,533,631	12,261	\$14,642	\$14,090	\$14,180	
12/31/2015	\$182,536,240	12,228	\$14,928	\$14,387	\$14,468	
6/30/2016	\$184,467,427	12,284	\$15,017	\$14,691	\$14,763	
12/31/2016	\$182,975,724	12,401	\$14,755	\$15,000	\$15,063	
6/30/2017	\$182,880,992	12,418	\$14,727	\$15,317	\$15,370	\$14,966
12/31/2017	\$191,941,677	12,165	\$15,778	\$15,640	\$15,683	\$15,331
6/30/2018	\$196,617,568	12,134	\$16,204	\$15,970	\$16,002	\$15,704
12/31/2018	\$197,320,328	12,130	\$16,267	\$16,306	\$16,328	\$16,087
6/30/2019	\$194,389,701	11,972	\$16,236	\$16,650	\$16,660	\$16,480
12/31/2019	\$198,924,067	11,914	\$16,696	\$17,002	\$16,999	\$16,882
6/30/2020	\$189,804,987	10,987	\$17,275	\$17,360	\$17,345	\$17,293
12/31/2020	\$174,625,497	10,371	\$16,837	\$17,726	\$17,698	\$17,715
6/30/2021	\$185,433,057	10,532	\$17,606	\$18,100	\$18,059	\$18,147
12/31/2021	\$189,990,912	10,336	\$18,382	\$18,482	\$18,426	\$18,590
6/30/2022	\$200,959,186	10,439	\$19,251	\$18,872	\$18,801	\$19,043
12/31/2022	\$215,562,808	10,476	\$20,576	\$19,270	\$19,184	\$19,507
Goodness of Fit Statistic, R-Squared:				0.944	0.906	0.901
Average Annual Severity Trend (10 yr)				+ 4.3%		
Average Annual Severity Trend (8 yr)				+ 4.1%		
Average Annual Severity Trend (6 yr)				+ 4.9%		
Selected Annual Severity Trend				+ 5.0%		

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

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2) / (3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
6/30/2013	\$19,824,089	425	\$46,615	\$48,082		
12/31/2013	\$27,311,389	470	\$58,067	\$46,719		
6/30/2014	\$25,339,504	516	\$49,102	\$45,396		
12/31/2014	\$19,903,917	519	\$38,380	\$44,109		
6/30/2015	\$21,455,901	532	\$40,314	\$42,859	\$41,149	
12/31/2015	\$19,564,944	540	\$36,208	\$41,645	\$40,158	
6/30/2016	\$21,309,942	526	\$40,493	\$40,465	\$39,192	
12/31/2016	\$20,562,673	498	\$41,307	\$39,318	\$38,248	
6/30/2017	\$19,562,486	539	\$36,318	\$38,204	\$37,328	\$37,850
12/31/2017	\$24,192,132	587	\$41,191	\$37,121	\$36,429	\$36,854
6/30/2018	\$22,640,888	584	\$38,758	\$36,070	\$35,553	\$35,884
12/31/2018	\$17,552,883	545	\$32,215	\$35,047	\$34,697	\$34,940
6/30/2019	\$14,922,109	484	\$30,807	\$34,054	\$33,862	\$34,020
12/31/2019	\$12,476,098	478	\$26,096	\$33,089	\$33,047	\$33,125
6/30/2020	\$15,099,850	474	\$31,884	\$32,152	\$32,251	\$32,253
12/31/2020	\$17,207,834	472	\$36,487	\$31,241	\$31,475	\$31,404
6/30/2021	\$19,592,837	536	\$36,570	\$30,355	\$30,717	\$30,578
12/31/2021	\$18,231,153	509	\$35,820	\$29,495	\$29,978	\$29,773
6/30/2022	\$17,542,602	621	\$28,252	\$28,659	\$29,256	\$28,989
12/31/2022	\$21,231,146	923	\$23,001	\$27,847	\$28,552	\$28,226
Goodness of Fit Statistic, R-Squared:				0.639	0.457	0.305
Average Annual Severity Trend (10 yr)				- 5.6%		
Average Annual Severity Trend (8 yr)				- 4.8%		
Average Annual Severity Trend (6 yr)				- 5.2%		
Selected Annual Severity Trend				0.0%		

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

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

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

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2) / (3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
6/30/2013	\$593,497,554	16,512	\$35,943	\$33,506		
12/31/2013	\$645,420,229	17,510	\$36,859	\$34,809		
6/30/2014	\$718,996,101	18,876	\$38,091	\$36,163		
12/31/2014	\$713,424,725	18,121	\$39,370	\$37,570		
6/30/2015	\$716,422,032	17,764	\$40,330	\$39,032	\$36,580	
12/31/2015	\$738,412,863	17,858	\$41,348	\$40,550	\$38,261	
6/30/2016	\$704,609,428	16,625	\$42,384	\$42,127	\$40,019	
12/31/2016	\$726,216,054	16,818	\$43,181	\$43,766	\$41,858	
6/30/2017	\$756,874,171	17,499	\$43,251	\$45,469	\$43,782	\$39,326
12/31/2017	\$789,931,389	17,923	\$44,075	\$47,238	\$45,794	\$41,777
6/30/2018	\$829,066,453	18,411	\$45,032	\$49,075	\$47,898	\$44,380
12/31/2018	\$813,026,010	17,584	\$46,236	\$50,984	\$50,099	\$47,145
6/30/2019	\$776,336,422	16,455	\$47,178	\$52,968	\$52,401	\$50,083
12/31/2019	\$754,305,057	15,477	\$48,737	\$55,028	\$54,809	\$53,204
6/30/2020	\$600,611,017	11,560	\$51,955	\$57,169	\$57,328	\$56,519
12/31/2020	\$480,693,363	8,234	\$58,376	\$59,393	\$59,962	\$60,040
6/30/2021	\$551,462,009	8,676	\$63,565	\$61,704	\$62,718	\$63,782
12/31/2021	\$579,171,590	8,963	\$64,619	\$64,104	\$65,600	\$67,756
6/30/2022	\$680,370,047	9,216	\$73,824	\$66,598	\$68,614	\$71,978
12/31/2022	\$790,838,362	8,979	\$88,079	\$69,189	\$71,767	\$76,463
Goodness of Fit Statistic, R-Squared:				0.833	0.839	0.897
Average Annual Severity Trend (10 yr)				+ 7.9%		
Average Annual Severity Trend (8 yr)				+ 9.4%		
Average Annual Severity Trend (6 yr)				+ 12.9%		
Selected Annual Severity Trend				+ 9.0%		

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

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

OCCURRENCE SEVERITY TREND
MULTISTATE
OWNERS, LANDLORDS AND TENANTS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Property Damage

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2) / (3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
6/30/2013	\$65,112,165	7,633	\$8,531	\$8,104		
12/31/2013	\$68,440,175	7,643	\$8,955	\$8,404		
6/30/2014	\$67,410,544	7,891	\$8,542	\$8,714		
12/31/2014	\$66,506,759	7,893	\$8,426	\$9,037		
6/30/2015	\$76,697,551	7,656	\$10,018	\$9,371	\$9,259	
12/31/2015	\$76,734,885	7,692	\$9,976	\$9,717	\$9,615	
6/30/2016	\$74,124,676	7,598	\$9,755	\$10,076	\$9,984	
12/31/2016	\$79,220,414	7,655	\$10,349	\$10,448	\$10,367	
6/30/2017	\$82,060,365	8,123	\$10,102	\$10,835	\$10,765	\$10,330
12/31/2017	\$88,677,129	8,099	\$10,949	\$11,235	\$11,179	\$10,793
6/30/2018	\$93,298,471	7,885	\$11,833	\$11,650	\$11,608	\$11,276
12/31/2018	\$89,045,232	7,622	\$11,682	\$12,081	\$12,054	\$11,781
6/30/2019	\$87,990,549	7,340	\$11,988	\$12,528	\$12,517	\$12,309
12/31/2019	\$86,867,951	6,978	\$12,449	\$12,991	\$12,998	\$12,860
6/30/2020	\$76,479,545	5,656	\$13,522	\$13,471	\$13,497	\$13,436
12/31/2020	\$71,426,681	4,870	\$14,668	\$13,969	\$14,015	\$14,038
6/30/2021	\$70,573,955	4,924	\$14,332	\$14,485	\$14,553	\$14,667
12/31/2021	\$69,475,808	4,632	\$14,999	\$15,020	\$15,112	\$15,324
6/30/2022	\$73,611,973	4,509	\$16,324	\$15,576	\$15,693	\$16,010
12/31/2022	\$72,659,898	4,336	\$16,758	\$16,151	\$16,295	\$16,727
Goodness of Fit Statistic, R-Squared:				0.967	0.962	0.972
Average Annual Severity Trend (10 yr)				+ 7.5%		
Average Annual Severity Trend (8 yr)				+ 7.8%		
Average Annual Severity Trend (6 yr)				+ 9.2%		
Selected Annual Severity Trend				+ 8.5%		

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

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

OCCURRENCE SEVERITY TREND
MULTISTATE
OWNERS, LANDLORDS AND TENANTS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Fringe

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2) / (3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
6/30/2013	\$29,133,301	383	\$75,983	\$64,768		
12/31/2013	\$30,404,933	398	\$76,330	\$65,694		
6/30/2014	\$36,491,518	464	\$78,653	\$66,634		
12/31/2014	\$34,299,309	521	\$65,807	\$67,588		
6/30/2015	\$37,190,460	602	\$61,755	\$68,555	\$60,013	
12/31/2015	\$43,057,547	685	\$62,853	\$69,536	\$61,730	
6/30/2016	\$39,073,078	701	\$55,759	\$70,531	\$63,496	
12/31/2016	\$35,525,254	656	\$54,120	\$71,540	\$65,313	
6/30/2017	\$36,832,599	575	\$64,030	\$72,563	\$67,182	\$73,563
12/31/2017	\$44,662,078	553	\$80,715	\$73,602	\$69,104	\$74,736
6/30/2018	\$45,991,388	560	\$82,108	\$74,655	\$71,081	\$75,928
12/31/2018	\$42,641,693	538	\$79,221	\$75,723	\$73,114	\$77,139
6/30/2019	\$35,718,575	453	\$78,914	\$76,806	\$75,206	\$78,369
12/31/2019	\$30,717,674	454	\$67,677	\$77,905	\$77,358	\$79,618
6/30/2020	\$32,102,684	450	\$71,282	\$79,020	\$79,571	\$80,888
12/31/2020	\$29,639,371	356	\$83,356	\$80,151	\$81,848	\$82,178
6/30/2021	\$38,649,619	336	\$115,084	\$81,298	\$84,189	\$83,488
12/31/2021	\$39,029,723	345	\$113,223	\$82,461	\$86,598	\$84,820
6/30/2022	\$28,341,238	401	\$70,608	\$83,641	\$89,076	\$86,172
12/31/2022	\$39,294,701	541	\$72,695	\$84,837	\$91,624	\$87,546
Goodness of Fit Statistic, R-Squared:				0.195	0.338	0.093
Average Annual Severity Trend (10 yr)				+ 2.9%		
Average Annual Severity Trend (8 yr)				+ 5.8%		
Average Annual Severity Trend (6 yr)				+ 3.2%		
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
12/31/2009	\$ 840,406,347	27,448	32.66
12/31/2010	\$ 835,404,964	29,487	35.30
12/31/2011	\$ 854,957,294	27,970	32.72
12/31/2012	\$ 846,310,873	26,702	31.55
12/31/2013	\$ 884,688,999	26,373	29.81
12/31/2014	\$ 926,834,286	27,758	29.95
12/31/2015	\$ 947,881,247	27,643	29.16
12/31/2016	\$ 966,301,305	27,950	28.92
12/31/2017	\$ 988,345,952	28,400	28.73
12/31/2018	\$ 1,001,209,415	28,807	28.77
12/31/2019	\$ 1,019,370,628	26,753	26.24
12/31/2020	\$ 1,012,051,192	22,213	21.95
12/31/2021	\$ 1,019,157,868	22,508	22.09
12/31/2022	\$ 1,011,969,363	23,045	22.77

Selected Annual Frequency Trend: - 0.5%

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

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

PREMISES/OPERATIONS
OWNERS, LANDLORDS AND TENANTS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES¹
MULTISTATE

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

Bodily Injury and Property Damage Combined

(1) Accident Year Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency (3) / (2) ²
12/31/2009	\$ 1,536,490,408	33,189	21.60
12/31/2010	\$ 1,608,868,050	34,152	21.23
12/31/2011	\$ 1,611,977,764	32,016	19.86
12/31/2012	\$ 1,620,179,470	27,939	17.24
12/31/2013	\$ 1,613,308,119	30,065	18.64
12/31/2014	\$ 1,715,943,200	30,785	17.94
12/31/2015	\$ 1,819,097,578	31,468	17.30
12/31/2016	\$ 1,822,081,154	30,221	16.59
12/31/2017	\$ 1,840,668,629	32,589	17.70
12/31/2018	\$ 1,815,807,242	32,069	17.66
12/31/2019	\$ 1,737,818,158	29,148	16.77
12/31/2020	\$ 1,565,474,958	18,466	11.80
12/31/2021	\$ 1,528,761,712	19,549	12.79
12/31/2022	\$ 1,549,661,284	20,276	13.08

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.

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

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*Base Class
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[illegible]

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	52137	0.48	57146	1.16	59915	1.73
50011	52341	0.30	57411	0.28	59917	0.32
50018	52342	0.87	57611	0.60	59947	0.52
51001	52343	0.53	57690	0.78	59970	0.70
51005	52401	1.64	57716	0.37	59975	0.98
51116	52547	1.42	57725	0.81	59977	0.56
51210	52767	1.30	57726	0.63	59988	0.25
51220	53147	0.22	57808	0.31		
51221	53229	1.23	57809	0.32		
51222	53333	1.21	57810	0.31		
51224	53425	1.14	57871	0.37		
51230	53803	2.72	57999	0.51		
51250	55013	1.03	58009	0.51		
51255	55426	1.25	58301	0.39		
51330	55717	1.65	58663	2.57		
51333	55718	1.60	58756	0.48		
51400	56170	1.12	58813	1.18		
51401	56171	0.55	58837	2.37		
51625	56567	1.16	58840	0.71		
51702	56650	3.55	58873	1.13		
51703	56651	1.93	58922	1.88		
51734	56652	1.38	59223	1.17		
51850	56653	1.33	59378	0.76		
51851	56654	0.68	59537	0.82		
51852	56911	1.00 *	59750	0.61		
51853	56912	0.81	59751	0.22		
51854	56913	0.66	59781	0.53		
51855	56915	3.91	59782	0.79		
51856	56916	3.53	59783	0.77		
51857	56917	1.02	59784	0.59		
51909	56918	0.49	59798	2.01		
52075	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)
		47050	1.00	*	53951	(a)	98162	(a)
10072	4.39	47367	0.25		53952	(a)	98428	(a)
10367	3.88	49005	0.17		53953	(a)	98430	(a)
10368	5.67	49840	1.03		54444	(a)	98622	(a)
11007	1.65	51516	0.075		55014	(a)	98623	(a)
11201	14.44	51517	0.085		55410	(a)	98698	(a)
11202	4.27	51985	0.070		58561	(a)	98871	(a)
11206	0.67	52660	0.089		59695	(a)	99081	(a)
11207	8.46	53734	0.45		91210	(a)	99082	(a)
11208	1.45	54012	0.045		91280	(a)	99083	(a)
11209	6.81	57997	0.10		91325	(a)	99084	(a)
11210	2.90	58408	0.059		91581	(a)	99085	(a)
11211	15.07	58409	0.075		91582	(a)	99160	(a)
11212	2.28	58456	0.040		91583	(a)	99221	(a)
11213	1.86	58457	0.058		91584	(a)	99445	(a)
11214	4.58	58458	0.075		91585	(a)	99798	(a)
11222	0.077	58459	0.09		91586	(a)	99803	(a)
14405	0.97				91587	(a)	99986	(a)
15070	0.13	<u>CLASS GROUP 39</u>			91588	(a)	99987	(a)
15607	0.17	11205	(a)		91589	(a)		
15699	0.42	13206	(a)		91591	(a)		
16471	0.24	13207	(a)		91618	(a)		
41620	1.21	13411	(a)		94444	(a)		
41677	0.25	15060	(a)		94638	(a)		
41696	0.79	15061	(a)		95358	(a)		
41697	0.55	18575	(a)		95630	(a)		
43470	4.60	41675	(a)		95648	(a)		
43822	3.66	41679	(a)		96703	(a)		
43840	0.045	44010	(a)		96930	(a)		
43860	2.88	51211	(a)		97002	(a)		
43889	1.03	52876	(a)		97003	(a)		
44280	0.25	53901	(a)		97221	(a)		
45678	0.27	53902	(a)		98150	(a)		
		53903	(a)		98151	(a)		
		53904	(a)		98156	(a)		

NEW JERSEY GL-2024-BPOP1 & GL-2024-BPRD1
BASIC LIMIT LOSS COST LEVEL
GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS & PRODUCTS/COMPLETED OPERATIONS
ACTUARIAL ANALYSIS SUPPLEMENT

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

LOSS COST
LEVEL CHANGES

The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	-6.9%	-6.9%
OL&T	+13.0%	+13.0%
Premises/Operations	+5.8%	+5.8%
Products	0.0%	0.0%
Local Products/Completed Operations	-8.1%	-8.1%
Products/Completed Operations	-6.6%	-6.6%
GL Overall	+4.1%	+4.1%

INDICATED
VS. SELECTED

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

HISTORICAL
SOURCE DATA

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

ISO reporting companies' voluntary experience.
Calendar- accident year data through year ended 12/31/2022 for Premises/Operations.
Calendar - accident year data through year ended 12/31/2022 for Products/Completed Operations.

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

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

CALL TO CALL COMPARISON

Manufacturers and Contractors

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 1.6%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused a 1.3% increase in ALCCL;
- Implemented loss cost level change (-3.2%);
- A change in exposure trend plus an additional year of trending (+3.3%);
- The effect on ALCCL due to a change in average IPMFs (-0.7%).

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

Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 18.4%, 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 6.3% increase in ALCCL;
- Implemented loss cost level change (+10.0%);
- A change in exposure trend plus an additional year of trending (+1.3%);
- The effect on ALCCL due to a change in average IPMFs (-0.9%).

The BLERs increased in 2018 (10.2%), 2019 (13.4%) and 2020 (6.4%). This is mainly due to unfavorable experience across several class groups.

Products

Multistate ALCCL decreased by an average of 13.1% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:

- Implemented an average loss cost level change of approximately -14.4% in most states;
- A change in exposure trend plus an additional year of trending of +0.6%;
- The effect on ALCCL due to a change in average IPMFs (+0.1%).

The BLERs changed due to the various effects listed above.

CALL TO CALL
COMPARISON
(Cont'd)

Local Products/
Completed Ops

Multistate ALCCL increased by an average of 0.8% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:

- Implemented an average loss cost level change of approximately -4.1% in most states;
- A change in exposure trend plus an additional year of trending of +5.3%;
- The effect on ALCCL due to a change in average IPMFs (-0.1%).

The BLERs changed due to the various effects listed above.

LATEST CALL
YEAR TO YEAR
COMPARISON

Manufacturers and
Contractors

The ALCCL increased from 2018 to 2019 and then decreased from 2019 to 2020 and then increased from 2020 to 2021 and then decreased thereafter.

The low BLERs for 2020 (0.864), 2021 (0.881) and 2022 (0.684) are attributable to favorable experience in several class groups. The high BLER for 2018 (1.245) is attributable to unfavorable experience in several class groups.

Owners, Landlords
and Tenants

The ALCCL decreased from 2018 to 2021 and then increased thereafter.

The high BLERs for 2018 (1.541), 2019 (1.143), 2021 (1.236) and 2022 (1.241) are attributable to unfavorable experience in several class groups.

Products

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

The BLER decreased from 2018 to 2021 and then increased thereafter.

Local Products/
Completed Ops

The ALCCL increased from 2018 to 2019, decreased until 2021 and then increased thereafter.

The BLER decreased from 2018 to 2020, increased in 2021 and then decreased thereafter.

LOSS
DEVELOPMENT
FACTOR
COMPARISON

Manufacturers and
Contractors

The BI and PD indemnity loss development factors for the 2024 review remained stable compared to those in the 2023 review.

The multistate full coverage BI and PD indemnity loss development factors for the 2024 review have decreased compared to those in the 2023 review.

The multistate deductible coverage BI and PD indemnity loss development factors for the 2024 review remained stable compared to the 2023 review.

The multistate Fringe indemnity loss development factors for the 2024 review remained stable compared to the 2023 review.

Owners, Landlords
and Tenants

The BI and PD indemnity loss development factors for the 2024 review remained stable compared to those in the 2023 review.

The multistate full coverage BI indemnity loss development factors for the 2024 review have increased compared to those in the 2023 review. The multistate full coverage PD indemnity loss development factors for the 2024 review remained stable compared to those in the 2023 review.

The multistate deductible coverage BI indemnity loss development factors for the 2024 review remained stable compared to those in the 2023 review. The multistate deductible coverage PD indemnity loss development factors for the 2024 review have increased compared to those in the 2023 review.

The multistate Fringe indemnity loss development factors for the 2024 review remained stable compared to the 2023 review.

Products

The multistate full coverage BI indemnity loss development factors for the 2024 review have decreased compared to those in the 2023 review. The multistate full coverage PD indemnity loss development factors for the 2024 review remained stable compared to those in the 2023 review.

The multistate deductible coverage BI indemnity loss development factors for the 2024 review have decreased compared to the 2023 review. The multistate deductible coverage PD indemnity loss development factors for the 2024 review remained stable compared to those in the 2023 review.

LOSS
DEVELOPMENT
FACTOR
COMPARISON
(Cont'd)

Local Products/
Completed Ops

For Local Products, the multistate full coverage BI and PD indemnity loss development factors for the 2024 review remained stable compared to those in the 2023 review. The multistate deductible coverage BI indemnity loss development factors for the 2024 review remained stable compared to the 2023 review. The multistate deductible coverage PD indemnity loss development factors for the 2024 review have decreased compared to the 2023 review.

For Completed Operations, the full coverage BI indemnity loss development factors for the 2024 review remained stable compared to those in the 2023 review. The full coverage PD indemnity loss development factors for the 2024 review remained stable compared to those in the 2023 review except for the 15, 27 and 39 months-to-ultimate factors which decreased by 13.2%, 13.1% and 11.9%, respectively. This can largely be attributed to a lower 39-to-51 state ratio.

The Completed Operations multistate full coverage BI and PD indemnity loss development factors for the 2024 review have decreased compared to those in the 2023 review. The multistate deductible coverage BI indemnity loss development factors for the 2024 review remained stable compared to the 2023 review. The multistate deductible coverage PD indemnity loss development factors for the 2024 review have increased compared to the 2023 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%, unchanged from +6.5% in the previous Calendar review.</p> <p>The PD severity trend selection is +5.0%, up from +4.5% in the previous Calendar review.</p> <p>The Fringe severity trend selection is 0.0%, unchanged from 0.0% in the previous Calendar review.</p>
	Owners, Landlords and Tenants	<p>The BI severity trend selection is +9.0%, up from +7.0% in the previous Calendar review.</p> <p>The PD severity trend selection is +8.5%, up from +7.5% in the previous Calendar review.</p> <p>The Fringe severity trend selection is +2.5%, up from +1.5% in the previous Calendar review.</p>
	Products	<p>The BI severity trend selection is +4.0%, up from +3.0% in the previous review.</p> <p>The PD severity trend selection is +4.0%, down from +4.5% in the previous review.</p>
	Local Products/ Completed Ops	<p>The BI severity trend selection is +9.5%, up from +7.5% in the previous review.</p> <p>The PD selected severity trend is +3.5%, down from +4.0% in the previous review.</p>

FREQUENCY
TREND
COMPARISON

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

Manufacturers and
Contractors

The latest frequency point is higher than the prior point.

Owners, Landlords
and Tenants

The latest frequency point is higher than the prior point.

Products

The latest frequency point is lower than the prior point.

Local Products/
Completed Ops

The latest frequency point is lower than the prior point.

EXPOSURE
TREND
COMPARISON

Manufacturers and
Contractors

The exposure trend factors for Manufacturers are equal to that used in the previous review 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 the earliest of the three years while lower for the latest two 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 lower than that used in the previous review for all three years.

Products

The exposure trend factors are equal to that used in the previous review for the earliest of the three years while lower for the latest two years.

Local Products/
Completed Ops

The exposure trend factors for Local Products are equal to that used in the previous review for the earliest of the three years while lower for the latest two years. The exposure trend factors for Completed Operations are higher than that used in the previous review for the earliest of the three years while lower for the latest two years.

WEIGHTED AVERAGE IMPLICIT PACKAGE MODIFICATION FACTOR (IPMF) COMPARISON	Manufacturers and Contractors	The current weighted average IPMF is 0.873. In the 2023 review the weighted average IPMF was 0.881.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.889. In the 2023 review the weighted average IPMF was 0.901.
	Products	The current multistate weighted average IPMF is 0.887. In the 2023 review the multistate weighted average IPMF was 0.885.
	Local Products/ Completed Ops	The current multistate weighted average IPMF is 0.992. In the Group 1, 2023 review the multistate weighted average IPMF was 0.993.
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, New Jersey's state balanced relative change (1.015) ranks 22nd highest overall. In last year's review, New Jersey's balanced relative change (1.001) ranks 26th highest overall.	
CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average increase of 1.3% in the total statewide ALCCL.	
	For Owners, Landlords and Tenants, the change in company mix results in an average increase of 6.3% in the total statewide ALCCL.	
	For Products, the change in company mix results in a 0.0% change in the total multistate ALCCL.	
	For Local Products/Completed Operations, the change in company mix results in a 0.0% change 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	.30	.142	10150	2.19	(a)	11204	1.38	1.70	13111	3.90	.063
10011	.072	(a)	10151	55.20	—	11205	(a)	—	13112	.233	.04
10012	.083	(a)	10160	9.83	—	11206	2.95	—	13201	1.34	.088
10015	47.90	—	10204	.99	—	11207	37.30	—	13204	1.52	.64
10020	(a)	(a)	10205	1.11	—	11208	6.39	—	13205	.58	.27
10025	.072	(a)	10210	1.78	(a)	11209	30.00	—	13206	(a)	(a)
10026	2.86	.025	10211	1.78	(a)	11210	12.80	—	13207	(a)	(a)
10027	.072	(a)	10220	20.90	—	11211	66.40	—	13208	(a)	(a)
10036	1.00	(a)	10255	.37	.119	11212	10.00	—	13314	.53	.008
10040	.229	.33	10256	1.35	.152	11213	8.19	—	13351	1.29	.067
10042	1.64	.42	10257	.26	.13	11214	20.20	—	13352	1.31	.047
10052	33.20	—	10309	.72	.021	11222	.34	—	13410	2.13	1.75
10054	29.40	—	10315	1.68	(a)	11234	1.25	.071	13411	(a)	(a)
10060	.78	.075	10331	65.00	—	11248	.07	.009	13412	.72	1.36
10065	1.18	.068	10332	112.00	—	11258	4.21	.34	13453	.83	(a)
10066	1.20	.085	10352	2.04	.099	11259	4.51	.34	13454	.97	(a)
10070	.172	.08	10367	17.10	—	11273	61.70	—	13455	.98	(a)
10071	1.41	.128	10368	25.00	—	11274	59.30	—	13461	(a)	(a)
10072	19.30	—	10375	(a)	—	11288	5.16	.133	13506	4.06	.082
10073	1.55	.58	10378	65.80	—	12014	.152	.049	13507	4.89	.188
10075	11.50	.206	10379	30.60	—	12356	5.24	.036	13590	.73	.62
10100	3.50	.098	10380	52.20	—	12361	.27	.055	13621	.185	.37
10101	1.06	.124	10381	45.20	—	12362	.189	(a)	13670	.154	.023
10105	11.50	—	11007	7.27	—	12373	.072	.027	13673	3.19	.026
10107	4.75	.30	11020	1.34	.237	12374	2.72	.111	13715	.189	.085
10110	163.00	—	11039	1.35	.118	12375	1.34	.077	13716	2.01	.126
10111	.38	.041	11052	9.50	—	12391	.142	.054	13720	1.80	.098
10113	1.59	—	11101	(a)	(a)	12393	1.78	(a)	13759	.78	.134
10115	3.16	.095	11120	(a)	—	12467	.74	(a)	13930	.40	.103
10117	47.60	—	11126	.28	.019	12509	.092	.02	14068	.173	.007
10119	(a)	—	11127	.96	.011	12510	1.17	.03	14101	2.03	.053
10120	107.00	—	11128	1.29	.086	12583	.52	(a)	14279	.71	.084
10130	15.70	—	11138	16.30	—	12651	1.52	.32	14401	4.24	.173
10132	13.50	—	11155	.95	—	12683	.70	(a)	14405	4.27	—
10133	9.13	—	11160	(a)	(a)	12707	1.24	.41	14527	.77	.129
10135	(a)	—	11167	2.19	—	12797	.26	.15	14655	.39	—
10140	.126	.017	11168	11.30	—	12805	1.43	.197	14731	9.42	—
10141	.25	.026	11201	63.60	—	12841	2.38	—	14732	.70	—
10145	1.22	.021	11202	18.80	—	12927	.42	—	14733	2.74	—
10146	1.56	.03	11203	2.23	.26	13049	.143	.041	14734	1.18	—

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	.33	.073	16670	27.00	—	18501	3.39	.024	40072	(a)	—
14913	1.48	.172	16676	1.31	.017	18506	.65	.007	40075	118.00	—
15060	(a)	(a)	16694	.61	(a)	18507	.83	.009	40101	143.00	—
15061	(a)	(a)	16705	.60	.083	18570	8.67	—	40102	127.00	—
15062	.29	(a)	16722	(a)	—	18575	(a)	(a)	40111	53.00	—
15063	.34	(a)	16723	(a)	—	18616	.50	.42	40115	(a)	—
15070	.57	—	16750	.46	.038	18707	.028	.005	40117	(a)	—
15119	(a)	—	16751	.46	—	18708	.51	.027	40140	(a)	—
15120	(a)	—	16819	1.77	(a)	18833	.34	(a)	41001	1.79	—
15123	9.11	—	16820	1.37	(a)	18834	1.31	.136	41210	(a)	—
15124	3.19	—	16881	7.22	(a)	18911	4.15	.022	41421	2.47	—
15188	.51	(a)	16890	.207	(a)	18912	7.82	.036	41422	1.32	—
15223	.181	.034	16891	.226	(a)	18920	2.03	.023	41510	209.00	—
15224	1.90	.114	16892	.41	(a)	18991	(a)	—	41603	117.00	—
15300	(a)	—	16900	12.30	.139	19007	3.56	—	41604	64.30	—
15314	.95	(a)	16901	7.88	.188	19051	7.89	—	41620	5.33	—
15404	.133	(a)	16902	6.68	.103	19061	(a)	—	41650	165.00	—
15405	.196	(a)	16905	12.90	.12	19795	1.36	(a)	41664	226.00	—
15406	.50	.063	16906	8.26	.171	19796	1.59	—	41665	26.50	—
15488	1.25	(a)	16910	7.37	.088	40005	(a)	—	41666	(a)	—
15538	1.68	.019	16911	6.68	.086	40006	(a)	—	41667	618.00	—
15600	4.24	.112	16915	7.56	.084	40010	(a)	—	41668	580.00	—
15607	.75	—	16916	6.30	.099	40015	(a)	—	41669	4.06	—
15608	.95	.012	16920	16.80	.193	40020	(a)	—	41670	6.83	—
15656	27.90	—	16921	15.30	.077	40026	(a)	—	41672	(a)	—
15699	1.85	—	16930	9.64	.24	40031	(a)	—	41673	(a)	—
15733	.33	.023	16931	10.40	.101	40032	(a)	—	41675	(a)	—
15839	1.27	.032	16940	20.90	.077	40040	(a)	—	41677	1.10	—
15991	1.04	.087	16941	8.38	.137	40041	(a)	—	41678	359.00	—
15993	.88	.055	18078	.34	.173	40042	(a)	—	41679	(a)	(a)
16005	.10	.021	18109	1.73	.036	40045	1494.00	—	41680	85.80	—
16009	.40	.08	18110	1.38	.039	40046	295.00	—	41696	3.48	—
16402	6.27	—	18200	(a)	—	40047	105.00	—	41697	2.42	—
16403	3.97	.189	18205	.53	.40	40059	37.70	—	41700	(a)	—
16404	5.01	—	18206	2.24	.132	40061	20.00	—	41715	54.40	—
16471	1.06	—	18335	1.61	.019	40063	669.00	—	41716	34.60	—
16501	.212	(a)	18435	3.70	.109	40064	197.00	—	43007	(a)	—
16527	.33	.203	18436	2.99	.235	40066	(a)	—	43117	(a)	—
16588	.185	(a)	18437	2.31	(a)	40067	(a)	—	43151	58.50	—
16604	.31	.067	18438	4.43	(a)	40069	(a)	—	43152	107.00	—

\$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	223.00	—	44112	2.27	—	45771	.58	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.189	.082	47318	63.10	—
43421	61.00	—	44193	(a)	—	45900	.48	.081	47367	1.10	—
43422	320.00	—	44194	(a)	—	45901	.42	.026	47420	13.80	—
43424	(a)	—	44222	(a)	—	45937	.50	—	47468	(a)	—
43470	20.30	—	44276	299.00	—	45993	(a)	(a)	47471	21.40	—
43517	(a)	—	44277	194.00	—	46004	157.00	—	47473	28.00	—
43518	97.00	—	44280	1.10	—	46005	125.00	—	47474	31.30	—
43550	218.00	—	44311	50.10	—	46112	.56	—	47475	24.70	—
43551	121.00	—	44315	33.60	—	46202	16.90	—	47476	24.70	—
43626	77.50	—	44427	519.00	—	46362	1253.00	—	47477	33.00	—
43628	1008.00	—	44428	522.00	—	46426	183.00	—	47478	34.60	—
43629	854.00	—	44429	7.82	—	46427	244.00	—	47600	(a)	—
43754	(a)	—	44430	5.43	—	46510	(a)	—	47610	(a)	—
43760	28.40	—	44431	17.40	—	46590	(a)	—	48039	158.00	—
43822	16.10	—	44432	5.50	—	46603	15.40	—	48177	(a)	—
43840	.198	—	44433	175.00	—	46604	17.70	—	48178	(a)	—
43860	12.70	—	44434	335.00	—	46606	47.20	—	48206	205.00	—
43889	4.54	—	44435	347.00	—	46607	65.00	—	48252	(a)	—
43945	(a)	—	44436	406.00	—	46622	47.10	—	48441	.86	—
43946	(a)	—	44437	336.00	—	46671	(a)	—	48557	86.10	—
43990	(a)	(a)	44438	266.00	—	46700	448.00	—	48558	74.90	—
43991	(a)	—	44439	517.00	—	46773	(a)	—	48600	366.00	—
44009	11.10	—	44440	428.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.18	(a)
44069	82.90	—	44501	(a)	—	46882	(a)	—	48637	65.80	—
44070	24.50	—	45190	13.30	—	46911	153.00	—	48638	32.70	—
44071	27.30	—	45191	9.45	—	46912	281.00	—	48727	(a)	—
44072	18.90	—	45192	11.10	—	46913	(a)	—	48808	7.15	—
44100	6.82	—	45193	6.52	—	46914	(a)	—	48924	(a)	—
44101	7.10	—	45210	8.25	—	46915	(a)	—	48925	1575.00	—
44102	5.54	—	45224	(a)	—	46916	(a)	—	49005	.75	—
44103	4.90	—	45225	(a)	—	47050	4.41	—	49111	10.90	—
44104	2.06	—	45334	128.00	—	47051	(a)	—	49181	51.60	—
44105	(a)	—	45380	.38	(a)	47052	(a)	—	49183	62.90	—
44106	(a)	—	45450	37.80	—	47103	(a)	—	49184	133.00	—
44108	2.41	—	45523	(a)	—	47146	(a)	—	49185	121.00	—
44109	6.11	—	45524	(a)	—	47147	(a)	—	49239	.28	.28
44110	6.25	—	45539	(a)	—	47221	491.00	—	49292	3.78	—
44111	3.84	—	45678	1.19	—	47253	(a)	—	49305	(a)	—

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
49333	27.70	—	51241	1.54	.175	51703	.085	(a)	51999	.106	.228
49451	(a)	—	51250	.35	(a)	51734	.16	.36	52002	.093	.074
49452	(a)	—	51251	.045	(a)	51741	.27	.244	52075	.25	.158
49617	.75	.26	51252	.157	.059	51752	.228	.155	52076	.31	(a)
49618	.63	.063	51253	.133	(a)	51767	.02	.005	52109	.024	(a)
49619	1.18	.146	51254	.042	.018	51777	.07	.043	52134	.31	.39
49763	7.69	—	51255	.88	(a)	51790	.117	(a)	52137	.10	(a)
49800	(a)	—	51300	.097	.103	51796	.098	(a)	52150	.58	(a)
49801	433.00	—	51305	.097	.61	51808	.35	.39	52315	.091	.235
49802	38.40	—	51315	.185	.056	51809	.43	.166	52341	.062	(a)
49803	68.00	—	51330	.133	1.21	51833	.105	.034	52342	.181	(a)
49840	4.54	—	51333	.044	.35	51850	.32	(a)	52343	.11	(a)
49870	658.00	—	51340	.043	(a)	51851	.218	(a)	52401	.34	(a)
49890	(a)	—	51350	.162	.103	51852	.51	(a)	52402	.024	(a)
49891	(a)	—	51351	.145	.04	51853	.206	(a)	52432	.117	(a)
49902	(a)	—	51352	.199	.069	51854	.46	(a)	52433	.107	.43
49903	(a)	—	51355	.136	.085	51855	.48	(a)	52435	.134	(a)
50010	.25	.43	51356	.146	.41	51856	.27	(a)	52438	.097	(a)
50011	.121	(a)	51357	.26	1.32	51857	.46	(a)	52440	.152	(a)
50012	.093	(a)	51358	.63	.088	51869	.116	.127	52467	.14	(a)
50015	.164	(a)	51359	.55	.55	51877	.65	.117	52469	.049	.089
50017	.125	(a)	51370	.51	2.09	51889	.107	.008	52505	.245	.147
50018	.11	(a)	51380	.051	.024	51896	.05	.012	52547	.30	.048
50019	.067	(a)	51400	.31	(a)	51900	.078	.083	52581	1.19	1.48
50045	.29	(a)	51401	.46	(a)	51909	.29	.038	52619	.084	(a)
50047	.032	(a)	51500	.096	.107	51919	.108	(a)	52660	.39	—
51001	.075	.29	51516	.33	—	51926	.11	.034	52744	.40	.037
51005	.015	(a)	51517	.37	—	51927	.06	.092	52767	.27	(a)
51116	.189	.45	51550	.118	.36	51934	.121	.063	52876	(a)	(a)
51201	.043	(a)	51551	.041	.72	51941	.11	.02	52911	.067	.28
51205	.131	.033	51552	.071	.105	51942	.176	—	52967	.025	.04
51206	.021	.50	51553	.127	(a)	51956	.47	.118	53001	.245	.203
51210	.131	(a)	51554	.012	(a)	51957	.42	.35	53077	.118	.148
51211	(a)	(a)	51575	.043	.025	51958	.37	.178	53095	.081	(a)
51220	.45	1.42	51576	.228	.062	51959	.38	(a)	53096	.112	(a)
51221	.249	.86	51600	.155	.143	51960	.05	.231	53121	.32	.40
51222	.30	2.51	51613	.102	.082	51970	.218	.163	53147	.046	(a)
51224	.32	.84	51625	.069	(a)	51982	.064	.052	53229	.26	(a)
51230	.054	.51	51666	.069	.055	51985	.31	—	53271	.06	(a)
51240	.52	.191	51702	.206	(a)	51986	.25	.075	53333	.25	.198

\$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
53374	.106	.125	55716	.36	.30	56919	.26	(a)	58301	.081	.071
53375	.056	.176	55717	.34	(a)	56920	.237	(a)	58302	.06	.033
53376	.09	.12	55718	.33	(a)	56980	.124	(a)	58397	.35	.27
53377	.092	.131	55802	.07	.02	57001	.043	.041	58408	.26	–
53403	.058	(a)	55918	.143	1.25	57002	.028	.054	58409	.33	–
53425	.237	(a)	55919	.02	2.32	57090	.38	.69	58456	.176	–
53565	.068	.066	56040	.014	.017	57146	.241	.52	58457	.26	–
53631	.037	.015	56041	.089	(a)	57202	.11	(a)	58458	.33	–
53632	.043	.022	56042	.112	(a)	57257	.137	.054	58459	.40	–
53731	.039	(a)	56170	.233	(a)	57401	.078	.06	58503	.093	.048
53732	.27	.36	56171	.114	(a)	57403	.143	.023	58532	.12	(a)
53733	.174	.15	56202	.089	.051	57410	.038	.106	58559	.025	(a)
53734	1.98	–	56390	.156	.56	57411	.058	(a)	58560	.059	(a)
53803	.57	(a)	56391	.134	.219	57572	.022	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.216	.085	57600	.066	.026	58575	.076	.075
53902	(a)	(a)	56488	.117	.046	57611	.125	.034	58627	.245	.007
53903	(a)	(a)	56567	.241	(a)	57625	.58	(a)	58663	.53	.40
53904	(a)	(a)	56650	.74	(a)	57651	.07	.04	58682	.218	(a)
53905	(a)	(a)	56651	.40	(a)	57690	.162	.30	58713	.045	(a)
53907	.117	.084	56652	.29	(a)	57716	.077	.07	58737	.158	.33
53951	(a)	(a)	56653	.28	(a)	57725	.168	.063	58756	.10	(a)
53952	(a)	(a)	56654	.141	(a)	57726	.131	.021	58757	.53	(a)
53953	(a)	(a)	56690	.06	.247	57798	.036	(a)	58759	.066	(a)
54012	.198	–	56699	.099	.059	57800	.133	(a)	58802	.075	.30
54077	.161	.27	56758	.084	.107	57808	.064	(a)	58813	.245	(a)
54444	(a)	(a)	56759	.086	.068	57809	.067	(a)	58822	.206	(a)
55010	.48	.66	56760	.124	.069	57810	.064	.089	58837	.49	.119
55011	.131	1.70	56805	.163	(a)	57871	.077	.067	58840	.148	.086
55012	.156	.87	56806	.115	(a)	57913	.172	.154	58873	.235	.019
55013	.214	.96	56807	.114	(a)	57997	.44	–	58903	.047	(a)
55014	(a)	(a)	56808	.15	(a)	57998	.076	.05	58904	.036	.083
55214	.126	.058	56900	.143	(a)	57999	.106	.052	58922	.39	.174
55371	.27	.079	56910	.072	(a)	58009	.106	(a)	59005	.089	.054
55410	(a)	(a)	56911	.208	(a)	58010	.177	(a)	59057	.66	(a)
55426	.26	(a)	56912	.168	.076	58020	.154	(a)	59058	.43	(a)
55597	.032	1.14	56913	.137	(a)	58056	.211	(a)	59188	.31	.036
55647	.063	.076	56915	.81	(a)	58057	.133	(a)	59189	.42	.192
55648	.029	(a)	56916	.73	.26	58058	.119	(a)	59223	.243	.109
55649	.034	(a)	56917	.212	(a)	58095	.168	1.09	59257	.024	.007
55715	.25	.141	56918	.102	(a)	58096	.223	.93	59306	.151	(a)

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
59378	.158	.096	59925	.57	1.05	63010	448.00	—	91127	4.30	1.62
59481	.41	.077	59926	.48	.71	63011	560.00	—	91130	3.13	—
59482	.32	(a)	59927	.33	.81	63012	796.00	—	91135	.87	(a)
59537	.17	.187	59931	.31	.30	63013	754.00	—	91150	4.06	4.93
59601	.153	1.21	59932	.34	.53	63215	320.00	—	91155	9.01	25.10
59647	.142	.109	59941	.105	(a)	63216	222.00	—	91160	1.97	—
59660	.28	.42	59947	.108	.198	63217	300.00	—	91175	1.69	—
59661	.138	(a)	59955	.04	.094	63218	101.00	—	91177	7.42	—
59693	.023	—	59963	.30	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	.70	.049	63220	(a)	—	91190	4.00	(a)
59701	.011	.33	59970	.146	.112	64074	94.00	—	91200	1.79	—
59713	.25	.245	59973	.193	(a)	64075	66.20	—	91210	(a)	—
59722	.13	.018	59975	.204	.089	64500	(a)	—	91235	4.95	3.17
59723	.049	.023	59977	.116	(a)	65007	195.00	—	91250	7.46	(a)
59724	.075	.018	59984	.053	.032	66122	83.80	—	91265	38.20	4.63
59725	.094	.072	59985	.206	(a)	66123	46.10	—	91266	20.20	1.23
59726	.068	.02	59986	.158	(a)	66309	135.00	—	91280	(a)	3.67
59738	.218	.04	59988	.052	.038	66561	312.00	—	91302	28.00	(a)
59750	.127	.10	59989	.028	.029	67017	289.00	—	91315	8.51	—
59751	.046	(a)	60010	249.00	—	67508	198.00	—	91324	19.00	(a)
59773	.018	.018	60011	286.00	—	67509	145.00	—	91325	(a)	(a)
59774	.015	.098	60012	470.00	—	67510	80.80	—	91340	12.40	7.25
59775	.019	.126	60013	403.00	—	67511	87.40	—	91341	8.51	3.77
59781	.11	.061	60015	301.00	—	67512	374.00	—	91342	11.40	3.48
59782	.164	.63	60016	338.00	—	67513	237.00	—	91343	1.88	1.41
59783	.16	(a)	60035	220.00	—	67634	250.00	—	91405	14.40	—
59784	.123	(a)	61000	246.00	—	67635	177.00	—	91436	9.62	2.03
59790	.168	(a)	61212	112.00	—	68001	541.00	—	91481	35.10	—
59798	.42	.28	61216	125.00	—	68439	696.00	—	91507	5.18	2.90
59806	.30	(a)	61217	113.00	—	68500	54.70	—	91523	79.80	—
59867	.189	(a)	61218	77.40	—	68604	13.00	—	91547	.45	—
59886	.026	.067	61223	550.00	—	68606	50.80	—	91551	2.81	.67
59889	.059	.202	61224	175.00	—	68607	40.20	—	91555	2.98	.94
59892	.16	(a)	61225	243.00	—	68702	33.10	—	91560	11.20	4.20
59904	.108	.137	61226	409.00	—	68703	24.80	—	91562	6.27	—
59905	.118	.111	61227	375.00	—	68706	106.00	—	91577	22.40	3.04
59914	.70	.55	62000	85.30	—	68707	105.00	—	91580	14.70	—
59915	.36	.53	62001	67.30	—	90089	8.14	—	91581	(a)	(a)
59917	.067	.194	62002	30.70	—	91111	6.39	5.36	91582	(a)	(a)
59923	.017	.004	62003	96.80	—	91125	4.90	2.58	91583	(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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	—						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	—						
98967	6.75	11.30	99777	16.90	—						
98993	11.60	5.02	99793	5.72	—						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	—	99827	.82	.69						
99082	(a)	—	99851	3.33	—						
99083	(a)	—	99917	5.39	—						
99084	(a)	(a)	99938	6.05	—						
99085	(a)	(a)	99943	17.60	—						
99111	3.30	—	99946	13.10	3.30						
99160	(a)	—	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	—						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	—	99975	12.50	—						
99310	6.60	(a)	99986	(a)	—						
99315	19.40	1.88	99987	(a)	—						
99321	18.80	2.17	99988	5.92	—						
99445	(a)	(a)									
99471	1.68	—									
99505	9.85	—									
99506	12.10	—									
99507	10.60	—									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	—									
99613	16.70	2.17									
99614	7.60	—									
99620	.91	—									

\$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	.26	.142	10150	1.79	(a)	11204	1.13	1.70	13111	3.59	.063
10011	.063	(a)	10151	45.00	—	11205	(a)	—	13112	.204	.04
10012	.073	(a)	10160	8.01	—	11206	2.17	—	13201	1.91	.088
10015	18.40	—	10204	.81	—	11207	27.40	—	13204	2.16	.64
10020	(a)	(a)	10205	.90	—	11208	4.70	—	13205	.83	.27
10025	.063	(a)	10210	1.45	(a)	11209	22.10	—	13206	(a)	(a)
10026	2.33	.025	10211	1.45	(a)	11210	9.41	—	13207	(a)	(a)
10027	.063	(a)	10220	17.00	—	11211	48.90	—	13208	(a)	(a)
10036	1.42	(a)	10255	.53	.119	11212	7.40	—	13314	.43	.008
10040	.201	.33	10256	1.93	.152	11213	6.03	—	13351	1.05	.067
10042	1.33	.42	10257	.36	.13	11214	14.90	—	13352	1.07	.047
10052	12.70	—	10309	.58	.021	11222	.25	—	13410	3.02	1.75
10054	11.30	—	10315	1.37	(a)	11234	1.01	.071	13411	(a)	(a)
10060	.64	.075	10331	25.00	—	11248	.10	.009	13412	1.02	1.36
10065	.96	.068	10332	43.10	—	11258	3.87	.34	13453	1.18	(a)
10066	.98	.085	10352	1.87	.099	11259	4.15	.34	13454	1.38	(a)
10070	.151	.08	10367	12.60	—	11273	50.30	—	13455	1.40	(a)
10071	1.15	.128	10368	18.40	—	11274	48.30	—	13461	(a)	(a)
10072	14.20	—	10375	(a)	—	11288	4.74	.133	13506	3.31	.082
10073	2.21	.58	10378	25.30	—	12014	.216	.049	13507	3.98	.188
10075	16.40	.206	10379	11.70	—	12356	4.27	.036	13590	1.04	.62
10100	3.21	.098	10380	20.00	—	12361	.241	.055	13621	.26	.37
10101	.86	.124	10381	17.30	—	12362	.166	(a)	13670	.135	.023
10105	9.36	—	11007	5.35	—	12373	.063	.027	13673	2.93	.026
10107	6.75	.30	11020	1.09	.237	12374	2.22	.111	13715	.166	.085
10110	62.60	—	11039	1.92	.118	12375	1.09	.077	13716	1.64	.126
10111	.33	.041	11052	4.47	—	12391	.125	.054	13720	1.65	.098
10113	1.30	—	11101	(a)	(a)	12393	1.45	(a)	13759	.64	.134
10115	2.57	.095	11120	(a)	—	12467	.60	(a)	13930	.35	.103
10117	18.30	—	11126	.226	.019	12509	.132	.02	14068	.141	.007
10119	(a)	—	11127	.84	.011	12510	1.67	.03	14101	1.65	.053
10120	41.00	—	11128	1.14	.086	12583	.74	(a)	14279	1.00	.084
10130	12.80	—	11138	6.24	—	12651	2.16	.32	14401	3.90	.173
10132	11.00	—	11155	.77	—	12683	.99	(a)	14405	3.15	—
10133	4.30	—	11160	(a)	(a)	12707	1.09	.41	14527	.68	.129
10135	(a)	—	11167	1.03	—	12797	.229	.15	14655	.32	—
10140	.111	.017	11168	5.34	—	12805	1.17	.197	14731	4.43	—
10141	.221	.026	11201	46.80	—	12841	1.94	—	14732	.33	—
10145	1.07	.021	11202	13.90	—	12927	.34	—	14733	2.24	—
10146	1.43	.03	11203	1.96	.26	13049	.125	.041	14734	.96	—

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	.46	.073	16670	10.40	—	18501	3.12	.024	40072	(a)	—
14913	1.20	.172	16676	1.07	.017	18506	.93	.007	40075	61.90	—
15060	(a)	(a)	16694	.87	(a)	18507	.68	.009	40101	111.00	—
15061	(a)	(a)	16705	.53	.083	18570	7.07	—	40102	97.80	—
15062	.42	(a)	16722	(a)	—	18575	(a)	(a)	40111	20.30	—
15063	.48	(a)	16723	(a)	—	18616	.70	.42	40115	(a)	—
15070	.42	—	16750	.38	.038	18707	.025	.005	40117	(a)	—
15119	(a)	—	16751	.38	—	18708	.41	.027	40140	(a)	—
15120	(a)	—	16819	2.51	(a)	18833	.30	(a)	41001	.69	—
15123	4.29	—	16820	1.95	(a)	18834	1.07	.136	41210	(a)	—
15124	1.50	—	16881	5.88	(a)	18911	3.38	.022	41421	1.84	—
15188	.73	(a)	16890	.29	(a)	18912	6.37	.036	41422	.98	—
15223	.159	.034	16891	.32	(a)	18920	1.65	.023	41510	170.00	—
15224	1.75	.114	16892	.58	(a)	18991	(a)	—	41603	87.30	—
15300	(a)	—	16900	13.70	.139	19007	1.68	—	41604	47.90	—
15314	.77	(a)	16901	8.76	.188	19051	3.71	—	41620	3.93	—
15404	.189	(a)	16902	7.43	.103	19061	(a)	—	41650	123.00	—
15405	.28	(a)	16905	14.40	.12	19795	1.11	(a)	41664	86.80	—
15406	.71	.063	16906	9.18	.171	19796	1.30	—	41665	10.20	—
15488	1.77	(a)	16910	8.20	.088	40005	(a)	—	41666	(a)	—
15538	1.37	.019	16911	7.43	.086	40006	(a)	—	41667	237.00	—
15600	3.46	.112	16915	8.41	.084	40010	(a)	—	41668	223.00	—
15607	.55	—	16916	7.01	.099	40015	(a)	—	41669	1.56	—
15608	.77	.012	16920	18.60	.193	40020	(a)	—	41670	2.62	—
15656	22.80	—	16921	17.00	.077	40026	(a)	—	41672	(a)	—
15699	1.36	—	16930	10.70	.24	40031	(a)	—	41673	(a)	—
15733	.46	.023	16931	11.60	.101	40032	(a)	—	41675	(a)	—
15839	1.03	.032	16940	23.30	.077	40040	(a)	—	41677	.81	—
15991	.85	.087	16941	9.32	.137	40041	(a)	—	41678	251.00	—
15993	.71	.055	18078	.30	.173	40042	(a)	—	41679	(a)	(a)
16005	.088	.021	18109	1.41	.036	40045	574.00	—	41680	63.90	—
16009	.57	.08	18110	1.13	.039	40046	113.00	—	41696	2.56	—
16402	5.11	—	18200	(a)	—	40047	40.40	—	41697	1.78	—
16403	3.23	.189	18205	.46	.40	40059	14.50	—	41700	(a)	—
16404	4.08	—	18206	1.82	.132	40061	7.67	—	41715	40.60	—
16471	.78	—	18335	1.32	.019	40063	257.00	—	41716	25.80	—
16501	.186	(a)	18435	3.40	.109	40064	75.50	—	43007	(a)	—
16527	.29	.203	18436	2.74	.235	40066	(a)	—	43117	(a)	—
16588	.26	(a)	18437	1.88	(a)	40067	(a)	—	43151	30.80	—
16604	.44	.067	18438	3.61	(a)	40069	(a)	—	43152	75.00	—

\$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	117.00	—	44112	.81	—	45771	.83	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.27	.082	47318	24.20	—
43421	32.10	—	44193	(a)	—	45900	.39	.081	47367	.81	—
43422	169.00	—	44194	(a)	—	45901	.34	.026	47420	5.30	—
43424	(a)	—	44222	(a)	—	45937	.27	—	47468	(a)	—
43470	14.90	—	44276	157.00	—	45993	(a)	(a)	47471	16.00	—
43517	(a)	—	44277	102.00	—	46004	117.00	—	47473	20.90	—
43518	37.20	—	44280	.81	—	46005	93.40	—	47474	23.40	—
43550	115.00	—	44311	19.20	—	46112	.44	—	47475	18.40	—
43551	63.60	—	44315	12.90	—	46202	12.10	—	47476	18.40	—
43626	29.80	—	44427	400.00	—	46362	875.00	—	47477	24.60	—
43628	387.00	—	44428	403.00	—	46426	128.00	—	47478	25.80	—
43629	328.00	—	44429	6.03	—	46427	171.00	—	47600	(a)	—
43754	(a)	—	44430	4.19	—	46510	(a)	—	47610	(a)	—
43760	10.90	—	44431	13.40	—	46590	(a)	—	48039	83.10	—
43822	11.90	—	44432	4.25	—	46603	10.70	—	48177	(a)	—
43840	.146	—	44433	135.00	—	46604	12.40	—	48178	(a)	—
43860	9.34	—	44434	259.00	—	46606	33.00	—	48206	78.70	—
43889	3.34	—	44435	268.00	—	46607	45.30	—	48252	(a)	—
43945	(a)	—	44436	313.00	—	46622	34.70	—	48441	.33	—
43946	(a)	—	44437	259.00	—	46671	(a)	—	48557	33.10	—
43990	(a)	(a)	44438	205.00	—	46700	236.00	—	48558	28.80	—
43991	(a)	—	44439	399.00	—	46773	(a)	—	48600	256.00	—
44009	5.22	—	44440	330.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.97	(a)
44069	31.80	—	44501	(a)	—	46882	(a)	—	48637	25.30	—
44070	9.42	—	45190	9.53	—	46911	58.90	—	48638	12.50	—
44071	10.50	—	45191	6.77	—	46912	108.00	—	48727	(a)	—
44072	7.24	—	45192	7.91	—	46913	(a)	—	48808	5.83	—
44100	2.43	—	45193	4.67	—	46914	(a)	—	48924	(a)	—
44101	2.53	—	45210	5.91	—	46915	(a)	—	48925	605.00	—
44102	1.97	—	45224	(a)	—	46916	(a)	—	49005	.55	—
44103	1.74	—	45225	(a)	—	47050	3.24	—	49111	8.91	—
44104	.73	—	45334	67.60	—	47051	(a)	—	49181	27.20	—
44105	(a)	—	45380	.54	(a)	47052	(a)	—	49183	33.10	—
44106	(a)	—	45450	19.90	—	47103	(a)	—	49184	69.90	—
44108	.86	—	45523	(a)	—	47146	(a)	—	49185	63.60	—
44109	2.17	—	45524	(a)	—	47147	(a)	—	49239	.41	.28
44110	2.23	—	45539	(a)	—	47221	259.00	—	49292	1.99	—
44111	1.37	—	45678	.88	—	47253	(a)	—	49305	(a)	—

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
49333	14.60	—	51241	2.78	.175	51703	.116	(a)	51999	.192	.228
49451	(a)	—	51250	.47	(a)	51734	.218	.36	52002	.168	.074
49452	(a)	—	51251	.081	(a)	51741	.49	.244	52075	.35	.158
49617	.35	.26	51252	.28	.059	51752	.41	.155	52076	.42	(a)
49618	.30	.063	51253	.241	(a)	51767	.023	.005	52109	.043	(a)
49619	.56	.146	51254	.075	.018	51777	.081	.043	52134	.56	.39
49763	3.62	—	51255	1.19	(a)	51790	.136	(a)	52137	.136	(a)
49800	(a)	—	51300	.112	.103	51796	.177	(a)	52150	1.04	(a)
49801	228.00	—	51305	.112	.61	51808	.63	.39	52315	.106	.235
49802	20.20	—	51315	.26	.056	51809	.78	.166	52341	.085	(a)
49803	35.80	—	51330	.181	1.21	51833	.122	.034	52342	.246	(a)
49840	3.34	—	51333	.059	.35	51850	.44	(a)	52343	.15	(a)
49870	253.00	—	51340	.077	(a)	51851	.30	(a)	52401	.46	(a)
49890	(a)	—	51350	.189	.103	51852	.70	(a)	52402	.043	(a)
49891	(a)	—	51351	.169	.04	51853	.28	(a)	52432	.211	(a)
49902	(a)	—	51352	.232	.069	51854	.63	(a)	52433	.193	.43
49903	(a)	—	51355	.158	.085	51855	.66	(a)	52435	.242	(a)
50010	.46	.43	51356	.17	.41	51856	.36	(a)	52438	.175	(a)
50011	.164	(a)	51357	.37	1.32	51857	.62	(a)	52440	.27	(a)
50012	.168	(a)	51358	.90	.088	51869	.209	.127	52467	.25	(a)
50015	.30	(a)	51359	.79	.55	51877	1.18	.117	52469	.089	.089
50017	.225	(a)	51370	.91	2.09	51889	.194	.008	52505	.44	.147
50018	.15	(a)	51380	.091	.024	51896	.09	.012	52547	.40	.048
50019	.12	(a)	51400	.42	(a)	51900	.091	.083	52581	2.15	1.48
50045	.51	(a)	51401	.63	(a)	51909	.40	.038	52619	.151	(a)
50047	.058	(a)	51500	.173	.107	51919	.195	(a)	52660	.29	—
51001	.102	.29	51516	.243	—	51926	.199	.034	52744	.47	.037
51005	.021	(a)	51517	.28	—	51927	.108	.092	52767	.37	(a)
51116	.26	.45	51550	.214	.36	51934	.218	.063	52876	(a)	(a)
51201	.078	(a)	51551	.074	.72	51941	.198	.02	52911	.12	.28
51205	.237	.033	51552	.128	.105	51942	.32	—	52967	.045	.04
51206	.037	.50	51553	.229	(a)	51956	.85	.118	53001	.44	.203
51210	.178	(a)	51554	.022	(a)	51957	.75	.35	53077	.213	.148
51211	(a)	(a)	51575	.051	.025	51958	.67	.178	53095	.146	(a)
51220	.61	1.42	51576	.41	.062	51959	.69	(a)	53096	.203	(a)
51221	.34	.86	51600	.28	.143	51960	.09	.231	53121	.58	.40
51222	.41	2.51	51613	.185	.082	51970	.39	.163	53147	.062	(a)
51224	.43	.84	51625	.093	(a)	51982	.116	.052	53229	.35	(a)
51230	.074	.51	51666	.08	.055	51985	.227	—	53271	.109	(a)
51240	.94	.191	51702	.28	(a)	51986	.46	.075	53333	.34	.198

\$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
53374	.123	.125	55716	.65	.30	56919	.35	(a)	58301	.11	.071
53375	.065	.176	55717	.47	(a)	56920	.32	(a)	58302	.109	.033
53376	.105	.12	55718	.45	(a)	56980	.224	(a)	58397	.63	.27
53377	.107	.131	55802	.081	.02	57001	.077	.041	58408	.191	–
53403	.068	(a)	55918	.26	1.25	57002	.05	.054	58409	.243	–
53425	.32	(a)	55919	.035	2.32	57090	.52	.69	58456	.13	–
53565	.079	.066	56040	.024	.017	57146	.33	.52	58457	.188	–
53631	.067	.015	56041	.161	(a)	57202	.199	(a)	58458	.243	–
53632	.077	.022	56042	.203	(a)	57257	.247	.054	58459	.29	–
53731	.071	(a)	56170	.32	(a)	57401	.14	.06	58503	.168	.048
53732	.48	.36	56171	.156	(a)	57403	.166	.023	58532	.217	(a)
53733	.31	.15	56202	.161	.051	57410	.068	.106	58559	.044	(a)
53734	1.46	–	56390	.28	.56	57411	.079	(a)	58560	.107	(a)
53803	.77	(a)	56391	.242	.219	57572	.04	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.39	.085	57600	.119	.026	58575	.138	.075
53902	(a)	(a)	56488	.136	.046	57611	.17	.034	58627	.44	.007
53903	(a)	(a)	56567	.33	(a)	57625	1.04	(a)	58663	.73	.40
53904	(a)	(a)	56650	1.00	(a)	57651	.127	.04	58682	.39	(a)
53905	(a)	(a)	56651	.55	(a)	57690	.221	.30	58713	.052	(a)
53907	.212	.084	56652	.39	(a)	57716	.105	.07	58737	.28	.33
53951	(a)	(a)	56653	.38	(a)	57725	.229	.063	58756	.136	(a)
53952	(a)	(a)	56654	.192	(a)	57726	.178	.021	58757	.96	(a)
53953	(a)	(a)	56690	.07	.247	57798	.064	(a)	58759	.119	(a)
54012	.146	–	56699	.179	.059	57800	.24	(a)	58802	.135	.30
54077	.29	.27	56758	.152	.107	57808	.088	(a)	58813	.33	(a)
54444	(a)	(a)	56759	.156	.068	57809	.091	(a)	58822	.37	(a)
55010	.87	.66	56760	.223	.069	57810	.088	.089	58837	.67	.119
55011	.236	1.70	56805	.29	(a)	57871	.105	.067	58840	.201	.086
55012	.28	.87	56806	.208	(a)	57913	.31	.154	58873	.32	.019
55013	.29	.96	56807	.206	(a)	57997	.32	–	58903	.085	(a)
55014	(a)	(a)	56808	.27	(a)	57998	.138	.05	58904	.065	.083
55214	.228	.058	56900	.26	(a)	57999	.144	.052	58922	.53	.174
55371	.31	.079	56910	.129	(a)	58009	.144	(a)	59005	.161	.054
55410	(a)	(a)	56911	.28	(a)	58010	.32	(a)	59057	1.19	(a)
55426	.35	(a)	56912	.229	.076	58020	.179	(a)	59058	.77	(a)
55597	.057	1.14	56913	.187	(a)	58056	.38	(a)	59188	.36	.036
55647	.114	.076	56915	1.11	(a)	58057	.24	(a)	59189	.49	.192
55648	.052	(a)	56916	1.00	.26	58058	.215	(a)	59223	.33	.109
55649	.062	(a)	56917	.29	(a)	58095	.30	1.09	59257	.043	.007
55715	.45	.141	56918	.139	(a)	58096	.40	.93	59306	.27	(a)

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
59378	.215	.096	59925	.81	1.05	63010	193.00	—	91127	4.30	1.62
59481	.73	.077	59926	.69	.71	63011	241.00	—	91130	3.13	—
59482	.37	(a)	59927	.46	.81	63012	343.00	—	91135	.87	(a)
59537	.232	.187	59931	.56	.30	63013	325.00	—	91150	4.06	4.93
59601	.28	1.21	59932	.61	.53	63215	223.00	—	91155	9.01	25.10
59647	.165	.109	59941	.189	(a)	63216	155.00	—	91160	1.97	—
59660	.51	.42	59947	.147	.198	63217	115.00	—	91175	1.69	—
59661	.249	(a)	59955	.072	.094	63218	38.80	—	91177	7.42	—
59693	.042	—	59963	.54	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	1.26	.049	63220	(a)	—	91190	4.00	(a)
59701	.02	.33	59970	.198	.112	64074	67.30	—	91200	1.79	—
59713	.45	.245	59973	.35	(a)	64075	47.40	—	91210	(a)	—
59722	.235	.018	59975	.28	.089	64500	(a)	—	91235	4.95	3.17
59723	.089	.023	59977	.158	(a)	65007	136.00	—	91250	7.46	(a)
59724	.136	.018	59984	.095	.032	66122	58.50	—	91265	38.20	4.63
59725	.169	.072	59985	.37	(a)	66123	32.20	—	91266	20.20	1.23
59726	.123	.02	59986	.28	(a)	66309	94.00	—	91280	(a)	3.67
59738	.39	.04	59988	.071	.038	66561	218.00	—	91302	28.00	(a)
59750	.173	.10	59989	.05	.029	67017	202.00	—	91315	8.51	—
59751	.062	(a)	60010	107.00	—	67508	147.00	—	91324	19.00	(a)
59773	.021	.018	60011	123.00	—	67509	108.00	—	91325	(a)	(a)
59774	.017	.098	60012	203.00	—	67510	60.20	—	91340	12.40	7.25
59775	.022	.126	60013	174.00	—	67511	65.10	—	91341	8.51	3.77
59781	.15	.061	60015	130.00	—	67512	279.00	—	91342	11.40	3.48
59782	.224	.63	60016	146.00	—	67513	177.00	—	91343	1.88	1.41
59783	.218	(a)	60035	153.00	—	67634	175.00	—	91405	14.40	—
59784	.167	(a)	61000	106.00	—	67635	124.00	—	91436	9.62	2.03
59790	.30	(a)	61212	78.30	—	68001	378.00	—	91481	35.10	—
59798	.57	.28	61216	86.90	—	68439	486.00	—	91507	5.18	2.90
59806	.41	(a)	61217	79.10	—	68500	23.60	—	91523	79.80	—
59867	.34	(a)	61218	54.00	—	68604	9.08	—	91547	.45	—
59886	.046	.067	61223	384.00	—	68606	35.50	—	91551	2.81	.67
59889	.069	.202	61224	122.00	—	68607	28.00	—	91555	2.98	.94
59892	.218	(a)	61225	170.00	—	68702	23.10	—	91560	11.20	4.20
59904	.147	.137	61226	286.00	—	68703	17.30	—	91562	6.27	—
59905	.214	.111	61227	262.00	—	68706	74.20	—	91577	22.40	3.04
59914	1.25	.55	62000	59.50	—	68707	73.40	—	91580	14.70	—
59915	.49	.53	62001	47.00	—	90089	8.14	—	91581	(a)	(a)
59917	.091	.194	62002	21.50	—	91111	6.39	5.36	91582	(a)	(a)
59923	.031	.004	62003	67.60	—	91125	4.90	2.58	91583	(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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	–						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	–						
98967	6.75	11.30	99777	16.90	–						
98993	11.60	5.02	99793	5.72	–						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	–	99827	.82	.69						
99082	(a)	–	99851	3.33	–						
99083	(a)	–	99917	5.39	–						
99084	(a)	(a)	99938	6.05	–						
99085	(a)	(a)	99943	17.60	–						
99111	3.30	–	99946	13.10	3.30						
99160	(a)	–	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	–						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	–	99975	12.50	–						
99310	6.60	(a)	99986	(a)	–						
99315	19.40	1.88	99987	(a)	–						
99321	18.80	2.17	99988	5.92	–						
99445	(a)	(a)									
99471	1.68	–									
99505	9.85	–									
99506	12.10	–									
99507	10.60	–									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	–									
99613	16.70	2.17									
99614	7.60	–									
99620	.91	–									

\$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	.249	.142	10150	1.23	(a)	11204	.78	1.70	13111	3.23	.063
10011	.06	(a)	10151	31.00	—	11205	(a)	—	13112	.104	.04
10012	.069	(a)	10160	5.52	—	11206	1.60	—	13201	1.28	.088
10015	17.30	—	10204	.56	—	11207	20.20	—	13204	1.45	.64
10020	(a)	(a)	10205	.62	—	11208	3.46	—	13205	.56	.27
10025	.06	(a)	10210	1.00	(a)	11209	16.20	—	13206	(a)	(a)
10026	1.61	.025	10211	1.00	(a)	11210	6.91	—	13207	(a)	(a)
10027	.06	(a)	10220	11.70	—	11211	35.90	—	13208	(a)	(a)
10036	.95	(a)	10255	.35	.119	11212	5.44	—	13314	.30	.008
10040	.19	.33	10256	1.29	.152	11213	4.44	—	13351	.73	.067
10042	.92	.42	10257	.244	.13	11214	10.90	—	13352	.74	.047
10052	12.00	—	10309	.40	.021	11222	.184	—	13410	2.03	1.75
10054	10.60	—	10315	.95	(a)	11234	.70	.071	13411	(a)	(a)
10060	.44	.075	10331	23.50	—	11248	.067	.009	13412	.68	1.36
10065	.66	.068	10332	40.50	—	11258	3.48	.34	13453	.79	(a)
10066	.67	.085	10352	1.68	.099	11259	3.73	.34	13454	.93	(a)
10070	.143	.08	10367	9.25	—	11273	34.70	—	13455	.94	(a)
10071	.79	.128	10368	13.50	—	11274	33.30	—	13461	(a)	(a)
10072	10.50	—	10375	(a)	—	11288	4.26	.133	13506	2.28	.082
10073	1.48	.58	10378	23.80	—	12014	.145	.049	13507	2.75	.188
10075	11.00	.206	10379	11.00	—	12356	2.94	.036	13590	.70	.62
10100	2.89	.098	10380	18.90	—	12361	.122	.055	13621	.177	.37
10101	.60	.124	10381	16.30	—	12362	.157	(a)	13670	.068	.023
10105	6.45	—	11007	3.93	—	12373	.06	.027	13673	2.64	.026
10107	4.53	.30	11020	.75	.237	12374	1.53	.111	13715	.157	.085
10110	59.00	—	11039	1.29	.118	12375	.75	.077	13716	1.13	.126
10111	.31	.041	11052	7.51	—	12391	.117	.054	13720	1.49	.098
10113	.89	—	11101	(a)	(a)	12393	1.00	(a)	13759	.44	.134
10115	1.78	.095	11120	(a)	—	12467	.41	(a)	13930	.33	.103
10117	17.20	—	11126	.156	.019	12509	.088	.02	14068	.097	.007
10119	(a)	—	11127	.79	.011	12510	1.12	.03	14101	1.14	.053
10120	38.60	—	11128	1.07	.086	12583	.50	(a)	14279	.67	.084
10130	8.80	—	11138	5.88	—	12651	1.45	.32	14401	3.51	.173
10132	7.58	—	11155	.53	—	12683	.66	(a)	14405	2.31	—
10133	7.22	—	11160	(a)	(a)	12707	1.03	.41	14527	.64	.129
10135	(a)	—	11167	1.73	—	12797	.216	.15	14655	.22	—
10140	.056	.017	11168	8.98	—	12805	.80	.197	14731	7.45	—
10141	.112	.026	11201	34.40	—	12841	1.34	—	14732	.55	—
10145	.54	.021	11202	10.20	—	12927	.233	—	14733	1.54	—
10146	1.29	.03	11203	1.85	.26	13049	.063	.041	14734	.66	—

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	.31	.073	16670	9.76	—	18501	2.81	.024	40072	(a)	—
14913	.83	.172	16676	.74	.017	18506	.62	.007	40075	61.60	—
15060	(a)	(a)	16694	.59	(a)	18507	.47	.009	40101	116.00	—
15061	(a)	(a)	16705	.50	.083	18570	4.87	—	40102	103.00	—
15062	.28	(a)	16722	(a)	—	18575	(a)	(a)	40111	19.20	—
15063	.32	(a)	16723	(a)	—	18616	.47	.42	40115	(a)	—
15070	.31	—	16750	.26	.038	18707	.023	.005	40117	(a)	—
15119	(a)	—	16751	.26	—	18708	.29	.027	40140	(a)	—
15120	(a)	—	16819	1.69	(a)	18833	.28	(a)	41001	.65	—
15123	7.20	—	16820	1.31	(a)	18834	.74	.136	41210	(a)	—
15124	2.52	—	16881	4.06	(a)	18911	2.33	.022	41421	.67	—
15188	.49	(a)	16890	.198	(a)	18912	4.39	.036	41422	.36	—
15223	.08	.034	16891	.215	(a)	18920	1.14	.023	41510	117.00	—
15224	1.57	.114	16892	.39	(a)	18991	(a)	—	41603	31.70	—
15300	(a)	—	16900	10.60	.139	19007	2.82	—	41604	17.40	—
15314	.53	(a)	16901	6.76	.188	19051	6.24	—	41620	2.89	—
15404	.127	(a)	16902	5.74	.103	19061	(a)	—	41650	44.70	—
15405	.187	(a)	16905	11.10	.12	19795	.76	(a)	41664	81.80	—
15406	.48	.063	16906	7.09	.171	19796	.89	—	41665	9.58	—
15488	1.19	(a)	16910	6.33	.088	40005	(a)	—	41666	(a)	—
15538	.95	.019	16911	5.74	.086	40006	(a)	—	41667	224.00	—
15600	2.38	.112	16915	6.49	.084	40010	(a)	—	41668	210.00	—
15607	.41	—	16916	5.41	.099	40015	(a)	—	41669	1.47	—
15608	.53	.012	16920	14.40	.193	40020	(a)	—	41670	2.47	—
15656	15.70	—	16921	13.10	.077	40026	(a)	—	41672	(a)	—
15699	1.00	—	16930	8.28	.24	40031	(a)	—	41673	(a)	—
15733	.31	.023	16931	8.93	.101	40032	(a)	—	41675	(a)	—
15839	.71	.032	16940	18.00	.077	40040	(a)	—	41677	.60	—
15991	.58	.087	16941	7.20	.137	40041	(a)	—	41678	444.00	—
15993	.49	.055	18078	.28	.173	40042	(a)	—	41679	(a)	(a)
16005	.083	.021	18109	.97	.036	40045	540.00	—	41680	23.20	—
16009	.38	.08	18110	.78	.039	40046	107.00	—	41696	1.88	—
16402	3.53	—	18200	(a)	—	40047	38.10	—	41697	1.31	—
16403	2.23	.189	18205	.44	.40	40059	13.60	—	41700	(a)	—
16404	2.81	—	18206	1.26	.132	40061	7.23	—	41715	14.70	—
16471	.57	—	18335	.91	.019	40063	242.00	—	41716	9.38	—
16501	.175	(a)	18435	3.06	.109	40064	71.10	—	43007	(a)	—
16527	.27	.203	18436	2.47	.235	40066	(a)	—	43117	(a)	—
16588	.177	(a)	18437	1.30	(a)	40067	(a)	—	43151	30.70	—
16604	.30	.067	18438	2.49	(a)	40069	(a)	—	43152	133.00	—

\$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	117.00	—	44112	.98	—	45771	.55	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.18	.082	47318	22.80	—
43421	32.00	—	44193	(a)	—	45900	.27	.081	47367	.60	—
43422	168.00	—	44194	(a)	—	45901	.233	.026	47420	5.00	—
43424	(a)	—	44222	(a)	—	45937	.26	—	47468	(a)	—
43470	11.00	—	44276	157.00	—	45993	(a)	(a)	47471	5.81	—
43517	(a)	—	44277	102.00	—	46004	42.40	—	47473	7.59	—
43518	35.10	—	44280	.60	—	46005	33.90	—	47474	8.49	—
43550	114.00	—	44311	18.10	—	46112	.46	—	47475	6.70	—
43551	63.30	—	44315	12.20	—	46202	14.00	—	47476	6.70	—
43626	28.00	—	44427	420.00	—	46362	1548.00	—	47477	8.93	—
43628	364.00	—	44428	423.00	—	46426	226.00	—	47478	9.38	—
43629	309.00	—	44429	6.34	—	46427	302.00	—	47600	(a)	—
43754	(a)	—	44430	4.41	—	46510	(a)	—	47610	(a)	—
43760	10.30	—	44431	14.10	—	46590	(a)	—	48039	82.70	—
43822	8.73	—	44432	4.46	—	46603	19.00	—	48177	(a)	—
43840	.107	—	44433	142.00	—	46604	21.90	—	48178	(a)	—
43860	6.87	—	44434	272.00	—	46606	58.40	—	48206	74.20	—
43889	2.46	—	44435	281.00	—	46607	80.30	—	48252	(a)	—
43945	(a)	—	44436	329.00	—	46622	25.50	—	48441	.31	—
43946	(a)	—	44437	272.00	—	46671	(a)	—	48557	31.10	—
43990	(a)	(a)	44438	215.00	—	46700	235.00	—	48558	27.10	—
43991	(a)	—	44439	419.00	—	46773	(a)	—	48600	452.00	—
44009	8.78	—	44440	347.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	1.63	(a)
44069	30.00	—	44501	(a)	—	46882	(a)	—	48637	23.80	—
44070	8.87	—	45190	11.00	—	46911	55.50	—	48638	11.80	—
44071	9.87	—	45191	7.84	—	46912	102.00	—	48727	(a)	—
44072	6.82	—	45192	9.17	—	46913	(a)	—	48808	4.02	—
44100	2.93	—	45193	5.41	—	46914	(a)	—	48924	(a)	—
44101	3.05	—	45210	6.85	—	46915	(a)	—	48925	570.00	—
44102	2.38	—	45224	(a)	—	46916	(a)	—	49005	.41	—
44103	2.10	—	45225	(a)	—	47050	2.38	—	49111	6.14	—
44104	.88	—	45334	67.30	—	47051	(a)	—	49181	27.00	—
44105	(a)	—	45380	.36	(a)	47052	(a)	—	49183	33.00	—
44106	(a)	—	45450	19.80	—	47103	(a)	—	49184	69.60	—
44108	1.04	—	45523	(a)	—	47146	(a)	—	49185	63.30	—
44109	2.62	—	45524	(a)	—	47147	(a)	—	49239	.27	.28
44110	2.68	—	45539	(a)	—	47221	257.00	—	49292	1.98	—
44111	1.65	—	45678	.64	—	47253	(a)	—	49305	(a)	—

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
49333	14.50	—	51241	1.80	.175	51703	.064	(a)	51999	.124	.228
49451	(a)	—	51250	.26	(a)	51734	.12	.36	52002	.109	.074
49452	(a)	—	51251	.052	(a)	51741	.31	.244	52075	.19	.158
49617	.59	.26	51252	.182	.059	51752	.27	.155	52076	.228	(a)
49618	.50	.063	51253	.155	(a)	51767	.031	.005	52109	.027	(a)
49619	.94	.146	51254	.049	.018	51777	.107	.043	52134	.36	.39
49763	6.08	—	51255	.65	(a)	51790	.179	(a)	52137	.075	(a)
49800	(a)	—	51300	.148	.103	51796	.115	(a)	52150	.67	(a)
49801	227.00	—	51305	.148	.61	51808	.41	.39	52315	.14	.235
49802	20.10	—	51315	.177	.056	51809	.51	.166	52341	.047	(a)
49803	35.60	—	51330	.099	1.21	51833	.161	.034	52342	.135	(a)
49840	2.46	—	51333	.033	.35	51850	.241	(a)	52343	.082	(a)
49870	238.00	—	51340	.05	(a)	51851	.163	(a)	52401	.25	(a)
49890	(a)	—	51350	.249	.103	51852	.38	(a)	52402	.027	(a)
49891	(a)	—	51351	.223	.04	51853	.154	(a)	52432	.136	(a)
49902	(a)	—	51352	.31	.069	51854	.34	(a)	52433	.124	.43
49903	(a)	—	51355	.208	.085	51855	.36	(a)	52435	.156	(a)
50010	.29	.43	51356	.224	.41	51856	.199	(a)	52438	.113	(a)
50011	.09	(a)	51357	.25	1.32	51857	.34	(a)	52440	.177	(a)
50012	.109	(a)	51358	.60	.088	51869	.135	.127	52467	.164	(a)
50015	.191	(a)	51359	.53	.55	51877	.76	.117	52469	.057	.089
50017	.146	(a)	51370	.59	2.09	51889	.125	.008	52505	.29	.147
50018	.082	(a)	51380	.059	.024	51896	.058	.012	52547	.221	.048
50019	.078	(a)	51400	.233	(a)	51900	.12	.083	52581	1.39	1.48
50045	.33	(a)	51401	.34	(a)	51909	.218	.038	52619	.098	(a)
50047	.037	(a)	51500	.112	.107	51919	.126	(a)	52660	.212	—
51001	.056	.29	51516	.179	—	51926	.129	.034	52744	.62	.037
51005	.011	(a)	51517	.203	—	51927	.07	.092	52767	.202	(a)
51116	.141	.45	51550	.138	.36	51934	.141	.063	52876	(a)	(a)
51201	.05	(a)	51551	.048	.72	51941	.128	.02	52911	.078	.28
51205	.153	.033	51552	.083	.105	51942	.205	—	52967	.029	.04
51206	.024	.50	51553	.148	(a)	51956	.55	.118	53001	.29	.203
51210	.098	(a)	51554	.014	(a)	51957	.49	.35	53077	.137	.148
51211	(a)	(a)	51575	.067	.025	51958	.43	.178	53095	.094	(a)
51220	.34	1.42	51576	.27	.062	51959	.44	(a)	53096	.131	(a)
51221	.186	.86	51600	.181	.143	51960	.058	.231	53121	.37	.40
51222	.227	2.51	51613	.119	.082	51970	.25	.163	53147	.034	(a)
51224	.238	.84	51625	.051	(a)	51982	.075	.052	53229	.191	(a)
51230	.04	.51	51666	.106	.055	51985	.167	—	53271	.07	(a)
51240	.60	.191	51702	.154	(a)	51986	.29	.075	53333	.188	.198

\$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
53374	.163	.125	55716	.42	.30	56919	.194	(a)	58301	.061	.071
53375	.086	.176	55717	.26	(a)	56920	.177	(a)	58302	.07	.033
53376	.138	.12	55718	.249	(a)	56980	.145	(a)	58397	.41	.27
53377	.141	.131	55802	.107	.02	57001	.05	.041	58408	.141	–
53403	.089	(a)	55918	.167	1.25	57002	.032	.054	58409	.179	–
53425	.177	(a)	55919	.023	2.32	57090	.28	.69	58456	.095	–
53565	.104	.066	56040	.016	.017	57146	.18	.52	58457	.138	–
53631	.043	.015	56041	.104	(a)	57202	.129	(a)	58458	.179	–
53632	.05	.022	56042	.131	(a)	57257	.16	.054	58459	.215	–
53731	.046	(a)	56170	.174	(a)	57401	.091	.06	58503	.109	.048
53732	.31	.36	56171	.085	(a)	57403	.22	.023	58532	.14	(a)
53733	.202	.15	56202	.104	.051	57410	.044	.106	58559	.029	(a)
53734	1.07	–	56390	.182	.56	57411	.044	(a)	58560	.069	(a)
53803	.42	(a)	56391	.156	.219	57572	.026	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.25	.085	57600	.077	.026	58575	.089	.075
53902	(a)	(a)	56488	.179	.046	57611	.093	.034	58627	.29	.007
53903	(a)	(a)	56567	.18	(a)	57625	.67	(a)	58663	.40	.40
53904	(a)	(a)	56650	.55	(a)	57651	.082	.04	58682	.25	(a)
53905	(a)	(a)	56651	.30	(a)	57690	.121	.30	58713	.068	(a)
53907	.137	.084	56652	.214	(a)	57716	.057	.07	58737	.184	.33
53951	(a)	(a)	56653	.207	(a)	57725	.126	.063	58756	.075	(a)
53952	(a)	(a)	56654	.106	(a)	57726	.098	.021	58757	.62	(a)
53953	(a)	(a)	56690	.093	.247	57798	.041	(a)	58759	.077	(a)
54012	.107	–	56699	.116	.059	57800	.155	(a)	58802	.087	.30
54077	.187	.27	56758	.098	.107	57808	.048	(a)	58813	.183	(a)
54444	(a)	(a)	56759	.101	.068	57809	.05	(a)	58822	.24	(a)
55010	.56	.66	56760	.144	.069	57810	.048	.089	58837	.37	.119
55011	.153	1.70	56805	.19	(a)	57871	.057	.067	58840	.11	.086
55012	.182	.87	56806	.134	(a)	57913	.20	.154	58873	.176	.019
55013	.16	.96	56807	.133	(a)	57997	.238	–	58903	.055	(a)
55014	(a)	(a)	56808	.174	(a)	57998	.089	.05	58904	.042	.083
55214	.147	.058	56900	.167	(a)	57999	.079	.052	58922	.29	.174
55371	.41	.079	56910	.084	(a)	58009	.079	(a)	59005	.104	.054
55410	(a)	(a)	56911	.155	(a)	58010	.206	(a)	59057	.77	(a)
55426	.194	(a)	56912	.126	.076	58020	.236	(a)	59058	.50	(a)
55597	.037	1.14	56913	.103	(a)	58056	.246	(a)	59188	.47	.036
55647	.074	.076	56915	.61	(a)	58057	.155	(a)	59189	.64	.192
55648	.033	(a)	56916	.55	.26	58058	.139	(a)	59223	.182	.109
55649	.04	(a)	56917	.158	(a)	58095	.196	1.09	59257	.028	.007
55715	.29	.141	56918	.076	(a)	58096	.26	.93	59306	.176	(a)

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
59378	.118	.096	59925	.54	1.05	63010	272.00	—	91127	4.30	1.62
59481	.47	.077	59926	.46	.71	63011	341.00	—	91130	3.13	—
59482	.49	(a)	59927	.31	.81	63012	484.00	—	91135	.87	(a)
59537	.127	.187	59931	.36	.30	63013	459.00	—	91150	4.06	4.93
59601	.178	1.21	59932	.39	.53	63215	396.00	—	91155	9.01	25.10
59647	.218	.109	59941	.122	(a)	63216	274.00	—	91160	1.97	—
59660	.33	.42	59947	.081	.198	63217	109.00	—	91175	1.69	—
59661	.161	(a)	59955	.047	.094	63218	36.60	—	91177	7.42	—
59693	.027	—	59963	.35	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	.81	.049	63220	(a)	—	91190	4.00	(a)
59701	.013	.33	59970	.109	.112	64074	78.00	—	91200	1.79	—
59713	.29	.245	59973	.224	(a)	64075	54.90	—	91210	(a)	—
59722	.152	.018	59975	.152	.089	64500	(a)	—	91235	4.95	3.17
59723	.057	.023	59977	.087	(a)	65007	241.00	—	91250	7.46	(a)
59724	.088	.018	59984	.061	.032	66122	104.00	—	91265	38.20	4.63
59725	.109	.072	59985	.24	(a)	66123	57.00	—	91266	20.20	1.23
59726	.079	.02	59986	.183	(a)	66309	166.00	—	91280	(a)	3.67
59738	.25	.04	59988	.039	.038	66561	385.00	—	91302	28.00	(a)
59750	.095	.10	59989	.032	.029	67017	358.00	—	91315	8.51	—
59751	.034	(a)	60010	151.00	—	67508	53.60	—	91324	19.00	(a)
59773	.028	.018	60011	174.00	—	67509	39.30	—	91325	(a)	(a)
59774	.023	.098	60012	286.00	—	67510	21.90	—	91340	12.40	7.25
59775	.029	.126	60013	245.00	—	67511	23.70	—	91341	8.51	3.77
59781	.082	.061	60015	183.00	—	67512	101.00	—	91342	11.40	3.48
59782	.123	.63	60016	206.00	—	67513	64.30	—	91343	1.88	1.41
59783	.12	(a)	60035	271.00	—	67634	309.00	—	91405	14.40	—
59784	.092	(a)	61000	150.00	—	67635	219.00	—	91436	9.62	2.03
59790	.196	(a)	61212	139.00	—	68001	668.00	—	91481	35.10	—
59798	.31	.28	61216	154.00	—	68439	860.00	—	91507	5.18	2.90
59806	.224	(a)	61217	140.00	—	68500	33.30	—	91523	79.80	—
59867	.22	(a)	61218	95.70	—	68604	16.10	—	91547	.45	—
59886	.03	.067	61223	680.00	—	68606	62.80	—	91551	2.81	.67
59889	.091	.202	61224	217.00	—	68607	49.60	—	91555	2.98	.94
59892	.12	(a)	61225	301.00	—	68702	40.90	—	91560	11.20	4.20
59904	.081	.137	61226	506.00	—	68703	30.60	—	91562	6.27	—
59905	.138	.111	61227	463.00	—	68706	131.00	—	91577	22.40	3.04
59914	.81	.55	62000	105.00	—	68707	130.00	—	91580	14.70	—
59915	.27	.53	62001	83.20	—	90089	8.14	—	91581	(a)	(a)
59917	.05	.194	62002	38.00	—	91111	6.39	5.36	91582	(a)	(a)
59923	.02	.004	62003	120.00	—	91125	4.90	2.58	91583	(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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	—						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	—						
98967	6.75	11.30	99777	16.90	—						
98993	11.60	5.02	99793	5.72	—						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	—	99827	.82	.69						
99082	(a)	—	99851	3.33	—						
99083	(a)	—	99917	5.39	—						
99084	(a)	(a)	99938	6.05	—						
99085	(a)	(a)	99943	17.60	—						
99111	3.30	—	99946	13.10	3.30						
99160	(a)	—	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	—						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	—	99975	12.50	—						
99310	6.60	(a)	99986	(a)	—						
99315	19.40	1.88	99987	(a)	—						
99321	18.80	2.17	99988	5.92	—						
99445	(a)	(a)									
99471	1.68	—									
99505	9.85	—									
99506	12.10	—									
99507	10.60	—									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	—									
99613	16.70	2.17									
99614	7.60	—									
99620	.91	—									

\$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	.179	.142	10150	.55	(a)	11204	.35	1.70	13111	1.47	.063
10011	.043	(a)	10151	13.90	—	11205	(a)	—	13112	.082	.04
10012	.05	(a)	10160	2.48	—	11206	2.75	—	13201	1.69	.088
10015	28.30	—	10204	.25	—	11207	34.80	—	13204	1.91	.64
10020	(a)	(a)	10205	.28	—	11208	5.96	—	13205	.74	.27
10025	.043	(a)	10210	.45	(a)	11209	28.00	—	13206	(a)	(a)
10026	.72	.025	10211	.45	(a)	11210	11.90	—	13207	(a)	(a)
10027	.043	(a)	10220	5.25	—	11211	61.90	—	13208	(a)	(a)
10036	1.26	(a)	10255	.47	.119	11212	9.37	—	13314	.134	.008
10040	.136	.33	10256	1.70	.152	11213	7.64	—	13351	.33	.067
10042	.41	.42	10257	.32	.13	11214	18.80	—	13352	.33	.047
10052	19.50	—	10309	.18	.021	11222	.32	—	13410	2.68	1.75
10054	17.30	—	10315	.42	(a)	11234	.31	.071	13411	(a)	(a)
10060	.198	.075	10331	38.30	—	11248	.088	.009	13412	.90	1.36
10065	.30	.068	10332	66.10	—	11258	1.58	.34	13453	1.04	(a)
10066	.30	.085	10352	.77	.099	11259	1.70	.34	13454	1.22	(a)
10070	.102	.08	10367	15.90	—	11273	15.60	—	13455	1.24	(a)
10071	.35	.128	10368	23.30	—	11274	14.90	—	13461	(a)	(a)
10072	18.00	—	10375	(a)	—	11288	1.94	.133	13506	1.02	.082
10073	1.95	.58	10378	38.80	—	12014	.191	.049	13507	1.23	.188
10075	14.50	.206	10379	18.00	—	12356	1.32	.036	13590	.92	.62
10100	1.32	.098	10380	30.80	—	12361	.096	.055	13621	.233	.37
10101	.27	.124	10381	26.60	—	12362	.113	(a)	13670	.054	.023
10105	2.89	—	11007	6.78	—	12373	.043	.027	13673	1.20	.026
10107	5.97	.30	11020	.34	.237	12374	.69	.111	13715	.113	.085
10110	96.20	—	11039	1.70	.118	12375	.34	.077	13716	.51	.126
10111	.224	.041	11052	9.76	—	12391	.084	.054	13720	.68	.098
10113	.40	—	11101	(a)	(a)	12393	.45	(a)	13759	.198	.134
10115	.80	.095	11120	(a)	—	12467	.186	(a)	13930	.24	.103
10117	28.10	—	11126	.07	.019	12509	.116	.02	14068	.044	.007
10119	(a)	—	11127	.57	.011	12510	1.47	.03	14101	.51	.053
10120	62.90	—	11128	.77	.086	12583	.66	(a)	14279	.89	.084
10130	3.95	—	11138	9.58	—	12651	1.91	.32	14401	1.60	.173
10132	3.40	—	11155	.238	—	12683	.87	(a)	14405	3.98	—
10133	9.39	—	11160	(a)	(a)	12707	.74	.41	14527	.46	.129
10135	(a)	—	11167	2.25	—	12797	.155	.15	14655	.099	—
10140	.044	.017	11168	11.70	—	12805	.36	.197	14731	9.69	—
10141	.088	.026	11201	59.30	—	12841	.60	—	14732	.72	—
10145	.42	.021	11202	17.50	—	12927	.105	—	14733	.69	—
10146	.59	.03	11203	1.33	.26	13049	.05	.041	14734	.30	—

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	.41	.073	16670	15.90	—	18501	1.28	.024	40072	(a)	—
14913	.37	.172	16676	.33	.017	18506	.82	.007	40075	56.80	—
15060	(a)	(a)	16694	.77	(a)	18507	.209	.009	40101	54.80	—
15061	(a)	(a)	16705	.36	.083	18570	2.18	—	40102	48.40	—
15062	.37	(a)	16722	(a)	—	18575	(a)	(a)	40111	31.20	—
15063	.43	(a)	16723	(a)	—	18616	.62	.42	40115	(a)	—
15070	.53	—	16750	.116	.038	18707	.017	.005	40117	(a)	—
15119	(a)	—	16751	.116	—	18708	.128	.027	40140	(a)	—
15120	(a)	—	16819	2.22	(a)	18833	.201	(a)	41001	1.05	—
15123	9.36	—	16820	1.72	(a)	18834	.33	.136	41210	(a)	—
15124	3.28	—	16881	1.82	(a)	18911	1.05	.022	41421	1.47	—
15188	.65	(a)	16890	.26	(a)	18912	1.97	.036	41422	.78	—
15223	.063	.034	16891	.28	(a)	18920	.51	.023	41510	52.60	—
15224	.72	.114	16892	.52	(a)	18991	(a)	—	41603	69.60	—
15300	(a)	—	16900	4.61	.139	19007	3.66	—	41604	38.20	—
15314	.238	(a)	16901	2.95	.188	19051	8.12	—	41620	4.97	—
15404	.168	(a)	16902	2.50	.103	19061	(a)	—	41650	98.00	—
15405	.247	(a)	16905	4.84	.12	19795	.34	(a)	41664	133.00	—
15406	.63	.063	16906	3.09	.171	19796	.40	—	41665	15.60	—
15488	1.57	(a)	16910	2.76	.088	40005	(a)	—	41666	(a)	—
15538	.42	.019	16911	2.50	.086	40006	(a)	—	41667	365.00	—
15600	1.07	.112	16915	2.84	.084	40010	(a)	—	41668	342.00	—
15607	.70	—	16916	2.36	.099	40015	(a)	—	41669	2.40	—
15608	.238	.012	16920	6.28	.193	40020	(a)	—	41670	4.02	—
15656	7.04	—	16921	5.74	.077	40026	(a)	—	41672	(a)	—
15699	1.73	—	16930	3.61	.24	40031	(a)	—	41673	(a)	—
15733	.41	.023	16931	3.90	.101	40032	(a)	—	41675	(a)	—
15839	.32	.032	16940	7.84	.077	40040	(a)	—	41677	1.03	—
15991	.26	.087	16941	3.14	.137	40041	(a)	—	41678	226.00	—
15993	.221	.055	18078	.204	.173	40042	(a)	—	41679	(a)	(a)
16005	.06	.021	18109	.44	.036	40045	881.00	—	41680	51.00	—
16009	.50	.08	18110	.35	.039	40046	174.00	—	41696	3.25	—
16402	1.58	—	18200	(a)	—	40047	62.10	—	41697	2.26	—
16403	1.00	.189	18205	.31	.40	40059	22.20	—	41700	(a)	—
16404	1.26	—	18206	.56	.132	40061	11.80	—	41715	32.40	—
16471	.99	—	18335	.41	.019	40063	394.00	—	41716	20.60	—
16501	.126	(a)	18435	1.39	.109	40064	116.00	—	43007	(a)	—
16527	.194	.203	18436	1.12	.235	40066	(a)	—	43117	(a)	—
16588	.233	(a)	18437	.58	(a)	40067	(a)	—	43151	28.20	—
16604	.39	.067	18438	1.12	(a)	40069	(a)	—	43152	67.70	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	107.00	—	44112	.98	—	45771	.73	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.237	.082	47318	37.20	—
43421	29.40	—	44193	(a)	—	45900	.122	.081	47367	1.03	—
43422	154.00	—	44194	(a)	—	45901	.105	.026	47420	8.14	—
43424	(a)	—	44222	(a)	—	45937	.243	—	47468	(a)	—
43470	18.90	—	44276	144.00	—	45993	(a)	(a)	47471	12.70	—
43517	(a)	—	44277	93.50	—	46004	93.10	—	47473	16.70	—
43518	57.20	—	44280	1.03	—	46005	74.50	—	47474	18.60	—
43550	105.00	—	44311	29.50	—	46112	.215	—	47475	14.70	—
43551	58.30	—	44315	19.80	—	46202	5.24	—	47476	14.70	—
43626	45.70	—	44427	198.00	—	46362	789.00	—	47477	19.60	—
43628	594.00	—	44428	199.00	—	46426	115.00	—	47478	20.60	—
43629	503.00	—	44429	2.98	—	46427	154.00	—	47600	(a)	—
43754	(a)	—	44430	2.07	—	46510	(a)	—	47610	(a)	—
43760	16.80	—	44431	6.63	—	46590	(a)	—	48039	76.20	—
43822	15.00	—	44432	2.10	—	46603	9.68	—	48177	(a)	—
43840	.185	—	44433	66.90	—	46604	11.20	—	48178	(a)	—
43860	11.80	—	44434	128.00	—	46606	29.80	—	48206	121.00	—
43889	4.23	—	44435	133.00	—	46607	40.90	—	48252	(a)	—
43945	(a)	—	44436	155.00	—	46622	43.90	—	48441	.51	—
43946	(a)	—	44437	128.00	—	46671	(a)	—	48557	50.80	—
43990	(a)	(a)	44438	101.00	—	46700	216.00	—	48558	44.20	—
43991	(a)	—	44439	197.00	—	46773	(a)	—	48600	231.00	—
44009	11.40	—	44440	163.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.73	(a)
44069	48.90	—	44501	(a)	—	46882	(a)	—	48637	38.80	—
44070	14.50	—	45190	4.13	—	46911	90.40	—	48638	19.30	—
44071	16.10	—	45191	2.93	—	46912	166.00	—	48727	(a)	—
44072	11.10	—	45192	3.43	—	46913	(a)	—	48808	1.80	—
44100	2.94	—	45193	2.02	—	46914	(a)	—	48924	(a)	—
44101	3.06	—	45210	2.56	—	46915	(a)	—	48925	928.00	—
44102	2.39	—	45224	(a)	—	46916	(a)	—	49005	.70	—
44103	2.11	—	45225	(a)	—	47050	4.11	—	49111	2.75	—
44104	.89	—	45334	61.90	—	47051	(a)	—	49181	24.90	—
44105	(a)	—	45380	.48	(a)	47052	(a)	—	49183	30.30	—
44106	(a)	—	45450	18.20	—	47103	(a)	—	49184	64.00	—
44108	1.04	—	45523	(a)	—	47146	(a)	—	49185	58.30	—
44109	2.64	—	45524	(a)	—	47147	(a)	—	49239	.36	.28
44110	2.70	—	45539	(a)	—	47221	237.00	—	49292	1.82	—
44111	1.65	—	45678	1.11	—	47253	(a)	—	49305	(a)	—

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
49333	13.40	—	51241	2.87	.175	51703	.107	(a)	51999	.198	.228
49451	(a)	—	51250	.43	(a)	51734	.201	.36	52002	.174	.074
49452	(a)	—	51251	.083	(a)	51741	.50	.244	52075	.32	.158
49617	.77	.26	51252	.29	.059	51752	.42	.155	52076	.38	(a)
49618	.65	.063	51253	.249	(a)	51767	.033	.005	52109	.044	(a)
49619	1.22	.146	51254	.078	.018	51777	.116	.043	52134	.58	.39
49763	7.91	—	51255	1.10	(a)	51790	.194	(a)	52137	.125	(a)
49800	(a)	—	51300	.16	.103	51796	.183	(a)	52150	1.07	(a)
49801	209.00	—	51305	.16	.61	51808	.65	.39	52315	.151	.235
49802	18.50	—	51315	.233	.056	51809	.81	.166	52341	.078	(a)
49803	32.80	—	51330	.167	1.21	51833	.174	.034	52342	.227	(a)
49840	4.23	—	51333	.055	.35	51850	.40	(a)	52343	.138	(a)
49870	388.00	—	51340	.079	(a)	51851	.27	(a)	52401	.43	(a)
49890	(a)	—	51350	.27	.103	51852	.64	(a)	52402	.044	(a)
49891	(a)	—	51351	.241	.04	51853	.26	(a)	52432	.218	(a)
49902	(a)	—	51352	.33	.069	51854	.58	(a)	52433	.199	.43
49903	(a)	—	51355	.225	.085	51855	.61	(a)	52435	.25	(a)
50010	.47	.43	51356	.243	.41	51856	.33	(a)	52438	.181	(a)
50011	.151	(a)	51357	.33	1.32	51857	.57	(a)	52440	.28	(a)
50012	.174	(a)	51358	.80	.088	51869	.216	.127	52467	.26	(a)
50015	.31	(a)	51359	.70	.55	51877	1.22	.117	52469	.092	.089
50017	.233	(a)	51370	.94	2.09	51889	.20	.008	52505	.46	.147
50018	.138	(a)	51380	.094	.024	51896	.094	.012	52547	.37	.048
50019	.124	(a)	51400	.39	(a)	51900	.13	.083	52581	2.22	1.48
50045	.53	(a)	51401	.58	(a)	51909	.36	.038	52619	.156	(a)
50047	.06	(a)	51500	.179	.107	51919	.202	(a)	52660	.37	—
51001	.094	.29	51516	.31	—	51926	.206	.034	52744	.67	.037
51005	.019	(a)	51517	.35	—	51927	.111	.092	52767	.34	(a)
51116	.237	.45	51550	.221	.36	51934	.225	.063	52876	(a)	(a)
51201	.08	(a)	51551	.077	.72	51941	.205	.02	52911	.124	.28
51205	.245	.033	51552	.133	.105	51942	.33	—	52967	.047	.04
51206	.038	.50	51553	.237	(a)	51956	.88	.118	53001	.46	.203
51210	.164	(a)	51554	.022	(a)	51957	.78	.35	53077	.22	.148
51211	(a)	(a)	51575	.072	.025	51958	.69	.178	53095	.151	(a)
51220	.56	1.42	51576	.42	.062	51959	.71	(a)	53096	.209	(a)
51221	.31	.86	51600	.29	.143	51960	.094	.231	53121	.60	.40
51222	.38	2.51	51613	.191	.082	51970	.41	.163	53147	.057	(a)
51224	.40	.84	51625	.086	(a)	51982	.12	.052	53229	.32	(a)
51230	.068	.51	51666	.114	.055	51985	.29	—	53271	.112	(a)
51240	.97	.191	51702	.26	(a)	51986	.47	.075	53333	.32	.198

\$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
53374	.176	.125	55716	.68	.30	56919	.33	(a)	58301	.102	.071
53375	.093	.176	55717	.43	(a)	56920	.30	(a)	58302	.112	.033
53376	.15	.12	55718	.42	(a)	56980	.232	(a)	58397	.65	.27
53377	.153	.131	55802	.116	.02	57001	.079	.041	58408	.242	–
53403	.097	(a)	55918	.27	1.25	57002	.051	.054	58409	.31	–
53425	.30	(a)	55919	.036	2.32	57090	.48	.69	58456	.164	–
53565	.113	.066	56040	.025	.017	57146	.30	.52	58457	.238	–
53631	.069	.015	56041	.166	(a)	57202	.206	(a)	58458	.31	–
53632	.079	.022	56042	.209	(a)	57257	.26	.054	58459	.37	–
53731	.073	(a)	56170	.29	(a)	57401	.145	.06	58503	.174	.048
53732	.50	.36	56171	.143	(a)	57403	.238	.023	58532	.224	(a)
53733	.32	.15	56202	.166	.051	57410	.07	.106	58559	.046	(a)
53734	1.85	–	56390	.29	.56	57411	.073	(a)	58560	.11	(a)
53803	.71	(a)	56391	.25	.219	57572	.041	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.40	.085	57600	.123	.026	58575	.142	.075
53902	(a)	(a)	56488	.194	.046	57611	.156	.034	58627	.46	.007
53903	(a)	(a)	56567	.30	(a)	57625	1.08	(a)	58663	.67	.40
53904	(a)	(a)	56650	.92	(a)	57651	.131	.04	58682	.41	(a)
53905	(a)	(a)	56651	.50	(a)	57690	.203	.30	58713	.074	(a)
53907	.219	.084	56652	.36	(a)	57716	.096	.07	58737	.29	.33
53951	(a)	(a)	56653	.35	(a)	57725	.211	.063	58756	.125	(a)
53952	(a)	(a)	56654	.177	(a)	57726	.164	.021	58757	.99	(a)
53953	(a)	(a)	56690	.10	.247	57798	.066	(a)	58759	.123	(a)
54012	.185	–	56699	.185	.059	57800	.248	(a)	58802	.139	.30
54077	.30	.27	56758	.157	.107	57808	.081	(a)	58813	.31	(a)
54444	(a)	(a)	56759	.161	.068	57809	.083	(a)	58822	.38	(a)
55010	.90	.66	56760	.231	.069	57810	.081	.089	58837	.62	.119
55011	.244	1.70	56805	.30	(a)	57871	.096	.067	58840	.185	.086
55012	.29	.87	56806	.215	(a)	57913	.32	.154	58873	.29	.019
55013	.27	.96	56807	.213	(a)	57997	.41	–	58903	.088	(a)
55014	(a)	(a)	56808	.28	(a)	57998	.142	.05	58904	.067	.083
55214	.236	.058	56900	.27	(a)	57999	.133	.052	58922	.49	.174
55371	.45	.079	56910	.134	(a)	58009	.133	(a)	59005	.166	.054
55410	(a)	(a)	56911	.26	(a)	58010	.33	(a)	59057	1.23	(a)
55426	.33	(a)	56912	.211	.076	58020	.26	(a)	59058	.80	(a)
55597	.059	1.14	56913	.172	(a)	58056	.39	(a)	59188	.51	.036
55647	.118	.076	56915	1.02	(a)	58057	.248	(a)	59189	.70	.192
55648	.053	(a)	56916	.92	.26	58058	.223	(a)	59223	.30	.109
55649	.064	(a)	56917	.27	(a)	58095	.31	1.09	59257	.045	.007
55715	.47	.141	56918	.128	(a)	58096	.42	.93	59306	.28	(a)

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
59378	.198	.096	59925	.72	1.05	63010	241.00	—	91127	4.30	1.62
59481	.76	.077	59926	.61	.71	63011	301.00	—	91130	3.13	—
59482	.53	(a)	59927	.41	.81	63012	428.00	—	91135	.87	(a)
59537	.214	.187	59931	.58	.30	63013	405.00	—	91150	4.06	4.93
59601	.29	1.21	59932	.63	.53	63215	202.00	—	91155	9.01	25.10
59647	.236	.109	59941	.195	(a)	63216	140.00	—	91160	1.97	—
59660	.52	.42	59947	.135	.198	63217	177.00	—	91175	1.69	—
59661	.26	(a)	59955	.075	.094	63218	59.60	—	91177	7.42	—
59693	.043	—	59963	.56	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	1.30	.049	63220	(a)	—	91190	4.00	(a)
59701	.021	.33	59970	.182	.112	64074	29.10	—	91200	1.79	—
59713	.47	.245	59973	.36	(a)	64075	20.50	—	91210	(a)	—
59722	.243	.018	59975	.26	.089	64500	(a)	—	91235	4.95	3.17
59723	.092	.023	59977	.146	(a)	65007	123.00	—	91250	7.46	(a)
59724	.14	.018	59984	.098	.032	66122	52.80	—	91265	38.20	4.63
59725	.175	.072	59985	.38	(a)	66123	29.00	—	91266	20.20	1.23
59726	.127	.02	59986	.29	(a)	66309	84.80	—	91280	(a)	3.67
59738	.41	.04	59988	.065	.038	66561	196.00	—	91302	28.00	(a)
59750	.159	.10	59989	.051	.029	67017	182.00	—	91315	8.51	—
59751	.057	(a)	60010	134.00	—	67508	118.00	—	91324	19.00	(a)
59773	.03	.018	60011	154.00	—	67509	86.30	—	91325	(a)	(a)
59774	.025	.098	60012	253.00	—	67510	48.00	—	91340	12.40	7.25
59775	.032	.126	60013	217.00	—	67511	52.00	—	91341	8.51	3.77
59781	.138	.061	60015	162.00	—	67512	223.00	—	91342	11.40	3.48
59782	.206	.63	60016	182.00	—	67513	141.00	—	91343	1.88	1.41
59783	.201	(a)	60035	138.00	—	67634	158.00	—	91405	14.40	—
59784	.154	(a)	61000	132.00	—	67635	112.00	—	91436	9.62	2.03
59790	.31	(a)	61212	70.70	—	68001	341.00	—	91481	35.10	—
59798	.52	.28	61216	78.50	—	68439	438.00	—	91507	5.18	2.90
59806	.37	(a)	61217	71.40	—	68500	29.40	—	91523	79.80	—
59867	.35	(a)	61218	48.80	—	68604	8.20	—	91547	.45	—
59886	.048	.067	61223	347.00	—	68606	32.00	—	91551	2.81	.67
59889	.099	.202	61224	110.00	—	68607	25.30	—	91555	2.98	.94
59892	.201	(a)	61225	153.00	—	68702	20.90	—	91560	11.20	4.20
59904	.135	.137	61226	258.00	—	68703	15.60	—	91562	6.27	—
59905	.221	.111	61227	236.00	—	68706	66.90	—	91577	22.40	3.04
59914	1.30	.55	62000	53.70	—	68707	66.20	—	91580	14.70	—
59915	.45	.53	62001	42.40	—	90089	8.14	—	91581	(a)	(a)
59917	.083	.194	62002	19.40	—	91111	6.39	5.36	91582	(a)	(a)
59923	.032	.004	62003	61.00	—	91125	4.90	2.58	91583	(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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	–						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	–						
98967	6.75	11.30	99777	16.90	–						
98993	11.60	5.02	99793	5.72	–						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	–	99827	.82	.69						
99082	(a)	–	99851	3.33	–						
99083	(a)	–	99917	5.39	–						
99084	(a)	(a)	99938	6.05	–						
99085	(a)	(a)	99943	17.60	–						
99111	3.30	–	99946	13.10	3.30						
99160	(a)	–	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	–						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	–	99975	12.50	–						
99310	6.60	(a)	99986	(a)	–						
99315	19.40	1.88	99987	(a)	–						
99321	18.80	2.17	99988	5.92	–						
99445	(a)	(a)									
99471	1.68	–									
99505	9.85	–									
99506	12.10	–									
99507	10.60	–									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	–									
99613	16.70	2.17									
99614	7.60	–									
99620	.91	–									

\$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	.26	.142	10150	1.48	(a)	11204	.94	1.70	13111	2.44	.063
10011	.061	(a)	10151	37.30	—	11205	(a)	—	13112	.102	.04
10012	.071	(a)	10160	6.65	—	11206	2.89	—	13201	1.69	.088
10015	21.70	—	10204	.67	—	11207	36.40	—	13204	1.91	.64
10020	(a)	(a)	10205	.75	—	11208	6.25	—	13205	.74	.27
10025	.061	(a)	10210	1.20	(a)	11209	29.30	—	13206	(a)	(a)
10026	1.93	.025	10211	1.20	(a)	11210	12.50	—	13207	(a)	(a)
10027	.061	(a)	10220	14.10	—	11211	64.90	—	13208	(a)	(a)
10036	1.26	(a)	10255	.47	.119	11212	9.82	—	13314	.36	.008
10040	.195	.33	10256	1.70	.152	11213	8.01	—	13351	.87	.067
10042	1.11	.42	10257	.32	.13	11214	19.70	—	13352	.89	.047
10052	15.00	—	10309	.48	.021	11222	.33	—	13410	2.68	1.75
10054	13.30	—	10315	1.14	(a)	11234	.84	.071	13411	(a)	(a)
10060	.53	.075	10331	29.40	—	11248	.088	.009	13412	.90	1.36
10065	.80	.068	10332	50.80	—	11258	2.63	.34	13453	1.04	(a)
10066	.81	.085	10352	1.27	.099	11259	2.82	.34	13454	1.22	(a)
10070	.147	.08	10367	16.70	—	11273	41.80	—	13455	1.24	(a)
10071	.95	.128	10368	24.40	—	11274	40.10	—	13461	(a)	(a)
10072	18.90	—	10375	(a)	—	11288	3.23	.133	13506	2.75	.082
10073	1.95	.58	10378	29.80	—	12014	.191	.049	13507	3.31	.188
10075	14.50	.206	10379	13.80	—	12356	3.54	.036	13590	.92	.62
10100	2.19	.098	10380	23.60	—	12361	.12	.055	13621	.233	.37
10101	.72	.124	10381	20.50	—	12362	.162	(a)	13670	.067	.023
10105	7.77	—	11007	7.11	—	12373	.061	.027	13673	2.00	.026
10107	5.97	.30	11020	.90	.237	12374	1.84	.111	13715	.162	.085
10110	73.90	—	11039	1.70	.118	12375	.90	.077	13716	1.36	.126
10111	.32	.041	11052	8.53	—	12391	.121	.054	13720	1.13	.098
10113	1.08	—	11101	(a)	(a)	12393	1.20	(a)	13759	.53	.134
10115	2.14	.095	11120	(a)	—	12467	.50	(a)	13930	.34	.103
10117	21.60	—	11126	.187	.019	12509	.116	.02	14068	.117	.007
10119	(a)	—	11127	.82	.011	12510	1.48	.03	14101	1.37	.053
10120	48.40	—	11128	1.11	.086	12583	.66	(a)	14279	.89	.084
10130	10.60	—	11138	7.36	—	12651	1.91	.32	14401	2.65	.173
10132	9.13	—	11155	.64	—	12683	.87	(a)	14405	4.18	—
10133	8.20	—	11160	(a)	(a)	12707	1.06	.41	14527	.66	.129
10135	(a)	—	11167	1.97	—	12797	.223	.15	14655	.27	—
10140	.055	.017	11168	10.20	—	12805	.97	.197	14731	8.46	—
10141	.11	.026	11201	62.20	—	12841	1.61	—	14732	.63	—
10145	.53	.021	11202	18.40	—	12927	.28	—	14733	1.86	—
10146	.98	.03	11203	1.90	.26	13049	.062	.041	14734	.80	—

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	.41	.073	16670	12.20	—	18501	2.12	.024	40072	(a)	—
14913	1.00	.172	16676	.89	.017	18506	.82	.007	40075	178.00	—
15060	(a)	(a)	16694	.77	(a)	18507	.56	.009	40101	39.10	—
15061	(a)	(a)	16705	.52	.083	18570	5.87	—	40102	34.50	—
15062	.37	(a)	16722	(a)	—	18575	(a)	(a)	40111	24.00	—
15063	.43	(a)	16723	(a)	—	18616	.62	.42	40115	(a)	—
15070	.56	—	16750	.31	.038	18707	.024	.005	40117	(a)	—
15119	(a)	—	16751	.31	—	18708	.34	.027	40140	(a)	—
15120	(a)	—	16819	2.22	(a)	18833	.29	(a)	41001	.81	—
15123	8.18	—	16820	1.72	(a)	18834	.89	.136	41210	(a)	—
15124	2.86	—	16881	4.88	(a)	18911	2.81	.022	41421	.71	—
15188	.65	(a)	16890	.26	(a)	18912	5.29	.036	41422	.38	—
15223	.079	.034	16891	.28	(a)	18920	1.37	.023	41510	141.00	—
15224	1.19	.114	16892	.52	(a)	18991	(a)	—	41603	33.80	—
15300	(a)	—	16900	7.55	.139	19007	3.20	—	41604	18.60	—
15314	.64	(a)	16901	4.84	.188	19051	7.09	—	41620	5.21	—
15404	.168	(a)	16902	4.11	.103	19061	(a)	—	41650	47.60	—
15405	.247	(a)	16905	7.94	.12	19795	.92	(a)	41664	102.00	—
15406	.63	.063	16906	5.07	.171	19796	1.08	—	41665	12.00	—
15488	1.57	(a)	16910	4.53	.088	40005	(a)	—	41666	(a)	—
15538	1.14	.019	16911	4.11	.086	40006	(a)	—	41667	280.00	—
15600	2.87	.112	16915	4.65	.084	40010	(a)	—	41668	263.00	—
15607	.73	—	16916	3.87	.099	40015	(a)	—	41669	1.84	—
15608	.64	.012	16920	10.30	.193	40020	(a)	—	41670	3.09	—
15656	18.90	—	16921	9.41	.077	40026	(a)	—	41672	(a)	—
15699	1.81	—	16930	5.93	.24	40031	(a)	—	41673	(a)	—
15733	.41	.023	16931	6.39	.101	40032	(a)	—	41675	(a)	—
15839	.86	.032	16940	12.90	.077	40040	(a)	—	41677	1.08	—
15991	.70	.087	16941	5.15	.137	40041	(a)	—	41678	367.00	—
15993	.59	.055	18078	.29	.173	40042	(a)	—	41679	(a)	(a)
16005	.086	.021	18109	1.17	.036	40045	677.00	—	41680	24.70	—
16009	.50	.08	18110	.94	.039	40046	134.00	—	41696	3.40	—
16402	4.24	—	18200	(a)	—	40047	47.70	—	41697	2.37	—
16403	2.68	.189	18205	.45	.40	40059	17.10	—	41700	(a)	—
16404	3.39	—	18206	1.51	.132	40061	9.05	—	41715	15.70	—
16471	1.03	—	18335	1.09	.019	40063	303.00	—	41716	9.99	—
16501	.181	(a)	18435	2.31	.109	40064	89.00	—	43007	(a)	—
16527	.28	.203	18436	1.87	.235	40066	(a)	—	43117	(a)	—
16588	.233	(a)	18437	1.56	(a)	40067	(a)	—	43151	88.70	—
16604	.39	.067	18438	3.00	(a)	40069	(a)	—	43152	110.00	—

\$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	338.00	—	44112	1.06	—	45771	.73	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.237	.082	47318	28.60	—
43421	92.60	—	44193	(a)	—	45900	.33	.081	47367	1.08	—
43422	486.00	—	44194	(a)	—	45901	.28	.026	47420	6.26	—
43424	(a)	—	44222	(a)	—	45937	.76	—	47468	(a)	—
43470	19.80	—	44276	453.00	—	45993	(a)	(a)	47471	6.19	—
43517	(a)	—	44277	294.00	—	46004	45.20	—	47473	8.09	—
43518	43.90	—	44280	1.08	—	46005	36.20	—	47474	9.04	—
43550	330.00	—	44311	22.70	—	46112	.154	—	47475	7.14	—
43551	183.00	—	44315	15.20	—	46202	7.35	—	47476	7.14	—
43626	35.10	—	44427	141.00	—	46362	1282.00	—	47477	9.52	—
43628	456.00	—	44428	142.00	—	46426	187.00	—	47478	9.99	—
43629	387.00	—	44429	2.13	—	46427	250.00	—	47600	(a)	—
43754	(a)	—	44430	1.48	—	46510	(a)	—	47610	(a)	—
43760	12.90	—	44431	4.73	—	46590	(a)	—	48039	239.00	—
43822	15.80	—	44432	1.50	—	46603	15.70	—	48177	(a)	—
43840	.194	—	44433	47.80	—	46604	18.10	—	48178	(a)	—
43860	12.40	—	44434	91.40	—	46606	48.30	—	48206	92.90	—
43889	4.44	—	44435	94.60	—	46607	66.50	—	48252	(a)	—
43945	(a)	—	44436	111.00	—	46622	46.00	—	48441	.39	—
43946	(a)	—	44437	91.60	—	46671	(a)	—	48557	39.00	—
43990	(a)	(a)	44438	72.40	—	46700	679.00	—	48558	33.90	—
43991	(a)	—	44439	141.00	—	46773	(a)	—	48600	375.00	—
44009	9.97	—	44440	117.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.08	(a)
44069	37.50	—	44501	(a)	—	46882	(a)	—	48637	29.80	—
44070	11.10	—	45190	5.79	—	46911	69.50	—	48638	14.80	—
44071	12.40	—	45191	4.11	—	46912	127.00	—	48727	(a)	—
44072	8.54	—	45192	4.81	—	46913	(a)	—	48808	4.84	—
44100	3.18	—	45193	2.84	—	46914	(a)	—	48924	(a)	—
44101	3.32	—	45210	3.59	—	46915	(a)	—	48925	713.00	—
44102	2.59	—	45224	(a)	—	46916	(a)	—	49005	.73	—
44103	2.29	—	45225	(a)	—	47050	4.31	—	49111	7.40	—
44104	.96	—	45334	195.00	—	47051	(a)	—	49181	78.20	—
44105	(a)	—	45380	.48	(a)	47052	(a)	—	49183	95.40	—
44106	(a)	—	45450	57.30	—	47103	(a)	—	49184	201.00	—
44108	1.13	—	45523	(a)	—	47146	(a)	—	49185	183.00	—
44109	2.85	—	45524	(a)	—	47147	(a)	—	49239	.36	.28
44110	2.92	—	45539	(a)	—	47221	745.00	—	49292	5.73	—
44111	1.79	—	45678	1.16	—	47253	(a)	—	49305	(a)	—

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
49333	42.00	—	51241	1.92	.175	51703	.081	(a)	51999	.132	.228
49451	(a)	—	51250	.33	(a)	51734	.152	.36	52002	.116	.074
49452	(a)	—	51251	.055	(a)	51741	.34	.244	52075	.241	.158
49617	.67	.26	51252	.195	.059	51752	.28	.155	52076	.29	(a)
49618	.57	.063	51253	.166	(a)	51767	.032	.005	52109	.029	(a)
49619	1.06	.146	51254	.052	.018	51777	.11	.043	52134	.39	.39
49763	6.90	—	51255	.83	(a)	51790	.184	(a)	52137	.095	(a)
49800	(a)	—	51300	.152	.103	51796	.122	(a)	52150	.72	(a)
49801	656.00	—	51305	.152	.61	51808	.43	.39	52315	.144	.235
49802	58.20	—	51315	.233	.056	51809	.54	.166	52341	.059	(a)
49803	103.00	—	51330	.127	1.21	51833	.166	.034	52342	.172	(a)
49840	4.44	—	51333	.042	.35	51850	.31	(a)	52343	.105	(a)
49870	298.00	—	51340	.053	(a)	51851	.208	(a)	52401	.32	(a)
49890	(a)	—	51350	.26	.103	51852	.49	(a)	52402	.029	(a)
49891	(a)	—	51351	.229	.04	51853	.196	(a)	52432	.145	(a)
49902	(a)	—	51352	.31	.069	51854	.44	(a)	52433	.133	.43
49903	(a)	—	51355	.214	.085	51855	.46	(a)	52435	.166	(a)
50010	.31	.43	51356	.231	.41	51856	.25	(a)	52438	.12	(a)
50011	.115	(a)	51357	.33	1.32	51857	.43	(a)	52440	.189	(a)
50012	.116	(a)	51358	.80	.088	51869	.144	.127	52467	.175	(a)
50015	.204	(a)	51359	.70	.55	51877	.81	.117	52469	.061	.089
50017	.155	(a)	51370	.63	2.09	51889	.133	.008	52505	.30	.147
50018	.105	(a)	51380	.063	.024	51896	.062	.012	52547	.28	.048
50019	.083	(a)	51400	.30	(a)	51900	.124	.083	52581	1.48	1.48
50045	.35	(a)	51401	.44	(a)	51909	.28	.038	52619	.104	(a)
50047	.04	(a)	51500	.119	.107	51919	.135	(a)	52660	.38	—
51001	.071	.29	51516	.32	—	51926	.137	.034	52744	.63	.037
51005	.015	(a)	51517	.37	—	51927	.074	.092	52767	.26	(a)
51116	.18	.45	51550	.147	.36	51934	.15	.063	52876	(a)	(a)
51201	.054	(a)	51551	.051	.72	51941	.137	.02	52911	.083	.28
51205	.163	.033	51552	.089	.105	51942	.218	—	52967	.031	.04
51206	.026	.50	51553	.158	(a)	51956	.59	.118	53001	.30	.203
51210	.125	(a)	51554	.015	(a)	51957	.52	.35	53077	.147	.148
51211	(a)	(a)	51575	.069	.025	51958	.46	.178	53095	.10	(a)
51220	.43	1.42	51576	.28	.062	51959	.47	(a)	53096	.14	(a)
51221	.237	.86	51600	.193	.143	51960	.062	.231	53121	.40	.40
51222	.29	2.51	51613	.127	.082	51970	.27	.163	53147	.044	(a)
51224	.30	.84	51625	.065	(a)	51982	.08	.052	53229	.243	(a)
51230	.051	.51	51666	.109	.055	51985	.30	—	53271	.075	(a)
51240	.64	.191	51702	.196	(a)	51986	.31	.075	53333	.239	.198

\$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
53374	.167	.125	55716	.45	.30	56919	.247	(a)	58301	.077	.071
53375	.089	.176	55717	.33	(a)	56920	.226	(a)	58302	.075	.033
53376	.142	.12	55718	.32	(a)	56980	.155	(a)	58397	.43	.27
53377	.146	.131	55802	.11	.02	57001	.053	.041	58408	.25	–
53403	.092	(a)	55918	.178	1.25	57002	.034	.054	58409	.32	–
53425	.226	(a)	55919	.024	2.32	57090	.36	.69	58456	.172	–
53565	.107	.066	56040	.017	.017	57146	.229	.52	58457	.25	–
53631	.046	.015	56041	.111	(a)	57202	.137	(a)	58458	.32	–
53632	.053	.022	56042	.14	(a)	57257	.17	.054	58459	.39	–
53731	.049	(a)	56170	.222	(a)	57401	.097	.06	58503	.116	.048
53732	.33	.36	56171	.109	(a)	57403	.226	.023	58532	.15	(a)
53733	.216	.15	56202	.111	.051	57410	.047	.106	58559	.031	(a)
53734	1.94	–	56390	.194	.56	57411	.055	(a)	58560	.074	(a)
53803	.54	(a)	56391	.166	.219	57572	.027	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.27	.085	57600	.082	.026	58575	.095	.075
53902	(a)	(a)	56488	.184	.046	57611	.119	.034	58627	.30	.007
53903	(a)	(a)	56567	.229	(a)	57625	.72	(a)	58663	.51	.40
53904	(a)	(a)	56650	.70	(a)	57651	.087	.04	58682	.27	(a)
53905	(a)	(a)	56651	.38	(a)	57690	.154	.30	58713	.07	(a)
53907	.146	.084	56652	.27	(a)	57716	.073	.07	58737	.196	.33
53951	(a)	(a)	56653	.26	(a)	57725	.16	.063	58756	.095	(a)
53952	(a)	(a)	56654	.135	(a)	57726	.125	.021	58757	.66	(a)
53953	(a)	(a)	56690	.095	.247	57798	.044	(a)	58759	.082	(a)
54012	.194	–	56699	.123	.059	57800	.165	(a)	58802	.093	.30
54077	.20	.27	56758	.105	.107	57808	.061	(a)	58813	.233	(a)
54444	(a)	(a)	56759	.107	.068	57809	.063	(a)	58822	.26	(a)
55010	.60	.66	56760	.154	.069	57810	.061	.089	58837	.47	.119
55011	.163	1.70	56805	.203	(a)	57871	.073	.067	58840	.14	.086
55012	.194	.87	56806	.143	(a)	57913	.214	.154	58873	.224	.019
55013	.204	.96	56807	.142	(a)	57997	.43	–	58903	.059	(a)
55014	(a)	(a)	56808	.186	(a)	57998	.095	.05	58904	.045	.083
55214	.157	.058	56900	.178	(a)	57999	.101	.052	58922	.37	.174
55371	.43	.079	56910	.089	(a)	58009	.101	(a)	59005	.111	.054
55410	(a)	(a)	56911	.198	(a)	58010	.22	(a)	59057	.82	(a)
55426	.247	(a)	56912	.16	.076	58020	.243	(a)	59058	.53	(a)
55597	.039	1.14	56913	.131	(a)	58056	.26	(a)	59188	.48	.036
55647	.079	.076	56915	.77	(a)	58057	.165	(a)	59189	.66	.192
55648	.036	(a)	56916	.70	.26	58058	.148	(a)	59223	.231	.109
55649	.042	(a)	56917	.202	(a)	58095	.209	1.09	59257	.03	.007
55715	.31	.141	56918	.097	(a)	58096	.28	.93	59306	.188	(a)

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
59378	.15	.096	59925	.72	1.05	63010	297.00	—	91127	4.30	1.62
59481	.50	.077	59926	.61	.71	63011	371.00	—	91130	3.13	—
59482	.50	(a)	59927	.41	.81	63012	528.00	—	91135	.87	(a)
59537	.162	.187	59931	.39	.30	63013	500.00	—	91150	4.06	4.93
59601	.19	1.21	59932	.42	.53	63215	328.00	—	91155	9.01	25.10
59647	.224	.109	59941	.13	(a)	63216	227.00	—	91160	1.97	—
59660	.35	.42	59947	.103	.198	63217	136.00	—	91175	1.69	—
59661	.171	(a)	59955	.05	.094	63218	45.80	—	91177	7.42	—
59693	.029	—	59963	.37	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	.87	.049	63220	(a)	—	91190	4.00	(a)
59701	.014	.33	59970	.138	.112	64074	40.90	—	91200	1.79	—
59713	.31	.245	59973	.239	(a)	64075	28.80	—	91210	(a)	—
59722	.162	.018	59975	.194	.089	64500	(a)	—	91235	4.95	3.17
59723	.061	.023	59977	.111	(a)	65007	199.00	—	91250	7.46	(a)
59724	.094	.018	59984	.065	.032	66122	85.80	—	91265	38.20	4.63
59725	.117	.072	59985	.26	(a)	66123	47.20	—	91266	20.20	1.23
59726	.085	.02	59986	.196	(a)	66309	138.00	—	91280	(a)	3.67
59738	.27	.04	59988	.049	.038	66561	319.00	—	91302	28.00	(a)
59750	.121	.10	59989	.034	.029	67017	296.00	—	91315	8.51	—
59751	.044	(a)	60010	165.00	—	67508	57.10	—	91324	19.00	(a)
59773	.028	.018	60011	190.00	—	67509	41.90	—	91325	(a)	(a)
59774	.023	.098	60012	312.00	—	67510	23.30	—	91340	12.40	7.25
59775	.03	.126	60013	267.00	—	67511	25.20	—	91341	8.51	3.77
59781	.105	.061	60015	200.00	—	67512	108.00	—	91342	11.40	3.48
59782	.156	.63	60016	224.00	—	67513	68.50	—	91343	1.88	1.41
59783	.152	(a)	60035	225.00	—	67634	256.00	—	91405	14.40	—
59784	.117	(a)	61000	163.00	—	67635	181.00	—	91436	9.62	2.03
59790	.209	(a)	61212	115.00	—	68001	553.00	—	91481	35.10	—
59798	.40	.28	61216	127.00	—	68439	712.00	—	91507	5.18	2.90
59806	.28	(a)	61217	116.00	—	68500	36.30	—	91523	79.80	—
59867	.235	(a)	61218	79.20	—	68604	13.30	—	91547	.45	—
59886	.032	.067	61223	563.00	—	68606	52.00	—	91551	2.81	.67
59889	.094	.202	61224	179.00	—	68607	41.10	—	91555	2.98	.94
59892	.152	(a)	61225	249.00	—	68702	33.90	—	91560	11.20	4.20
59904	.103	.137	61226	419.00	—	68703	25.40	—	91562	6.27	—
59905	.147	.111	61227	383.00	—	68706	109.00	—	91577	22.40	3.04
59914	.86	.55	62000	87.30	—	68707	108.00	—	91580	14.70	—
59915	.34	.53	62001	68.90	—	90089	8.14	—	91581	(a)	(a)
59917	.063	.194	62002	31.50	—	91111	6.39	5.36	91582	(a)	(a)
59923	.021	.004	62003	99.10	—	91125	4.90	2.58	91583	(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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	–						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	–						
98967	6.75	11.30	99777	16.90	–						
98993	11.60	5.02	99793	5.72	–						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	–	99827	.82	.69						
99082	(a)	–	99851	3.33	–						
99083	(a)	–	99917	5.39	–						
99084	(a)	(a)	99938	6.05	–						
99085	(a)	(a)	99943	17.60	–						
99111	3.30	–	99946	13.10	3.30						
99160	(a)	–	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	–						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	–	99975	12.50	–						
99310	6.60	(a)	99986	(a)	–						
99315	19.40	1.88	99987	(a)	–						
99321	18.80	2.17	99988	5.92	–						
99445	(a)	(a)									
99471	1.68	–									
99505	9.85	–									
99506	12.10	–									
99507	10.60	–									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	–									
99613	16.70	2.17									
99614	7.60	–									
99620	.91	–									

\$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	.234	.142	10150	1.20	(a)	11204	.76	1.70	13111	2.11	.063
10011	.056	(a)	10151	30.30	—	11205	(a)	—	13112	.167	.04
10012	.065	(a)	10160	5.40	—	11206	2.71	—	13201	1.45	.088
10015	12.80	—	10204	.54	—	11207	34.30	—	13204	1.64	.64
10020	(a)	(a)	10205	.61	—	11208	5.88	—	13205	.63	.27
10025	.056	(a)	10210	.98	(a)	11209	27.60	—	13206	(a)	(a)
10026	1.57	.025	10211	.98	(a)	11210	11.80	—	13207	(a)	(a)
10027	.056	(a)	10220	11.40	—	11211	61.10	—	13208	(a)	(a)
10036	1.08	(a)	10255	.40	.119	11212	9.24	—	13314	.29	.008
10040	.178	.33	10256	1.46	.152	11213	7.54	—	13351	.71	.067
10042	.90	.42	10257	.28	.13	11214	18.60	—	13352	.72	.047
10052	8.82	—	10309	.39	.021	11222	.31	—	13410	2.30	1.75
10054	7.83	—	10315	.92	(a)	11234	.68	.071	13411	(a)	(a)
10060	.43	.075	10331	17.30	—	11248	.076	.009	13412	.77	1.36
10065	.65	.068	10332	29.80	—	11258	2.28	.34	13453	.89	(a)
10066	.66	.085	10352	1.10	.099	11259	2.44	.34	13454	1.05	(a)
10070	.134	.08	10367	15.70	—	11273	33.90	—	13455	1.06	(a)
10071	.77	.128	10368	23.00	—	11274	32.50	—	13461	(a)	(a)
10072	17.80	—	10375	(a)	—	11288	2.79	.133	13506	2.23	.082
10073	1.68	.58	10378	17.50	—	12014	.164	.049	13507	2.68	.188
10075	12.50	.206	10379	8.13	—	12356	2.87	.036	13590	.79	.62
10100	1.89	.098	10380	13.90	—	12361	.197	.055	13621	.20	.37
10101	.58	.124	10381	12.00	—	12362	.147	(a)	13670	.11	.023
10105	6.31	—	11007	6.69	—	12373	.056	.027	13673	1.73	.026
10107	5.13	.30	11020	.73	.237	12374	1.49	.111	13715	.147	.085
10110	43.40	—	11039	1.46	.118	12375	.73	.077	13716	1.10	.126
10111	.29	.041	11052	6.05	—	12391	.11	.054	13720	.97	.098
10113	.87	—	11101	(a)	(a)	12393	.98	(a)	13759	.43	.134
10115	1.74	.095	11120	(a)	—	12467	.41	(a)	13930	.31	.103
10117	12.70	—	11126	.152	.019	12509	.10	.02	14068	.095	.007
10119	(a)	—	11127	.75	.011	12510	1.27	.03	14101	1.11	.053
10120	28.40	—	11128	1.01	.086	12583	.56	(a)	14279	.76	.084
10130	8.60	—	11138	4.33	—	12651	1.64	.32	14401	2.30	.173
10132	7.41	—	11155	.52	—	12683	.75	(a)	14405	3.93	—
10133	5.82	—	11160	(a)	(a)	12707	.97	.41	14527	.60	.129
10135	(a)	—	11167	1.40	—	12797	.203	.15	14655	.215	—
10140	.091	.017	11168	7.23	—	12805	.79	.197	14731	6.01	—
10141	.181	.026	11201	58.50	—	12841	1.30	—	14732	.44	—
10145	.87	.021	11202	17.30	—	12927	.228	—	14733	1.51	—
10146	.85	.03	11203	1.74	.26	13049	.102	.041	14734	.65	—

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	.35	.073	16670	7.18	—	18501	1.84	.024	40072	(a)	—
14913	.81	.172	16676	.72	.017	18506	.70	.007	40075	71.10	—
15060	(a)	(a)	16694	.66	(a)	18507	.46	.009	40101	41.80	—
15061	(a)	(a)	16705	.47	.083	18570	4.76	—	40102	37.00	—
15062	.32	(a)	16722	(a)	—	18575	(a)	(a)	40111	14.10	—
15063	.37	(a)	16723	(a)	—	18616	.54	.42	40115	(a)	—
15070	.53	—	16750	.25	.038	18707	.022	.005	40117	(a)	—
15119	(a)	—	16751	.25	—	18708	.28	.027	40140	(a)	—
15120	(a)	—	16819	1.91	(a)	18833	.26	(a)	41001	.48	—
15123	5.81	—	16820	1.48	(a)	18834	.72	.136	41210	(a)	—
15124	2.03	—	16881	3.96	(a)	18911	2.28	.022	41421	1.19	—
15188	.56	(a)	16890	.224	(a)	18912	4.29	.036	41422	.63	—
15223	.13	.034	16891	.244	(a)	18920	1.11	.023	41510	115.00	—
15224	1.03	.114	16892	.44	(a)	18991	(a)	—	41603	56.10	—
15300	(a)	—	16900	5.45	.139	19007	2.27	—	41604	30.80	—
15314	.52	(a)	16901	3.49	.188	19051	5.03	—	41620	4.90	—
15404	.144	(a)	16902	2.96	.103	19061	(a)	—	41650	79.00	—
15405	.212	(a)	16905	5.73	.12	19795	.75	(a)	41664	60.20	—
15406	.54	.063	16906	3.66	.171	19796	.87	—	41665	7.05	—
15488	1.35	(a)	16910	3.27	.088	40005	(a)	—	41666	(a)	—
15538	.92	.019	16911	2.96	.086	40006	(a)	—	41667	165.00	—
15600	2.33	.112	16915	3.35	.084	40010	(a)	—	41668	154.00	—
15607	.69	—	16916	2.80	.099	40015	(a)	—	41669	1.08	—
15608	.52	.012	16920	7.44	.193	40020	(a)	—	41670	1.82	—
15656	15.30	—	16921	6.79	.077	40026	(a)	—	41672	(a)	—
15699	1.70	—	16930	4.28	.24	40031	(a)	—	41673	(a)	—
15733	.35	.023	16931	4.61	.101	40032	(a)	—	41675	(a)	—
15839	.70	.032	16940	9.28	.077	40040	(a)	—	41677	1.01	—
15991	.57	.087	16941	3.72	.137	40041	(a)	—	41678	247.00	—
15993	.48	.055	18078	.27	.173	40042	(a)	—	41679	(a)	(a)
16005	.078	.021	18109	.95	.036	40045	398.00	—	41680	41.10	—
16009	.43	.08	18110	.76	.039	40046	78.60	—	41696	3.20	—
16402	3.44	—	18200	(a)	—	40047	28.00	—	41697	2.23	—
16403	2.18	.189	18205	.41	.40	40059	10.00	—	41700	(a)	—
16404	2.75	—	18206	1.23	.132	40061	5.32	—	41715	26.10	—
16471	.97	—	18335	.89	.019	40063	178.00	—	41716	16.60	—
16501	.165	(a)	18435	2.00	.109	40064	52.30	—	43007	(a)	—
16527	.25	.203	18436	1.62	.235	40066	(a)	—	43117	(a)	—
16588	.20	(a)	18437	1.27	(a)	40067	(a)	—	43151	35.40	—
16604	.34	.067	18438	2.43	(a)	40069	(a)	—	43152	73.80	—

\$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	135.00	—	44112	1.42	—	45771	.63	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.204	.082	47318	16.80	—
43421	36.90	—	44193	(a)	—	45900	.27	.081	47367	1.01	—
43422	194.00	—	44194	(a)	—	45901	.228	.026	47420	3.68	—
43424	(a)	—	44222	(a)	—	45937	.30	—	47468	(a)	—
43470	18.60	—	44276	181.00	—	45993	(a)	(a)	47471	10.30	—
43517	(a)	—	44277	117.00	—	46004	75.10	—	47473	13.40	—
43518	25.80	—	44280	1.01	—	46005	60.10	—	47474	15.00	—
43550	132.00	—	44311	13.30	—	46112	.165	—	47475	11.90	—
43551	73.00	—	44315	8.95	—	46202	6.15	—	47476	11.90	—
43626	20.60	—	44427	151.00	—	46362	861.00	—	47477	15.80	—
43628	268.00	—	44428	152.00	—	46426	126.00	—	47478	16.60	—
43629	227.00	—	44429	2.28	—	46427	168.00	—	47600	(a)	—
43754	(a)	—	44430	1.59	—	46510	(a)	—	47610	(a)	—
43760	7.57	—	44431	5.06	—	46590	(a)	—	48039	95.40	—
43822	14.80	—	44432	1.61	—	46603	10.60	—	48177	(a)	—
43840	.182	—	44433	51.20	—	46604	12.20	—	48178	(a)	—
43860	11.70	—	44434	97.80	—	46606	32.50	—	48206	54.60	—
43889	4.17	—	44435	101.00	—	46607	44.60	—	48252	(a)	—
43945	(a)	—	44436	118.00	—	46622	43.30	—	48441	.229	—
43946	(a)	—	44437	98.10	—	46671	(a)	—	48557	22.90	—
43990	(a)	(a)	44438	77.50	—	46700	271.00	—	48558	19.90	—
43991	(a)	—	44439	151.00	—	46773	(a)	—	48600	252.00	—
44009	7.08	—	44440	125.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	1.55	(a)
44069	22.10	—	44501	(a)	—	46882	(a)	—	48637	17.50	—
44070	6.53	—	45190	4.84	—	46911	40.80	—	48638	8.69	—
44071	7.27	—	45191	3.44	—	46912	74.80	—	48727	(a)	—
44072	5.02	—	45192	4.02	—	46913	(a)	—	48808	3.93	—
44100	4.26	—	45193	2.37	—	46914	(a)	—	48924	(a)	—
44101	4.44	—	45210	3.00	—	46915	(a)	—	48925	419.00	—
44102	3.46	—	45224	(a)	—	46916	(a)	—	49005	.69	—
44103	3.06	—	45225	(a)	—	47050	4.05	—	49111	6.00	—
44104	1.29	—	45334	77.60	—	47051	(a)	—	49181	31.20	—
44105	(a)	—	45380	.41	(a)	47052	(a)	—	49183	38.00	—
44106	(a)	—	45450	22.80	—	47103	(a)	—	49184	80.20	—
44108	1.51	—	45523	(a)	—	47146	(a)	—	49185	73.00	—
44109	3.82	—	45524	(a)	—	47147	(a)	—	49239	.31	.28
44110	3.91	—	45539	(a)	—	47221	297.00	—	49292	2.28	—
44111	2.40	—	45678	1.09	—	47253	(a)	—	49305	(a)	—

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
49333	16.70	—	51241	1.69	.175	51703	.06	(a)	51999	.117	.228
49451	(a)	—	51250	.245	(a)	51734	.114	.36	52002	.102	.074
49452	(a)	—	51251	.049	(a)	51741	.30	.244	52075	.18	.158
49617	.48	.26	51252	.172	.059	51752	.25	.155	52076	.217	(a)
49618	.40	.063	51253	.146	(a)	51767	.04	.005	52109	.026	(a)
49619	.75	.146	51254	.046	.018	51777	.138	.043	52134	.34	.39
49763	4.90	—	51255	.62	(a)	51790	.23	(a)	52137	.071	(a)
49800	(a)	—	51300	.19	.103	51796	.108	(a)	52150	.63	(a)
49801	262.00	—	51305	.19	.61	51808	.38	.39	52315	.18	.235
49802	23.20	—	51315	.20	.056	51809	.48	.166	52341	.044	(a)
49803	41.10	—	51330	.094	1.21	51833	.207	.034	52342	.128	(a)
49840	4.17	—	51333	.031	.35	51850	.229	(a)	52343	.078	(a)
49870	175.00	—	51340	.047	(a)	51851	.155	(a)	52401	.242	(a)
49890	(a)	—	51350	.32	.103	51852	.36	(a)	52402	.026	(a)
49891	(a)	—	51351	.29	.04	51853	.146	(a)	52432	.128	(a)
49902	(a)	—	51352	.39	.069	51854	.33	(a)	52433	.117	.43
49903	(a)	—	51355	.27	.085	51855	.34	(a)	52435	.147	(a)
50010	.28	.43	51356	.29	.41	51856	.189	(a)	52438	.106	(a)
50011	.086	(a)	51357	.28	1.32	51857	.32	(a)	52440	.167	(a)
50012	.102	(a)	51358	.68	.088	51869	.127	.127	52467	.154	(a)
50015	.18	(a)	51359	.60	.55	51877	.72	.117	52469	.054	.089
50017	.137	(a)	51370	.56	2.09	51889	.118	.008	52505	.27	.147
50018	.078	(a)	51380	.056	.024	51896	.055	.012	52547	.21	.048
50019	.073	(a)	51400	.221	(a)	51900	.155	.083	52581	1.31	1.48
50045	.31	(a)	51401	.33	(a)	51909	.207	.038	52619	.092	(a)
50047	.035	(a)	51500	.105	.107	51919	.119	(a)	52660	.36	—
51001	.053	.29	51516	.30	—	51926	.121	.034	52744	.79	.037
51005	.011	(a)	51517	.34	—	51927	.065	.092	52767	.192	(a)
51116	.134	.45	51550	.13	.36	51934	.133	.063	52876	(a)	(a)
51201	.047	(a)	51551	.045	.72	51941	.12	.02	52911	.073	.28
51205	.144	.033	51552	.078	.105	51942	.193	—	52967	.028	.04
51206	.023	.50	51553	.139	(a)	51956	.52	.118	53001	.27	.203
51210	.093	(a)	51554	.013	(a)	51957	.46	.35	53077	.129	.148
51211	(a)	(a)	51575	.086	.025	51958	.41	.178	53095	.089	(a)
51220	.32	1.42	51576	.25	.062	51959	.42	(a)	53096	.123	(a)
51221	.177	.86	51600	.17	.143	51960	.055	.231	53121	.35	.40
51222	.215	2.51	51613	.112	.082	51970	.239	.163	53147	.032	(a)
51224	.226	.84	51625	.049	(a)	51982	.07	.052	53229	.181	(a)
51230	.038	.51	51666	.136	.055	51985	.28	—	53271	.066	(a)
51240	.57	.191	51702	.146	(a)	51986	.28	.075	53333	.179	.198

\$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
53374	.209	.125	55716	.40	.30	56919	.184	(a)	58301	.058	.071
53375	.111	.176	55717	.243	(a)	56920	.168	(a)	58302	.066	.033
53376	.178	.12	55718	.236	(a)	56980	.136	(a)	58397	.38	.27
53377	.182	.131	55802	.138	.02	57001	.047	.041	58408	.239	–
53403	.115	(a)	55918	.157	1.25	57002	.03	.054	58409	.30	–
53425	.168	(a)	55919	.021	2.32	57090	.27	.69	58456	.162	–
53565	.134	.066	56040	.015	.017	57146	.171	.52	58457	.235	–
53631	.041	.015	56041	.098	(a)	57202	.121	(a)	58458	.30	–
53632	.047	.022	56042	.123	(a)	57257	.15	.054	58459	.36	–
53731	.043	(a)	56170	.165	(a)	57401	.085	.06	58503	.102	.048
53732	.29	.36	56171	.081	(a)	57403	.28	.023	58532	.132	(a)
53733	.19	.15	56202	.098	.051	57410	.041	.106	58559	.027	(a)
53734	1.82	–	56390	.171	.56	57411	.041	(a)	58560	.065	(a)
53803	.40	(a)	56391	.147	.219	57572	.024	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.237	.085	57600	.072	.026	58575	.084	.075
53902	(a)	(a)	56488	.23	.046	57611	.089	.034	58627	.27	.007
53903	(a)	(a)	56567	.171	(a)	57625	.63	(a)	58663	.38	.40
53904	(a)	(a)	56650	.52	(a)	57651	.077	.04	58682	.239	(a)
53905	(a)	(a)	56651	.28	(a)	57690	.115	.30	58713	.088	(a)
53907	.129	.084	56652	.204	(a)	57716	.055	.07	58737	.173	.33
53951	(a)	(a)	56653	.196	(a)	57725	.12	.063	58756	.071	(a)
53952	(a)	(a)	56654	.10	(a)	57726	.093	.021	58757	.58	(a)
53953	(a)	(a)	56690	.119	.247	57798	.039	(a)	58759	.072	(a)
54012	.182	–	56699	.109	.059	57800	.146	(a)	58802	.082	.30
54077	.176	.27	56758	.092	.107	57808	.046	(a)	58813	.174	(a)
54444	(a)	(a)	56759	.095	.068	57809	.047	(a)	58822	.226	(a)
55010	.53	.66	56760	.136	.069	57810	.046	.089	58837	.35	.119
55011	.144	1.70	56805	.179	(a)	57871	.055	.067	58840	.105	.086
55012	.171	.87	56806	.127	(a)	57913	.189	.154	58873	.167	.019
55013	.152	.96	56807	.125	(a)	57997	.41	–	58903	.052	(a)
55014	(a)	(a)	56808	.164	(a)	57998	.084	.05	58904	.04	.083
55214	.139	.058	56900	.157	(a)	57999	.075	.052	58922	.28	.174
55371	.53	.079	56910	.079	(a)	58009	.075	(a)	59005	.098	.054
55410	(a)	(a)	56911	.148	(a)	58010	.194	(a)	59057	.72	(a)
55426	.184	(a)	56912	.12	.076	58020	.30	(a)	59058	.47	(a)
55597	.035	1.14	56913	.097	(a)	58056	.232	(a)	59188	.60	.036
55647	.069	.076	56915	.58	(a)	58057	.146	(a)	59189	.83	.192
55648	.031	(a)	56916	.52	.26	58058	.131	(a)	59223	.173	.109
55649	.037	(a)	56917	.151	(a)	58095	.184	1.09	59257	.026	.007
55715	.28	.141	56918	.072	(a)	58096	.245	.93	59306	.166	(a)

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
59378	.112	.096	59925	.62	1.05	63010	257.00	—	91127	4.30	1.62
59481	.44	.077	59926	.52	.71	63011	321.00	—	91130	3.13	—
59482	.63	(a)	59927	.35	.81	63012	456.00	—	91135	.87	(a)
59537	.121	.187	59931	.34	.30	63013	432.00	—	91150	4.06	4.93
59601	.168	1.21	59932	.37	.53	63215	220.00	—	91155	9.01	25.10
59647	.28	.109	59941	.115	(a)	63216	153.00	—	91160	1.97	—
59660	.31	.42	59947	.077	.198	63217	79.90	—	91175	1.69	—
59661	.151	(a)	59955	.044	.094	63218	26.90	—	91177	7.42	—
59693	.025	—	59963	.33	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	.77	.049	63220	(a)	—	91190	4.00	(a)
59701	.012	.33	59970	.103	.112	64074	34.20	—	91200	1.79	—
59713	.28	.245	59973	.211	(a)	64075	24.10	—	91210	(a)	—
59722	.143	.018	59975	.145	.089	64500	(a)	—	91235	4.95	3.17
59723	.054	.023	59977	.083	(a)	65007	134.00	—	91250	7.46	(a)
59724	.083	.018	59984	.058	.032	66122	57.60	—	91265	38.20	4.63
59725	.103	.072	59985	.226	(a)	66123	31.70	—	91266	20.20	1.23
59726	.075	.02	59986	.173	(a)	66309	92.50	—	91280	(a)	3.67
59738	.239	.04	59988	.037	.038	66561	214.00	—	91302	28.00	(a)
59750	.09	.10	59989	.03	.029	67017	199.00	—	91315	8.51	—
59751	.032	(a)	60010	143.00	—	67508	94.80	—	91324	19.00	(a)
59773	.036	.018	60011	164.00	—	67509	69.60	—	91325	(a)	(a)
59774	.029	.098	60012	269.00	—	67510	38.70	—	91340	12.40	7.25
59775	.038	.126	60013	231.00	—	67511	41.90	—	91341	8.51	3.77
59781	.078	.061	60015	172.00	—	67512	179.00	—	91342	11.40	3.48
59782	.117	.63	60016	194.00	—	67513	114.00	—	91343	1.88	1.41
59783	.114	(a)	60035	151.00	—	67634	172.00	—	91405	14.40	—
59784	.087	(a)	61000	141.00	—	67635	122.00	—	91436	9.62	2.03
59790	.184	(a)	61212	77.10	—	68001	372.00	—	91481	35.10	—
59798	.30	.28	61216	85.60	—	68439	478.00	—	91507	5.18	2.90
59806	.212	(a)	61217	77.90	—	68500	31.40	—	91523	79.80	—
59867	.207	(a)	61218	53.20	—	68604	8.94	—	91547	.45	—
59886	.028	.067	61223	378.00	—	68606	34.90	—	91551	2.81	.67
59889	.117	.202	61224	120.00	—	68607	27.60	—	91555	2.98	.94
59892	.114	(a)	61225	167.00	—	68702	22.70	—	91560	11.20	4.20
59904	.077	.137	61226	281.00	—	68703	17.00	—	91562	6.27	—
59905	.13	.111	61227	257.00	—	68706	73.00	—	91577	22.40	3.04
59914	.76	.55	62000	58.60	—	68707	72.20	—	91580	14.70	—
59915	.26	.53	62001	46.30	—	90089	8.14	—	91581	(a)	(a)
59917	.047	.194	62002	21.10	—	91111	6.39	5.36	91582	(a)	(a)
59923	.019	.004	62003	66.50	—	91125	4.90	2.58	91583	(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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	—						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	—						
98967	6.75	11.30	99777	16.90	—						
98993	11.60	5.02	99793	5.72	—						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	—	99827	.82	.69						
99082	(a)	—	99851	3.33	—						
99083	(a)	—	99917	5.39	—						
99084	(a)	(a)	99938	6.05	—						
99085	(a)	(a)	99943	17.60	—						
99111	3.30	—	99946	13.10	3.30						
99160	(a)	—	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	—						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	—	99975	12.50	—						
99310	6.60	(a)	99986	(a)	—						
99315	19.40	1.88	99987	(a)	—						
99321	18.80	2.17	99988	5.92	—						
99445	(a)	(a)									
99471	1.68	—									
99505	9.85	—									
99506	12.10	—									
99507	10.60	—									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	—									
99613	16.70	2.17									
99614	7.60	—									
99620	.91	—									

\$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	.215	.142	10150	.91	(a)	11204	.58	1.70	13111	1.03	.063
10011	.051	(a)	10151	23.00	—	11205	(a)	—	13112	.09	.04
10012	.06	(a)	10160	4.09	—	11206	2.05	—	13201	1.54	.088
10015	15.60	—	10204	.41	—	11207	25.90	—	13204	1.74	.64
10020	(a)	(a)	10205	.46	—	11208	4.44	—	13205	.67	.27
10025	.051	(a)	10210	.74	(a)	11209	20.90	—	13206	(a)	(a)
10026	1.19	.025	10211	.74	(a)	11210	8.88	—	13207	(a)	(a)
10027	.051	(a)	10220	8.68	—	11211	46.20	—	13208	(a)	(a)
10036	1.14	(a)	10255	.42	.119	11212	6.98	—	13314	.221	.008
10040	.164	.33	10256	1.55	.152	11213	5.70	—	13351	.54	.067
10042	.68	.42	10257	.29	.13	11214	14.00	—	13352	.55	.047
10052	10.80	—	10309	.30	.021	11222	.236	—	13410	2.43	1.75
10054	9.56	—	10315	.70	(a)	11234	.52	.071	13411	(a)	(a)
10060	.33	.075	10331	21.10	—	11248	.08	.009	13412	.82	1.36
10065	.49	.068	10332	36.50	—	11258	1.11	.34	13453	.95	(a)
10066	.50	.085	10352	.54	.099	11259	1.19	.34	13454	1.11	(a)
10070	.123	.08	10367	11.90	—	11273	25.70	—	13455	1.13	(a)
10071	.59	.128	10368	17.40	—	11274	24.70	—	13461	(a)	(a)
10072	13.40	—	10375	(a)	—	11288	1.36	.133	13506	1.69	.082
10073	1.78	.58	10378	21.40	—	12014	.174	.049	13507	2.04	.188
10075	13.20	.206	10379	9.93	—	12356	2.18	.036	13590	.84	.62
10100	.92	.098	10380	17.00	—	12361	.106	.055	13621	.212	.37
10101	.44	.124	10381	14.70	—	12362	.135	(a)	13670	.059	.023
10105	4.78	—	11007	5.05	—	12373	.051	.027	13673	.84	.026
10107	5.43	.30	11020	.56	.237	12374	1.13	.111	13715	.135	.085
10110	53.00	—	11039	1.54	.118	12375	.56	.077	13716	.84	.126
10111	.27	.041	11052	4.33	—	12391	.102	.054	13720	.48	.098
10113	.66	—	11101	(a)	(a)	12393	.74	(a)	13759	.33	.134
10115	1.32	.095	11120	(a)	—	12467	.31	(a)	13930	.29	.103
10117	15.50	—	11126	.115	.019	12509	.106	.02	14068	.072	.007
10119	(a)	—	11127	.69	.011	12510	1.34	.03	14101	.84	.053
10120	34.70	—	11128	.93	.086	12583	.60	(a)	14279	.81	.084
10130	6.52	—	11138	5.28	—	12651	1.74	.32	14401	1.12	.173
10132	5.62	—	11155	.39	—	12683	.80	(a)	14405	2.97	—
10133	4.17	—	11160	(a)	(a)	12707	.89	.41	14527	.55	.129
10135	(a)	—	11167	1.00	—	12797	.187	.15	14655	.163	—
10140	.049	.017	11168	5.18	—	12805	.60	.197	14731	4.30	—
10141	.097	.026	11201	44.20	—	12841	.99	—	14732	.32	—
10145	.47	.021	11202	13.10	—	12927	.173	—	14733	1.14	—
10146	.41	.03	11203	1.60	.26	13049	.055	.041	14734	.49	—

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	.37	.073	16670	8.77	—	18501	.90	.024	40072	(a)	—
14913	.61	.172	16676	.55	.017	18506	.74	.007	40075	56.20	—
15060	(a)	(a)	16694	.70	(a)	18507	.35	.009	40101	62.80	—
15061	(a)	(a)	16705	.43	.083	18570	3.61	—	40102	55.50	—
15062	.33	(a)	16722	(a)	—	18575	(a)	(a)	40111	17.20	—
15063	.39	(a)	16723	(a)	—	18616	.57	.42	40115	(a)	—
15070	.40	—	16750	.192	.038	18707	.02	.005	40117	(a)	—
15119	(a)	—	16751	.192	—	18708	.211	.027	40140	(a)	—
15120	(a)	—	16819	2.02	(a)	18833	.242	(a)	41001	.58	—
15123	4.16	—	16820	1.57	(a)	18834	.55	.136	41210	(a)	—
15124	1.45	—	16881	3.00	(a)	18911	1.73	.022	41421	1.94	—
15188	.59	(a)	16890	.237	(a)	18912	3.25	.036	41422	1.03	—
15223	.07	.034	16891	.26	(a)	18920	.84	.023	41510	86.90	—
15224	.50	.114	16892	.47	(a)	18991	(a)	—	41603	91.80	—
15300	(a)	—	16900	2.70	.139	19007	1.62	—	41604	50.40	—
15314	.39	(a)	16901	1.73	.188	19051	3.60	—	41620	3.71	—
15404	.152	(a)	16902	1.47	.103	19061	(a)	—	41650	129.00	—
15405	.224	(a)	16905	2.84	.12	19795	.57	(a)	41664	73.50	—
15406	.57	.063	16906	1.81	.171	19796	.66	—	41665	8.61	—
15488	1.43	(a)	16910	1.62	.088	40005	(a)	—	41666	(a)	—
15538	.70	.019	16911	1.47	.086	40006	(a)	—	41667	201.00	—
15600	1.77	.112	16915	1.66	.084	40010	(a)	—	41668	188.00	—
15607	.52	—	16916	1.39	.099	40015	(a)	—	41669	1.32	—
15608	.39	.012	16920	3.68	.193	40020	(a)	—	41670	2.22	—
15656	11.60	—	16921	3.37	.077	40026	(a)	—	41672	(a)	—
15699	1.29	—	16930	2.12	.24	40031	(a)	—	41673	(a)	—
15733	.37	.023	16931	2.29	.101	40032	(a)	—	41675	(a)	—
15839	.53	.032	16940	4.60	.077	40040	(a)	—	41677	.77	—
15991	.43	.087	16941	1.84	.137	40041	(a)	—	41678	247.00	—
15993	.36	.055	18078	.245	.173	40042	(a)	—	41679	(a)	(a)
16005	.072	.021	18109	.72	.036	40045	486.00	—	41680	67.20	—
16009	.46	.08	18110	.58	.039	40046	96.00	—	41696	2.42	—
16402	2.61	—	18200	(a)	—	40047	34.20	—	41697	1.68	—
16403	1.65	.189	18205	.38	.40	40059	12.30	—	41700	(a)	—
16404	2.08	—	18206	.93	.132	40061	6.50	—	41715	42.60	—
16471	.74	—	18335	.67	.019	40063	217.00	—	41716	27.10	—
16501	.152	(a)	18435	.98	.109	40064	63.90	—	43007	(a)	—
16527	.233	.203	18436	.79	.235	40066	(a)	—	43117	(a)	—
16588	.212	(a)	18437	.96	(a)	40067	(a)	—	43151	28.00	—
16604	.36	.067	18438	1.84	(a)	40069	(a)	—	43152	73.80	—

\$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	106.00	—	44112	.96	—	45771	.66	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.216	.082	47318	20.50	—
43421	29.20	—	44193	(a)	—	45900	.202	.081	47367	.77	—
43422	153.00	—	44194	(a)	—	45901	.173	.026	47420	4.49	—
43424	(a)	—	44222	(a)	—	45937	.241	—	47468	(a)	—
43470	14.10	—	44276	143.00	—	45993	(a)	(a)	47471	16.80	—
43517	(a)	—	44277	92.60	—	46004	123.00	—	47473	22.00	—
43518	31.50	—	44280	.77	—	46005	98.20	—	47474	24.60	—
43550	104.00	—	44311	16.30	—	46112	.247	—	47475	19.40	—
43551	57.70	—	44315	10.90	—	46202	10.50	—	47476	19.40	—
43626	25.20	—	44427	227.00	—	46362	861.00	—	47477	25.80	—
43628	328.00	—	44428	228.00	—	46426	126.00	—	47478	27.10	—
43629	278.00	—	44429	3.42	—	46427	168.00	—	47600	(a)	—
43754	(a)	—	44430	2.38	—	46510	(a)	—	47610	(a)	—
43760	9.25	—	44431	7.61	—	46590	(a)	—	48039	75.50	—
43822	11.20	—	44432	2.41	—	46603	10.60	—	48177	(a)	—
43840	.138	—	44433	76.80	—	46604	12.20	—	48178	(a)	—
43860	8.82	—	44434	147.00	—	46606	32.40	—	48206	66.70	—
43889	3.16	—	44435	152.00	—	46607	44.60	—	48252	(a)	—
43945	(a)	—	44436	178.00	—	46622	32.70	—	48441	.28	—
43946	(a)	—	44437	147.00	—	46671	(a)	—	48557	28.00	—
43990	(a)	(a)	44438	116.00	—	46700	214.00	—	48558	24.40	—
43991	(a)	—	44439	227.00	—	46773	(a)	—	48600	251.00	—
44009	5.07	—	44440	187.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	1.74	(a)
44069	26.90	—	44501	(a)	—	46882	(a)	—	48637	21.40	—
44070	7.98	—	45190	8.27	—	46911	49.90	—	48638	10.60	—
44071	8.88	—	45191	5.87	—	46912	91.30	—	48727	(a)	—
44072	6.13	—	45192	6.87	—	46913	(a)	—	48808	2.98	—
44100	2.89	—	45193	4.05	—	46914	(a)	—	48924	(a)	—
44101	3.01	—	45210	5.13	—	46915	(a)	—	48925	512.00	—
44102	2.35	—	45224	(a)	—	46916	(a)	—	49005	.52	—
44103	2.08	—	45225	(a)	—	47050	3.06	—	49111	4.55	—
44104	.87	—	45334	61.40	—	47051	(a)	—	49181	24.70	—
44105	(a)	—	45380	.44	(a)	47052	(a)	—	49183	30.10	—
44106	(a)	—	45450	18.00	—	47103	(a)	—	49184	63.50	—
44108	1.02	—	45523	(a)	—	47146	(a)	—	49185	57.70	—
44109	2.59	—	45524	(a)	—	47147	(a)	—	49239	.33	.28
44110	2.65	—	45539	(a)	—	47221	235.00	—	49292	1.80	—
44111	1.63	—	45678	.83	—	47253	(a)	—	49305	(a)	—

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
49333	13.20	—	51241	1.33	.175	51703	.068	(a)	51999	.092	.228
49451	(a)	—	51250	.27	(a)	51734	.128	.36	52002	.081	.074
49452	(a)	—	51251	.039	(a)	51741	.233	.244	52075	.202	.158
49617	.34	.26	51252	.135	.059	51752	.197	.155	52076	.244	(a)
49618	.29	.063	51253	.115	(a)	51767	.026	.005	52109	.02	(a)
49619	.54	.146	51254	.036	.018	51777	.089	.043	52134	.27	.39
49763	3.51	—	51255	.70	(a)	51790	.148	(a)	52137	.08	(a)
49800	(a)	—	51300	.122	.103	51796	.085	(a)	52150	.50	(a)
49801	207.00	—	51305	.122	.61	51808	.30	.39	52315	.116	.235
49802	18.30	—	51315	.212	.056	51809	.38	.166	52341	.05	(a)
49803	32.50	—	51330	.106	1.21	51833	.133	.034	52342	.144	(a)
49840	3.16	—	51333	.035	.35	51850	.26	(a)	52343	.088	(a)
49870	214.00	—	51340	.037	(a)	51851	.174	(a)	52401	.27	(a)
49890	(a)	—	51350	.206	.103	51852	.41	(a)	52402	.02	(a)
49891	(a)	—	51351	.184	.04	51853	.164	(a)	52432	.101	(a)
49902	(a)	—	51352	.25	.069	51854	.37	(a)	52433	.092	.43
49903	(a)	—	51355	.172	.085	51855	.39	(a)	52435	.116	(a)
50010	.218	.43	51356	.186	.41	51856	.212	(a)	52438	.084	(a)
50011	.096	(a)	51357	.30	1.32	51857	.36	(a)	52440	.131	(a)
50012	.081	(a)	51358	.72	.088	51869	.10	.127	52467	.121	(a)
50015	.142	(a)	51359	.63	.55	51877	.56	.117	52469	.042	.089
50017	.108	(a)	51370	.44	2.09	51889	.093	.008	52505	.212	.147
50018	.088	(a)	51380	.044	.024	51896	.043	.012	52547	.235	.048
50019	.058	(a)	51400	.248	(a)	51900	.10	.083	52581	1.03	1.48
50045	.247	(a)	51401	.37	(a)	51909	.232	.038	52619	.072	(a)
50047	.028	(a)	51500	.083	.107	51919	.094	(a)	52660	.27	—
51001	.06	.29	51516	.23	—	51926	.095	.034	52744	.51	.037
51005	.012	(a)	51517	.26	—	51927	.052	.092	52767	.215	(a)
51116	.151	.45	51550	.102	.36	51934	.104	.063	52876	(a)	(a)
51201	.037	(a)	51551	.036	.72	51941	.095	.02	52911	.058	.28
51205	.114	.033	51552	.062	.105	51942	.152	—	52967	.022	.04
51206	.018	.50	51553	.11	(a)	51956	.41	.118	53001	.212	.203
51210	.104	(a)	51554	.01	(a)	51957	.36	.35	53077	.102	.148
51211	(a)	(a)	51575	.055	.025	51958	.32	.178	53095	.07	(a)
51220	.36	1.42	51576	.197	.062	51959	.33	(a)	53096	.097	(a)
51221	.199	.86	51600	.134	.143	51960	.043	.231	53121	.28	.40
51222	.242	2.51	51613	.088	.082	51970	.189	.163	53147	.036	(a)
51224	.25	.84	51625	.055	(a)	51982	.055	.052	53229	.204	(a)
51230	.043	.51	51666	.087	.055	51985	.214	—	53271	.052	(a)
51240	.45	.191	51702	.164	(a)	51986	.218	.075	53333	.20	.198

\$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
53374	.135	.125	55716	.31	.30	56919	.207	(a)	58301	.065	.071
53375	.071	.176	55717	.27	(a)	56920	.189	(a)	58302	.052	.033
53376	.114	.12	55718	.27	(a)	56980	.108	(a)	58397	.30	.27
53377	.117	.131	55802	.089	.02	57001	.037	.041	58408	.181	–
53403	.074	(a)	55918	.124	1.25	57002	.024	.054	58409	.23	–
53425	.189	(a)	55919	.017	2.32	57090	.30	.69	58456	.123	–
53565	.086	.066	56040	.012	.017	57146	.192	.52	58457	.178	–
53631	.032	.015	56041	.077	(a)	57202	.095	(a)	58458	.23	–
53632	.037	.022	56042	.097	(a)	57257	.118	.054	58459	.28	–
53731	.034	(a)	56170	.186	(a)	57401	.067	.06	58503	.081	.048
53732	.231	.36	56171	.091	(a)	57403	.182	.023	58532	.104	(a)
53733	.15	.15	56202	.077	.051	57410	.033	.106	58559	.021	(a)
53734	1.38	–	56390	.135	.56	57411	.046	(a)	58560	.051	(a)
53803	.45	(a)	56391	.116	.219	57572	.019	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.186	.085	57600	.057	.026	58575	.066	.075
53902	(a)	(a)	56488	.148	.046	57611	.099	.034	58627	.212	.007
53903	(a)	(a)	56567	.192	(a)	57625	.50	(a)	58663	.43	.40
53904	(a)	(a)	56650	.59	(a)	57651	.061	.04	58682	.188	(a)
53905	(a)	(a)	56651	.32	(a)	57690	.129	.30	58713	.056	(a)
53907	.101	.084	56652	.229	(a)	57716	.061	.07	58737	.137	.33
53951	(a)	(a)	56653	.22	(a)	57725	.134	.063	58756	.08	(a)
53952	(a)	(a)	56654	.113	(a)	57726	.104	.021	58757	.46	(a)
53953	(a)	(a)	56690	.077	.247	57798	.031	(a)	58759	.057	(a)
54012	.138	–	56699	.086	.059	57800	.115	(a)	58802	.065	.30
54077	.139	.27	56758	.073	.107	57808	.051	(a)	58813	.195	(a)
54444	(a)	(a)	56759	.075	.068	57809	.053	(a)	58822	.178	(a)
55010	.42	.66	56760	.107	.069	57810	.051	.089	58837	.39	.119
55011	.113	1.70	56805	.141	(a)	57871	.061	.067	58840	.118	.086
55012	.135	.87	56806	.10	(a)	57913	.149	.154	58873	.187	.019
55013	.171	.96	56807	.099	(a)	57997	.31	–	58903	.041	(a)
55014	(a)	(a)	56808	.129	(a)	57998	.066	.05	58904	.031	.083
55214	.109	.058	56900	.124	(a)	57999	.084	.052	58922	.31	.174
55371	.34	.079	56910	.062	(a)	58009	.084	(a)	59005	.077	.054
55410	(a)	(a)	56911	.166	(a)	58010	.153	(a)	59057	.57	(a)
55426	.207	(a)	56912	.134	.076	58020	.195	(a)	59058	.37	(a)
55597	.027	1.14	56913	.109	(a)	58056	.183	(a)	59188	.39	.036
55647	.055	.076	56915	.65	(a)	58057	.115	(a)	59189	.53	.192
55648	.025	(a)	56916	.58	.26	58058	.103	(a)	59223	.194	.109
55649	.029	(a)	56917	.169	(a)	58095	.145	1.09	59257	.021	.007
55715	.217	.141	56918	.081	(a)	58096	.193	.93	59306	.131	(a)

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
59378	.126	.096	59925	.65	1.05	63010	236.00	—	91127	4.30	1.62
59481	.35	.077	59926	.55	.71	63011	295.00	—	91130	3.13	—
59482	.40	(a)	59927	.37	.81	63012	419.00	—	91135	.87	(a)
59537	.136	.187	59931	.27	.30	63013	397.00	—	91150	4.06	4.93
59601	.132	1.21	59932	.29	.53	63215	220.00	—	91155	9.01	25.10
59647	.18	.109	59941	.091	(a)	63216	153.00	—	91160	1.97	—
59660	.243	.42	59947	.086	.198	63217	97.60	—	91175	1.69	—
59661	.119	(a)	59955	.035	.094	63218	32.90	—	91177	7.42	—
59693	.02	—	59963	.26	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	.60	.049	63220	(a)	—	91190	4.00	(a)
59701	.01	.33	59970	.116	.112	64074	58.40	—	91200	1.79	—
59713	.218	.245	59973	.166	(a)	64075	41.10	—	91210	(a)	—
59722	.113	.018	59975	.162	.089	64500	(a)	—	91235	4.95	3.17
59723	.042	.023	59977	.093	(a)	65007	134.00	—	91250	7.46	(a)
59724	.065	.018	59984	.046	.032	66122	57.60	—	91265	38.20	4.63
59725	.081	.072	59985	.178	(a)	66123	31.70	—	91266	20.20	1.23
59726	.059	.02	59986	.136	(a)	66309	92.50	—	91280	(a)	3.67
59738	.188	.04	59988	.041	.038	66561	214.00	—	91302	28.00	(a)
59750	.101	.10	59989	.024	.029	67017	199.00	—	91315	8.51	—
59751	.036	(a)	60010	131.00	—	67508	155.00	—	91324	19.00	(a)
59773	.023	.018	60011	151.00	—	67509	114.00	—	91325	(a)	(a)
59774	.019	.098	60012	248.00	—	67510	63.30	—	91340	12.40	7.25
59775	.024	.126	60013	212.00	—	67511	68.50	—	91341	8.51	3.77
59781	.088	.061	60015	159.00	—	67512	293.00	—	91342	11.40	3.48
59782	.131	.63	60016	178.00	—	67513	186.00	—	91343	1.88	1.41
59783	.128	(a)	60035	151.00	—	67634	172.00	—	91405	14.40	—
59784	.098	(a)	61000	130.00	—	67635	122.00	—	91436	9.62	2.03
59790	.145	(a)	61212	77.10	—	68001	372.00	—	91481	35.10	—
59798	.33	.28	61216	85.50	—	68439	478.00	—	91507	5.18	2.90
59806	.239	(a)	61217	77.80	—	68500	28.80	—	91523	79.80	—
59867	.163	(a)	61218	53.20	—	68604	8.94	—	91547	.45	—
59886	.022	.067	61223	378.00	—	68606	34.90	—	91551	2.81	.67
59889	.075	.202	61224	120.00	—	68607	27.60	—	91555	2.98	.94
59892	.128	(a)	61225	167.00	—	68702	22.70	—	91560	11.20	4.20
59904	.086	.137	61226	281.00	—	68703	17.00	—	91562	6.27	—
59905	.102	.111	61227	257.00	—	68706	73.00	—	91577	22.40	3.04
59914	.60	.55	62000	58.60	—	68707	72.20	—	91580	14.70	—
59915	.29	.53	62001	46.20	—	90089	8.14	—	91581	(a)	(a)
59917	.053	.194	62002	21.10	—	91111	6.39	5.36	91582	(a)	(a)
59923	.015	.004	62003	66.50	—	91125	4.90	2.58	91583	(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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	—						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	—						
98967	6.75	11.30	99777	16.90	—						
98993	11.60	5.02	99793	5.72	—						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	—	99827	.82	.69						
99082	(a)	—	99851	3.33	—						
99083	(a)	—	99917	5.39	—						
99084	(a)	(a)	99938	6.05	—						
99085	(a)	(a)	99943	17.60	—						
99111	3.30	—	99946	13.10	3.30						
99160	(a)	—	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	—						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	—	99975	12.50	—						
99310	6.60	(a)	99986	(a)	—						
99315	19.40	1.88	99987	(a)	—						
99321	18.80	2.17	99988	5.92	—						
99445	(a)	(a)									
99471	1.68	—									
99505	9.85	—									
99506	12.10	—									
99507	10.60	—									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	—									
99613	16.70	2.17									
99614	7.60	—									
99620	.91	—									

\$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	.93	.142	10150	1.63	(a)	11204	1.03	1.70	13111	1.34	.063
10011	.221	(a)	10151	41.10	—	11205	(a)	—	13112	.166	.04
10012	.26	(a)	10160	7.32	—	11206	2.92	—	13201	1.40	.088
10015	15.90	—	10204	.74	—	11207	36.90	—	13204	1.59	.64
10020	(a)	(a)	10205	.82	—	11208	6.33	—	13205	.61	.27
10025	.221	(a)	10210	1.32	(a)	11209	29.70	—	13206	(a)	(a)
10026	2.13	.025	10211	1.32	(a)	11210	12.70	—	13207	(a)	(a)
10027	.221	(a)	10220	15.50	—	11211	65.80	—	13208	(a)	(a)
10036	1.04	(a)	10255	.39	.119	11212	9.95	—	13314	.39	.008
10040	.71	.33	10256	1.42	.152	11213	8.12	—	13351	.96	.067
10042	1.22	.42	10257	.27	.13	11214	20.00	—	13352	.98	.047
10052	11.00	—	10309	.53	.021	11222	.34	—	13410	2.22	1.75
10054	9.73	—	10315	1.25	(a)	11234	.93	.071	13411	(a)	(a)
10060	.58	.075	10331	21.50	—	11248	.073	.009	13412	.75	1.36
10065	.88	.068	10332	37.10	—	11258	1.45	.34	13453	.87	(a)
10066	.89	.085	10352	.70	.099	11259	1.55	.34	13454	1.01	(a)
10070	.53	.08	10367	16.90	—	11273	46.00	—	13455	1.03	(a)
10071	1.05	.128	10368	24.80	—	11274	44.10	—	13461	(a)	(a)
10072	19.20	—	10375	(a)	—	11288	1.77	.133	13506	3.02	.082
10073	1.62	.58	10378	21.80	—	12014	.159	.049	13507	3.64	.188
10075	12.10	.206	10379	10.10	—	12356	3.90	.036	13590	.77	.62
10100	1.20	.098	10380	17.20	—	12361	.196	.055	13621	.193	.37
10101	.79	.124	10381	14.90	—	12362	.58	(a)	13670	.11	.023
10105	8.55	—	11007	7.20	—	12373	.221	.027	13673	1.10	.026
10107	4.97	.30	11020	1.00	.237	12374	2.03	.111	13715	.58	.085
10110	53.90	—	11039	1.41	.118	12375	1.00	.077	13716	1.49	.126
10111	1.16	.041	11052	3.97	—	12391	.44	.054	13720	.62	.098
10113	1.18	—	11101	(a)	(a)	12393	1.32	(a)	13759	.58	.134
10115	2.35	.095	11120	(a)	—	12467	.55	(a)	13930	1.24	.103
10117	15.70	—	11126	.206	.019	12509	.097	.02	14068	.129	.007
10119	(a)	—	11127	2.95	.011	12510	1.23	.03	14101	1.51	.053
10120	35.30	—	11128	3.99	.086	12583	.55	(a)	14279	.74	.084
10130	11.70	—	11138	5.37	—	12651	1.59	.32	14401	1.46	.173
10132	10.00	—	11155	.70	—	12683	.73	(a)	14405	4.23	—
10133	3.82	—	11160	(a)	(a)	12707	3.82	.41	14527	2.37	.129
10135	(a)	—	11167	.92	—	12797	.80	.15	14655	.29	—
10140	.09	.017	11168	4.75	—	12805	1.06	.197	14731	3.94	—
10141	.18	.026	11201	63.00	—	12841	1.77	—	14732	.29	—
10145	.87	.021	11202	18.60	—	12927	.31	—	14733	2.04	—
10146	.54	.03	11203	6.87	.26	13049	.102	.041	14734	.88	—

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	.34	.073	16670	8.92	—	18501	1.17	.024	40072	(a)	—
14913	1.10	.172	16676	.98	.017	18506	.68	.007	40075	143.00	—
15060	(a)	(a)	16694	.64	(a)	18507	.62	.009	40101	128.00	—
15061	(a)	(a)	16705	1.86	.083	18570	6.46	—	40102	113.00	—
15062	.31	(a)	16722	(a)	—	18575	(a)	(a)	40111	17.50	—
15063	.36	(a)	16723	(a)	—	18616	.52	.42	40115	(a)	—
15070	.57	—	16750	.34	.038	18707	.087	.005	40117	(a)	—
15119	(a)	—	16751	.34	—	18708	.38	.027	40140	(a)	—
15120	(a)	—	16819	1.85	(a)	18833	1.04	(a)	41001	.59	—
15123	3.81	—	16820	1.43	(a)	18834	.98	.136	41210	(a)	—
15124	1.33	—	16881	5.37	(a)	18911	3.09	.022	41421	1.54	—
15188	.54	(a)	16890	.217	(a)	18912	5.82	.036	41422	.82	—
15223	.129	.034	16891	.236	(a)	18920	1.51	.023	41510	155.00	—
15224	.65	.114	16892	.43	(a)	18991	(a)	—	41603	72.90	—
15300	(a)	—	16900	9.20	.139	19007	1.49	—	41604	40.10	—
15314	.70	(a)	16901	5.90	.188	19051	3.30	—	41620	5.28	—
15404	.139	(a)	16902	5.00	.103	19061	(a)	—	41650	103.00	—
15405	.205	(a)	16905	9.67	.12	19795	1.01	(a)	41664	74.80	—
15406	.52	.063	16906	6.18	.171	19796	1.18	—	41665	8.76	—
15488	1.30	(a)	16910	5.52	.088	40005	(a)	—	41666	(a)	—
15538	1.25	.019	16911	5.00	.086	40006	(a)	—	41667	204.00	—
15600	3.16	.112	16915	5.66	.084	40010	(a)	—	41668	192.00	—
15607	.74	—	16916	4.72	.099	40015	(a)	—	41669	1.34	—
15608	.70	.012	16920	12.50	.193	40020	(a)	—	41670	2.26	—
15656	20.80	—	16921	11.50	.077	40026	(a)	—	41672	(a)	—
15699	1.83	—	16930	7.22	.24	40031	(a)	—	41673	(a)	—
15733	.34	.023	16931	7.78	.101	40032	(a)	—	41675	(a)	—
15839	.94	.032	16940	15.70	.077	40040	(a)	—	41677	1.09	—
15991	.77	.087	16941	6.27	.137	40041	(a)	—	41678	328.00	—
15993	.65	.055	18078	1.05	.173	40042	(a)	—	41679	(a)	(a)
16005	.31	.021	18109	1.29	.036	40045	494.00	—	41680	53.40	—
16009	.42	.08	18110	1.03	.039	40046	97.60	—	41696	3.45	—
16402	4.67	—	18200	(a)	—	40047	34.80	—	41697	2.40	—
16403	2.95	.189	18205	1.63	.40	40059	12.50	—	41700	(a)	—
16404	3.73	—	18206	1.67	.132	40061	6.61	—	41715	33.90	—
16471	1.05	—	18335	1.20	.019	40063	221.00	—	41716	21.60	—
16501	.65	(a)	18435	1.27	.109	40064	65.00	—	43007	(a)	—
16527	1.00	.203	18436	1.03	.235	40066	(a)	—	43117	(a)	—
16588	.193	(a)	18437	1.72	(a)	40067	(a)	—	43151	71.00	—
16604	.32	.067	18438	3.30	(a)	40069	(a)	—	43152	98.10	—

\$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	270.00	—	44112	1.25	—	45771	.61	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.197	.082	47318	20.80	—
43421	74.00	—	44193	(a)	—	45900	.36	.081	47367	1.09	—
43422	389.00	—	44194	(a)	—	45901	.31	.026	47420	4.57	—
43424	(a)	—	44222	(a)	—	45937	.61	—	47468	(a)	—
43470	20.10	—	44276	363.00	—	45993	(a)	(a)	47471	13.40	—
43517	(a)	—	44277	235.00	—	46004	97.60	—	47473	17.50	—
43518	32.10	—	44280	1.09	—	46005	78.10	—	47474	19.50	—
43550	264.00	—	44311	16.60	—	46112	.50	—	47475	15.40	—
43551	147.00	—	44315	11.10	—	46202	17.00	—	47476	15.40	—
43626	25.60	—	44427	461.00	—	46362	1144.00	—	47477	20.50	—
43628	333.00	—	44428	464.00	—	46426	167.00	—	47478	21.60	—
43629	282.00	—	44429	6.95	—	46427	223.00	—	47600	(a)	—
43754	(a)	—	44430	4.83	—	46510	(a)	—	47610	(a)	—
43760	9.40	—	44431	15.40	—	46590	(a)	—	48039	192.00	—
43822	16.00	—	44432	4.89	—	46603	14.00	—	48177	(a)	—
43840	.196	—	44433	156.00	—	46604	16.20	—	48178	(a)	—
43860	12.60	—	44434	298.00	—	46606	43.10	—	48206	67.80	—
43889	4.50	—	44435	309.00	—	46607	59.30	—	48252	(a)	—
43945	(a)	—	44436	361.00	—	46622	46.70	—	48441	.28	—
43946	(a)	—	44437	299.00	—	46671	(a)	—	48557	28.50	—
43990	(a)	(a)	44438	236.00	—	46700	544.00	—	48558	24.80	—
43991	(a)	—	44439	460.00	—	46773	(a)	—	48600	334.00	—
44009	4.64	—	44440	381.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.44	(a)
44069	27.40	—	44501	(a)	—	46882	(a)	—	48637	21.80	—
44070	8.11	—	45190	13.40	—	46911	50.70	—	48638	10.80	—
44071	9.03	—	45191	9.48	—	46912	92.90	—	48727	(a)	—
44072	6.23	—	45192	11.10	—	46913	(a)	—	48808	5.32	—
44100	3.75	—	45193	6.55	—	46914	(a)	—	48924	(a)	—
44101	3.91	—	45210	8.28	—	46915	(a)	—	48925	521.00	—
44102	3.05	—	45224	(a)	—	46916	(a)	—	49005	.74	—
44103	2.70	—	45225	(a)	—	47050	4.37	—	49111	8.14	—
44104	1.13	—	45334	156.00	—	47051	(a)	—	49181	62.60	—
44105	(a)	—	45380	.40	(a)	47052	(a)	—	49183	76.30	—
44106	(a)	—	45450	45.80	—	47103	(a)	—	49184	161.00	—
44108	1.33	—	45523	(a)	—	47146	(a)	—	49185	147.00	—
44109	3.36	—	45524	(a)	—	47147	(a)	—	49239	.30	.28
44110	3.44	—	45539	(a)	—	47221	596.00	—	49292	4.58	—
44111	2.11	—	45678	1.18	—	47253	(a)	—	49305	(a)	—

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
49333	33.60	—	51241	1.56	.175	51703	.095	(a)	51999	.108	.228
49451	(a)	—	51250	.39	(a)	51734	.179	.36	52002	.094	.074
49452	(a)	—	51251	.045	(a)	51741	.27	.244	52075	.28	.158
49617	.31	.26	51252	.158	.059	51752	.23	.155	52076	.34	(a)
49618	.26	.063	51253	.135	(a)	51767	.023	.005	52109	.024	(a)
49619	.50	.146	51254	.042	.018	51777	.079	.043	52134	.32	.39
49763	3.22	—	51255	.98	(a)	51790	.132	(a)	52137	.111	(a)
49800	(a)	—	51300	.109	.103	51796	.099	(a)	52150	.58	(a)
49801	525.00	—	51305	.109	.61	51808	.35	.39	52315	.103	.235
49802	46.60	—	51315	.193	.056	51809	.44	.166	52341	.07	(a)
49803	82.40	—	51330	.149	1.21	51833	.119	.034	52342	.202	(a)
49840	4.50	—	51333	.049	.35	51850	.36	(a)	52343	.123	(a)
49870	218.00	—	51340	.043	(a)	51851	.244	(a)	52401	.38	(a)
49890	(a)	—	51350	.184	.103	51852	.57	(a)	52402	.024	(a)
49891	(a)	—	51351	.164	.04	51853	.23	(a)	52432	.118	(a)
49902	(a)	—	51352	.226	.069	51854	.52	(a)	52433	.108	.43
49903	(a)	—	51355	.154	.085	51855	.54	(a)	52435	.135	(a)
50010	.26	.43	51356	.166	.41	51856	.30	(a)	52438	.098	(a)
50011	.135	(a)	51357	.27	1.32	51857	.51	(a)	52440	.154	(a)
50012	.094	(a)	51358	.66	.088	51869	.117	.127	52467	.142	(a)
50015	.166	(a)	51359	.58	.55	51877	.66	.117	52469	.05	.089
50017	.126	(a)	51370	.51	2.09	51889	.109	.008	52505	.248	.147
50018	.123	(a)	51380	.051	.024	51896	.051	.012	52547	.33	.048
50019	.067	(a)	51400	.35	(a)	51900	.089	.083	52581	1.21	1.48
50045	.29	(a)	51401	.51	(a)	51909	.33	.038	52619	.085	(a)
50047	.032	(a)	51500	.097	.107	51919	.11	(a)	52660	.39	—
51001	.084	.29	51516	.33	—	51926	.112	.034	52744	.45	.037
51005	.017	(a)	51517	.37	—	51927	.06	.092	52767	.30	(a)
51116	.211	.45	51550	.12	.36	51934	.122	.063	52876	(a)	(a)
51201	.044	(a)	51551	.042	.72	51941	.111	.02	52911	.067	.28
51205	.133	.033	51552	.072	.105	51942	.178	—	52967	.025	.04
51206	.021	.50	51553	.128	(a)	51956	.48	.118	53001	.248	.203
51210	.146	(a)	51554	.012	(a)	51957	.42	.35	53077	.119	.148
51211	(a)	(a)	51575	.049	.025	51958	.38	.178	53095	.082	(a)
51220	.50	1.42	51576	.23	.062	51959	.38	(a)	53096	.114	(a)
51221	.28	.86	51600	.157	.143	51960	.051	.231	53121	.32	.40
51222	.34	2.51	51613	.103	.082	51970	.221	.163	53147	.051	(a)
51224	.36	.84	51625	.077	(a)	51982	.065	.052	53229	.29	(a)
51230	.06	.51	51666	.078	.055	51985	.31	—	53271	.061	(a)
51240	.52	.191	51702	.23	(a)	51986	.26	.075	53333	.28	.198

\$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
53374	.12	.125	55716	.37	.30	56919	.29	(a)	58301	.091	.071
53375	.064	.176	55717	.38	(a)	56920	.26	(a)	58302	.061	.033
53376	.102	.12	55718	.37	(a)	56980	.126	(a)	58397	.35	.27
53377	.104	.131	55802	.079	.02	57001	.043	.041	58408	.26	–
53403	.066	(a)	55918	.145	1.25	57002	.028	.054	58409	.33	–
53425	.26	(a)	55919	.02	2.32	57090	.42	.69	58456	.175	–
53565	.077	.066	56040	.014	.017	57146	.27	.52	58457	.25	–
53631	.038	.015	56041	.09	(a)	57202	.112	(a)	58458	.33	–
53632	.043	.022	56042	.114	(a)	57257	.138	.054	58459	.39	–
53731	.04	(a)	56170	.26	(a)	57401	.079	.06	58503	.094	.048
53732	.27	.36	56171	.128	(a)	57403	.162	.023	58532	.122	(a)
53733	.176	.15	56202	.09	.051	57410	.038	.106	58559	.025	(a)
53734	1.96	–	56390	.158	.56	57411	.065	(a)	58560	.06	(a)
53803	.63	(a)	56391	.135	.219	57572	.022	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.218	.085	57600	.066	.026	58575	.077	.075
53902	(a)	(a)	56488	.132	.046	57611	.139	.034	58627	.248	.007
53903	(a)	(a)	56567	.27	(a)	57625	.58	(a)	58663	.60	.40
53904	(a)	(a)	56650	.82	(a)	57651	.071	.04	58682	.22	(a)
53905	(a)	(a)	56651	.45	(a)	57690	.181	.30	58713	.05	(a)
53907	.119	.084	56652	.32	(a)	57716	.086	.07	58737	.16	.33
53951	(a)	(a)	56653	.31	(a)	57725	.188	.063	58756	.111	(a)
53952	(a)	(a)	56654	.158	(a)	57726	.146	.021	58757	.54	(a)
53953	(a)	(a)	56690	.068	.247	57798	.036	(a)	58759	.066	(a)
54012	.196	–	56699	.10	.059	57800	.134	(a)	58802	.076	.30
54077	.162	.27	56758	.085	.107	57808	.072	(a)	58813	.27	(a)
54444	(a)	(a)	56759	.087	.068	57809	.074	(a)	58822	.208	(a)
55010	.49	.66	56760	.125	.069	57810	.072	.089	58837	.55	.119
55011	.132	1.70	56805	.165	(a)	57871	.086	.067	58840	.165	.086
55012	.158	.87	56806	.117	(a)	57913	.174	.154	58873	.26	.019
55013	.239	.96	56807	.116	(a)	57997	.44	–	58903	.048	(a)
55014	(a)	(a)	56808	.151	(a)	57998	.077	.05	58904	.037	.083
55214	.128	.058	56900	.145	(a)	57999	.118	.052	58922	.44	.174
55371	.31	.079	56910	.073	(a)	58009	.118	(a)	59005	.09	.054
55410	(a)	(a)	56911	.232	(a)	58010	.179	(a)	59057	.67	(a)
55426	.29	(a)	56912	.188	.076	58020	.174	(a)	59058	.43	(a)
55597	.032	1.14	56913	.153	(a)	58056	.214	(a)	59188	.35	.036
55647	.064	.076	56915	.91	(a)	58057	.134	(a)	59189	.47	.192
55648	.029	(a)	56916	.82	.26	58058	.121	(a)	59223	.27	.109
55649	.034	(a)	56917	.237	(a)	58095	.17	1.09	59257	.024	.007
55715	.25	.141	56918	.114	(a)	58096	.226	.93	59306	.153	(a)

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
59378	.176	.096	59925	.60	1.05	63010	339.00	—	91127	4.30	1.62
59481	.41	.077	59926	.51	.71	63011	424.00	—	91130	3.13	—
59482	.36	(a)	59927	.34	.81	63012	602.00	—	91135	.87	(a)
59537	.19	.187	59931	.32	.30	63013	570.00	—	91150	4.06	4.93
59601	.155	1.21	59932	.34	.53	63215	292.00	—	91155	9.01	25.10
59647	.161	.109	59941	.106	(a)	63216	203.00	—	91160	1.97	—
59660	.28	.42	59947	.121	.198	63217	99.20	—	91175	1.69	—
59661	.139	(a)	59955	.041	.094	63218	33.40	—	91177	7.42	—
59693	.023	—	59963	.30	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	.71	.049	63220	(a)	—	91190	4.00	(a)
59701	.011	.33	59970	.163	.112	64074	94.30	—	91200	1.79	—
59713	.25	.245	59973	.195	(a)	64075	66.40	—	91210	(a)	—
59722	.132	.018	59975	.228	.089	64500	(a)	—	91235	4.95	3.17
59723	.05	.023	59977	.13	(a)	65007	178.00	—	91250	7.46	(a)
59724	.076	.018	59984	.053	.032	66122	76.50	—	91265	38.20	4.63
59725	.095	.072	59985	.208	(a)	66123	42.10	—	91266	20.20	1.23
59726	.069	.02	59986	.159	(a)	66309	123.00	—	91280	(a)	3.67
59738	.22	.04	59988	.058	.038	66561	285.00	—	91302	28.00	(a)
59750	.142	.10	59989	.028	.029	67017	264.00	—	91315	8.51	—
59751	.051	(a)	60010	188.00	—	67508	123.00	—	91324	19.00	(a)
59773	.02	.018	60011	217.00	—	67509	90.40	—	91325	(a)	(a)
59774	.017	.098	60012	356.00	—	67510	50.30	—	91340	12.40	7.25
59775	.022	.126	60013	305.00	—	67511	54.40	—	91341	8.51	3.77
59781	.123	.061	60015	228.00	—	67512	233.00	—	91342	11.40	3.48
59782	.183	.63	60016	256.00	—	67513	148.00	—	91343	1.88	1.41
59783	.179	(a)	60035	201.00	—	67634	229.00	—	91405	14.40	—
59784	.137	(a)	61000	186.00	—	67635	162.00	—	91436	9.62	2.03
59790	.17	(a)	61212	102.00	—	68001	494.00	—	91481	35.10	—
59798	.47	.28	61216	114.00	—	68439	635.00	—	91507	5.18	2.90
59806	.33	(a)	61217	103.00	—	68500	41.40	—	91523	79.80	—
59867	.191	(a)	61218	70.70	—	68604	11.90	—	91547	.45	—
59886	.026	.067	61223	503.00	—	68606	46.40	—	91551	2.81	.67
59889	.067	.202	61224	160.00	—	68607	36.70	—	91555	2.98	.94
59892	.179	(a)	61225	222.00	—	68702	30.20	—	91560	11.20	4.20
59904	.121	.137	61226	374.00	—	68703	22.60	—	91562	6.27	—
59905	.12	.111	61227	342.00	—	68706	97.00	—	91577	22.40	3.04
59914	.70	.55	62000	77.90	—	68707	96.00	—	91580	14.70	—
59915	.40	.53	62001	61.50	—	90089	8.14	—	91581	(a)	(a)
59917	.074	.194	62002	28.10	—	91111	6.39	5.36	91582	(a)	(a)
59923	.017	.004	62003	88.40	—	91125	4.90	2.58	91583	(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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	—						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	—						
98967	6.75	11.30	99777	16.90	—						
98993	11.60	5.02	99793	5.72	—						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	—	99827	.82	.69						
99082	(a)	—	99851	3.33	—						
99083	(a)	—	99917	5.39	—						
99084	(a)	(a)	99938	6.05	—						
99085	(a)	(a)	99943	17.60	—						
99111	3.30	—	99946	13.10	3.30						
99160	(a)	—	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	—						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	—	99975	12.50	—						
99310	6.60	(a)	99986	(a)	—						
99315	19.40	1.88	99987	(a)	—						
99321	18.80	2.17	99988	5.92	—						
99445	(a)	(a)									
99471	1.68	—									
99505	9.85	—									
99506	12.10	—									
99507	10.60	—									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	—									
99613	16.70	2.17									
99614	7.60	—									
99620	.91	—									

\$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	.238	.142	10150	1.65	(a)	11204	1.04	1.70	13111	6.89	.063
10011	.057	(a)	10151	41.60	—	11205	(a)	—	13112	.08	.04
10012	.066	(a)	10160	7.40	—	11206	1.50	—	13201	1.58	.088
10015	26.60	—	10204	.75	—	11207	18.90	—	13204	1.79	.64
10020	(a)	(a)	10205	.83	—	11208	3.24	—	13205	.69	.27
10025	.057	(a)	10210	1.34	(a)	11209	15.20	—	13206	(a)	(a)
10026	2.16	.025	10211	1.34	(a)	11210	6.48	—	13207	(a)	(a)
10027	.057	(a)	10220	15.70	—	11211	33.70	—	13208	(a)	(a)
10036	1.17	(a)	10255	.43	.119	11212	5.10	—	13314	.40	.008
10040	.181	.33	10256	1.59	.152	11213	4.16	—	13351	.97	.067
10042	1.23	.42	10257	.30	.13	11214	10.20	—	13352	.99	.047
10052	18.40	—	10309	.54	.021	11222	.172	—	13410	2.50	1.75
10054	16.30	—	10315	1.27	(a)	11234	.94	.071	13411	(a)	(a)
10060	.59	.075	10331	36.00	—	11248	.083	.009	13412	.84	1.36
10065	.89	.068	10332	62.20	—	11258	7.42	.34	13453	.97	(a)
10066	.90	.085	10352	3.59	.099	11259	7.96	.34	13454	1.14	(a)
10070	.136	.08	10367	8.68	—	11273	46.50	—	13455	1.16	(a)
10071	1.06	.128	10368	12.70	—	11274	44.70	—	13461	(a)	(a)
10072	9.82	—	10375	(a)	—	11288	9.10	.133	13506	3.06	.082
10073	1.83	.58	10378	36.50	—	12014	.178	.049	13507	3.68	.188
10075	13.50	.206	10379	16.90	—	12356	3.95	.036	13590	.86	.62
10100	6.17	.098	10380	28.90	—	12361	.094	.055	13621	.217	.37
10101	.80	.124	10381	25.10	—	12362	.149	(a)	13670	.053	.023
10105	8.66	—	11007	3.69	—	12373	.057	.027	13673	5.63	.026
10107	5.58	.30	11020	1.01	.237	12374	2.05	.111	13715	.149	.085
10110	90.50	—	11039	1.59	.118	12375	1.01	.077	13716	1.51	.126
10111	.30	.041	11052	4.55	—	12391	.112	.054	13720	3.17	.098
10113	1.20	—	11101	(a)	(a)	12393	1.34	(a)	13759	.59	.134
10115	2.38	.095	11120	(a)	—	12467	.56	(a)	13930	.32	.103
10117	26.40	—	11126	.209	.019	12509	.109	.02	14068	.13	.007
10119	(a)	—	11127	.76	.011	12510	1.38	.03	14101	1.53	.053
10120	59.20	—	11128	1.02	.086	12583	.61	(a)	14279	.83	.084
10130	11.80	—	11138	9.01	—	12651	1.79	.32	14401	7.48	.173
10132	10.20	—	11155	.71	—	12683	.82	(a)	14405	2.17	—
10133	4.37	—	11160	(a)	(a)	12707	.98	.41	14527	.61	.129
10135	(a)	—	11167	1.05	—	12797	.206	.15	14655	.30	—
10140	.043	.017	11168	5.43	—	12805	1.08	.197	14731	4.51	—
10141	.087	.026	11201	32.30	—	12841	1.79	—	14732	.33	—
10145	.42	.021	11202	9.55	—	12927	.31	—	14733	2.07	—
10146	2.75	.03	11203	1.76	.26	13049	.049	.041	14734	.89	—

DIVISION SIX

PREM/OPS TERR. 509

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.38	.073	16670	15.00	—	18501	5.99	.024	40072	(a)	—
14913	1.11	.172	16676	.99	.017	18506	.76	.007	40075	52.90	—
15060	(a)	(a)	16694	.72	(a)	18507	.63	.009	40101	54.40	—
15061	(a)	(a)	16705	.48	.083	18570	6.54	—	40102	48.10	—
15062	.34	(a)	16722	(a)	—	18575	(a)	(a)	40111	29.40	—
15063	.40	(a)	16723	(a)	—	18616	.58	.42	40115	(a)	—
15070	.29	—	16750	.35	.038	18707	.022	.005	40117	(a)	—
15119	(a)	—	16751	.35	—	18708	.38	.027	40140	(a)	—
15120	(a)	—	16819	2.08	(a)	18833	.27	(a)	41001	.99	—
15123	4.36	—	16820	1.61	(a)	18834	.99	.136	41210	(a)	—
15124	1.53	—	16881	5.44	(a)	18911	3.13	.022	41421	.47	—
15188	.60	(a)	16890	.243	(a)	18912	5.89	.036	41422	.25	—
15223	.062	.034	16891	.27	(a)	18920	1.53	.023	41510	157.00	—
15224	3.35	.114	16892	.48	(a)	18991	(a)	—	41603	22.40	—
15300	(a)	—	16900	5.94	.139	19007	1.71	—	41604	12.30	—
15314	.71	(a)	16901	3.81	.188	19051	3.78	—	41620	2.71	—
15404	.156	(a)	16902	3.23	.103	19061	(a)	—	41650	31.60	—
15405	.23	(a)	16905	6.25	.12	19795	1.03	(a)	41664	125.00	—
15406	.59	.063	16906	3.99	.171	19796	1.20	—	41665	14.70	—
15488	1.46	(a)	16910	3.56	.088	40005	(a)	—	41666	(a)	—
15538	1.27	.019	16911	3.23	.086	40006	(a)	—	41667	343.00	—
15600	3.20	.112	16915	3.66	.084	40010	(a)	—	41668	321.00	—
15607	.38	—	16916	3.05	.099	40015	(a)	—	41669	2.25	—
15608	.71	.012	16920	8.10	.193	40020	(a)	—	41670	3.78	—
15656	21.00	—	16921	7.40	.077	40026	(a)	—	41672	(a)	—
15699	.94	—	16930	4.66	.24	40031	(a)	—	41673	(a)	—
15733	.38	.023	16931	5.03	.101	40032	(a)	—	41675	(a)	—
15839	.96	.032	16940	10.10	.077	40040	(a)	—	41677	.56	—
15991	.78	.087	16941	4.05	.137	40041	(a)	—	41678	130.00	—
15993	.66	.055	18078	.27	.173	40042	(a)	—	41679	(a)	(a)
16005	.079	.021	18109	1.30	.036	40045	829.00	—	41680	16.40	—
16009	.47	.08	18110	1.04	.039	40046	164.00	—	41696	1.77	—
16402	4.73	—	18200	(a)	—	40047	58.40	—	41697	1.23	—
16403	2.99	.189	18205	.42	.40	40059	20.90	—	41700	(a)	—
16404	3.77	—	18206	1.69	.132	40061	11.10	—	41715	10.40	—
16471	.54	—	18335	1.22	.019	40063	371.00	—	41716	6.63	—
16501	.167	(a)	18435	6.53	.109	40064	109.00	—	43007	(a)	—
16527	.26	.203	18436	5.27	.235	40066	(a)	—	43117	(a)	—
16588	.217	(a)	18437	1.74	(a)	40067	(a)	—	43151	26.30	—
16604	.37	.067	18438	3.34	(a)	40069	(a)	—	43152	39.00	—

\$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	100.00	—	44112	.96	—	45771	.68	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.222	.082	47318	35.00	—
43421	27.40	—	44193	(a)	—	45900	.36	.081	47367	.56	—
43422	144.00	—	44194	(a)	—	45901	.31	.026	47420	7.66	—
43424	(a)	—	44222	(a)	—	45937	.226	—	47468	(a)	—
43470	10.30	—	44276	134.00	—	45993	(a)	(a)	47471	4.11	—
43517	(a)	—	44277	87.10	—	46004	30.00	—	47473	5.37	—
43518	53.80	—	44280	.56	—	46005	24.00	—	47474	6.00	—
43550	97.90	—	44311	27.80	—	46112	.214	—	47475	4.74	—
43551	54.30	—	44315	18.70	—	46202	1.32	—	47476	4.74	—
43626	43.00	—	44427	197.00	—	46362	455.00	—	47477	6.32	—
43628	559.00	—	44428	198.00	—	46426	66.50	—	47478	6.63	—
43629	473.00	—	44429	2.97	—	46427	88.80	—	47600	(a)	—
43754	(a)	—	44430	2.06	—	46510	(a)	—	47610	(a)	—
43760	15.80	—	44431	6.59	—	46590	(a)	—	48039	71.00	—
43822	8.18	—	44432	2.09	—	46603	5.58	—	48177	(a)	—
43840	.101	—	44433	66.50	—	46604	6.44	—	48178	(a)	—
43860	6.44	—	44434	127.00	—	46606	17.20	—	48206	114.00	—
43889	2.30	—	44435	132.00	—	46607	23.60	—	48252	(a)	—
43945	(a)	—	44436	154.00	—	46622	23.90	—	48441	.48	—
43946	(a)	—	44437	128.00	—	46671	(a)	—	48557	47.80	—
43990	(a)	(a)	44438	101.00	—	46700	201.00	—	48558	41.50	—
43991	(a)	—	44439	196.00	—	46773	(a)	—	48600	133.00	—
44009	5.32	—	44440	162.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.22	(a)
44069	46.00	—	44501	(a)	—	46882	(a)	—	48637	36.50	—
44070	13.60	—	45190	1.04	—	46911	85.10	—	48638	18.10	—
44071	15.10	—	45191	.74	—	46912	156.00	—	48727	(a)	—
44072	10.50	—	45192	.86	—	46913	(a)	—	48808	5.39	—
44100	2.88	—	45193	.51	—	46914	(a)	—	48924	(a)	—
44101	3.00	—	45210	.64	—	46915	(a)	—	48925	873.00	—
44102	2.34	—	45224	(a)	—	46916	(a)	—	49005	.38	—
44103	2.07	—	45225	(a)	—	47050	2.24	—	49111	8.24	—
44104	.87	—	45334	57.70	—	47051	(a)	—	49181	23.20	—
44105	(a)	—	45380	.45	(a)	47052	(a)	—	49183	28.30	—
44106	(a)	—	45450	17.00	—	47103	(a)	—	49184	59.70	—
44108	1.02	—	45523	(a)	—	47146	(a)	—	49185	54.30	—
44109	2.58	—	45524	(a)	—	47147	(a)	—	49239	.33	.28
44110	2.64	—	45539	(a)	—	47221	221.00	—	49292	1.70	—
44111	1.62	—	45678	.60	—	47253	(a)	—	49305	(a)	—

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
49333	12.40	—	51241	1.82	.175	51703	.087	(a)	51999	.125	.228
49451	(a)	—	51250	.35	(a)	51734	.163	.36	52002	.11	.074
49452	(a)	—	51251	.053	(a)	51741	.32	.244	52075	.26	.158
49617	.36	.26	51252	.185	.059	51752	.27	.155	52076	.31	(a)
49618	.30	.063	51253	.157	(a)	51767	.03	.005	52109	.028	(a)
49619	.57	.146	51254	.049	.018	51777	.105	.043	52134	.37	.39
49763	3.68	—	51255	.89	(a)	51790	.175	(a)	52137	.101	(a)
49800	(a)	—	51300	.145	.103	51796	.116	(a)	52150	.68	(a)
49801	195.00	—	51305	.145	.61	51808	.41	.39	52315	.137	.235
49802	17.30	—	51315	.217	.056	51809	.51	.166	52341	.063	(a)
49803	30.60	—	51330	.135	1.21	51833	.158	.034	52342	.184	(a)
49840	2.30	—	51333	.044	.35	51850	.33	(a)	52343	.112	(a)
49870	365.00	—	51340	.05	(a)	51851	.222	(a)	52401	.35	(a)
49890	(a)	—	51350	.244	.103	51852	.52	(a)	52402	.028	(a)
49891	(a)	—	51351	.218	.04	51853	.209	(a)	52432	.138	(a)
49902	(a)	—	51352	.30	.069	51854	.47	(a)	52433	.126	.43
49903	(a)	—	51355	.204	.085	51855	.49	(a)	52435	.158	(a)
50010	.30	.43	51356	.22	.41	51856	.27	(a)	52438	.114	(a)
50011	.122	(a)	51357	.31	1.32	51857	.46	(a)	52440	.179	(a)
50012	.11	(a)	51358	.74	.088	51869	.137	.127	52467	.166	(a)
50015	.193	(a)	51359	.65	.55	51877	.77	.117	52469	.058	.089
50017	.147	(a)	51370	.60	2.09	51889	.127	.008	52505	.29	.147
50018	.112	(a)	51380	.06	.024	51896	.059	.012	52547	.30	.048
50019	.079	(a)	51400	.32	(a)	51900	.118	.083	52581	1.41	1.48
50045	.34	(a)	51401	.47	(a)	51909	.30	.038	52619	.099	(a)
50047	.038	(a)	51500	.113	.107	51919	.128	(a)	52660	.199	—
51001	.076	.29	51516	.168	—	51926	.13	.034	52744	.60	.037
51005	.016	(a)	51517	.19	—	51927	.07	.092	52767	.27	(a)
51116	.192	.45	51550	.14	.36	51934	.143	.063	52876	(a)	(a)
51201	.051	(a)	51551	.049	.72	51941	.13	.02	52911	.079	.28
51205	.155	.033	51552	.084	.105	51942	.207	—	52967	.03	.04
51206	.024	.50	51553	.15	(a)	51956	.56	.118	53001	.29	.203
51210	.133	(a)	51554	.014	(a)	51957	.49	.35	53077	.139	.148
51211	(a)	(a)	51575	.065	.025	51958	.44	.178	53095	.095	(a)
51220	.46	1.42	51576	.27	.062	51959	.45	(a)	53096	.133	(a)
51221	.25	.86	51600	.183	.143	51960	.059	.231	53121	.38	.40
51222	.31	2.51	51613	.121	.082	51970	.26	.163	53147	.046	(a)
51224	.32	.84	51625	.07	(a)	51982	.076	.052	53229	.26	(a)
51230	.055	.51	51666	.104	.055	51985	.157	—	53271	.071	(a)
51240	.61	.191	51702	.209	(a)	51986	.30	.075	53333	.26	.198

\$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
53374	.159	.125	55716	.43	.30	56919	.26	(a)	58301	.082	.071
53375	.084	.176	55717	.35	(a)	56920	.241	(a)	58302	.071	.033
53376	.135	.12	55718	.34	(a)	56980	.147	(a)	58397	.41	.27
53377	.139	.131	55802	.105	.02	57001	.05	.041	58408	.132	–
53403	.088	(a)	55918	.169	1.25	57002	.033	.054	58409	.168	–
53425	.241	(a)	55919	.023	2.32	57090	.39	.69	58456	.089	–
53565	.102	.066	56040	.016	.017	57146	.245	.52	58457	.13	–
53631	.044	.015	56041	.105	(a)	57202	.13	(a)	58458	.168	–
53632	.05	.022	56042	.133	(a)	57257	.162	.054	58459	.201	–
53731	.046	(a)	56170	.236	(a)	57401	.092	.06	58503	.11	.048
53732	.31	.36	56171	.116	(a)	57403	.215	.023	58532	.142	(a)
53733	.205	.15	56202	.105	.051	57410	.044	.106	58559	.029	(a)
53734	1.01	–	56390	.184	.56	57411	.059	(a)	58560	.07	(a)
53803	.57	(a)	56391	.158	.219	57572	.026	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.25	.085	57600	.077	.026	58575	.09	.075
53902	(a)	(a)	56488	.175	.046	57611	.127	.034	58627	.29	.007
53903	(a)	(a)	56567	.245	(a)	57625	.68	(a)	58663	.54	.40
53904	(a)	(a)	56650	.75	(a)	57651	.083	.04	58682	.26	(a)
53905	(a)	(a)	56651	.41	(a)	57690	.165	.30	58713	.067	(a)
53907	.138	.084	56652	.29	(a)	57716	.078	.07	58737	.186	.33
53951	(a)	(a)	56653	.28	(a)	57725	.171	.063	58756	.101	(a)
53952	(a)	(a)	56654	.144	(a)	57726	.133	.021	58757	.63	(a)
53953	(a)	(a)	56690	.091	.247	57798	.042	(a)	58759	.077	(a)
54012	.101	–	56699	.117	.059	57800	.157	(a)	58802	.088	.30
54077	.189	.27	56758	.099	.107	57808	.065	(a)	58813	.249	(a)
54444	(a)	(a)	56759	.102	.068	57809	.068	(a)	58822	.243	(a)
55010	.57	.66	56760	.146	.069	57810	.065	.089	58837	.50	.119
55011	.154	1.70	56805	.192	(a)	57871	.078	.067	58840	.15	.086
55012	.184	.87	56806	.136	(a)	57913	.203	.154	58873	.239	.019
55013	.217	.96	56807	.135	(a)	57997	.224	–	58903	.056	(a)
55014	(a)	(a)	56808	.176	(a)	57998	.09	.05	58904	.043	.083
55214	.149	.058	56900	.169	(a)	57999	.108	.052	58922	.40	.174
55371	.41	.079	56910	.085	(a)	58009	.108	(a)	59005	.105	.054
55410	(a)	(a)	56911	.211	(a)	58010	.209	(a)	59057	.78	(a)
55426	.26	(a)	56912	.171	.076	58020	.231	(a)	59058	.50	(a)
55597	.037	1.14	56913	.139	(a)	58056	.249	(a)	59188	.46	.036
55647	.075	.076	56915	.83	(a)	58057	.157	(a)	59189	.63	.192
55648	.034	(a)	56916	.75	.26	58058	.141	(a)	59223	.247	.109
55649	.04	(a)	56917	.215	(a)	58095	.198	1.09	59257	.028	.007
55715	.30	.141	56918	.103	(a)	58096	.26	.93	59306	.178	(a)

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
59378	.16	.096	59925	.67	1.05	63010	171.00	—	91127	4.30	1.62
59481	.48	.077	59926	.57	.71	63011	214.00	—	91130	3.13	—
59482	.48	(a)	59927	.38	.81	63012	305.00	—	91135	.87	(a)
59537	.173	.187	59931	.37	.30	63013	289.00	—	91150	4.06	4.93
59601	.18	1.21	59932	.40	.53	63215	116.00	—	91155	9.01	25.10
59647	.213	.109	59941	.124	(a)	63216	80.70	—	91160	1.97	—
59660	.33	.42	59947	.11	.198	63217	166.00	—	91175	1.69	—
59661	.163	(a)	59955	.047	.094	63218	56.10	—	91177	7.42	—
59693	.027	—	59963	.35	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	.82	.049	63220	(a)	—	91190	4.00	(a)
59701	.013	.33	59970	.148	.112	64074	7.31	—	91200	1.79	—
59713	.30	.245	59973	.227	(a)	64075	5.15	—	91210	(a)	—
59722	.154	.018	59975	.207	.089	64500	(a)	—	91235	4.95	3.17
59723	.058	.023	59977	.118	(a)	65007	70.80	—	91250	7.46	(a)
59724	.089	.018	59984	.062	.032	66122	30.40	—	91265	38.20	4.63
59725	.111	.072	59985	.243	(a)	66123	16.80	—	91266	20.20	1.23
59726	.08	.02	59986	.186	(a)	66309	48.90	—	91280	(a)	3.67
59738	.26	.04	59988	.053	.038	66561	113.00	—	91302	28.00	(a)
59750	.129	.10	59989	.033	.029	67017	105.00	—	91315	8.51	—
59751	.046	(a)	60010	95.20	—	67508	37.90	—	91324	19.00	(a)
59773	.027	.018	60011	110.00	—	67509	27.80	—	91325	(a)	(a)
59774	.022	.098	60012	180.00	—	67510	15.50	—	91340	12.40	7.25
59775	.029	.126	60013	154.00	—	67511	16.70	—	91341	8.51	3.77
59781	.112	.061	60015	115.00	—	67512	71.70	—	91342	11.40	3.48
59782	.167	.63	60016	130.00	—	67513	45.50	—	91343	1.88	1.41
59783	.163	(a)	60035	79.80	—	67634	91.00	—	91405	14.40	—
59784	.125	(a)	61000	94.30	—	67635	64.40	—	91436	9.62	2.03
59790	.198	(a)	61212	40.80	—	68001	197.00	—	91481	35.10	—
59798	.42	.28	61216	45.20	—	68439	253.00	—	91507	5.18	2.90
59806	.30	(a)	61217	41.20	—	68500	20.90	—	91523	79.80	—
59867	.223	(a)	61218	28.10	—	68604	4.73	—	91547	.45	—
59886	.03	.067	61223	200.00	—	68606	18.50	—	91551	2.81	.67
59889	.089	.202	61224	63.70	—	68607	14.60	—	91555	2.98	.94
59892	.163	(a)	61225	88.40	—	68702	12.00	—	91560	11.20	4.20
59904	.11	.137	61226	149.00	—	68703	9.01	—	91562	6.27	—
59905	.14	.111	61227	136.00	—	68706	38.60	—	91577	22.40	3.04
59914	.82	.55	62000	31.00	—	68707	38.20	—	91580	14.70	—
59915	.37	.53	62001	24.50	—	90089	8.14	—	91581	(a)	(a)
59917	.068	.194	62002	11.20	—	91111	6.39	5.36	91582	(a)	(a)
59923	.02	.004	62003	35.20	—	91125	4.90	2.58	91583	(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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	—						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	—						
98967	6.75	11.30	99777	16.90	—						
98993	11.60	5.02	99793	5.72	—						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	—	99827	.82	.69						
99082	(a)	—	99851	3.33	—						
99083	(a)	—	99917	5.39	—						
99084	(a)	(a)	99938	6.05	—						
99085	(a)	(a)	99943	17.60	—						
99111	3.30	—	99946	13.10	3.30						
99160	(a)	—	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	—						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	—	99975	12.50	—						
99310	6.60	(a)	99986	(a)	—						
99315	19.40	1.88	99987	(a)	—						
99321	18.80	2.17	99988	5.92	—						
99445	(a)	(a)									
99471	1.68	—									
99505	9.85	—									
99506	12.10	—									
99507	10.60	—									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	—									
99613	16.70	2.17									
99614	7.60	—									
99620	.91	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 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	.36	.142	10150	1.82	(a)	11204	1.15	1.70	13111	3.54	.063
10011	.086	(a)	10151	45.90	—	11205	(a)	—	13112	.155	.04
10012	.10	(a)	10160	8.17	—	11206	2.00	—	13201	1.28	.088
10015	26.50	—	10204	.82	—	11207	25.20	—	13204	1.45	.64
10020	(a)	(a)	10205	.92	—	11208	4.32	—	13205	.56	.27
10025	.086	(a)	10210	1.48	(a)	11209	20.30	—	13206	(a)	(a)
10026	2.38	.025	10211	1.48	(a)	11210	8.65	—	13207	(a)	(a)
10027	.086	(a)	10220	17.30	—	11211	44.90	—	13208	(a)	(a)
10036	.96	(a)	10255	.35	.119	11212	6.80	—	13314	.44	.008
10040	.27	.33	10256	1.29	.152	11213	5.55	—	13351	1.07	.067
10042	1.36	.42	10257	.244	.13	11214	13.70	—	13352	1.09	.047
10052	18.30	—	10309	.59	.021	11222	.23	—	13410	2.03	1.75
10054	16.30	—	10315	1.40	(a)	11234	1.04	.071	13411	(a)	(a)
10060	.65	.075	10331	36.00	—	11248	.067	.009	13412	.69	1.36
10065	.98	.068	10332	62.00	—	11258	3.82	.34	13453	.79	(a)
10066	1.00	.085	10352	1.85	.099	11259	4.10	.34	13454	.93	(a)
10070	.206	.08	10367	11.60	—	11273	51.30	—	13455	.94	(a)
10071	1.17	.128	10368	16.90	—	11274	49.30	—	13461	(a)	(a)
10072	13.10	—	10375	(a)	—	11288	4.68	.133	13506	3.38	.082
10073	1.49	.58	10378	36.40	—	12014	.145	.049	13507	4.07	.188
10075	11.00	.206	10379	16.90	—	12356	4.35	.036	13590	.70	.62
10100	3.17	.098	10380	28.90	—	12361	.182	.055	13621	.177	.37
10101	.88	.124	10381	25.00	—	12362	.227	(a)	13670	.102	.023
10105	9.55	—	11007	4.92	—	12373	.086	.027	13673	2.90	.026
10107	4.54	.30	11020	1.11	.237	12374	2.26	.111	13715	.227	.085
10110	90.30	—	11039	1.29	.118	12375	1.11	.077	13716	1.67	.126
10111	.45	.041	11052	12.70	—	12391	.17	.054	13720	1.63	.098
10113	1.32	—	11101	(a)	(a)	12393	1.48	(a)	13759	.65	.134
10115	2.63	.095	11120	(a)	—	12467	.61	(a)	13930	.48	.103
10117	26.30	—	11126	.23	.019	12509	.088	.02	14068	.144	.007
10119	(a)	—	11127	1.15	.011	12510	1.12	.03	14101	1.69	.053
10120	59.10	—	11128	1.55	.086	12583	.50	(a)	14279	.68	.084
10130	13.00	—	11138	8.99	—	12651	1.45	.32	14401	3.85	.173
10132	11.20	—	11155	.79	—	12683	.67	(a)	14405	2.89	—
10133	12.20	—	11160	(a)	(a)	12707	1.49	.41	14527	.92	.129
10135	(a)	—	11167	2.93	—	12797	.31	.15	14655	.33	—
10140	.084	.017	11168	15.20	—	12805	1.19	.197	14731	12.60	—
10141	.168	.026	11201	43.10	—	12841	1.98	—	14732	.93	—
10145	.81	.021	11202	12.70	—	12927	.35	—	14733	2.28	—
10146	1.42	.03	11203	2.67	.26	13049	.095	.041	14734	.98	—

DIVISION SIX

PREM/OPS TERR. 511

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 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	.31	.073	16670	14.90	—	18501	3.08	.024	40072	(a)	—
14913	1.23	.172	16676	1.09	.017	18506	.62	.007	40075	55.60	—
15060	(a)	(a)	16694	.59	(a)	18507	.69	.009	40101	121.00	—
15061	(a)	(a)	16705	.72	.083	18570	7.21	—	40102	107.00	—
15062	.28	(a)	16722	(a)	—	18575	(a)	(a)	40111	29.30	—
15063	.33	(a)	16723	(a)	—	18616	.47	.42	40115	(a)	—
15070	.39	—	16750	.38	.038	18707	.034	.005	40117	(a)	—
15119	(a)	—	16751	.38	—	18708	.42	.027	40140	(a)	—
15120	(a)	—	16819	1.69	(a)	18833	.41	(a)	41001	.99	—
15123	12.20	—	16820	1.31	(a)	18834	1.09	.136	41210	(a)	—
15124	4.26	—	16881	6.00	(a)	18911	3.45	.022	41421	.80	—
15188	.49	(a)	16890	.198	(a)	18912	6.50	.036	41422	.43	—
15223	.12	.034	16891	.216	(a)	18920	1.69	.023	41510	174.00	—
15224	1.73	.114	16892	.39	(a)	18991	(a)	—	41603	37.80	—
15300	(a)	—	16900	8.72	.139	19007	4.77	—	41604	20.80	—
15314	.79	(a)	16901	5.59	.188	19051	10.60	—	41620	3.61	—
15404	.127	(a)	16902	4.74	.103	19061	(a)	—	41650	53.30	—
15405	.188	(a)	16905	9.17	.12	19795	1.13	(a)	41664	125.00	—
15406	.48	.063	16906	5.86	.171	19796	1.32	—	41665	14.70	—
15488	1.19	(a)	16910	5.23	.088	40005	(a)	—	41666	(a)	—
15538	1.40	.019	16911	4.74	.086	40006	(a)	—	41667	342.00	—
15600	3.53	.112	16915	5.37	.084	40010	(a)	—	41668	321.00	—
15607	.51	—	16916	4.47	.099	40015	(a)	—	41669	2.25	—
15608	.79	.012	16920	11.90	.193	40020	(a)	—	41670	3.78	—
15656	23.20	—	16921	10.90	.077	40026	(a)	—	41672	(a)	—
15699	1.25	—	16930	6.84	.24	40031	(a)	—	41673	(a)	—
15733	.31	.023	16931	7.38	.101	40032	(a)	—	41675	(a)	—
15839	1.05	.032	16940	14.90	.077	40040	(a)	—	41677	.75	—
15991	.86	.087	16941	5.95	.137	40041	(a)	—	41678	271.00	—
15993	.73	.055	18078	.41	.173	40042	(a)	—	41679	(a)	(a)
16005	.12	.021	18109	1.44	.036	40045	827.00	—	41680	27.70	—
16009	.38	.08	18110	1.15	.039	40046	163.00	—	41696	2.36	—
16402	5.22	—	18200	(a)	—	40047	58.30	—	41697	1.64	—
16403	3.30	.189	18205	.63	.40	40059	20.90	—	41700	(a)	—
16404	4.16	—	18206	1.86	.132	40061	11.10	—	41715	17.60	—
16471	.72	—	18335	1.34	.019	40063	370.00	—	41716	11.20	—
16501	.25	(a)	18435	3.36	.109	40064	109.00	—	43007	(a)	—
16527	.39	.203	18436	2.71	.235	40066	(a)	—	43117	(a)	—
16588	.177	(a)	18437	1.92	(a)	40067	(a)	—	43151	27.70	—
16604	.30	.067	18438	3.68	(a)	40069	(a)	—	43152	81.20	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511											
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	105.00	—	44112	1.36	—	45771	.56	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.18	.082	47318	34.90	—
43421	28.80	—	44193	(a)	—	45900	.40	.081	47367	.75	—
43422	151.00	—	44194	(a)	—	45901	.35	.026	47420	7.64	—
43424	(a)	—	44222	(a)	—	45937	.238	—	47468	(a)	—
43470	13.70	—	44276	141.00	—	45993	(a)	(a)	47471	6.92	—
43517	(a)	—	44277	91.60	—	46004	50.60	—	47473	9.05	—
43518	53.70	—	44280	.75	—	46005	40.50	—	47474	10.10	—
43550	103.00	—	44311	27.70	—	46112	.48	—	47475	7.99	—
43551	57.10	—	44315	18.60	—	46202	4.16	—	47476	7.99	—
43626	42.90	—	44427	438.00	—	46362	947.00	—	47477	10.70	—
43628	557.00	—	44428	440.00	—	46426	138.00	—	47478	11.20	—
43629	472.00	—	44429	6.60	—	46427	185.00	—	47600	(a)	—
43754	(a)	—	44430	4.59	—	46510	(a)	—	47610	(a)	—
43760	15.70	—	44431	14.70	—	46590	(a)	—	48039	74.70	—
43822	10.90	—	44432	4.65	—	46603	11.60	—	48177	(a)	—
43840	.134	—	44433	148.00	—	46604	13.40	—	48178	(a)	—
43860	8.59	—	44434	283.00	—	46606	35.70	—	48206	113.00	—
43889	3.07	—	44435	293.00	—	46607	49.10	—	48252	(a)	—
43945	(a)	—	44436	343.00	—	46622	31.90	—	48441	.48	—
43946	(a)	—	44437	284.00	—	46671	(a)	—	48557	47.70	—
43990	(a)	(a)	44438	224.00	—	46700	212.00	—	48558	41.50	—
43991	(a)	—	44439	437.00	—	46773	(a)	—	48600	277.00	—
44009	14.90	—	44440	361.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	1.34	(a)
44069	45.90	—	44501	(a)	—	46882	(a)	—	48637	36.40	—
44070	13.60	—	45190	3.27	—	46911	84.90	—	48638	18.10	—
44071	15.10	—	45191	2.32	—	46912	155.00	—	48727	(a)	—
44072	10.40	—	45192	2.72	—	46913	(a)	—	48808	5.95	—
44100	4.08	—	45193	1.60	—	46914	(a)	—	48924	(a)	—
44101	4.25	—	45210	2.03	—	46915	(a)	—	48925	871.00	—
44102	3.31	—	45224	(a)	—	46916	(a)	—	49005	.51	—
44103	2.93	—	45225	(a)	—	47050	2.98	—	49111	9.09	—
44104	1.23	—	45334	60.70	—	47051	(a)	—	49181	24.40	—
44105	(a)	—	45380	.36	(a)	47052	(a)	—	49183	29.70	—
44106	(a)	—	45450	17.80	—	47103	(a)	—	49184	62.80	—
44108	1.44	—	45523	(a)	—	47146	(a)	—	49185	57.10	—
44109	3.65	—	45524	(a)	—	47147	(a)	—	49239	.27	.28
44110	3.74	—	45539	(a)	—	47221	232.00	—	49292	1.78	—
44111	2.29	—	45678	.81	—	47253	(a)	—	49305	(a)	—

DIVISION SIX

PREM/OPS TERR. 511

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 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
49333	13.10	—	51241	2.25	.175	51703	.052	(a)	51999	.155	.228
49451	(a)	—	51250	.212	(a)	51734	.098	.36	52002	.136	.074
49452	(a)	—	51251	.065	(a)	51741	.39	.244	52075	.155	.158
49617	1.00	.26	51252	.228	.059	51752	.33	.155	52076	.187	(a)
49618	.84	.063	51253	.195	(a)	51767	.055	.005	52109	.034	(a)
49619	1.59	.146	51254	.061	.018	51777	.193	.043	52134	.46	.39
49763	10.30	—	51255	.54	(a)	51790	.32	(a)	52137	.061	(a)
49800	(a)	—	51300	.27	.103	51796	.143	(a)	52150	.84	(a)
49801	205.00	—	51305	.27	.61	51808	.51	.39	52315	.25	.235
49802	18.10	—	51315	.177	.056	51809	.63	.166	52341	.038	(a)
49803	32.10	—	51330	.082	1.21	51833	.29	.034	52342	.111	(a)
49840	3.07	—	51333	.027	.35	51850	.198	(a)	52343	.068	(a)
49870	364.00	—	51340	.062	(a)	51851	.134	(a)	52401	.209	(a)
49890	(a)	—	51350	.45	.103	51852	.31	(a)	52402	.034	(a)
49891	(a)	—	51351	.40	.04	51853	.126	(a)	52432	.17	(a)
49902	(a)	—	51352	.55	.069	51854	.28	(a)	52433	.156	.43
49903	(a)	—	51355	.37	.085	51855	.30	(a)	52435	.195	(a)
50010	.37	.43	51356	.40	.41	51856	.163	(a)	52438	.141	(a)
50011	.074	(a)	51357	.25	1.32	51857	.28	(a)	52440	.222	(a)
50012	.136	(a)	51358	.60	.088	51869	.169	.127	52467	.205	(a)
50015	.239	(a)	51359	.53	.55	51877	.95	.117	52469	.072	.089
50017	.182	(a)	51370	.74	2.09	51889	.157	.008	52505	.36	.147
50018	.068	(a)	51380	.074	.024	51896	.073	.012	52547	.181	.048
50019	.097	(a)	51400	.191	(a)	51900	.216	.083	52581	1.74	1.48
50045	.42	(a)	51401	.28	(a)	51909	.178	.038	52619	.122	(a)
50047	.047	(a)	51500	.14	.107	51919	.158	(a)	52660	.27	—
51001	.046	.29	51516	.224	—	51926	.161	.034	52744	1.11	.037
51005	.009	(a)	51517	.25	—	51927	.087	.092	52767	.166	(a)
51116	.116	.45	51550	.173	.36	51934	.176	.063	52876	(a)	(a)
51201	.063	(a)	51551	.06	.72	51941	.16	.02	52911	.097	.28
51205	.192	.033	51552	.104	.105	51942	.26	—	52967	.037	.04
51206	.03	.50	51553	.185	(a)	51956	.69	.118	53001	.36	.203
51210	.08	(a)	51554	.018	(a)	51957	.61	.35	53077	.172	.148
51211	(a)	(a)	51575	.12	.025	51958	.54	.178	53095	.118	(a)
51220	.28	1.42	51576	.33	.062	51959	.55	(a)	53096	.164	(a)
51221	.153	.86	51600	.226	.143	51960	.073	.231	53121	.47	.40
51222	.186	2.51	51613	.149	.082	51970	.32	.163	53147	.028	(a)
51224	.195	.84	51625	.042	(a)	51982	.094	.052	53229	.157	(a)
51230	.033	.51	51666	.19	.055	51985	.209	—	53271	.088	(a)
51240	.76	.191	51702	.126	(a)	51986	.37	.075	53333	.154	.198

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 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
53374	.29	.125	55716	.53	.30	56919	.159	(a)	58301	.05	.071
53375	.155	.176	55717	.21	(a)	56920	.145	(a)	58302	.088	.033
53376	.248	.12	55718	.204	(a)	56980	.181	(a)	58397	.51	.27
53377	.25	.131	55802	.193	.02	57001	.062	.041	58408	.176	–
53403	.161	(a)	55918	.209	1.25	57002	.04	.054	58409	.224	–
53425	.145	(a)	55919	.029	2.32	57090	.233	.69	58456	.119	–
53565	.187	.066	56040	.02	.017	57146	.148	.52	58457	.173	–
53631	.054	.015	56041	.13	(a)	57202	.161	(a)	58458	.224	–
53632	.062	.022	56042	.164	(a)	57257	.20	.054	58459	.27	–
53731	.057	(a)	56170	.143	(a)	57401	.113	.06	58503	.136	.048
53732	.39	.36	56171	.07	(a)	57403	.39	.023	58532	.176	(a)
53733	.25	.15	56202	.13	.051	57410	.055	.106	58559	.036	(a)
53734	1.34	–	56390	.227	.56	57411	.036	(a)	58560	.086	(a)
53803	.35	(a)	56391	.195	.219	57572	.032	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.31	.085	57600	.096	.026	58575	.111	.075
53902	(a)	(a)	56488	.32	.046	57611	.076	.034	58627	.36	.007
53903	(a)	(a)	56567	.148	(a)	57625	.84	(a)	58663	.33	.40
53904	(a)	(a)	56650	.45	(a)	57651	.102	.04	58682	.32	(a)
53905	(a)	(a)	56651	.246	(a)	57690	.099	.30	58713	.123	(a)
53907	.171	.084	56652	.176	(a)	57716	.047	.07	58737	.23	.33
53951	(a)	(a)	56653	.17	(a)	57725	.103	.063	58756	.061	(a)
53952	(a)	(a)	56654	.087	(a)	57726	.08	.021	58757	.78	(a)
53953	(a)	(a)	56690	.166	.247	57798	.052	(a)	58759	.096	(a)
54012	.134	–	56699	.145	.059	57800	.194	(a)	58802	.109	.30
54077	.234	.27	56758	.123	.107	57808	.04	(a)	58813	.15	(a)
54444	(a)	(a)	56759	.126	.068	57809	.041	(a)	58822	.30	(a)
55010	.71	.66	56760	.181	.069	57810	.04	.089	58837	.30	.119
55011	.191	1.70	56805	.238	(a)	57871	.047	.067	58840	.09	.086
55012	.227	.87	56806	.168	(a)	57913	.25	.154	58873	.144	.019
55013	.131	.96	56807	.167	(a)	57997	.30	–	58903	.069	(a)
55014	(a)	(a)	56808	.218	(a)	57998	.111	.05	58904	.053	.083
55214	.184	.058	56900	.209	(a)	57999	.065	.052	58922	.24	.174
55371	.74	.079	56910	.105	(a)	58009	.065	(a)	59005	.13	.054
55410	(a)	(a)	56911	.127	(a)	58010	.26	(a)	59057	.96	(a)
55426	.159	(a)	56912	.103	.076	58020	.42	(a)	59058	.62	(a)
55597	.046	1.14	56913	.084	(a)	58056	.31	(a)	59188	.84	.036
55647	.092	.076	56915	.50	(a)	58057	.194	(a)	59189	1.15	.192
55648	.042	(a)	56916	.45	.26	58058	.174	(a)	59223	.149	.109
55649	.05	(a)	56917	.13	(a)	58095	.245	1.09	59257	.035	.007
55715	.37	.141	56918	.062	(a)	58096	.33	.93	59306	.22	(a)

DIVISION SIX

PREM/OPS TERR. 511

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 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
59378	.097	.096	59925	.54	1.05	63010	228.00	—	91127	4.30	1.62
59481	.59	.077	59926	.46	.71	63011	285.00	—	91130	3.13	—
59482	.88	(a)	59927	.31	.81	63012	405.00	—	91135	.87	(a)
59537	.105	.187	59931	.46	.30	63013	384.00	—	91150	4.06	4.93
59601	.223	1.21	59932	.49	.53	63215	242.00	—	91155	9.01	25.10
59647	.39	.109	59941	.153	(a)	63216	168.00	—	91160	1.97	—
59660	.41	.42	59947	.066	.198	63217	166.00	—	91175	1.69	—
59661	.201	(a)	59955	.059	.094	63218	55.90	—	91177	7.42	—
59693	.034	—	59963	.44	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	1.02	.049	63220	(a)	—	91190	4.00	(a)
59701	.016	.33	59970	.089	.112	64074	23.10	—	91200	1.79	—
59713	.37	.245	59973	.28	(a)	64075	16.30	—	91210	(a)	—
59722	.19	.018	59975	.125	.089	64500	(a)	—	91235	4.95	3.17
59723	.072	.023	59977	.071	(a)	65007	147.00	—	91250	7.46	(a)
59724	.11	.018	59984	.077	.032	66122	63.30	—	91265	38.20	4.63
59725	.137	.072	59985	.30	(a)	66123	34.90	—	91266	20.20	1.23
59726	.099	.02	59986	.23	(a)	66309	102.00	—	91280	(a)	3.67
59738	.32	.04	59988	.032	.038	66561	236.00	—	91302	28.00	(a)
59750	.078	.10	59989	.04	.029	67017	219.00	—	91315	8.51	—
59751	.028	(a)	60010	127.00	—	67508	63.90	—	91324	19.00	(a)
59773	.05	.018	60011	146.00	—	67509	46.90	—	91325	(a)	(a)
59774	.041	.098	60012	239.00	—	67510	26.10	—	91340	12.40	7.25
59775	.053	.126	60013	205.00	—	67511	28.20	—	91341	8.51	3.77
59781	.068	.061	60015	153.00	—	67512	121.00	—	91342	11.40	3.48
59782	.101	.63	60016	172.00	—	67513	76.70	—	91343	1.88	1.41
59783	.098	(a)	60035	166.00	—	67634	189.00	—	91405	14.40	—
59784	.075	(a)	61000	125.00	—	67635	134.00	—	91436	9.62	2.03
59790	.245	(a)	61212	84.80	—	68001	409.00	—	91481	35.10	—
59798	.26	.28	61216	94.10	—	68439	526.00	—	91507	5.18	2.90
59806	.184	(a)	61217	85.60	—	68500	27.80	—	91523	79.80	—
59867	.28	(a)	61218	58.50	—	68604	9.84	—	91547	.45	—
59886	.037	.067	61223	416.00	—	68606	38.40	—	91551	2.81	.67
59889	.164	.202	61224	133.00	—	68607	30.40	—	91555	2.98	.94
59892	.098	(a)	61225	184.00	—	68702	25.00	—	91560	11.20	4.20
59904	.066	.137	61226	310.00	—	68703	18.70	—	91562	6.27	—
59905	.173	.111	61227	283.00	—	68706	80.30	—	91577	22.40	3.04
59914	1.01	.55	62000	64.40	—	68707	79.50	—	91580	14.70	—
59915	.221	.53	62001	50.90	—	90089	8.14	—	91581	(a)	(a)
59917	.041	.194	62002	23.20	—	91111	6.39	5.36	91582	(a)	(a)
59923	.025	.004	62003	73.20	—	91125	4.90	2.58	91583	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

DIVISION SIX

PREM/OPS TERR. 511

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	—						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	—						
98967	6.75	11.30	99777	16.90	—						
98993	11.60	5.02	99793	5.72	—						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	—	99827	.82	.69						
99082	(a)	—	99851	3.33	—						
99083	(a)	—	99917	5.39	—						
99084	(a)	(a)	99938	6.05	—						
99085	(a)	(a)	99943	17.60	—						
99111	3.30	—	99946	13.10	3.30						
99160	(a)	—	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	—						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	—	99975	12.50	—						
99310	6.60	(a)	99986	(a)	—						
99315	19.40	1.88	99987	(a)	—						
99321	18.80	2.17	99988	5.92	—						
99445	(a)	(a)									
99471	1.68	—									
99505	9.85	—									
99506	12.10	—									
99507	10.60	—									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	—									
99613	16.70	2.17									
99614	7.60	—									
99620	.91	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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	.21	.142	10150	.98	(a)	11204	.62	1.70	13111	5.05	.063
10011	.05	(a)	10151	24.80	—	11205	(a)	—	13112	.053	.04
10012	.058	(a)	10160	4.41	—	11206	1.35	—	13201	2.19	.088
10015	7.99	—	10204	.45	—	11207	17.10	—	13204	2.48	.64
10020	(a)	(a)	10205	.50	—	11208	2.93	—	13205	.95	.27
10025	.05	(a)	10210	.80	(a)	11209	13.80	—	13206	(a)	(a)
10026	1.28	.025	10211	.80	(a)	11210	5.86	—	13207	(a)	(a)
10027	.05	(a)	10220	9.37	—	11211	30.40	—	13208	(a)	(a)
10036	1.63	(a)	10255	.60	.119	11212	4.61	—	13314	.238	.008
10040	.16	.33	10256	2.21	.152	11213	3.76	—	13351	.58	.067
10042	.74	.42	10257	.42	.13	11214	9.25	—	13352	.59	.047
10052	5.53	—	10309	.32	.021	11222	.156	—	13410	3.47	1.75
10054	4.90	—	10315	.76	(a)	11234	.56	.071	13411	(a)	(a)
10060	.35	.075	10331	10.80	—	11248	.115	.009	13412	1.17	1.36
10065	.53	.068	10332	18.70	—	11258	5.45	.34	13453	1.35	(a)
10066	.54	.085	10352	2.64	.099	11259	5.84	.34	13454	1.58	(a)
10070	.12	.08	10367	7.84	—	11273	27.70	—	13455	1.61	(a)
10071	.63	.128	10368	11.50	—	11274	26.60	—	13461	(a)	(a)
10072	8.87	—	10375	(a)	—	11288	6.68	.133	13506	1.82	.082
10073	2.54	.58	10378	11.00	—	12014	.248	.049	13507	2.20	.188
10075	18.80	.206	10379	5.09	—	12356	2.35	.036	13590	1.20	.62
10100	4.52	.098	10380	8.70	—	12361	.063	.055	13621	.30	.37
10101	.48	.124	10381	7.53	—	12362	.132	(a)	13670	.035	.023
10105	5.16	—	11007	3.33	—	12373	.05	.027	13673	4.13	.026
10107	7.76	.30	11020	.60	.237	12374	1.22	.111	13715	.132	.085
10110	27.20	—	11039	2.21	.118	12375	.60	.077	13716	.90	.126
10111	.26	.041	11052	4.39	—	12391	.099	.054	13720	2.33	.098
10113	.71	—	11101	(a)	(a)	12393	.80	(a)	13759	.35	.134
10115	1.42	.095	11120	(a)	—	12467	.33	(a)	13930	.28	.103
10117	7.94	—	11126	.124	.019	12509	.151	.02	14068	.078	.007
10119	(a)	—	11127	.67	.011	12510	1.92	.03	14101	.91	.053
10120	17.80	—	11128	.91	.086	12583	.85	(a)	14279	1.15	.084
10130	7.04	—	11138	2.71	—	12651	2.48	.32	14401	5.49	.173
10132	6.06	—	11155	.42	—	12683	1.14	(a)	14405	1.96	—
10133	4.22	—	11160	(a)	(a)	12707	.87	.41	14527	.54	.129
10135	(a)	—	11167	1.01	—	12797	.183	.15	14655	.176	—
10140	.029	.017	11168	5.25	—	12805	.64	.197	14731	4.36	—
10141	.058	.026	11201	29.20	—	12841	1.07	—	14732	.32	—
10145	.28	.021	11202	8.63	—	12927	.187	—	14733	1.23	—
10146	2.02	.03	11203	1.56	.26	13049	.033	.041	14734	.53	—

DIVISION SIX

PREM/OPS TERR. 512

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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	.53	.073	16670	4.50	—	18501	4.39	.024	40072	(a)	—
14913	.66	.172	16676	.59	.017	18506	1.06	.007	40075	101.00	—
15060	(a)	(a)	16694	1.00	(a)	18507	.37	.009	40101	53.40	—
15061	(a)	(a)	16705	.42	.083	18570	3.90	—	40102	47.20	—
15062	.48	(a)	16722	(a)	—	18575	(a)	(a)	40111	8.83	—
15063	.56	(a)	16723	(a)	—	18616	.81	.42	40115	(a)	—
15070	.26	—	16750	.207	.038	18707	.02	.005	40117	(a)	—
15119	(a)	—	16751	.207	—	18708	.228	.027	40140	(a)	—
15120	(a)	—	16819	2.89	(a)	18833	.237	(a)	41001	.30	—
15123	4.21	—	16820	2.24	(a)	18834	.59	.136	41210	(a)	—
15124	1.47	—	16881	3.24	(a)	18911	1.87	.022	41421	.58	—
15188	.84	(a)	16890	.34	(a)	18912	3.51	.036	41422	.31	—
15223	.041	.034	16891	.37	(a)	18920	.91	.023	41510	93.80	—
15224	2.46	.114	16892	.67	(a)	18991	(a)	—	41603	27.30	—
15300	(a)	—	16900	7.42	.139	19007	1.65	—	41604	15.00	—
15314	.42	(a)	16901	4.76	.188	19051	3.65	—	41620	2.44	—
15404	.218	(a)	16902	4.04	.103	19061	(a)	—	41650	38.50	—
15405	.32	(a)	16905	7.80	.12	19795	.61	(a)	41664	37.70	—
15406	.82	.063	16906	4.99	.171	19796	.71	—	41665	4.42	—
15488	2.04	(a)	16910	4.45	.088	40005	(a)	—	41666	(a)	—
15538	.76	.019	16911	4.04	.086	40006	(a)	—	41667	103.00	—
15600	1.91	.112	16915	4.57	.084	40010	(a)	—	41668	96.60	—
15607	.34	—	16916	3.81	.099	40015	(a)	—	41669	.68	—
15608	.42	.012	16920	10.10	.193	40020	(a)	—	41670	1.14	—
15656	12.50	—	16921	9.25	.077	40026	(a)	—	41672	(a)	—
15699	.85	—	16930	5.83	.24	40031	(a)	—	41673	(a)	—
15733	.53	.023	16931	6.28	.101	40032	(a)	—	41675	(a)	—
15839	.57	.032	16940	12.60	.077	40040	(a)	—	41677	.51	—
15991	.47	.087	16941	5.06	.137	40041	(a)	—	41678	195.00	—
15993	.39	.055	18078	.24	.173	40042	(a)	—	41679	(a)	(a)
16005	.07	.021	18109	.78	.036	40045	249.00	—	41680	20.00	—
16009	.65	.08	18110	.62	.039	40046	49.20	—	41696	1.60	—
16402	2.82	—	18200	(a)	—	40047	17.60	—	41697	1.11	—
16403	1.78	.189	18205	.37	.40	40059	6.29	—	41700	(a)	—
16404	2.25	—	18206	1.01	.132	40061	3.33	—	41715	12.70	—
16471	.48	—	18335	.73	.019	40063	112.00	—	41716	8.08	—
16501	.148	(a)	18435	4.79	.109	40064	32.80	—	43007	(a)	—
16527	.228	.203	18436	3.87	.235	40066	(a)	—	43117	(a)	—
16588	.30	(a)	18437	1.04	(a)	40067	(a)	—	43151	50.20	—
16604	.51	.067	18438	1.99	(a)	40069	(a)	—	43152	58.30	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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	191.00	—	44112	1.17	—	45771	.95	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.31	.082	47318	10.50	—
43421	52.30	—	44193	(a)	—	45900	.218	.081	47367	.51	—
43422	275.00	—	44194	(a)	—	45901	.187	.026	47420	2.30	—
43424	(a)	—	44222	(a)	—	45937	.43	—	47468	(a)	—
43470	9.29	—	44276	256.00	—	45993	(a)	(a)	47471	5.00	—
43517	(a)	—	44277	166.00	—	46004	36.60	—	47473	6.54	—
43518	16.20	—	44280	.51	—	46005	29.20	—	47474	7.31	—
43550	187.00	—	44311	8.34	—	46112	.21	—	47475	5.77	—
43551	104.00	—	44315	5.61	—	46202	1.43	—	47476	5.77	—
43626	12.90	—	44427	193.00	—	46362	680.00	—	47477	7.70	—
43628	168.00	—	44428	194.00	—	46426	99.30	—	47478	8.08	—
43629	142.00	—	44429	2.91	—	46427	133.00	—	47600	(a)	—
43754	(a)	—	44430	2.02	—	46510	(a)	—	47610	(a)	—
43760	4.74	—	44431	6.47	—	46590	(a)	—	48039	135.00	—
43822	7.39	—	44432	2.05	—	46603	8.34	—	48177	(a)	—
43840	.091	—	44433	65.30	—	46604	9.62	—	48178	(a)	—
43860	5.82	—	44434	125.00	—	46606	25.60	—	48206	34.20	—
43889	2.08	—	44435	129.00	—	46607	35.20	—	48252	(a)	—
43945	(a)	—	44436	151.00	—	46622	21.60	—	48441	.144	—
43946	(a)	—	44437	125.00	—	46671	(a)	—	48557	14.40	—
43990	(a)	(a)	44438	98.90	—	46700	384.00	—	48558	12.50	—
43991	(a)	—	44439	193.00	—	46773	(a)	—	48600	199.00	—
44009	5.13	—	44440	159.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	1.71	(a)
44069	13.80	—	44501	(a)	—	46882	(a)	—	48637	11.00	—
44070	4.09	—	45190	1.13	—	46911	25.60	—	48638	5.45	—
44071	4.55	—	45191	.80	—	46912	46.80	—	48727	(a)	—
44072	3.14	—	45192	.94	—	46913	(a)	—	48808	3.21	—
44100	3.51	—	45193	.55	—	46914	(a)	—	48924	(a)	—
44101	3.66	—	45210	.70	—	46915	(a)	—	48925	263.00	—
44102	2.85	—	45224	(a)	—	46916	(a)	—	49005	.34	—
44103	2.52	—	45225	(a)	—	47050	2.02	—	49111	4.91	—
44104	1.06	—	45334	110.00	—	47051	(a)	—	49181	44.20	—
44105	(a)	—	45380	.62	(a)	47052	(a)	—	49183	53.90	—
44106	(a)	—	45450	32.40	—	47103	(a)	—	49184	114.00	—
44108	1.24	—	45523	(a)	—	47146	(a)	—	49185	104.00	—
44109	3.15	—	45524	(a)	—	47147	(a)	—	49239	.47	.28
44110	3.22	—	45539	(a)	—	47221	421.00	—	49292	3.24	—
44111	1.97	—	45678	.55	—	47253	(a)	—	49305	(a)	—

DIVISION SIX

PREM/OPS TERR. 512

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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
49333	23.70	—	51241	1.63	.175	51703	.067	(a)	51999	.112	.228
49451	(a)	—	51250	.27	(a)	51734	.126	.36	52002	.099	.074
49452	(a)	—	51251	.047	(a)	51741	.28	.244	52075	.199	.158
49617	.35	.26	51252	.165	.059	51752	.24	.155	52076	.24	(a)
49618	.29	.063	51253	.141	(a)	51767	.021	.005	52109	.025	(a)
49619	.55	.146	51254	.044	.018	51777	.074	.043	52134	.33	.39
49763	3.56	—	51255	.69	(a)	51790	.123	(a)	52137	.078	(a)
49800	(a)	—	51300	.101	.103	51796	.104	(a)	52150	.61	(a)
49801	371.00	—	51305	.101	.61	51808	.37	.39	52315	.096	.235
49802	32.90	—	51315	.30	.056	51809	.46	.166	52341	.049	(a)
49803	58.30	—	51330	.104	1.21	51833	.11	.034	52342	.142	(a)
49840	2.08	—	51333	.034	.35	51850	.25	(a)	52343	.086	(a)
49870	110.00	—	51340	.045	(a)	51851	.171	(a)	52401	.27	(a)
49890	(a)	—	51350	.171	.103	51852	.40	(a)	52402	.025	(a)
49891	(a)	—	51351	.153	.04	51853	.161	(a)	52432	.123	(a)
49902	(a)	—	51352	.21	.069	51854	.36	(a)	52433	.113	.43
49903	(a)	—	51355	.143	.085	51855	.38	(a)	52435	.141	(a)
50010	.27	.43	51356	.154	.41	51856	.209	(a)	52438	.102	(a)
50011	.095	(a)	51357	.43	1.32	51857	.36	(a)	52440	.16	(a)
50012	.099	(a)	51358	1.03	.088	51869	.122	.127	52467	.148	(a)
50015	.173	(a)	51359	.91	.55	51877	.69	.117	52469	.052	.089
50017	.132	(a)	51370	.53	2.09	51889	.113	.008	52505	.26	.147
50018	.086	(a)	51380	.053	.024	51896	.053	.012	52547	.231	.048
50019	.07	(a)	51400	.245	(a)	51900	.083	.083	52581	1.26	1.48
50045	.30	(a)	51401	.36	(a)	51909	.228	.038	52619	.088	(a)
50047	.034	(a)	51500	.101	.107	51919	.114	(a)	52660	.18	—
51001	.059	.29	51516	.152	—	51926	.117	.034	52744	.42	.037
51005	.012	(a)	51517	.172	—	51927	.063	.092	52767	.212	(a)
51116	.148	.45	51550	.125	.36	51934	.128	.063	52876	(a)	(a)
51201	.046	(a)	51551	.043	.72	51941	.116	.02	52911	.07	.28
51205	.139	.033	51552	.075	.105	51942	.185	—	52967	.026	.04
51206	.022	.50	51553	.134	(a)	51956	.50	.118	53001	.26	.203
51210	.103	(a)	51554	.013	(a)	51957	.44	.35	53077	.124	.148
51211	(a)	(a)	51575	.046	.025	51958	.39	.178	53095	.085	(a)
51220	.35	1.42	51576	.24	.062	51959	.40	(a)	53096	.119	(a)
51221	.196	.86	51600	.164	.143	51960	.053	.231	53121	.34	.40
51222	.238	2.51	51613	.108	.082	51970	.23	.163	53147	.036	(a)
51224	.249	.84	51625	.054	(a)	51982	.068	.052	53229	.201	(a)
51230	.042	.51	51666	.072	.055	51985	.141	—	53271	.064	(a)
51240	.55	.191	51702	.161	(a)	51986	.27	.075	53333	.197	.198

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512											
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
53374	.111	.125	55716	.38	.30	56919	.204	(a)	58301	.064	.071
53375	.059	.176	55717	.27	(a)	56920	.186	(a)	58302	.064	.033
53376	.095	.12	55718	.26	(a)	56980	.131	(a)	58397	.37	.27
53377	.097	.131	55802	.074	.02	57001	.045	.041	58408	.119	–
53403	.061	(a)	55918	.151	1.25	57002	.029	.054	58409	.152	–
53425	.186	(a)	55919	.021	2.32	57090	.30	.69	58456	.081	–
53565	.071	.066	56040	.014	.017	57146	.189	.52	58457	.117	–
53631	.039	.015	56041	.094	(a)	57202	.117	(a)	58458	.152	–
53632	.045	.022	56042	.119	(a)	57257	.145	.054	58459	.182	–
53731	.041	(a)	56170	.183	(a)	57401	.082	.06	58503	.099	.048
53732	.28	.36	56171	.09	(a)	57403	.151	.023	58532	.127	(a)
53733	.183	.15	56202	.094	.051	57410	.04	.106	58559	.026	(a)
53734	.91	–	56390	.165	.56	57411	.046	(a)	58560	.062	(a)
53803	.44	(a)	56391	.141	.219	57572	.023	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.228	.085	57600	.069	.026	58575	.081	.075
53902	(a)	(a)	56488	.123	.046	57611	.098	.034	58627	.26	.007
53903	(a)	(a)	56567	.189	(a)	57625	.61	(a)	58663	.42	.40
53904	(a)	(a)	56650	.58	(a)	57651	.074	.04	58682	.23	(a)
53905	(a)	(a)	56651	.31	(a)	57690	.127	.30	58713	.047	(a)
53907	.124	.084	56652	.225	(a)	57716	.06	.07	58737	.167	.33
53951	(a)	(a)	56653	.217	(a)	57725	.132	.063	58756	.078	(a)
53952	(a)	(a)	56654	.111	(a)	57726	.103	.021	58757	.56	(a)
53953	(a)	(a)	56690	.064	.247	57798	.038	(a)	58759	.069	(a)
54012	.091	–	56699	.105	.059	57800	.14	(a)	58802	.079	.30
54077	.169	.27	56758	.089	.107	57808	.051	(a)	58813	.192	(a)
54444	(a)	(a)	56759	.091	.068	57809	.052	(a)	58822	.217	(a)
55010	.51	.66	56760	.131	.069	57810	.051	.089	58837	.39	.119
55011	.138	1.70	56805	.172	(a)	57871	.06	.067	58840	.116	.086
55012	.165	.87	56806	.122	(a)	57913	.182	.154	58873	.184	.019
55013	.168	.96	56807	.121	(a)	57997	.202	–	58903	.05	(a)
55014	(a)	(a)	56808	.158	(a)	57998	.081	.05	58904	.038	.083
55214	.133	.058	56900	.151	(a)	57999	.083	.052	58922	.31	.174
55371	.28	.079	56910	.076	(a)	58009	.083	(a)	59005	.094	.054
55410	(a)	(a)	56911	.163	(a)	58010	.187	(a)	59057	.70	(a)
55426	.204	(a)	56912	.132	.076	58020	.162	(a)	59058	.45	(a)
55597	.033	1.14	56913	.108	(a)	58056	.223	(a)	59188	.32	.036
55647	.067	.076	56915	.64	(a)	58057	.14	(a)	59189	.44	.192
55648	.03	(a)	56916	.58	.26	58058	.126	(a)	59223	.191	.109
55649	.036	(a)	56917	.166	(a)	58095	.177	1.09	59257	.025	.007
55715	.26	.141	56918	.08	(a)	58096	.236	.93	59306	.159	(a)

DIVISION SIX

PREM/OPS TERR. 512

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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
59378	.124	.096	59925	.93	1.05	63010	207.00	—	91127	4.30	1.62
59481	.43	.077	59926	.79	.71	63011	259.00	—	91130	3.13	—
59482	.33	(a)	59927	.53	.81	63012	368.00	—	91135	.87	(a)
59537	.134	.187	59931	.33	.30	63013	349.00	—	91150	4.06	4.93
59601	.162	1.21	59932	.36	.53	63215	174.00	—	91155	9.01	25.10
59647	.149	.109	59941	.111	(a)	63216	120.00	—	91160	1.97	—
59660	.30	.42	59947	.085	.198	63217	50.00	—	91175	1.69	—
59661	.146	(a)	59955	.042	.094	63218	16.90	—	91177	7.42	—
59693	.024	—	59963	.32	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	.74	.049	63220	(a)	—	91190	4.00	(a)
59701	.012	.33	59970	.114	.112	64074	7.96	—	91200	1.79	—
59713	.27	.245	59973	.203	(a)	64075	5.60	—	91210	(a)	—
59722	.138	.018	59975	.16	.089	64500	(a)	—	91235	4.95	3.17
59723	.052	.023	59977	.091	(a)	65007	106.00	—	91250	7.46	(a)
59724	.079	.018	59984	.056	.032	66122	45.50	—	91265	38.20	4.63
59725	.099	.072	59985	.218	(a)	66123	25.00	—	91266	20.20	1.23
59726	.072	.02	59986	.166	(a)	66309	73.10	—	91280	(a)	3.67
59738	.23	.04	59988	.041	.038	66561	169.00	—	91302	28.00	(a)
59750	.099	.10	59989	.029	.029	67017	157.00	—	91315	8.51	—
59751	.036	(a)	60010	115.00	—	67508	46.20	—	91324	19.00	(a)
59773	.019	.018	60011	132.00	—	67509	33.90	—	91325	(a)	(a)
59774	.016	.098	60012	217.00	—	67510	18.90	—	91340	12.40	7.25
59775	.02	.126	60013	186.00	—	67511	20.40	—	91341	8.51	3.77
59781	.086	.061	60015	139.00	—	67512	87.40	—	91342	11.40	3.48
59782	.129	.63	60016	156.00	—	67513	55.40	—	91343	1.88	1.41
59783	.126	(a)	60035	119.00	—	67634	136.00	—	91405	14.40	—
59784	.096	(a)	61000	114.00	—	67635	96.10	—	91436	9.62	2.03
59790	.177	(a)	61212	60.90	—	68001	293.00	—	91481	35.10	—
59798	.33	.28	61216	67.60	—	68439	377.00	—	91507	5.18	2.90
59806	.235	(a)	61217	61.50	—	68500	25.30	—	91523	79.80	—
59867	.20	(a)	61218	42.00	—	68604	7.06	—	91547	.45	—
59886	.027	.067	61223	299.00	—	68606	27.60	—	91551	2.81	.67
59889	.062	.202	61224	95.10	—	68607	21.80	—	91555	2.98	.94
59892	.126	(a)	61225	132.00	—	68702	18.00	—	91560	11.20	4.20
59904	.085	.137	61226	222.00	—	68703	13.50	—	91562	6.27	—
59905	.125	.111	61227	203.00	—	68706	57.60	—	91577	22.40	3.04
59914	.73	.55	62000	46.30	—	68707	57.00	—	91580	14.70	—
59915	.28	.53	62001	36.50	—	90089	8.14	—	91581	(a)	(a)
59917	.052	.194	62002	16.70	—	91111	6.39	5.36	91582	(a)	(a)
59923	.018	.004	62003	52.50	—	91125	4.90	2.58	91583	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	—						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	—						
98967	6.75	11.30	99777	16.90	—						
98993	11.60	5.02	99793	5.72	—						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	—	99827	.82	.69						
99082	(a)	—	99851	3.33	—						
99083	(a)	—	99917	5.39	—						
99084	(a)	(a)	99938	6.05	—						
99085	(a)	(a)	99943	17.60	—						
99111	3.30	—	99946	13.10	3.30						
99160	(a)	—	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	—						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	—	99975	12.50	—						
99310	6.60	(a)	99986	(a)	—						
99315	19.40	1.88	99987	(a)	—						
99321	18.80	2.17	99988	5.92	—						
99445	(a)	(a)									
99471	1.68	—									
99505	9.85	—									
99506	12.10	—									
99507	10.60	—									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	—									
99613	16.70	2.17									
99614	7.60	—									
99620	.91	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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	.176	.142	10150	1.50	(a)	11204	.95	1.70	13111	2.98	.063
10011	.042	(a)	10151	37.70	—	11205	(a)	—	13112	.086	.04
10012	.049	(a)	10160	6.71	—	11206	1.89	—	13201	1.35	.088
10015	23.60	—	10204	.68	—	11207	23.90	—	13204	1.52	.64
10020	(a)	(a)	10205	.76	—	11208	4.09	—	13205	.59	.27
10025	.042	(a)	10210	1.21	(a)	11209	19.20	—	13206	(a)	(a)
10026	1.95	.025	10211	1.21	(a)	11210	8.18	—	13207	(a)	(a)
10027	.042	(a)	10220	14.20	—	11211	42.50	—	13208	(a)	(a)
10036	1.00	(a)	10255	.37	.119	11212	6.43	—	13314	.36	.008
10040	.134	.33	10256	1.36	.152	11213	5.24	—	13351	.88	.067
10042	1.12	.42	10257	.26	.13	11214	12.90	—	13352	.90	.047
10052	16.30	—	10309	.49	.021	11222	.217	—	13410	2.13	1.75
10054	14.50	—	10315	1.15	(a)	11234	.85	.071	13411	(a)	(a)
10060	.54	.075	10331	32.00	—	11248	.07	.009	13412	.72	1.36
10065	.80	.068	10332	55.20	—	11258	3.21	.34	13453	.83	(a)
10066	.82	.085	10352	1.55	.099	11259	3.44	.34	13454	.97	(a)
10070	.101	.08	10367	10.90	—	11273	42.20	—	13455	.99	(a)
10071	.96	.128	10368	16.00	—	11274	40.50	—	13461	(a)	(a)
10072	12.40	—	10375	(a)	—	11288	3.93	.133	13506	2.77	.082
10073	1.56	.58	10378	32.40	—	12014	.152	.049	13507	3.34	.188
10075	11.60	.206	10379	15.00	—	12356	3.58	.036	13590	.73	.62
10100	2.67	.098	10380	25.70	—	12361	.101	.055	13621	.185	.37
10101	.72	.124	10381	22.30	—	12362	.111	(a)	13670	.057	.023
10105	7.85	—	11007	4.65	—	12373	.042	.027	13673	2.43	.026
10107	4.76	.30	11020	.91	.237	12374	1.86	.111	13715	.111	.085
10110	80.40	—	11039	1.35	.118	12375	.91	.077	13716	1.37	.126
10111	.221	.041	11052	4.94	—	12391	.083	.054	13720	1.37	.098
10113	1.09	—	11101	(a)	(a)	12393	1.21	(a)	13759	.54	.134
10115	2.16	.095	11120	(a)	—	12467	.50	(a)	13930	.236	.103
10117	23.50	—	11126	.189	.019	12509	.093	.02	14068	.118	.007
10119	(a)	—	11127	.56	.011	12510	1.18	.03	14101	1.39	.053
10120	52.60	—	11128	.76	.086	12583	.52	(a)	14279	.71	.084
10130	10.70	—	11138	8.01	—	12651	1.52	.32	14401	3.23	.173
10132	9.22	—	11155	.65	—	12683	.70	(a)	14405	2.73	—
10133	4.75	—	11160	(a)	(a)	12707	.73	.41	14527	.45	.129
10135	(a)	—	11167	1.14	—	12797	.153	.15	14655	.27	—
10140	.046	.017	11168	5.91	—	12805	.98	.197	14731	4.90	—
10141	.093	.026	11201	40.70	—	12841	1.62	—	14732	.36	—
10145	.45	.021	11202	12.00	—	12927	.28	—	14733	1.88	—
10146	1.19	.03	11203	1.31	.26	13049	.053	.041	14734	.80	—

DIVISION SIX

PREM/OPS TERR. 513

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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	.33	.073	16670	13.30	—	18501	2.59	.024	40072	(a)	—
14913	1.01	.172	16676	.90	.017	18506	.65	.007	40075	105.00	—
15060	(a)	(a)	16694	.62	(a)	18507	.57	.009	40101	48.00	—
15061	(a)	(a)	16705	.35	.083	18570	5.93	—	40102	42.40	—
15062	.29	(a)	16722	(a)	—	18575	(a)	(a)	40111	26.10	—
15063	.34	(a)	16723	(a)	—	18616	.50	.42	40115	(a)	—
15070	.37	—	16750	.32	.038	18707	.017	.005	40117	(a)	—
15119	(a)	—	16751	.32	—	18708	.35	.027	40140	(a)	—
15120	(a)	—	16819	1.77	(a)	18833	.199	(a)	41001	.88	—
15123	4.74	—	16820	1.37	(a)	18834	.90	.136	41210	(a)	—
15124	1.66	—	16881	4.93	(a)	18911	2.84	.022	41421	1.21	—
15188	.52	(a)	16890	.208	(a)	18912	5.34	.036	41422	.65	—
15223	.067	.034	16891	.226	(a)	18920	1.39	.023	41510	143.00	—
15224	1.45	.114	16892	.41	(a)	18991	(a)	—	41603	57.50	—
15300	(a)	—	16900	4.78	.139	19007	1.85	—	41604	31.60	—
15314	.65	(a)	16901	3.06	.188	19051	4.11	—	41620	3.41	—
15404	.133	(a)	16902	2.60	.103	19061	(a)	—	41650	81.00	—
15405	.196	(a)	16905	5.03	.12	19795	.93	(a)	41664	111.00	—
15406	.50	.063	16906	3.21	.171	19796	1.09	—	41665	13.00	—
15488	1.25	(a)	16910	2.87	.088	40005	(a)	—	41666	(a)	—
15538	1.15	.019	16911	2.60	.086	40006	(a)	—	41667	305.00	—
15600	2.90	.112	16915	2.94	.084	40010	(a)	—	41668	286.00	—
15607	.48	—	16916	2.45	.099	40015	(a)	—	41669	2.00	—
15608	.65	.012	16920	6.52	.193	40020	(a)	—	41670	3.36	—
15656	19.10	—	16921	5.96	.077	40026	(a)	—	41672	(a)	—
15699	1.18	—	16930	3.75	.24	40031	(a)	—	41673	(a)	—
15733	.33	.023	16931	4.05	.101	40032	(a)	—	41675	(a)	—
15839	.87	.032	16940	8.14	.077	40040	(a)	—	41677	.70	—
15991	.71	.087	16941	3.26	.137	40041	(a)	—	41678	251.00	—
15993	.60	.055	18078	.201	.173	40042	(a)	—	41679	(a)	(a)
16005	.059	.021	18109	1.18	.036	40045	736.00	—	41680	42.10	—
16009	.40	.08	18110	.95	.039	40046	145.00	—	41696	2.23	—
16402	4.29	—	18200	(a)	—	40047	51.90	—	41697	1.55	—
16403	2.71	.189	18205	.31	.40	40059	18.60	—	41700	(a)	—
16404	3.42	—	18206	1.53	.132	40061	9.85	—	41715	26.70	—
16471	.68	—	18335	1.10	.019	40063	329.00	—	41716	17.00	—
16501	.124	(a)	18435	2.82	.109	40064	96.90	—	43007	(a)	—
16527	.191	.203	18436	2.28	.235	40066	(a)	—	43117	(a)	—
16588	.185	(a)	18437	1.58	(a)	40067	(a)	—	43151	52.10	—
16604	.31	.067	18438	3.03	(a)	40069	(a)	—	43152	75.10	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513											
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	198.00	—	44112	1.22	—	45771	.58	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.189	.082	47318	31.10	—
43421	54.40	—	44193	(a)	—	45900	.33	.081	47367	.70	—
43422	285.00	—	44194	(a)	—	45901	.28	.026	47420	6.80	—
43424	(a)	—	44222	(a)	—	45937	.45	—	47468	(a)	—
43470	13.00	—	44276	266.00	—	45993	(a)	(a)	47471	10.50	—
43517	(a)	—	44277	173.00	—	46004	76.90	—	47473	13.80	—
43518	47.80	—	44280	.70	—	46005	61.50	—	47474	15.40	—
43550	194.00	—	44311	24.70	—	46112	.189	—	47475	12.10	—
43551	108.00	—	44315	16.60	—	46202	8.17	—	47476	12.10	—
43626	38.20	—	44427	174.00	—	46362	875.00	—	47477	16.20	—
43628	496.00	—	44428	174.00	—	46426	128.00	—	47478	17.00	—
43629	421.00	—	44429	2.62	—	46427	171.00	—	47600	(a)	—
43754	(a)	—	44430	1.82	—	46510	(a)	—	47610	(a)	—
43760	14.00	—	44431	5.81	—	46590	(a)	—	48039	141.00	—
43822	10.30	—	44432	1.84	—	46603	10.70	—	48177	(a)	—
43840	.127	—	44433	58.70	—	46604	12.40	—	48178	(a)	—
43860	8.12	—	44434	112.00	—	46606	33.00	—	48206	101.00	—
43889	2.90	—	44435	116.00	—	46607	45.40	—	48252	(a)	—
43945	(a)	—	44436	136.00	—	46622	30.10	—	48441	.42	—
43946	(a)	—	44437	112.00	—	46671	(a)	—	48557	42.40	—
43990	(a)	(a)	44438	88.90	—	46700	399.00	—	48558	36.90	—
43991	(a)	—	44439	173.00	—	46773	(a)	—	48600	256.00	—
44009	5.78	—	44440	143.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	1.65	(a)
44069	40.80	—	44501	(a)	—	46882	(a)	—	48637	32.40	—
44070	12.10	—	45190	6.43	—	46911	75.60	—	48638	16.10	—
44071	13.40	—	45191	4.57	—	46912	138.00	—	48727	(a)	—
44072	9.29	—	45192	5.34	—	46913	(a)	—	48808	4.89	—
44100	3.67	—	45193	3.15	—	46914	(a)	—	48924	(a)	—
44101	3.82	—	45210	3.99	—	46915	(a)	—	48925	776.00	—
44102	2.98	—	45224	(a)	—	46916	(a)	—	49005	.48	—
44103	2.64	—	45225	(a)	—	47050	2.82	—	49111	7.47	—
44104	1.11	—	45334	114.00	—	47051	(a)	—	49181	46.00	—
44105	(a)	—	45380	.38	(a)	47052	(a)	—	49183	56.10	—
44106	(a)	—	45450	33.60	—	47103	(a)	—	49184	118.00	—
44108	1.30	—	45523	(a)	—	47146	(a)	—	49185	108.00	—
44109	3.29	—	45524	(a)	—	47147	(a)	—	49239	.29	.28
44110	3.36	—	45539	(a)	—	47221	438.00	—	49292	3.36	—
44111	2.06	—	45678	.76	—	47253	(a)	—	49305	(a)	—

DIVISION SIX

PREM/OPS TERR. 513

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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
49333	24.70	—	51241	1.03	.175	51703	.065	(a)	51999	.071	.228
49451	(a)	—	51250	.26	(a)	51734	.121	.36	52002	.062	.074
49452	(a)	—	51251	.03	(a)	51741	.181	.244	52075	.192	.158
49617	.39	.26	51252	.105	.059	51752	.152	.155	52076	.232	(a)
49618	.33	.063	51253	.089	(a)	51767	.022	.005	52109	.016	(a)
49619	.62	.146	51254	.028	.018	51777	.078	.043	52134	.209	.39
49763	4.00	—	51255	.66	(a)	51790	.13	(a)	52137	.076	(a)
49800	(a)	—	51300	.108	.103	51796	.066	(a)	52150	.38	(a)
49801	386.00	—	51305	.108	.61	51808	.234	.39	52315	.102	.235
49802	34.20	—	51315	.185	.056	51809	.29	.166	52341	.047	(a)
49803	60.60	—	51330	.101	1.21	51833	.117	.034	52342	.137	(a)
49840	2.90	—	51333	.033	.35	51850	.244	(a)	52343	.084	(a)
49870	324.00	—	51340	.029	(a)	51851	.166	(a)	52401	.26	(a)
49890	(a)	—	51350	.181	.103	51852	.39	(a)	52402	.016	(a)
49891	(a)	—	51351	.162	.04	51853	.156	(a)	52432	.078	(a)
49902	(a)	—	51352	.222	.069	51854	.35	(a)	52433	.071	.43
49903	(a)	—	51355	.151	.085	51855	.37	(a)	52435	.09	(a)
50010	.169	.43	51356	.163	.41	51856	.202	(a)	52438	.065	(a)
50011	.091	(a)	51357	.26	1.32	51857	.35	(a)	52440	.102	(a)
50012	.062	(a)	51358	.63	.088	51869	.078	.127	52467	.094	(a)
50015	.11	(a)	51359	.56	.55	51877	.44	.117	52469	.033	.089
50017	.084	(a)	51370	.34	2.09	51889	.072	.008	52505	.164	.147
50018	.084	(a)	51380	.034	.024	51896	.034	.012	52547	.224	.048
50019	.045	(a)	51400	.236	(a)	51900	.088	.083	52581	.80	1.48
50045	.191	(a)	51401	.35	(a)	51909	.221	.038	52619	.056	(a)
50047	.021	(a)	51500	.064	.107	51919	.072	(a)	52660	.25	—
51001	.057	.29	51516	.211	—	51926	.074	.034	52744	.45	.037
51005	.012	(a)	51517	.24	—	51927	.04	.092	52767	.205	(a)
51116	.143	.45	51550	.079	.36	51934	.081	.063	52876	(a)	(a)
51201	.029	(a)	51551	.028	.72	51941	.073	.02	52911	.045	.28
51205	.088	.033	51552	.048	.105	51942	.117	—	52967	.017	.04
51206	.014	.50	51553	.085	(a)	51956	.32	.118	53001	.164	.203
51210	.099	(a)	51554	.008	(a)	51957	.28	.35	53077	.079	.148
51211	(a)	(a)	51575	.049	.025	51958	.248	.178	53095	.054	(a)
51220	.34	1.42	51576	.152	.062	51959	.25	(a)	53096	.075	(a)
51221	.189	.86	51600	.104	.143	51960	.034	.231	53121	.214	.40
51222	.23	2.51	51613	.068	.082	51970	.146	.163	53147	.035	(a)
51224	.241	.84	51625	.052	(a)	51982	.043	.052	53229	.194	(a)
51230	.041	.51	51666	.077	.055	51985	.197	—	53271	.04	(a)
51240	.35	.191	51702	.156	(a)	51986	.169	.075	53333	.191	.198

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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
53374	.118	.125	55716	.243	.30	56919	.197	(a)	58301	.061	.071
53375	.063	.176	55717	.26	(a)	56920	.18	(a)	58302	.04	.033
53376	.101	.12	55718	.25	(a)	56980	.083	(a)	58397	.234	.27
53377	.103	.131	55802	.078	.02	57001	.029	.041	58408	.166	–
53403	.065	(a)	55918	.096	1.25	57002	.018	.054	58409	.211	–
53425	.18	(a)	55919	.013	2.32	57090	.29	.69	58456	.113	–
53565	.076	.066	56040	.009	.017	57146	.183	.52	58457	.164	–
53631	.025	.015	56041	.06	(a)	57202	.074	(a)	58458	.211	–
53632	.029	.022	56042	.075	(a)	57257	.092	.054	58459	.25	–
53731	.026	(a)	56170	.177	(a)	57401	.052	.06	58503	.062	.048
53732	.179	.36	56171	.087	(a)	57403	.16	.023	58532	.081	(a)
53733	.116	.15	56202	.06	.051	57410	.025	.106	58559	.016	(a)
53734	1.27	–	56390	.104	.56	57411	.044	(a)	58560	.04	(a)
53803	.43	(a)	56391	.09	.219	57572	.015	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.144	.085	57600	.044	.026	58575	.051	.075
53902	(a)	(a)	56488	.13	.046	57611	.095	.034	58627	.164	.007
53903	(a)	(a)	56567	.183	(a)	57625	.39	(a)	58663	.41	.40
53904	(a)	(a)	56650	.56	(a)	57651	.047	.04	58682	.146	(a)
53905	(a)	(a)	56651	.30	(a)	57690	.123	.30	58713	.05	(a)
53907	.079	.084	56652	.218	(a)	57716	.058	.07	58737	.106	.33
53951	(a)	(a)	56653	.21	(a)	57725	.128	.063	58756	.076	(a)
53952	(a)	(a)	56654	.107	(a)	57726	.099	.021	58757	.36	(a)
53953	(a)	(a)	56690	.067	.247	57798	.024	(a)	58759	.044	(a)
54012	.127	–	56699	.066	.059	57800	.089	(a)	58802	.05	.30
54077	.107	.27	56758	.056	.107	57808	.049	(a)	58813	.186	(a)
54444	(a)	(a)	56759	.058	.068	57809	.05	(a)	58822	.138	(a)
55010	.32	.66	56760	.083	.069	57810	.049	.089	58837	.37	.119
55011	.088	1.70	56805	.109	(a)	57871	.058	.067	58840	.112	.086
55012	.104	.87	56806	.077	(a)	57913	.115	.154	58873	.178	.019
55013	.162	.96	56807	.077	(a)	57997	.28	–	58903	.032	(a)
55014	(a)	(a)	56808	.10	(a)	57998	.051	.05	58904	.024	.083
55214	.085	.058	56900	.096	(a)	57999	.08	.052	58922	.30	.174
55371	.30	.079	56910	.048	(a)	58009	.08	(a)	59005	.06	.054
55410	(a)	(a)	56911	.158	(a)	58010	.118	(a)	59057	.44	(a)
55426	.197	(a)	56912	.128	.076	58020	.172	(a)	59058	.29	(a)
55597	.021	1.14	56913	.104	(a)	58056	.141	(a)	59188	.34	.036
55647	.042	.076	56915	.62	(a)	58057	.089	(a)	59189	.47	.192
55648	.019	(a)	56916	.56	.26	58058	.08	(a)	59223	.184	.109
55649	.023	(a)	56917	.161	(a)	58095	.112	1.09	59257	.016	.007
55715	.168	.141	56918	.077	(a)	58096	.149	.93	59306	.101	(a)

DIVISION SIX

PREM/OPS TERR. 513

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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
59378	.12	.096	59925	.57	1.05	63010	192.00	—	91127	4.30	1.62
59481	.27	.077	59926	.49	.71	63011	240.00	—	91130	3.13	—
59482	.35	(a)	59927	.33	.81	63012	341.00	—	91135	.87	(a)
59537	.129	.187	59931	.209	.30	63013	323.00	—	91150	4.06	4.93
59601	.102	1.21	59932	.225	.53	63215	224.00	—	91155	9.01	25.10
59647	.159	.109	59941	.07	(a)	63216	155.00	—	91160	1.97	—
59660	.188	.42	59947	.082	.198	63217	148.00	—	91175	1.69	—
59661	.092	(a)	59955	.027	.094	63218	49.80	—	91177	7.42	—
59693	.015	—	59963	.20	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	.47	.049	63220	(a)	—	91190	4.00	(a)
59701	.007	.33	59970	.11	.112	64074	45.40	—	91200	1.79	—
59713	.168	.245	59973	.129	(a)	64075	32.00	—	91210	(a)	—
59722	.087	.018	59975	.154	.089	64500	(a)	—	91235	4.95	3.17
59723	.033	.023	59977	.088	(a)	65007	136.00	—	91250	7.46	(a)
59724	.05	.018	59984	.035	.032	66122	58.50	—	91265	38.20	4.63
59725	.063	.072	59985	.138	(a)	66123	32.20	—	91266	20.20	1.23
59726	.046	.02	59986	.105	(a)	66309	94.00	—	91280	(a)	3.67
59738	.146	.04	59988	.039	.038	66561	218.00	—	91302	28.00	(a)
59750	.096	.10	59989	.018	.029	67017	202.00	—	91315	8.51	—
59751	.035	(a)	60010	106.00	—	67508	97.20	—	91324	19.00	(a)
59773	.02	.018	60011	122.00	—	67509	71.30	—	91325	(a)	(a)
59774	.017	.098	60012	201.00	—	67510	39.70	—	91340	12.40	7.25
59775	.021	.126	60013	172.00	—	67511	42.90	—	91341	8.51	3.77
59781	.084	.061	60015	129.00	—	67512	184.00	—	91342	11.40	3.48
59782	.125	.63	60016	145.00	—	67513	117.00	—	91343	1.88	1.41
59783	.121	(a)	60035	153.00	—	67634	175.00	—	91405	14.40	—
59784	.093	(a)	61000	105.00	—	67635	124.00	—	91436	9.62	2.03
59790	.112	(a)	61212	78.30	—	68001	378.00	—	91481	35.10	—
59798	.32	.28	61216	87.00	—	68439	486.00	—	91507	5.18	2.90
59806	.227	(a)	61217	79.10	—	68500	23.40	—	91523	79.80	—
59867	.127	(a)	61218	54.10	—	68604	9.09	—	91547	.45	—
59886	.017	.067	61223	384.00	—	68606	35.50	—	91551	2.81	.67
59889	.066	.202	61224	122.00	—	68607	28.00	—	91555	2.98	.94
59892	.121	(a)	61225	170.00	—	68702	23.10	—	91560	11.20	4.20
59904	.082	.137	61226	286.00	—	68703	17.30	—	91562	6.27	—
59905	.079	.111	61227	262.00	—	68706	74.20	—	91577	22.40	3.04
59914	.47	.55	62000	59.50	—	68707	73.40	—	91580	14.70	—
59915	.27	.53	62001	47.00	—	90089	8.14	—	91581	(a)	(a)
59917	.05	.194	62002	21.50	—	91111	6.39	5.36	91582	(a)	(a)
59923	.011	.004	62003	67.60	—	91125	4.90	2.58	91583	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	–						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	–						
98967	6.75	11.30	99777	16.90	–						
98993	11.60	5.02	99793	5.72	–						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	–	99827	.82	.69						
99082	(a)	–	99851	3.33	–						
99083	(a)	–	99917	5.39	–						
99084	(a)	(a)	99938	6.05	–						
99085	(a)	(a)	99943	17.60	–						
99111	3.30	–	99946	13.10	3.30						
99160	(a)	–	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	–						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	–	99975	12.50	–						
99310	6.60	(a)	99986	(a)	–						
99315	19.40	1.88	99987	(a)	–						
99321	18.80	2.17	99988	5.92	–						
99445	(a)	(a)									
99471	1.68	–									
99505	9.85	–									
99506	12.10	–									
99507	10.60	–									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	–									
99613	16.70	2.17									
99614	7.60	–									
99620	.91	–									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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	.29	.142	10150	1.28	(a)	11204	.81	1.70	13111	2.69	.063
10011	.069	(a)	10151	32.20	—	11205	(a)	—	13112	.178	.04
10012	.08	(a)	10160	5.73	—	11206	2.32	—	13201	2.19	.088
10015	33.20	—	10204	.58	—	11207	29.20	—	13204	2.48	.64
10020	(a)	(a)	10205	.65	—	11208	5.01	—	13205	.95	.27
10025	.069	(a)	10210	1.04	(a)	11209	23.50	—	13206	(a)	(a)
10026	1.67	.025	10211	1.04	(a)	11210	10.00	—	13207	(a)	(a)
10027	.069	(a)	10220	12.20	—	11211	52.10	—	13208	(a)	(a)
10036	1.63	(a)	10255	.60	.119	11212	7.88	—	13314	.31	.008
10040	.22	.33	10256	2.21	.152	11213	6.43	—	13351	.75	.067
10042	.96	.42	10257	.42	.13	11214	15.80	—	13352	.77	.047
10052	23.00	—	10309	.42	.021	11222	.27	—	13410	3.46	1.75
10054	20.40	—	10315	.98	(a)	11234	.73	.071	13411	(a)	(a)
10060	.46	.075	10331	45.10	—	11248	.114	.009	13412	1.17	1.36
10065	.69	.068	10332	77.70	—	11258	2.90	.34	13453	1.35	(a)
10066	.70	.085	10352	1.40	.099	11259	3.11	.34	13454	1.58	(a)
10070	.165	.08	10367	13.40	—	11273	36.00	—	13455	1.60	(a)
10071	.82	.128	10368	19.60	—	11274	34.60	—	13461	(a)	(a)
10072	15.20	—	10375	(a)	—	11288	3.56	.133	13506	2.37	.082
10073	2.53	.58	10378	45.60	—	12014	.247	.049	13507	2.85	.188
10075	18.80	.206	10379	21.20	—	12356	3.05	.036	13590	1.19	.62
10100	2.41	.098	10380	36.20	—	12361	.209	.055	13621	.30	.37
10101	.62	.124	10381	31.30	—	12362	.182	(a)	13670	.117	.023
10105	6.70	—	11007	5.70	—	12373	.069	.027	13673	2.20	.026
10107	7.74	.30	11020	.78	.237	12374	1.59	.111	13715	.182	.085
10110	113.00	—	11039	2.20	.118	12375	.78	.077	13716	1.17	.126
10111	.36	.041	11052	12.70	—	12391	.136	.054	13720	1.24	.098
10113	.93	—	11101	(a)	(a)	12393	1.04	(a)	13759	.46	.134
10115	1.84	.095	11120	(a)	—	12467	.43	(a)	13930	.39	.103
10117	33.00	—	11126	.161	.019	12509	.151	.02	14068	.101	.007
10119	(a)	—	11127	.92	.011	12510	1.91	.03	14101	1.18	.053
10120	74.00	—	11128	1.24	.086	12583	.85	(a)	14279	1.15	.084
10130	9.14	—	11138	11.30	—	12651	2.48	.32	14401	2.93	.173
10132	7.87	—	11155	.55	—	12683	1.13	(a)	14405	3.35	—
10133	12.20	—	11160	(a)	(a)	12707	1.19	.41	14527	.74	.129
10135	(a)	—	11167	2.93	—	12797	.25	.15	14655	.229	—
10140	.096	.017	11168	15.20	—	12805	.83	.197	14731	12.60	—
10141	.192	.026	11201	49.90	—	12841	1.39	—	14732	.93	—
10145	.93	.021	11202	14.80	—	12927	.242	—	14733	1.60	—
10146	1.08	.03	11203	2.14	.26	13049	.109	.041	14734	.69	—

DIVISION SIX

PREM/OPS TERR. 515

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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	.53	.073	16670	18.70	—	18501	2.34	.024	40072	(a)	—
14913	.86	.172	16676	.77	.017	18506	1.06	.007	40075	98.40	—
15060	(a)	(a)	16694	1.00	(a)	18507	.48	.009	40101	79.10	—
15061	(a)	(a)	16705	.58	.083	18570	5.06	—	40102	69.90	—
15062	.48	(a)	16722	(a)	—	18575	(a)	(a)	40111	36.70	—
15063	.55	(a)	16723	(a)	—	18616	.81	.42	40115	(a)	—
15070	.45	—	16750	.27	.038	18707	.027	.005	40117	(a)	—
15119	(a)	—	16751	.27	—	18708	.30	.027	40140	(a)	—
15120	(a)	—	16819	2.88	(a)	18833	.33	(a)	41001	1.24	—
15123	12.20	—	16820	2.23	(a)	18834	.77	.136	41210	(a)	—
15124	4.27	—	16881	4.21	(a)	18911	2.42	.022	41421	1.34	—
15188	.84	(a)	16890	.34	(a)	18912	4.56	.036	41422	.72	—
15223	.138	.034	16891	.37	(a)	18920	1.18	.023	41510	122.00	—
15224	1.31	.114	16892	.67	(a)	18991	(a)	—	41603	63.60	—
15300	(a)	—	16900	6.04	.139	19007	4.77	—	41604	34.90	—
15314	.55	(a)	16901	3.87	.188	19051	10.60	—	41620	4.18	—
15404	.217	(a)	16902	3.28	.103	19061	(a)	—	41650	89.50	—
15405	.32	(a)	16905	6.35	.12	19795	.79	(a)	41664	157.00	—
15406	.81	.063	16906	4.06	.171	19796	.93	—	41665	18.40	—
15488	2.03	(a)	16910	3.63	.088	40005	(a)	—	41666	(a)	—
15538	.98	.019	16911	3.28	.086	40006	(a)	—	41667	429.00	—
15600	2.48	.112	16915	3.72	.084	40010	(a)	—	41668	402.00	—
15607	.59	—	16916	3.10	.099	40015	(a)	—	41669	2.82	—
15608	.55	.012	16920	8.24	.193	40020	(a)	—	41670	4.73	—
15656	16.30	—	16921	7.53	.077	40026	(a)	—	41672	(a)	—
15699	1.45	—	16930	4.74	.24	40031	(a)	—	41673	(a)	—
15733	.53	.023	16931	5.11	.101	40032	(a)	—	41675	(a)	—
15839	.74	.032	16940	10.30	.077	40040	(a)	—	41677	.86	—
15991	.61	.087	16941	4.12	.137	40041	(a)	—	41678	251.00	—
15993	.51	.055	18078	.33	.173	40042	(a)	—	41679	(a)	(a)
16005	.096	.021	18109	1.01	.036	40045	1036.00	—	41680	46.60	—
16009	.65	.08	18110	.81	.039	40046	205.00	—	41696	2.73	—
16402	3.66	—	18200	(a)	—	40047	73.00	—	41697	1.90	—
16403	2.31	.189	18205	.51	.40	40059	26.10	—	41700	(a)	—
16404	2.92	—	18206	1.31	.132	40061	13.90	—	41715	29.50	—
16471	.83	—	18335	.94	.019	40063	464.00	—	41716	18.80	—
16501	.204	(a)	18435	2.55	.109	40064	136.00	—	43007	(a)	—
16527	.31	.203	18436	2.06	.235	40066	(a)	—	43117	(a)	—
16588	.30	(a)	18437	1.35	(a)	40067	(a)	—	43151	48.90	—
16604	.51	.067	18438	2.58	(a)	40069	(a)	—	43152	75.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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	186.00	—	44112	1.82	—	45771	.95	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.31	.082	47318	43.70	—
43421	51.10	—	44193	(a)	—	45900	.28	.081	47367	.86	—
43422	268.00	—	44194	(a)	—	45901	.242	.026	47420	9.57	—
43424	(a)	—	44222	(a)	—	45937	.42	—	47468	(a)	—
43470	15.90	—	44276	250.00	—	45993	(a)	(a)	47471	11.60	—
43517	(a)	—	44277	162.00	—	46004	85.10	—	47473	15.20	—
43518	67.20	—	44280	.86	—	46005	68.00	—	47474	17.00	—
43550	182.00	—	44311	34.70	—	46112	.31	—	47475	13.40	—
43551	101.00	—	44315	23.30	—	46202	5.10	—	47476	13.40	—
43626	53.70	—	44427	286.00	—	46362	874.00	—	47477	17.90	—
43628	698.00	—	44428	288.00	—	46426	128.00	—	47478	18.80	—
43629	592.00	—	44429	4.31	—	46427	171.00	—	47600	(a)	—
43754	(a)	—	44430	3.00	—	46510	(a)	—	47610	(a)	—
43760	19.70	—	44431	9.58	—	46590	(a)	—	48039	132.00	—
43822	12.70	—	44432	3.04	—	46603	10.70	—	48177	(a)	—
43840	.156	—	44433	96.70	—	46604	12.40	—	48178	(a)	—
43860	9.96	—	44434	185.00	—	46606	33.00	—	48206	142.00	—
43889	3.56	—	44435	192.00	—	46607	45.30	—	48252	(a)	—
43945	(a)	—	44436	224.00	—	46622	37.00	—	48441	.60	—
43946	(a)	—	44437	185.00	—	46671	(a)	—	48557	59.70	—
43990	(a)	(a)	44438	147.00	—	46700	375.00	—	48558	51.90	—
43991	(a)	—	44439	285.00	—	46773	(a)	—	48600	255.00	—
44009	14.90	—	44440	236.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.84	(a)
44069	57.40	—	44501	(a)	—	46882	(a)	—	48637	45.60	—
44070	17.00	—	45190	4.01	—	46911	106.00	—	48638	22.60	—
44071	18.90	—	45191	2.85	—	46912	195.00	—	48727	(a)	—
44072	13.10	—	45192	3.33	—	46913	(a)	—	48808	4.17	—
44100	5.45	—	45193	1.97	—	46914	(a)	—	48924	(a)	—
44101	5.68	—	45210	2.49	—	46915	(a)	—	48925	1091.00	—
44102	4.43	—	45224	(a)	—	46916	(a)	—	49005	.59	—
44103	3.92	—	45225	(a)	—	47050	3.46	—	49111	6.38	—
44104	1.65	—	45334	107.00	—	47051	(a)	—	49181	43.20	—
44105	(a)	—	45380	.62	(a)	47052	(a)	—	49183	52.60	—
44106	(a)	—	45450	31.60	—	47103	(a)	—	49184	111.00	—
44108	1.93	—	45523	(a)	—	47146	(a)	—	49185	101.00	—
44109	4.88	—	45524	(a)	—	47147	(a)	—	49239	.46	.28
44110	5.00	—	45539	(a)	—	47221	411.00	—	49292	3.16	—
44111	3.07	—	45678	.93	—	47253	(a)	—	49305	(a)	—

DIVISION SIX

PREM/OPS TERR. 515

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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
49333	23.20	—	51241	1.83	.175	51703	.111	(a)	51999	.126	.228
49451	(a)	—	51250	.45	(a)	51734	.209	.36	52002	.111	.074
49452	(a)	—	51251	.053	(a)	51741	.32	.244	52075	.33	.158
49617	1.00	.26	51252	.186	.059	51752	.27	.155	52076	.40	(a)
49618	.84	.063	51253	.159	(a)	51767	.035	.005	52109	.028	(a)
49619	1.59	.146	51254	.05	.018	51777	.122	.043	52134	.37	.39
49763	10.30	—	51255	1.14	(a)	51790	.204	(a)	52137	.13	(a)
49800	(a)	—	51300	.169	.103	51796	.117	(a)	52150	.68	(a)
49801	362.00	—	51305	.169	.61	51808	.42	.39	52315	.159	.235
49802	32.10	—	51315	.30	.056	51809	.52	.166	52341	.081	(a)
49803	56.80	—	51330	.173	1.21	51833	.183	.034	52342	.236	(a)
49840	3.56	—	51333	.057	.35	51850	.42	(a)	52343	.144	(a)
49870	456.00	—	51340	.051	(a)	51851	.28	(a)	52401	.44	(a)
49890	(a)	—	51350	.28	.103	51852	.67	(a)	52402	.028	(a)
49891	(a)	—	51351	.25	.04	51853	.27	(a)	52432	.139	(a)
49902	(a)	—	51352	.35	.069	51854	.60	(a)	52433	.127	.43
49903	(a)	—	51355	.237	.085	51855	.63	(a)	52435	.159	(a)
50010	.30	.43	51356	.26	.41	51856	.35	(a)	52438	.115	(a)
50011	.157	(a)	51357	.43	1.32	51857	.59	(a)	52440	.181	(a)
50012	.111	(a)	51358	1.03	.088	51869	.138	.127	52467	.167	(a)
50015	.195	(a)	51359	.90	.55	51877	.78	.117	52469	.058	.089
50017	.149	(a)	51370	.60	2.09	51889	.128	.008	52505	.29	.147
50018	.144	(a)	51380	.06	.024	51896	.06	.012	52547	.38	.048
50019	.079	(a)	51400	.41	(a)	51900	.137	.083	52581	1.42	1.48
50045	.34	(a)	51401	.60	(a)	51909	.38	.038	52619	.10	(a)
50047	.038	(a)	51500	.114	.107	51919	.129	(a)	52660	.31	—
51001	.098	.29	51516	.26	—	51926	.131	.034	52744	.70	.037
51005	.02	(a)	51517	.29	—	51927	.071	.092	52767	.35	(a)
51116	.247	.45	51550	.141	.36	51934	.144	.063	52876	(a)	(a)
51201	.051	(a)	51551	.049	.72	51941	.131	.02	52911	.079	.28
51205	.156	.033	51552	.085	.105	51942	.209	—	52967	.03	.04
51206	.024	.50	51553	.151	(a)	51956	.56	.118	53001	.29	.203
51210	.171	(a)	51554	.014	(a)	51957	.50	.35	53077	.14	.148
51211	(a)	(a)	51575	.076	.025	51958	.44	.178	53095	.096	(a)
51220	.59	1.42	51576	.27	.062	51959	.45	(a)	53096	.134	(a)
51221	.33	.86	51600	.184	.143	51960	.06	.231	53121	.38	.40
51222	.40	2.51	51613	.122	.082	51970	.26	.163	53147	.06	(a)
51224	.41	.84	51625	.089	(a)	51982	.076	.052	53229	.33	(a)
51230	.07	.51	51666	.12	.055	51985	.242	—	53271	.072	(a)
51240	.62	.191	51702	.27	(a)	51986	.30	.075	53333	.33	.198

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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
53374	.185	.125	55716	.43	.30	56919	.34	(a)	58301	.106	.071
53375	.098	.176	55717	.45	(a)	56920	.31	(a)	58302	.072	.033
53376	.157	.12	55718	.43	(a)	56980	.148	(a)	58397	.42	.27
53377	.161	.131	55802	.122	.02	57001	.051	.041	58408	.204	–
53403	.102	(a)	55918	.171	1.25	57002	.033	.054	58409	.26	–
53425	.31	(a)	55919	.023	2.32	57090	.50	.69	58456	.138	–
53565	.119	.066	56040	.016	.017	57146	.31	.52	58457	.20	–
53631	.044	.015	56041	.106	(a)	57202	.131	(a)	58458	.26	–
53632	.051	.022	56042	.134	(a)	57257	.163	.054	58459	.31	–
53731	.047	(a)	56170	.30	(a)	57401	.092	.06	58503	.111	.048
53732	.32	.36	56171	.149	(a)	57403	.25	.023	58532	.143	(a)
53733	.206	.15	56202	.106	.051	57410	.045	.106	58559	.029	(a)
53734	1.56	–	56390	.186	.56	57411	.076	(a)	58560	.07	(a)
53803	.74	(a)	56391	.159	.219	57572	.026	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.26	.085	57600	.078	.026	58575	.091	.075
53902	(a)	(a)	56488	.204	.046	57611	.163	.034	58627	.29	.007
53903	(a)	(a)	56567	.31	(a)	57625	.69	(a)	58663	.70	.40
53904	(a)	(a)	56650	.96	(a)	57651	.084	.04	58682	.26	(a)
53905	(a)	(a)	56651	.52	(a)	57690	.211	.30	58713	.078	(a)
53907	.14	.084	56652	.37	(a)	57716	.10	.07	58737	.188	.33
53951	(a)	(a)	56653	.36	(a)	57725	.219	.063	58756	.13	(a)
53952	(a)	(a)	56654	.184	(a)	57726	.171	.021	58757	.63	(a)
53953	(a)	(a)	56690	.106	.247	57798	.042	(a)	58759	.078	(a)
54012	.156	–	56699	.118	.059	57800	.158	(a)	58802	.089	.30
54077	.191	.27	56758	.10	.107	57808	.084	(a)	58813	.32	(a)
54444	(a)	(a)	56759	.103	.068	57809	.087	(a)	58822	.245	(a)
55010	.58	.66	56760	.147	.069	57810	.084	.089	58837	.64	.119
55011	.156	1.70	56805	.194	(a)	57871	.10	.067	58840	.192	.086
55012	.186	.87	56806	.137	(a)	57913	.205	.154	58873	.31	.019
55013	.28	.96	56807	.136	(a)	57997	.35	–	58903	.056	(a)
55014	(a)	(a)	56808	.178	(a)	57998	.091	.05	58904	.043	.083
55214	.15	.058	56900	.171	(a)	57999	.138	.052	58922	.51	.174
55371	.47	.079	56910	.085	(a)	58009	.138	(a)	59005	.106	.054
55410	(a)	(a)	56911	.27	(a)	58010	.211	(a)	59057	.79	(a)
55426	.34	(a)	56912	.219	.076	58020	.27	(a)	59058	.51	(a)
55597	.038	1.14	56913	.179	(a)	58056	.25	(a)	59188	.53	.036
55647	.075	.076	56915	1.06	(a)	58057	.158	(a)	59189	.73	.192
55648	.034	(a)	56916	.96	.26	58058	.142	(a)	59223	.32	.109
55649	.041	(a)	56917	.28	(a)	58095	.20	1.09	59257	.029	.007
55715	.30	.141	56918	.133	(a)	58096	.27	.93	59306	.18	(a)

DIVISION SIX

PREM/OPS TERR. 515

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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
59378	.206	.096	59925	.93	1.05	63010	246.00	—	91127	4.30	1.62
59481	.48	.077	59926	.79	.71	63011	308.00	—	91130	3.13	—
59482	.56	(a)	59927	.53	.81	63012	438.00	—	91135	.87	(a)
59537	.222	.187	59931	.37	.30	63013	415.00	—	91150	4.06	4.93
59601	.182	1.21	59932	.40	.53	63215	223.00	—	91155	9.01	25.10
59647	.248	.109	59941	.125	(a)	63216	155.00	—	91160	1.97	—
59660	.33	.42	59947	.141	.198	63217	208.00	—	91175	1.69	—
59661	.164	(a)	59955	.048	.094	63218	70.10	—	91177	7.42	—
59693	.027	—	59963	.36	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	.83	.049	63220	(a)	—	91190	4.00	(a)
59701	.013	.33	59970	.19	.112	64074	28.30	—	91200	1.79	—
59713	.30	.245	59973	.229	(a)	64075	19.90	—	91210	(a)	—
59722	.155	.018	59975	.27	.089	64500	(a)	—	91235	4.95	3.17
59723	.058	.023	59977	.152	(a)	65007	136.00	—	91250	7.46	(a)
59724	.09	.018	59984	.063	.032	66122	58.50	—	91265	38.20	4.63
59725	.112	.072	59985	.245	(a)	66123	32.20	—	91266	20.20	1.23
59726	.081	.02	59986	.187	(a)	66309	94.00	—	91280	(a)	3.67
59738	.26	.04	59988	.068	.038	66561	218.00	—	91302	28.00	(a)
59750	.165	.10	59989	.033	.029	67017	202.00	—	91315	8.51	—
59751	.06	(a)	60010	137.00	—	67508	107.00	—	91324	19.00	(a)
59773	.031	.018	60011	157.00	—	67509	78.80	—	91325	(a)	(a)
59774	.026	.098	60012	259.00	—	67510	43.90	—	91340	12.40	7.25
59775	.033	.126	60013	222.00	—	67511	47.50	—	91341	8.51	3.77
59781	.144	.061	60015	166.00	—	67512	203.00	—	91342	11.40	3.48
59782	.214	.63	60016	186.00	—	67513	129.00	—	91343	1.88	1.41
59783	.209	(a)	60035	153.00	—	67634	175.00	—	91405	14.40	—
59784	.16	(a)	61000	135.00	—	67635	124.00	—	91436	9.62	2.03
59790	.20	(a)	61212	78.30	—	68001	377.00	—	91481	35.10	—
59798	.54	.28	61216	86.90	—	68439	485.00	—	91507	5.18	2.90
59806	.39	(a)	61217	79.10	—	68500	30.10	—	91523	79.80	—
59867	.225	(a)	61218	54.00	—	68604	9.08	—	91547	.45	—
59886	.03	.067	61223	384.00	—	68606	35.50	—	91551	2.81	.67
59889	.104	.202	61224	122.00	—	68607	28.00	—	91555	2.98	.94
59892	.209	(a)	61225	170.00	—	68702	23.10	—	91560	11.20	4.20
59904	.141	.137	61226	286.00	—	68703	17.30	—	91562	6.27	—
59905	.141	.111	61227	262.00	—	68706	74.20	—	91577	22.40	3.04
59914	.83	.55	62000	59.50	—	68707	73.40	—	91580	14.70	—
59915	.47	.53	62001	47.00	—	90089	8.14	—	91581	(a)	(a)
59917	.087	.194	62002	21.50	—	91111	6.39	5.36	91582	(a)	(a)
59923	.02	.004	62003	67.60	—	91125	4.90	2.58	91583	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	—						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	—						
98967	6.75	11.30	99777	16.90	—						
98993	11.60	5.02	99793	5.72	—						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	—	99827	.82	.69						
99082	(a)	—	99851	3.33	—						
99083	(a)	—	99917	5.39	—						
99084	(a)	(a)	99938	6.05	—						
99085	(a)	(a)	99943	17.60	—						
99111	3.30	—	99946	13.10	3.30						
99160	(a)	—	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	—						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	—	99975	12.50	—						
99310	6.60	(a)	99986	(a)	—						
99315	19.40	1.88	99987	(a)	—						
99321	18.80	2.17	99988	5.92	—						
99445	(a)	(a)									
99471	1.68	—									
99505	9.85	—									
99506	12.10	—									
99507	10.60	—									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	—									
99613	16.70	2.17									
99614	7.60	—									
99620	.91	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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	.28	.142	10150	1.24	(a)	11204	.79	1.70	13111	3.07	.063
10011	.067	(a)	10151	31.30	—	11205	(a)	—	13112	.089	.04
10012	.078	(a)	10160	5.58	—	11206	1.97	—	13201	1.82	.088
10015	16.50	—	10204	.56	—	11207	24.80	—	13204	2.06	.64
10020	(a)	(a)	10205	.63	—	11208	4.26	—	13205	.79	.27
10025	.067	(a)	10210	1.01	(a)	11209	20.00	—	13206	(a)	(a)
10026	1.62	.025	10211	1.01	(a)	11210	8.52	—	13207	(a)	(a)
10027	.067	(a)	10220	11.80	—	11211	44.30	—	13208	(a)	(a)
10036	1.35	(a)	10255	.50	.119	11212	6.70	—	13314	.30	.008
10040	.214	.33	10256	1.84	.152	11213	5.46	—	13351	.73	.067
10042	.93	.42	10257	.35	.13	11214	13.50	—	13352	.75	.047
10052	11.40	—	10309	.41	.021	11222	.226	—	13410	2.88	1.75
10054	10.10	—	10315	.96	(a)	11234	.71	.071	13411	(a)	(a)
10060	.45	.075	10331	22.30	—	11248	.095	.009	13412	.97	1.36
10065	.67	.068	10332	38.50	—	11258	3.31	.34	13453	1.12	(a)
10066	.68	.085	10352	1.60	.099	11259	3.55	.34	13454	1.31	(a)
10070	.161	.08	10367	11.40	—	11273	35.10	—	13455	1.33	(a)
10071	.80	.128	10368	16.70	—	11274	33.70	—	13461	(a)	(a)
10072	12.90	—	10375	(a)	—	11288	4.06	.133	13506	2.31	.082
10073	2.11	.58	10378	22.60	—	12014	.206	.049	13507	2.78	.188
10075	15.60	.206	10379	10.50	—	12356	2.97	.036	13590	.99	.62
10100	2.75	.098	10380	17.90	—	12361	.105	.055	13621	.25	.37
10101	.60	.124	10381	15.50	—	12362	.177	(a)	13670	.059	.023
10105	6.53	—	11007	4.85	—	12373	.067	.027	13673	2.51	.026
10107	6.44	.30	11020	.76	.237	12374	1.55	.111	13715	.177	.085
10110	56.00	—	11039	1.83	.118	12375	.76	.077	13716	1.14	.126
10111	.35	.041	11052	6.21	—	12391	.133	.054	13720	1.42	.098
10113	.90	—	11101	(a)	(a)	12393	1.01	(a)	13759	.45	.134
10115	1.80	.095	11120	(a)	—	12467	.42	(a)	13930	.38	.103
10117	16.40	—	11126	.157	.019	12509	.125	.02	14068	.098	.007
10119	(a)	—	11127	.90	.011	12510	1.59	.03	14101	1.15	.053
10120	36.70	—	11128	1.21	.086	12583	.71	(a)	14279	.96	.084
10130	8.90	—	11138	5.58	—	12651	2.06	.32	14401	3.34	.173
10132	7.67	—	11155	.54	—	12683	.94	(a)	14405	2.85	—
10133	5.97	—	11160	(a)	(a)	12707	1.16	.41	14527	.72	.129
10135	(a)	—	11167	1.43	—	12797	.244	.15	14655	.223	—
10140	.048	.017	11168	7.42	—	12805	.81	.197	14731	6.16	—
10141	.096	.026	11201	42.40	—	12841	1.35	—	14732	.46	—
10145	.46	.021	11202	12.50	—	12927	.236	—	14733	1.56	—
10146	1.23	.03	11203	2.08	.26	13049	.054	.041	14734	.67	—

DIVISION SIX

PREM/OPS TERR. 516

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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	.44	.073	16670	9.26	—	18501	2.67	.024	40072	(a)	—
14913	.84	.172	16676	.75	.017	18506	.88	.007	40075	93.00	—
15060	(a)	(a)	16694	.83	(a)	18507	.47	.009	40101	77.80	—
15061	(a)	(a)	16705	.56	.083	18570	4.93	—	40102	68.70	—
15062	.40	(a)	16722	(a)	—	18575	(a)	(a)	40111	18.20	—
15063	.46	(a)	16723	(a)	—	18616	.67	.42	40115	(a)	—
15070	.38	—	16750	.26	.038	18707	.027	.005	40117	(a)	—
15119	(a)	—	16751	.26	—	18708	.29	.027	40140	(a)	—
15120	(a)	—	16819	2.40	(a)	18833	.32	(a)	41001	.61	—
15123	5.95	—	16820	1.86	(a)	18834	.75	.136	41210	(a)	—
15124	2.08	—	16881	4.10	(a)	18911	2.36	.022	41421	1.20	—
15188	.70	(a)	16890	.28	(a)	18912	4.44	.036	41422	.64	—
15223	.069	.034	16891	.31	(a)	18920	1.15	.023	41510	119.00	—
15224	1.50	.114	16892	.56	(a)	18991	(a)	—	41603	56.60	—
15300	(a)	—	16900	6.25	.139	19007	2.33	—	41604	31.10	—
15314	.54	(a)	16901	4.01	.188	19051	5.16	—	41620	3.55	—
15404	.181	(a)	16902	3.40	.103	19061	(a)	—	41650	79.70	—
15405	.27	(a)	16905	6.57	.12	19795	.77	(a)	41664	77.70	—
15406	.68	.063	16906	4.20	.171	19796	.90	—	41665	9.10	—
15488	1.69	(a)	16910	3.75	.088	40005	(a)	—	41666	(a)	—
15538	.96	.019	16911	3.40	.086	40006	(a)	—	41667	212.00	—
15600	2.41	.112	16915	3.85	.084	40010	(a)	—	41668	199.00	—
15607	.50	—	16916	3.20	.099	40015	(a)	—	41669	1.40	—
15608	.54	.012	16920	8.52	.193	40020	(a)	—	41670	2.34	—
15656	15.90	—	16921	7.79	.077	40026	(a)	—	41672	(a)	—
15699	1.23	—	16930	4.90	.24	40031	(a)	—	41673	(a)	—
15733	.44	.023	16931	5.29	.101	40032	(a)	—	41675	(a)	—
15839	.72	.032	16940	10.60	.077	40040	(a)	—	41677	.73	—
15991	.59	.087	16941	4.26	.137	40041	(a)	—	41678	241.00	—
15993	.50	.055	18078	.32	.173	40042	(a)	—	41679	(a)	(a)
16005	.094	.021	18109	.98	.036	40045	513.00	—	41680	41.50	—
16009	.54	.08	18110	.79	.039	40046	101.00	—	41696	2.32	—
16402	3.56	—	18200	(a)	—	40047	36.20	—	41697	1.62	—
16403	2.25	.189	18205	.49	.40	40059	12.90	—	41700	(a)	—
16404	2.84	—	18206	1.27	.132	40061	6.86	—	41715	26.30	—
16471	.70	—	18335	.92	.019	40063	230.00	—	41716	16.70	—
16501	.198	(a)	18435	2.91	.109	40064	67.50	—	43007	(a)	—
16527	.30	.203	18436	2.35	.235	40066	(a)	—	43117	(a)	—
16588	.25	(a)	18437	1.31	(a)	40067	(a)	—	43151	46.20	—
16604	.42	.067	18438	2.52	(a)	40069	(a)	—	43152	72.10	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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	176.00	—	44112	.93	—	45771	.79	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.26	.082	47318	21.70	—
43421	48.20	—	44193	(a)	—	45900	.28	.081	47367	.73	—
43422	253.00	—	44194	(a)	—	45901	.236	.026	47420	4.74	—
43424	(a)	—	44222	(a)	—	45937	.40	—	47468	(a)	—
43470	13.50	—	44276	236.00	—	45993	(a)	(a)	47471	10.40	—
43517	(a)	—	44277	153.00	—	46004	75.80	—	47473	13.60	—
43518	33.30	—	44280	.73	—	46005	60.60	—	47474	15.20	—
43550	172.00	—	44311	17.20	—	46112	.31	—	47475	12.00	—
43551	95.50	—	44315	11.60	—	46202	5.57	—	47476	12.00	—
43626	26.60	—	44427	281.00	—	46362	840.00	—	47477	15.90	—
43628	346.00	—	44428	283.00	—	46426	123.00	—	47478	16.70	—
43629	293.00	—	44429	4.24	—	46427	164.00	—	47600	(a)	—
43754	(a)	—	44430	2.95	—	46510	(a)	—	47610	(a)	—
43760	9.77	—	44431	9.42	—	46590	(a)	—	48039	125.00	—
43822	10.70	—	44432	2.98	—	46603	10.30	—	48177	(a)	—
43840	.132	—	44433	95.10	—	46604	11.90	—	48178	(a)	—
43860	8.46	—	44434	182.00	—	46606	31.70	—	48206	70.40	—
43889	3.03	—	44435	188.00	—	46607	43.60	—	48252	(a)	—
43945	(a)	—	44436	220.00	—	46622	31.40	—	48441	.30	—
43946	(a)	—	44437	182.00	—	46671	(a)	—	48557	29.60	—
43990	(a)	(a)	44438	144.00	—	46700	354.00	—	48558	25.70	—
43991	(a)	—	44439	281.00	—	46773	(a)	—	48600	245.00	—
44009	7.26	—	44440	232.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.70	(a)
44069	28.50	—	44501	(a)	—	46882	(a)	—	48637	22.60	—
44070	8.43	—	45190	4.38	—	46911	52.70	—	48638	11.20	—
44071	9.38	—	45191	3.11	—	46912	96.50	—	48727	(a)	—
44072	6.47	—	45192	3.64	—	46913	(a)	—	48808	4.06	—
44100	2.78	—	45193	2.15	—	46914	(a)	—	48924	(a)	—
44101	2.89	—	45210	2.72	—	46915	(a)	—	48925	541.00	—
44102	2.26	—	45224	(a)	—	46916	(a)	—	49005	.50	—
44103	2.00	—	45225	(a)	—	47050	2.94	—	49111	6.21	—
44104	.84	—	45334	101.00	—	47051	(a)	—	49181	40.80	—
44105	(a)	—	45380	.52	(a)	47052	(a)	—	49183	49.70	—
44106	(a)	—	45450	29.80	—	47103	(a)	—	49184	105.00	—
44108	.98	—	45523	(a)	—	47146	(a)	—	49185	95.50	—
44109	2.49	—	45524	(a)	—	47147	(a)	—	49239	.39	.28
44110	2.55	—	45539	(a)	—	47221	388.00	—	49292	2.98	—
44111	1.56	—	45678	.79	—	47253	(a)	—	49305	(a)	—

DIVISION SIX

PREM/OPS TERR. 516

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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
49333	21.90	—	51241	1.89	.175	51703	.105	(a)	51999	.13	.228
49451	(a)	—	51250	.43	(a)	51734	.198	.36	52002	.114	.074
49452	(a)	—	51251	.055	(a)	51741	.33	.244	52075	.31	.158
49617	.49	.26	51252	.192	.059	51752	.28	.155	52076	.38	(a)
49618	.41	.063	51253	.163	(a)	51767	.038	.005	52109	.029	(a)
49619	.77	.146	51254	.051	.018	51777	.133	.043	52134	.38	.39
49763	5.03	—	51255	1.08	(a)	51790	.221	(a)	52137	.123	(a)
49800	(a)	—	51300	.183	.103	51796	.12	(a)	52150	.70	(a)
49801	342.00	—	51305	.183	.61	51808	.43	.39	52315	.173	.235
49802	30.30	—	51315	.25	.056	51809	.53	.166	52341	.077	(a)
49803	53.70	—	51330	.165	1.21	51833	.199	.034	52342	.224	(a)
49840	3.03	—	51333	.054	.35	51850	.40	(a)	52343	.136	(a)
49870	226.00	—	51340	.052	(a)	51851	.27	(a)	52401	.42	(a)
49890	(a)	—	51350	.31	.103	51852	.63	(a)	52402	.029	(a)
49891	(a)	—	51351	.28	.04	51853	.25	(a)	52432	.143	(a)
49902	(a)	—	51352	.38	.069	51854	.57	(a)	52433	.131	.43
49903	(a)	—	51355	.26	.085	51855	.60	(a)	52435	.164	(a)
50010	.31	.43	51356	.28	.41	51856	.33	(a)	52438	.119	(a)
50011	.149	(a)	51357	.36	1.32	51857	.56	(a)	52440	.186	(a)
50012	.114	(a)	51358	.86	.088	51869	.142	.127	52467	.172	(a)
50015	.201	(a)	51359	.75	.55	51877	.80	.117	52469	.06	.089
50017	.153	(a)	51370	.62	2.09	51889	.131	.008	52505	.30	.147
50018	.136	(a)	51380	.062	.024	51896	.061	.012	52547	.37	.048
50019	.082	(a)	51400	.39	(a)	51900	.149	.083	52581	1.46	1.48
50045	.35	(a)	51401	.57	(a)	51909	.36	.038	52619	.103	(a)
50047	.039	(a)	51500	.117	.107	51919	.133	(a)	52660	.26	—
51001	.093	.29	51516	.22	—	51926	.135	.034	52744	.76	.037
51005	.019	(a)	51517	.25	—	51927	.073	.092	52767	.33	(a)
51116	.234	.45	51550	.145	.36	51934	.148	.063	52876	(a)	(a)
51201	.053	(a)	51551	.05	.72	51941	.135	.02	52911	.082	.28
51205	.161	.033	51552	.087	.105	51942	.215	—	52967	.031	.04
51206	.025	.50	51553	.155	(a)	51956	.58	.118	53001	.30	.203
51210	.162	(a)	51554	.015	(a)	51957	.51	.35	53077	.144	.148
51211	(a)	(a)	51575	.082	.025	51958	.45	.178	53095	.099	(a)
51220	.56	1.42	51576	.28	.062	51959	.47	(a)	53096	.138	(a)
51221	.31	.86	51600	.19	.143	51960	.061	.231	53121	.39	.40
51222	.38	2.51	51613	.125	.082	51970	.27	.163	53147	.057	(a)
51224	.39	.84	51625	.085	(a)	51982	.079	.052	53229	.32	(a)
51230	.067	.51	51666	.131	.055	51985	.206	—	53271	.074	(a)
51240	.64	.191	51702	.25	(a)	51986	.31	.075	53333	.31	.198

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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
53374	.201	.125	55716	.44	.30	56919	.32	(a)	58301	.10	.071
53375	.106	.176	55717	.42	(a)	56920	.29	(a)	58302	.074	.033
53376	.171	.12	55718	.41	(a)	56980	.152	(a)	58397	.43	.27
53377	.175	.131	55802	.133	.02	57001	.052	.041	58408	.173	–
53403	.111	(a)	55918	.176	1.25	57002	.034	.054	58409	.22	–
53425	.29	(a)	55919	.024	2.32	57090	.47	.69	58456	.117	–
53565	.129	.066	56040	.017	.017	57146	.30	.52	58457	.17	–
53631	.045	.015	56041	.109	(a)	57202	.135	(a)	58458	.22	–
53632	.052	.022	56042	.138	(a)	57257	.168	.054	58459	.26	–
53731	.048	(a)	56170	.29	(a)	57401	.095	.06	58503	.114	.048
53732	.33	.36	56171	.141	(a)	57403	.27	.023	58532	.147	(a)
53733	.213	.15	56202	.109	.051	57410	.046	.106	58559	.03	(a)
53734	1.32	–	56390	.191	.56	57411	.072	(a)	58560	.072	(a)
53803	.70	(a)	56391	.164	.219	57572	.027	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.26	.085	57600	.08	.026	58575	.093	.075
53902	(a)	(a)	56488	.221	.046	57611	.154	.034	58627	.30	.007
53903	(a)	(a)	56567	.30	(a)	57625	.71	(a)	58663	.66	.40
53904	(a)	(a)	56650	.91	(a)	57651	.086	.04	58682	.27	(a)
53905	(a)	(a)	56651	.50	(a)	57690	.201	.30	58713	.084	(a)
53907	.144	.084	56652	.35	(a)	57716	.095	.07	58737	.193	.33
53951	(a)	(a)	56653	.34	(a)	57725	.208	.063	58756	.123	(a)
53952	(a)	(a)	56654	.175	(a)	57726	.162	.021	58757	.65	(a)
53953	(a)	(a)	56690	.115	.247	57798	.044	(a)	58759	.08	(a)
54012	.132	–	56699	.122	.059	57800	.163	(a)	58802	.092	.30
54077	.197	.27	56758	.103	.107	57808	.08	(a)	58813	.30	(a)
54444	(a)	(a)	56759	.106	.068	57809	.082	(a)	58822	.25	(a)
55010	.59	.66	56760	.152	.069	57810	.08	.089	58837	.61	.119
55011	.16	1.70	56805	.20	(a)	57871	.095	.067	58840	.183	.086
55012	.191	.87	56806	.141	(a)	57913	.211	.154	58873	.29	.019
55013	.26	.96	56807	.14	(a)	57997	.29	–	58903	.058	(a)
55014	(a)	(a)	56808	.183	(a)	57998	.093	.05	58904	.044	.083
55214	.155	.058	56900	.176	(a)	57999	.131	.052	58922	.48	.174
55371	.51	.079	56910	.088	(a)	58009	.131	(a)	59005	.109	.054
55410	(a)	(a)	56911	.26	(a)	58010	.217	(a)	59057	.81	(a)
55426	.32	(a)	56912	.208	.076	58020	.29	(a)	59058	.52	(a)
55597	.039	1.14	56913	.17	(a)	58056	.26	(a)	59188	.58	.036
55647	.077	.076	56915	1.01	(a)	58057	.163	(a)	59189	.79	.192
55648	.035	(a)	56916	.91	.26	58058	.146	(a)	59223	.30	.109
55649	.042	(a)	56917	.26	(a)	58095	.206	1.09	59257	.029	.007
55715	.31	.141	56918	.126	(a)	58096	.27	.93	59306	.185	(a)

DIVISION SIX

PREM/OPS TERR. 516

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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
59378	.195	.096	59925	.77	1.05	63010	222.00	—	91127	4.30	1.62
59481	.50	.077	59926	.66	.71	63011	277.00	—	91130	3.13	—
59482	.60	(a)	59927	.44	.81	63012	394.00	—	91135	.87	(a)
59537	.211	.187	59931	.38	.30	63013	373.00	—	91150	4.06	4.93
59601	.187	1.21	59932	.41	.53	63215	215.00	—	91155	9.01	25.10
59647	.27	.109	59941	.128	(a)	63216	149.00	—	91160	1.97	—
59660	.34	.42	59947	.134	.198	63217	103.00	—	91175	1.69	—
59661	.169	(a)	59955	.049	.094	63218	34.70	—	91177	7.42	—
59693	.028	—	59963	.37	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	.86	.049	63220	(a)	—	91190	4.00	(a)
59701	.014	.33	59970	.18	.112	64074	30.90	—	91200	1.79	—
59713	.31	.245	59973	.236	(a)	64075	21.80	—	91210	(a)	—
59722	.16	.018	59975	.25	.089	64500	(a)	—	91235	4.95	3.17
59723	.06	.023	59977	.144	(a)	65007	131.00	—	91250	7.46	(a)
59724	.092	.018	59984	.064	.032	66122	56.20	—	91265	38.20	4.63
59725	.115	.072	59985	.25	(a)	66123	30.90	—	91266	20.20	1.23
59726	.084	.02	59986	.193	(a)	66309	90.30	—	91280	(a)	3.67
59738	.27	.04	59988	.064	.038	66561	209.00	—	91302	28.00	(a)
59750	.157	.10	59989	.034	.029	67017	194.00	—	91315	8.51	—
59751	.057	(a)	60010	123.00	—	67508	95.70	—	91324	19.00	(a)
59773	.034	.018	60011	142.00	—	67509	70.20	—	91325	(a)	(a)
59774	.028	.098	60012	233.00	—	67510	39.10	—	91340	12.40	7.25
59775	.036	.126	60013	200.00	—	67511	42.30	—	91341	8.51	3.77
59781	.136	.061	60015	149.00	—	67512	181.00	—	91342	11.40	3.48
59782	.203	.63	60016	168.00	—	67513	115.00	—	91343	1.88	1.41
59783	.198	(a)	60035	147.00	—	67634	168.00	—	91405	14.40	—
59784	.152	(a)	61000	122.00	—	67635	119.00	—	91436	9.62	2.03
59790	.206	(a)	61212	75.20	—	68001	363.00	—	91481	35.10	—
59798	.52	.28	61216	83.50	—	68439	466.00	—	91507	5.18	2.90
59806	.37	(a)	61217	76.00	—	68500	27.10	—	91523	79.80	—
59867	.232	(a)	61218	51.90	—	68604	8.73	—	91547	.45	—
59886	.031	.067	61223	369.00	—	68606	34.10	—	91551	2.81	.67
59889	.113	.202	61224	118.00	—	68607	26.90	—	91555	2.98	.94
59892	.198	(a)	61225	163.00	—	68702	22.20	—	91560	11.20	4.20
59904	.134	.137	61226	275.00	—	68703	16.60	—	91562	6.27	—
59905	.145	.111	61227	251.00	—	68706	71.20	—	91577	22.40	3.04
59914	.85	.55	62000	57.20	—	68707	70.50	—	91580	14.70	—
59915	.44	.53	62001	45.10	—	90089	8.14	—	91581	(a)	(a)
59917	.082	.194	62002	20.60	—	91111	6.39	5.36	91582	(a)	(a)
59923	.021	.004	62003	64.90	—	91125	4.90	2.58	91583	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	–						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	–						
98967	6.75	11.30	99777	16.90	–						
98993	11.60	5.02	99793	5.72	–						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	–	99827	.82	.69						
99082	(a)	–	99851	3.33	–						
99083	(a)	–	99917	5.39	–						
99084	(a)	(a)	99938	6.05	–						
99085	(a)	(a)	99943	17.60	–						
99111	3.30	–	99946	13.10	3.30						
99160	(a)	–	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	–						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	–	99975	12.50	–						
99310	6.60	(a)	99986	(a)	–						
99315	19.40	1.88	99987	(a)	–						
99321	18.80	2.17	99988	5.92	–						
99445	(a)	(a)									
99471	1.68	–									
99505	9.85	–									
99506	12.10	–									
99507	10.60	–									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	–									
99613	16.70	2.17									
99614	7.60	–									
99620	.91	–									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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	.205	.142	10150	1.31	(a)	11204	.83	1.70	13111	3.81	.063
10011	.049	(a)	10151	33.00	—	11205	(a)	—	13112	.106	.04
10012	.057	(a)	10160	5.88	—	11206	1.64	—	13201	1.68	.088
10015	20.80	—	10204	.59	—	11207	20.70	—	13204	1.90	.64
10020	(a)	(a)	10205	.66	—	11208	3.54	—	13205	.73	.27
10025	.049	(a)	10210	1.06	(a)	11209	16.60	—	13206	(a)	(a)
10026	1.71	.025	10211	1.06	(a)	11210	7.08	—	13207	(a)	(a)
10027	.049	(a)	10220	12.50	—	11211	36.80	—	13208	(a)	(a)
10036	1.25	(a)	10255	.46	.119	11212	5.57	—	13314	.32	.008
10040	.156	.33	10256	1.70	.152	11213	4.54	—	13351	.77	.067
10042	.98	.42	10257	.32	.13	11214	11.20	—	13352	.79	.047
10052	14.40	—	10309	.43	.021	11222	.188	—	13410	2.66	1.75
10054	12.80	—	10315	1.01	(a)	11234	.74	.071	13411	(a)	(a)
10060	.47	.075	10331	28.30	—	11248	.088	.009	13412	.90	1.36
10065	.70	.068	10332	48.80	—	11258	4.11	.34	13453	1.04	(a)
10066	.72	.085	10352	1.99	.099	11259	4.41	.34	13454	1.21	(a)
10070	.118	.08	10367	9.48	—	11273	36.90	—	13455	1.23	(a)
10071	.84	.128	10368	13.80	—	11274	35.40	—	13461	(a)	(a)
10072	10.70	—	10375	(a)	—	11288	5.04	.133	13506	2.43	.082
10073	1.95	.58	10378	28.60	—	12014	.19	.049	13507	2.92	.188
10075	14.40	.206	10379	13.30	—	12356	3.13	.036	13590	.92	.62
10100	3.41	.098	10380	22.70	—	12361	.125	.055	13621	.232	.37
10101	.63	.124	10381	19.60	—	12362	.129	(a)	13670	.07	.023
10105	6.87	—	11007	4.03	—	12373	.049	.027	13673	3.11	.026
10107	5.95	.30	11020	.80	.237	12374	1.63	.111	13715	.129	.085
10110	70.90	—	11039	1.69	.118	12375	.80	.077	13716	1.20	.126
10111	.26	.041	11052	9.32	—	12391	.097	.054	13720	1.76	.098
10113	.95	—	11101	(a)	(a)	12393	1.06	(a)	13759	.47	.134
10115	1.89	.095	11120	(a)	—	12467	.44	(a)	13930	.28	.103
10117	20.70	—	11126	.166	.019	12509	.116	.02	14068	.103	.007
10119	(a)	—	11127	.66	.011	12510	1.47	.03	14101	1.21	.053
10120	46.40	—	11128	.88	.086	12583	.65	(a)	14279	.88	.084
10130	9.37	—	11138	7.07	—	12651	1.90	.32	14401	4.14	.173
10132	8.07	—	11155	.57	—	12683	.87	(a)	14405	2.37	—
10133	8.96	—	11160	(a)	(a)	12707	.85	.41	14527	.53	.129
10135	(a)	—	11167	2.15	—	12797	.178	.15	14655	.235	—
10140	.057	.017	11168	11.10	—	12805	.86	.197	14731	9.25	—
10141	.115	.026	11201	35.30	—	12841	1.42	—	14732	.68	—
10145	.55	.021	11202	10.40	—	12927	.248	—	14733	1.64	—
10146	1.52	.03	11203	1.52	.26	13049	.065	.041	14734	.70	—

DIVISION SIX

PREM/OPS TERR. 517

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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	.41	.073	16670	11.70	—	18501	3.31	.024	40072	(a)	—
14913	.88	.172	16676	.79	.017	18506	.82	.007	40075	90.30	—
15060	(a)	(a)	16694	.77	(a)	18507	.50	.009	40101	57.10	—
15061	(a)	(a)	16705	.41	.083	18570	5.19	—	40102	50.40	—
15062	.37	(a)	16722	(a)	—	18575	(a)	(a)	40111	23.00	—
15063	.43	(a)	16723	(a)	—	18616	.62	.42	40115	(a)	—
15070	.32	—	16750	.28	.038	18707	.019	.005	40117	(a)	—
15119	(a)	—	16751	.28	—	18708	.30	.027	40140	(a)	—
15120	(a)	—	16819	2.21	(a)	18833	.231	(a)	41001	.78	—
15123	8.94	—	16820	1.71	(a)	18834	.79	.136	41210	(a)	—
15124	3.13	—	16881	4.32	(a)	18911	2.48	.022	41421	.95	—
15188	.64	(a)	16890	.26	(a)	18912	4.68	.036	41422	.50	—
15223	.082	.034	16891	.28	(a)	18920	1.21	.023	41510	125.00	—
15224	1.86	.114	16892	.51	(a)	18991	(a)	—	41603	44.80	—
15300	(a)	—	16900	9.47	.139	19007	3.49	—	41604	24.60	—
15314	.57	(a)	16901	6.07	.188	19051	7.75	—	41620	2.96	—
15404	.167	(a)	16902	5.15	.103	19061	(a)	—	41650	63.00	—
15405	.245	(a)	16905	9.95	.12	19795	.81	(a)	41664	98.40	—
15406	.63	.063	16906	6.36	.171	19796	.95	—	41665	11.50	—
15488	1.56	(a)	16910	5.68	.088	40005	(a)	—	41666	(a)	—
15538	1.01	.019	16911	5.15	.086	40006	(a)	—	41667	269.00	—
15600	2.54	.112	16915	5.83	.084	40010	(a)	—	41668	252.00	—
15607	.42	—	16916	4.86	.099	40015	(a)	—	41669	1.77	—
15608	.57	.012	16920	12.90	.193	40020	(a)	—	41670	2.97	—
15656	16.70	—	16921	11.80	.077	40026	(a)	—	41672	(a)	—
15699	1.03	—	16930	7.43	.24	40031	(a)	—	41673	(a)	—
15733	.41	.023	16931	8.01	.101	40032	(a)	—	41675	(a)	—
15839	.76	.032	16940	16.10	.077	40040	(a)	—	41677	.61	—
15991	.62	.087	16941	6.46	.137	40041	(a)	—	41678	276.00	—
15993	.52	.055	18078	.234	.173	40042	(a)	—	41679	(a)	(a)
16005	.068	.021	18109	1.03	.036	40045	650.00	—	41680	32.80	—
16009	.50	.08	18110	.83	.039	40046	128.00	—	41696	1.93	—
16402	3.75	—	18200	(a)	—	40047	45.80	—	41697	1.34	—
16403	2.37	.189	18205	.36	.40	40059	16.40	—	41700	(a)	—
16404	2.99	—	18206	1.34	.132	40061	8.69	—	41715	20.80	—
16471	.59	—	18335	.97	.019	40063	291.00	—	41716	13.20	—
16501	.145	(a)	18435	3.61	.109	40064	85.50	—	43007	(a)	—
16527	.222	.203	18436	2.92	.235	40066	(a)	—	43117	(a)	—
16588	.232	(a)	18437	1.38	(a)	40067	(a)	—	43151	44.90	—
16604	.39	.067	18438	2.65	(a)	40069	(a)	—	43152	82.70	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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	171.00	—	44112	1.05	—	45771	.73	.098	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.236	.082	47318	27.40	—
43421	46.80	—	44193	(a)	—	45900	.29	.081	47367	.61	—
43422	246.00	—	44194	(a)	—	45901	.248	.026	47420	6.01	—
43424	(a)	—	44222	(a)	—	45937	.39	—	47468	(a)	—
43470	11.20	—	44276	229.00	—	45993	(a)	(a)	47471	8.20	—
43517	(a)	—	44277	149.00	—	46004	59.90	—	47473	10.70	—
43518	42.20	—	44280	.61	—	46005	47.90	—	47474	12.00	—
43550	167.00	—	44311	21.80	—	46112	.225	—	47475	9.46	—
43551	92.70	—	44315	14.60	—	46202	10.10	—	47476	9.46	—
43626	33.70	—	44427	206.00	—	46362	964.00	—	47477	12.60	—
43628	438.00	—	44428	207.00	—	46426	141.00	—	47478	13.20	—
43629	371.00	—	44429	3.11	—	46427	188.00	—	47600	(a)	—
43754	(a)	—	44430	2.16	—	46510	(a)	—	47610	(a)	—
43760	12.40	—	44431	6.91	—	46590	(a)	—	48039	121.00	—
43822	8.94	—	44432	2.19	—	46603	11.80	—	48177	(a)	—
43840	.11	—	44433	69.80	—	46604	13.60	—	48178	(a)	—
43860	7.03	—	44434	133.00	—	46606	36.30	—	48206	89.20	—
43889	2.52	—	44435	138.00	—	46607	50.00	—	48252	(a)	—
43945	(a)	—	44436	161.00	—	46622	26.10	—	48441	.37	—
43946	(a)	—	44437	134.00	—	46671	(a)	—	48557	37.50	—
43990	(a)	(a)	44438	106.00	—	46700	344.00	—	48558	32.60	—
43991	(a)	—	44439	206.00	—	46773	(a)	—	48600	282.00	—
44009	10.90	—	44440	170.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.33	(a)
44069	36.00	—	44501	(a)	—	46882	(a)	—	48637	28.60	—
44070	10.70	—	45190	7.93	—	46911	66.70	—	48638	14.20	—
44071	11.90	—	45191	5.63	—	46912	122.00	—	48727	(a)	—
44072	8.20	—	45192	6.58	—	46913	(a)	—	48808	4.28	—
44100	3.14	—	45193	3.89	—	46914	(a)	—	48924	(a)	—
44101	3.27	—	45210	4.92	—	46915	(a)	—	48925	685.00	—
44102	2.55	—	45224	(a)	—	46916	(a)	—	49005	.42	—
44103	2.26	—	45225	(a)	—	47050	2.44	—	49111	6.54	—
44104	.95	—	45334	98.50	—	47051	(a)	—	49181	39.60	—
44105	(a)	—	45380	.48	(a)	47052	(a)	—	49183	48.30	—
44106	(a)	—	45450	29.00	—	47103	(a)	—	49184	102.00	—
44108	1.11	—	45523	(a)	—	47146	(a)	—	49185	92.70	—
44109	2.81	—	45524	(a)	—	47147	(a)	—	49239	.36	.28
44110	2.88	—	45539	(a)	—	47221	377.00	—	49292	2.90	—
44111	1.77	—	45678	.66	—	47253	(a)	—	49305	(a)	—

DIVISION SIX

PREM/OPS TERR. 517

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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
49333	21.20	—	51241	1.51	.175	51703	.091	(a)	51999	.104	.228
49451	(a)	—	51250	.37	(a)	51734	.171	.36	52002	.091	.074
49452	(a)	—	51251	.044	(a)	51741	.26	.244	52075	.27	.158
49617	.74	.26	51252	.153	.059	51752	.223	.155	52076	.33	(a)
49618	.62	.063	51253	.131	(a)	51767	.034	.005	52109	.023	(a)
49619	1.16	.146	51254	.041	.018	51777	.118	.043	52134	.31	.39
49763	7.55	—	51255	.93	(a)	51790	.197	(a)	52137	.106	(a)
49800	(a)	—	51300	.163	.103	51796	.096	(a)	52150	.56	(a)
49801	332.00	—	51305	.163	.61	51808	.34	.39	52315	.154	.235
49802	29.50	—	51315	.232	.056	51809	.42	.166	52341	.067	(a)
49803	52.20	—	51330	.142	1.21	51833	.178	.034	52342	.193	(a)
49840	2.52	—	51333	.047	.35	51850	.34	(a)	52343	.118	(a)
49870	286.00	—	51340	.042	(a)	51851	.233	(a)	52401	.36	(a)
49890	(a)	—	51350	.27	.103	51852	.55	(a)	52402	.023	(a)
49891	(a)	—	51351	.246	.04	51853	.22	(a)	52432	.114	(a)
49902	(a)	—	51352	.34	.069	51854	.49	(a)	52433	.105	.43
49903	(a)	—	51355	.229	.085	51855	.52	(a)	52435	.131	(a)
50010	.247	.43	51356	.247	.41	51856	.28	(a)	52438	.095	(a)
50011	.129	(a)	51357	.33	1.32	51857	.49	(a)	52440	.149	(a)
50012	.091	(a)	51358	.79	.088	51869	.113	.127	52467	.137	(a)
50015	.161	(a)	51359	.69	.55	51877	.64	.117	52469	.048	.089
50017	.122	(a)	51370	.50	2.09	51889	.105	.008	52505	.24	.147
50018	.118	(a)	51380	.05	.024	51896	.049	.012	52547	.31	.048
50019	.065	(a)	51400	.33	(a)	51900	.133	.083	52581	1.17	1.48
50045	.28	(a)	51401	.49	(a)	51909	.31	.038	52619	.082	(a)
50047	.031	(a)	51500	.094	.107	51919	.106	(a)	52660	.217	—
51001	.08	.29	51516	.183	—	51926	.108	.034	52744	.68	.037
51005	.016	(a)	51517	.208	—	51927	.058	.092	52767	.29	(a)
51116	.202	.45	51550	.116	.36	51934	.118	.063	52876	(a)	(a)
51201	.042	(a)	51551	.04	.72	51941	.108	.02	52911	.065	.28
51205	.129	.033	51552	.07	.105	51942	.172	—	52967	.025	.04
51206	.02	.50	51553	.124	(a)	51956	.46	.118	53001	.24	.203
51210	.14	(a)	51554	.012	(a)	51957	.41	.35	53077	.115	.148
51211	(a)	(a)	51575	.074	.025	51958	.36	.178	53095	.079	(a)
51220	.48	1.42	51576	.223	.062	51959	.37	(a)	53096	.11	(a)
51221	.27	.86	51600	.152	.143	51960	.049	.231	53121	.31	.40
51222	.32	2.51	51613	.10	.082	51970	.214	.163	53147	.049	(a)
51224	.34	.84	51625	.073	(a)	51982	.063	.052	53229	.27	(a)
51230	.058	.51	51666	.117	.055	51985	.171	—	53271	.059	(a)
51240	.51	.191	51702	.22	(a)	51986	.247	.075	53333	.27	.198

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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
53374	.179	.125	55716	.36	.30	56919	.28	(a)	58301	.087	.071
53375	.095	.176	55717	.37	(a)	56920	.25	(a)	58302	.059	.033
53376	.152	.12	55718	.35	(a)	56980	.122	(a)	58397	.34	.27
53377	.156	.131	55802	.118	.02	57001	.042	.041	58408	.144	–
53403	.099	(a)	55918	.14	1.25	57002	.027	.054	58409	.183	–
53425	.25	(a)	55919	.019	2.32	57090	.41	.69	58456	.098	–
53565	.115	.066	56040	.013	.017	57146	.26	.52	58457	.142	–
53631	.036	.015	56041	.087	(a)	57202	.108	(a)	58458	.183	–
53632	.042	.022	56042	.11	(a)	57257	.134	.054	58459	.22	–
53731	.038	(a)	56170	.248	(a)	57401	.076	.06	58503	.091	.048
53732	.26	.36	56171	.122	(a)	57403	.242	.023	58532	.118	(a)
53733	.17	.15	56202	.087	.051	57410	.037	.106	58559	.024	(a)
53734	1.10	–	56390	.153	.56	57411	.062	(a)	58560	.058	(a)
53803	.60	(a)	56391	.131	.219	57572	.022	.078	58561	(a)	(a)
53901	(a)	(a)	56427	.211	.085	57600	.064	.026	58575	.075	.075
53902	(a)	(a)	56488	.197	.046	57611	.133	.034	58627	.24	.007
53903	(a)	(a)	56567	.26	(a)	57625	.57	(a)	58663	.57	.40
53904	(a)	(a)	56650	.79	(a)	57651	.069	.04	58682	.213	(a)
53905	(a)	(a)	56651	.43	(a)	57690	.173	.30	58713	.075	(a)
53907	.115	.084	56652	.31	(a)	57716	.082	.07	58737	.155	.33
53951	(a)	(a)	56653	.30	(a)	57725	.18	.063	58756	.106	(a)
53952	(a)	(a)	56654	.151	(a)	57726	.14	.021	58757	.52	(a)
53953	(a)	(a)	56690	.102	.247	57798	.035	(a)	58759	.064	(a)
54012	.11	–	56699	.097	.059	57800	.13	(a)	58802	.073	.30
54077	.157	.27	56758	.082	.107	57808	.069	(a)	58813	.26	(a)
54444	(a)	(a)	56759	.084	.068	57809	.071	(a)	58822	.201	(a)
55010	.47	.66	56760	.121	.069	57810	.069	.089	58837	.53	.119
55011	.128	1.70	56805	.16	(a)	57871	.082	.067	58840	.157	.086
55012	.153	.87	56806	.113	(a)	57913	.168	.154	58873	.25	.019
55013	.228	.96	56807	.112	(a)	57997	.244	–	58903	.046	(a)
55014	(a)	(a)	56808	.146	(a)	57998	.075	.05	58904	.035	.083
55214	.124	.058	56900	.14	(a)	57999	.113	.052	58922	.42	.174
55371	.46	.079	56910	.07	(a)	58009	.113	(a)	59005	.087	.054
55410	(a)	(a)	56911	.222	(a)	58010	.173	(a)	59057	.65	(a)
55426	.28	(a)	56912	.18	.076	58020	.26	(a)	59058	.42	(a)
55597	.031	1.14	56913	.146	(a)	58056	.207	(a)	59188	.52	.036
55647	.062	.076	56915	.87	(a)	58057	.13	(a)	59189	.71	.192
55648	.028	(a)	56916	.78	.26	58058	.117	(a)	59223	.26	.109
55649	.033	(a)	56917	.226	(a)	58095	.164	1.09	59257	.024	.007
55715	.246	.141	56918	.109	(a)	58096	.219	.93	59306	.148	(a)

DIVISION SIX

PREM/OPS TERR. 517

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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
59378	.169	.096	59925	.71	1.05	63010	122.00	—	91127	4.30	1.62
59481	.40	.077	59926	.61	.71	63011	152.00	—	91130	3.13	—
59482	.54	(a)	59927	.41	.81	63012	216.00	—	91135	.87	(a)
59537	.182	.187	59931	.31	.30	63013	205.00	—	91150	4.06	4.93
59601	.15	1.21	59932	.33	.53	63215	246.00	—	91155	9.01	25.10
59647	.24	.109	59941	.103	(a)	63216	171.00	—	91160	1.97	—
59660	.28	.42	59947	.115	.198	63217	131.00	—	91175	1.69	—
59661	.135	(a)	59955	.039	.094	63218	44.00	—	91177	7.42	—
59693	.023	—	59963	.29	.24	63219	(a)	—	91179	7.45	—
59695	(a)	(a)	59964	.68	.049	63220	(a)	—	91190	4.00	(a)
59701	.011	.33	59970	.155	.112	64074	56.00	—	91200	1.79	—
59713	.246	.245	59973	.189	(a)	64075	39.40	—	91210	(a)	—
59722	.128	.018	59975	.217	.089	64500	(a)	—	91235	4.95	3.17
59723	.048	.023	59977	.124	(a)	65007	150.00	—	91250	7.46	(a)
59724	.074	.018	59984	.052	.032	66122	64.50	—	91265	38.20	4.63
59725	.092	.072	59985	.202	(a)	66123	35.50	—	91266	20.20	1.23
59726	.067	.02	59986	.154	(a)	66309	104.00	—	91280	(a)	3.67
59738	.213	.04	59988	.055	.038	66561	240.00	—	91302	28.00	(a)
59750	.135	.10	59989	.027	.029	67017	223.00	—	91315	8.51	—
59751	.049	(a)	60010	67.60	—	67508	75.60	—	91324	19.00	(a)
59773	.03	.018	60011	77.80	—	67509	55.50	—	91325	(a)	(a)
59774	.025	.098	60012	128.00	—	67510	30.90	—	91340	12.40	7.25
59775	.032	.126	60013	110.00	—	67511	33.40	—	91341	8.51	3.77
59781	.118	.061	60015	81.80	—	67512	143.00	—	91342	11.40	3.48
59782	.175	.63	60016	92.00	—	67513	90.80	—	91343	1.88	1.41
59783	.171	(a)	60035	169.00	—	67634	193.00	—	91405	14.40	—
59784	.131	(a)	61000	67.00	—	67635	136.00	—	91436	9.62	2.03
59790	.164	(a)	61212	86.30	—	68001	416.00	—	91481	35.10	—
59798	.45	.28	61216	95.80	—	68439	535.00	—	91507	5.18	2.90
59806	.32	(a)	61217	87.20	—	68500	14.90	—	91523	79.80	—
59867	.185	(a)	61218	59.50	—	68604	10.00	—	91547	.45	—
59886	.025	.067	61223	423.00	—	68606	39.10	—	91551	2.81	.67
59889	.10	.202	61224	135.00	—	68607	30.90	—	91555	2.98	.94
59892	.171	(a)	61225	187.00	—	68702	25.50	—	91560	11.20	4.20
59904	.115	.137	61226	315.00	—	68703	19.10	—	91562	6.27	—
59905	.116	.111	61227	288.00	—	68706	81.70	—	91577	22.40	3.04
59914	.68	.55	62000	65.60	—	68707	80.90	—	91580	14.70	—
59915	.38	.53	62001	51.80	—	90089	8.14	—	91581	(a)	(a)
59917	.071	.194	62002	23.60	—	91111	6.39	5.36	91582	(a)	(a)
59923	.017	.004	62003	74.50	—	91125	4.90	2.58	91583	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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
91584	(a)	(a)	94569	5.54	3.77	97308	1.56	—	98309	13.40	2.44
91585	(a)	(a)	94590	23.90	—	97447	5.14	4.93	98344	1.93	.84
91586	(a)	(a)	94617	7.54	—	97501	(a)	—	98405	3.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	27.20	(a)
91588	(a)	(a)	95124	2.78	1.47	97503	(a)	—	98414	24.90	(a)
91589	(a)	(a)	95233	5.96	—	97504	(a)	—	98415	3.27	(a)
91590	6.51	—	95305	6.48	—	97650	6.90	3.48	98423	7.78	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.20	4.20	98424	13.20	(a)
91606	30.60	—	95310	15.50	1.65	97652	13.20	4.49	98425	5.42	(a)
91618	(a)	(a)	95357	3.13	—	97653	5.90	2.90	98426	4.78	(a)
91629	6.26	(a)	95358	(a)	—	97654	10.30	2.75	98427	4.66	—
91636	10.70	—	95410	8.35	2.61	97655	11.70	4.06	98428	(a)	—
91641	2.91	(a)	95455	13.00	1.59	98002	2.12	.91	98429	2.79	—
91666	1.76	(a)	95487	4.48	(a)	98003	1.85	(a)	98430	(a)	—
91722	9.39	(a)	95505	6.03	2.03	98090	.248	—	98449	6.69	28.40
91746	6.27	5.36	95620	3.63	(a)	98091	.27	—	98482	7.17	5.94
91805	.39	—	95625	13.40	3.48	98092	.82	—	98483	10.60	14.50
92053	.97	.75	95630	(a)	(a)	98111	1.25	—	98502	10.10	3.48
92054	.33	.29	95647	5.97	5.36	98150	(a)	—	98555	4.72	—
92055	9.29	.29	95648	(a)	(a)	98151	(a)	—	98597	1.06	—
92101	14.50	2.90	96053	4.54	4.06	98152	7.15	.71	98598	.36	—
92102	8.75	3.19	96317	3.24	—	98153	8.04	(a)	98601	12.10	(a)
92215	7.10	2.90	96408	7.23	16.70	98154	9.50	(a)	98622	(a)	—
92338	3.36	1.88	96409	6.69	11.80	98155	13.30	(a)	98623	(a)	—
92445	6.15	—	96410	5.87	7.97	98156	(a)	(a)	98624	1.91	—
92446	11.00	1.74	96611	2.84	1.35	98157	8.49	.47	98636	6.09	3.33
92447	9.66	1.43	96702	8.32	(a)	98158	(a)	(a)	98640	209.00	—
92451	4.95	2.17	96703	(a)	—	98159	5.70	(a)	98658	13.70	—
92453	6.11	—	96816	7.81	—	98160	12.10	(a)	98659	2.46	.54
92478	3.03	1.59	96872	11.50	(a)	98161	13.50	(a)	98677	33.00	9.57
92593	65.10	—	96930	(a)	—	98162	(a)	(a)	98678	29.30	12.60
92663	1.45	—	97002	(a)	(a)	98163	14.20	.27	98698	(a)	(a)
94007	20.70	4.64	97003	(a)	(a)	98164	4.18	.094	98699	9.53	(a)
94099	4.72	—	97047	8.63	—	98257	2.78	—	98705	19.40	—
94225	16.60	—	97050	6.70	—	98303	26.70	6.66	98710	6.63	—
94276	8.66	4.06	97111	9.99	—	98304	10.30	4.00	98751	10.40	—
94304	6.33	(a)	97220	.84	(a)	98305	6.92	2.00	98805	8.66	1.53
94381	11.90	14.70	97221	(a)	1.72	98306	17.80	1.09	98806	5.67	3.33
94404	8.20	5.71	97222	3.28	2.46	98307	3.27	.60	98810	9.76	—
94444	(a)	(a)	97223	4.95	3.89	98308	2.15	1.11	98813	9.42	2.22

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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
98820	16.50	3.33	99650	2.69	.97						
98871	(a)	(a)	99709	6.63	(a)						
98884	4.30	2.03	99718	2.66	—						
98914	1.68	.74	99746	4.51	3.04						
98949	2.35	.42	99760	.51	—						
98967	6.75	11.30	99777	16.90	—						
98993	11.60	5.02	99793	5.72	—						
99003	3.21	1.35	99798	(a)	(a)						
99004	7.83	1.45	99803	(a)	11.70						
99080	2.27	6.81	99826	1.93	.78						
99081	(a)	—	99827	.82	.69						
99082	(a)	—	99851	3.33	—						
99083	(a)	—	99917	5.39	—						
99084	(a)	(a)	99938	6.05	—						
99085	(a)	(a)	99943	17.60	—						
99111	3.30	—	99946	13.10	3.30						
99160	(a)	—	99948	14.00	22.20						
99163	7.87	.54	99952	14.30	17.50						
99165	1.73	(a)	99953	15.40	10.70						
99220	3.69	(a)	99954	11.20	13.80						
99221	(a)	(a)	99955	14.10	11.30						
99222	6.93	(a)	99963	1.30	—						
99223	.48	(a)	99969	6.70	3.49						
99303	26.40	—	99975	12.50	—						
99310	6.60	(a)	99986	(a)	—						
99315	19.40	1.88	99987	(a)	—						
99321	18.80	2.17	99988	5.92	—						
99445	(a)	(a)									
99471	1.68	—									
99505	9.85	—									
99506	12.10	—									
99507	10.60	—									
99570	5.67	(a)									
99571	1.37	(a)									
99572	2.69	(a)									
99573	2.57	(a)									
99600	3.41	—									
99613	16.70	2.17									
99614	7.60	—									
99620	.91	—									

NEW JERSEY

GENERAL LIABILITY OTHER THAN PROFESSIONAL
 PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
 SUBLINE CODES 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, Products/Completed Operations (Subline Code 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 Products and Local Products/Completed Operations. The revisions are then combined to produce an overall loss cost revision for Products/Completed Operations.

Summary of Indications and Selected Loss Cost Level Changes	Products	Local Products/ Completed Operations	Products/ Completed Operations
Statewide Indicated Monoline Loss Cost Level Change (See Section B)	0.0%*	- 8.1%**	- 6.6%
Statewide Selected Monoline Loss Cost Level Change	0.0%*	- 8.1%	- 6.6%

* 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.

NEW JERSEY

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	\$ 23,518,586	- 5.2%	\$ 970,284	- 2.4%	- 2.4%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	\$ 34,833,946	- 2.1%	\$ 1,340,460	+ 1.9%	+ 1.9%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	\$ 3,747,334	- 5.2%	\$ 83,563	+ 2.3%	+ 2.3%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	\$ 30,033,289	- 5.3%	\$ 957,438	- 1.7%	- 1.7%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	\$ 6,788,563	- 6.4%	\$ 254,454	+ 4.8%	+ 4.8%
	PRODUCTS SUBTOTAL	\$ 98,921,719	- 4.2%	\$ 3,606,200	0.0%	0.0%
01	RETAIL STORES-FOOD OR DRUG			\$ 301,097	+ 12.7%	+ 12.7%
02	RETAIL STORES-NOT FOOD OR DRUG			\$ 942,911	- 3.0%	- 3.0%
11	COMPLETED OPERATIONS-LOW			\$ 709,243	- 5.6%	- 5.6%
12	COMPLETED OPERATIONS-MEDIUM			\$ 13,093,979	- 9.1%	- 9.1%
13	COMPLETED OPERATIONS-HIGH			\$ 613,976	- 7.2%	- 7.2%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 15,661,206	- 8.1%	- 8.1%
	TOTAL			\$ 19,267,406	- 6.6%	- 6.6%

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

For Products, the difference between the indicated multistate change and the indicated statewide change is a result of a difference in the distribution of risks by class in this jurisdiction versus the multistate and previous multistate revisions which were not implemented in this jurisdiction.

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 336

The proposed Commercial General Liability loss costs have been limited where necessary as follows:

- Products classes reflect an upper cap of +25% and a lower cap of -24% relative to current multistate loss costs;
- Local Products/Completed Operations classes reflect an upper cap of +25% and a lower cap of -28% 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:

LP/CO: 1.003

The Commercial General Liability loss costs are rounded as follows:

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

for example:

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag
10010	0.142	0.131	+8.4		11259	0.340	0.300	+13.3		13759	0.134	0.138	-2.9	
10026	0.025	0.025	0.0		11288	0.133	0.118	+12.7		13930	0.103	0.098	+5.1	
10040	0.330	0.290	+13.8		12014	0.049	0.050	-2.0		14068	0.007	0.007	0.0	
10042	0.420	0.430	-2.3		12356	0.036	0.037	-2.7		14101	0.053	0.055	-3.6	
10060	0.075	0.077	-2.6		12361	0.055	0.060	-8.3		14279	0.084	0.086	-2.3	
10065	0.068	0.070	-2.9		12373	0.027	0.023	+17.4		14401	0.173	0.153	+13.1	
10066	0.085	0.088	-3.4		12374	0.111	0.098	+13.3		14527	0.129	0.133	-3.0	
10070	0.080	0.090	-11.1		12375	0.077	0.068	+13.2		14855	0.073	0.079	-7.6	
10071	0.128	0.131	-2.3		12391	0.054	0.053	+1.9		14913	0.172	0.177	-2.8	
10073	0.580	0.600	-3.3		12509	0.020	0.019	+5.3		15223	0.034	0.031	+9.7	
10075	0.206	0.211	-2.4		12510	0.030	0.031	-3.2		15224	0.114	0.102	+11.8	
10100	0.098	0.087	+12.6		12651	0.320	0.310	+3.2		15406	0.063	0.062	+1.6	
10101	0.124	0.130	-4.6		12707	0.410	0.420	-2.4		15538	0.019	0.020	-5.0	
10107	0.300	0.300	0.0		12797	0.150	0.147	+2.0		15600	0.112	0.115	-2.6	
10111	0.041	0.043	-4.7		12805	0.197	0.203	-3.0		15608	0.012	0.012	0.0	
10115	0.095	0.097	-2.1		13049	0.041	0.039	+5.1		15733	0.023	0.024	-4.2	
10140	0.017	0.015	+13.3		13111	0.063	0.064	-1.6		15839	0.032	0.033	-3.0	
10141	0.026	0.024	+8.3		13112	0.040	0.036	+11.1		15991	0.087	0.090	-3.3	
10145	0.021	0.018	+16.7		13201	0.088	0.092	-4.4		15993	0.055	0.056	-1.8	
10146	0.030	0.027	+11.1		13204	0.640	0.650	-1.5		16005	0.021	0.023	-8.7	
10255	0.119	0.120	-0.8		13205	0.270	0.250	+8.0		16009	0.080	0.087	-8.1	
10256	0.152	0.147	+3.4		13314	0.008	0.009	-11.1		16403	0.189	0.194	-2.6	
10257	0.130	0.142	-8.5		13351	0.067	0.068	-1.5		16527	0.203	0.214	-5.1	
10309	0.021	0.021	0.0		13352	0.047	0.049	-4.1		16604	0.067	0.071	-5.6	
10352	0.099	0.088	+12.5		13410	1.750	1.460	+19.9		16676	0.017	0.018	-5.6	
11020	0.237	0.243	-2.5		13412	1.360	1.090	+24.8		16705	0.083	0.086	-3.5	
11039	0.118	0.105	+12.4		13506	0.082	0.084	-2.4		16750	0.038	0.035	+8.6	
11126	0.019	0.018	+5.6		13507	0.188	0.193	-2.6		16900	0.139	0.123	+13.0	
11127	0.011	0.011	0.0		13590	0.620	0.560	+10.7		16901	0.188	0.167	+12.6	
11128	0.086	0.088	-2.3		13621	0.370	0.310	+19.4		16902	0.103	0.092	+12.0	
11203	0.260	0.280	-7.1		13670	0.023	0.022	+4.6		16905	0.120	0.107	+12.1	
11204	1.700	1.750	-2.9		13673	0.026	0.023	+13.0		16906	0.171	0.152	+12.5	
11234	0.071	0.073	-2.7		13715	0.085	0.084	+1.2		16910	0.088	0.078	+12.8	
11248	0.009	0.010	-10.0		13716	0.126	0.129	-2.3		16911	0.086	0.077	+11.7	
11258	0.340	0.300	+13.3		13720	0.098	0.087	+12.6		16915	0.084	0.075	+12.0	

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag
16916	0.099	0.088	+12.5		51116	0.450	0.490	-8.2		51666	0.055	0.055	0.0	
16920	0.193	0.172	+12.2		51205	0.033	0.033	0.0		51734	0.360	0.360	0.0	
16921	0.077	0.068	+13.2		51206	0.500	0.390	+28.2	U	51741	0.244	0.234	+4.3	
16930	0.240	0.213	+12.7		51220	1.420	1.090	+30.3	U	51752	0.155	0.130	+19.2	
16931	0.101	0.090	+12.2		51221	0.860	1.060	-18.9	L	51767	0.005	0.005	0.0	
16940	0.077	0.068	+13.2		51222	2.510	3.120	-19.6	L	51777	0.043	0.044	-2.3	
16941	0.137	0.122	+12.3		51224	0.840	0.910	-7.7		51808	0.390	0.400	-2.5	
18078	0.173	0.177	-2.3		51230	0.510	0.510	0.0		51809	0.166	0.158	+5.1	
18109	0.036	0.037	-2.7		51240	0.191	0.185	+3.2		51833	0.034	0.032	+6.3	
18110	0.039	0.040	-2.5		51241	0.175	0.187	-6.4		51869	0.127	0.097	+30.9	U
18205	0.400	0.370	+8.1		51252	0.059	0.057	+3.5		51877	0.117	0.122	-4.1	
18206	0.132	0.135	-2.2		51254	0.018	0.018	0.0		51889	0.008	0.007	+14.3	U
18335	0.019	0.020	-5.0		51300	0.103	0.104	-1.0		51896	0.012	0.012	0.0	
18435	0.109	0.097	+12.4		51305	0.610	0.620	-1.6		51900	0.083	0.081	+2.5	
18436	0.235	0.208	+13.0		51315	0.056	0.056	0.0		51909	0.038	0.038	0.0	
18501	0.024	0.022	+9.1		51330	1.210	0.960	+26.0	U	51926	0.034	0.034	0.0	
18506	0.007	0.008	-12.5		51333	0.350	0.270	+29.6	U	51927	0.092	0.088	+4.6	
18507	0.009	0.010	-10.0		51350	0.103	0.091	+13.2		51934	0.063	0.063	0.0	
18616	0.420	0.400	+5.0		51351	0.040	0.037	+8.1		51941	0.020	0.024	-16.7	L
18707	0.005	0.005	0.0		51352	0.069	0.074	-6.8		51956	0.118	0.113	+4.4	
18708	0.027	0.027	0.0		51355	0.085	0.077	+10.4		51957	0.350	0.320	+9.4	
18834	0.136	0.140	-2.9		51356	0.410	0.390	+5.1		51958	0.178	0.223	-20.2	L
18911	0.022	0.023	-4.3		51357	1.320	1.180	+11.9		51960	0.231	0.236	-2.1	
18912	0.036	0.037	-2.7		51358	0.088	0.089	-1.1		51970	0.163	0.125	+30.4	U
18920	0.023	0.023	0.0		51359	0.550	0.490	+12.2		51982	0.052	0.053	-1.9	
45771	0.098	0.109	-10.1		51370	2.090	2.050	+2.0		51986	0.075	0.071	+5.6	
45819	0.082	0.084	-2.4		51380	0.024	0.025	-4.0		51999	0.228	0.241	-5.4	
45900	0.081	0.072	+12.5		51500	0.107	0.112	-4.5		52002	0.074	0.083	-10.8	
45901	0.026	0.028	-7.1		51550	0.360	0.340	+5.9		52075	0.158	0.160	-1.3	
49239	0.280	0.260	+7.7		51551	0.720	0.670	+7.5		52134	0.390	0.420	-7.1	
49617	0.260	0.227	+14.5		51552	0.105	0.108	-2.8		52315	0.235	0.227	+3.5	
49618	0.063	0.064	-1.6		51575	0.025	0.019	+31.6	U	52433	0.430	0.440	-2.3	
49619	0.146	0.150	-2.7		51576	0.062	0.073	-15.1		52469	0.089	0.080	+11.3	
50010	0.430	0.340	+26.5	U	51600	0.143	0.148	-3.4		52505	0.147	0.152	-3.3	
51001	0.290	0.300	-3.3		51613	0.082	0.095	-13.7		52547	0.048	0.047	+2.1	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag
52581	1.480	1.510	-2.0		56391	0.219	0.207	+5.8		58397	0.270	0.310	-12.9	
52744	0.037	0.037	0.0		56427	0.085	0.085	0.0		58503	0.048	0.051	-5.9	
52911	0.280	0.330	-15.2		56488	0.046	0.041	+12.2		58575	0.075	0.077	-2.6	
52967	0.040	0.041	-2.4		56690	0.247	0.250	-1.2		58627	0.007	0.007	0.0	
53001	0.203	0.204	-0.5		56699	0.059	0.056	+5.4		58663	0.400	0.440	-9.1	
53077	0.148	0.166	-10.8		56758	0.107	0.104	+2.9		58737	0.330	0.340	-2.9	
53121	0.400	0.400	0.0		56759	0.068	0.065	+4.6		58802	0.300	0.300	0.0	
53333	0.198	0.206	-3.9		56760	0.069	0.073	-5.5		58837	0.119	0.122	-2.5	
53374	0.125	0.139	-10.1		56912	0.076	0.080	-5.0		58840	0.086	0.088	-2.3	
53375	0.176	0.193	-8.8		56916	0.260	0.248	+4.8		58873	0.019	0.017	+11.8	
53376	0.120	0.121	-0.8		57001	0.041	0.037	+10.8		58904	0.083	0.085	-2.4	
53377	0.131	0.125	+4.8		57002	0.054	0.058	-6.9		58922	0.174	0.168	+3.6	
53565	0.066	0.064	+3.1		57090	0.690	0.690	0.0		59005	0.054	0.052	+3.9	
53631	0.015	0.015	0.0		57146	0.520	0.570	-8.8		59188	0.036	0.037	-2.7	
53632	0.022	0.023	-4.4		57257	0.054	0.044	+22.7		59189	0.192	0.197	-2.5	
53732	0.360	0.380	-5.3		57401	0.060	0.062	-3.2		59223	0.109	0.112	-2.7	
53733	0.150	0.148	+1.4		57403	0.023	0.024	-4.2		59257	0.007	0.007	0.0	
53907	0.084	0.069	+21.7		57410	0.106	0.106	0.0		59378	0.096	0.098	-2.0	
54077	0.270	0.280	-3.6		57572	0.078	0.080	-2.5		59481	0.077	0.077	0.0	
55010	0.660	0.580	+13.8		57600	0.026	0.024	+8.3		59537	0.187	0.200	-6.5	
55011	1.700	1.660	+2.4		57611	0.034	0.034	0.0		59601	1.210	1.380	-12.3	
55012	0.870	0.830	+4.8		57651	0.040	0.038	+5.3		59647	0.109	0.112	-2.7	
55013	0.960	0.960	0.0		57690	0.300	0.300	0.0		59660	0.420	0.520	-19.2	L
55214	0.058	0.059	-1.7		57716	0.070	0.066	+6.1		59701	0.330	0.350	-5.7	
55371	0.079	0.078	+1.3		57725	0.063	0.067	-6.0		59713	0.245	0.234	+4.7	
55597	1.140	1.160	-1.7		57726	0.021	0.021	0.0		59722	0.018	0.018	0.0	
55647	0.076	0.065	+16.9		57810	0.089	0.083	+7.2		59723	0.023	0.024	-4.2	
55715	0.141	0.140	+0.7		57871	0.067	0.070	-4.3		59724	0.018	0.015	+20.0	
55716	0.300	0.320	-6.3		57913	0.154	0.174	-11.5		59725	0.072	0.089	-19.1	L
55802	0.020	0.015	+33.3	U	57998	0.050	0.042	+19.1		59726	0.020	0.019	+5.3	
55918	1.250	1.260	-0.8		57999	0.052	0.053	-1.9		59738	0.040	0.041	-2.4	
55919	2.320	2.360	-1.7		58095	1.090	1.010	+7.9		59750	0.100	0.101	-1.0	
56040	0.017	0.018	-5.6		58096	0.930	1.040	-10.6		59773	0.018	0.018	0.0	
56202	0.051	0.051	0.0		58301	0.071	0.071	0.0		59774	0.098	0.100	-2.0	
56390	0.560	0.560	0.0		58302	0.033	0.032	+3.1		59775	0.126	0.127	-0.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag
59781	0.061	0.046	+32.6	U	91341	3.770	4.150	-9.2		96409	11.800	12.700	-7.1	
59782	0.630	0.580	+8.6		91342	3.480	3.830	-9.1		96410	7.970	8.770	-9.1	
59798	0.280	0.270	+3.7		91343	1.410	1.550	-9.0		96611	1.350	1.480	-8.8	
59886	0.067	0.068	-1.5		91436	2.030	2.230	-9.0		97221	1.720	1.860	-7.5	
59889	0.202	0.169	+19.5		91507	2.900	3.190	-9.1		97222	2.460	2.650	-7.2	
59904	0.137	0.110	+24.6	U	91551	0.670	0.730	-8.2		97223	3.890	4.190	-7.2	
59905	0.111	0.095	+16.8		91555	0.940	1.040	-9.6		97447	4.930	5.420	-9.0	
59914	0.550	0.560	-1.8		91560	4.200	4.630	-9.3		97650	3.480	3.830	-9.1	
59915	0.530	0.480	+10.4		91577	3.040	3.350	-9.3		97651	4.200	4.630	-9.3	
59917	0.194	0.186	+4.3		91746	5.360	5.900	-9.2		97652	4.490	4.940	-9.1	
59923	0.004	0.004	0.0		92053	0.750	0.800	-6.3		97653	2.900	3.190	-9.1	
59925	1.050	1.060	-0.9		92054	0.290	0.310	-6.5		97654	2.750	3.030	-9.2	
59926	0.710	0.570	+24.6	U	92055	0.290	0.310	-6.5		97655	4.060	4.470	-9.2	
59927	0.810	0.840	-3.6		92101	2.900	3.190	-9.1		98002	0.910	1.000	-9.0	
59931	0.300	0.300	0.0		92102	3.190	3.510	-9.1		98152	0.710	0.770	-7.8	
59932	0.530	0.540	-1.9		92215	2.900	3.190	-9.1		98157	0.470	0.500	-6.0	
59947	0.198	0.204	-2.9		92338	1.880	2.070	-9.2		98163	0.270	0.290	-6.9	
59955	0.094	0.094	0.0		92446	1.740	1.910	-8.9		98164	0.094	0.101	-6.9	
59963	0.240	0.250	-4.0		92447	1.430	1.580	-9.5		98303	6.660	7.060	-5.7	
59964	0.049	0.050	-2.0		92451	2.170	2.390	-9.2		98304	4.000	4.240	-5.7	
59970	0.112	0.115	-2.6		92478	1.590	1.750	-9.1		98305	2.000	2.120	-5.7	
59975	0.089	0.094	-5.3		94007	4.640	5.100	-9.0		98306	1.090	1.150	-5.2	
59984	0.032	0.032	0.0		94276	4.060	4.470	-9.2		98307	0.600	0.640	-6.3	
59988	0.038	0.039	-2.6		94381	14.700	15.800	-7.0		98308	1.110	1.180	-5.9	
59989	0.029	0.029	0.0		94404	5.710	6.160	-7.3		98309	2.440	2.590	-5.8	
91111	5.360	5.900	-9.2		94569	3.770	4.150	-9.2		98344	0.840	0.890	-5.6	
91125	2.580	2.790	-7.5		95124	1.470	1.550	-5.2		98449	28.400	30.100	-5.6	
91127	1.620	1.750	-7.4		95310	1.650	1.780	-7.3		98482	5.940	6.540	-9.2	
91150	4.930	5.420	-9.0		95410	2.610	2.870	-9.1		98483	14.500	16.000	-9.4	
91155	25.100	27.600	-9.1		95455	1.590	1.750	-9.1		98502	3.480	3.830	-9.1	
91235	3.170	3.420	-7.3		95505	2.030	2.230	-9.0		98636	3.330	3.670	-9.3	
91265	4.630	4.990	-7.2		95625	3.480	3.830	-9.1		98659	0.540	0.580	-6.9	
91266	1.230	1.330	-7.5		95647	5.360	5.900	-9.2		98677	9.570	10.500	-8.9	
91280	3.670	3.950	-7.1		96053	4.060	4.470	-9.2		98678	12.600	13.900	-9.4	
91340	7.250	7.980	-9.1		96408	16.700	18.000	-7.2		98805	1.530	1.620	-5.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag
98806	3.330	3.670	-9.3											
98813	2.220	2.350	-5.5											
98820	3.330	3.670	-9.3											
98884	2.030	2.230	-9.0											
98914	0.740	0.800	-7.5											
98949	0.420	0.450	-6.7											
98967	11.300	12.000	-5.8											
98993	5.020	5.410	-7.2											
99003	1.350	1.440	-6.3											
99004	1.450	1.600	-9.4											
99080	6.810	7.500	-9.2											
99163	0.540	0.580	-6.9											
99315	1.880	2.070	-9.2											
99321	2.170	2.390	-9.2											
99613	2.170	2.390	-9.2											
99650	0.970	1.070	-9.3											
99746	3.040	3.350	-9.3											
99803	11.700	12.600	-7.1											
99826	0.780	0.820	-4.9											
99827	0.690	0.730	-5.5											
99946	3.300	3.560	-7.3											
99948	22.200	23.500	-5.5											
99952	17.500	18.600	-5.9											
99953	10.700	11.300	-5.3											
99954	13.800	14.600	-5.5											
99955	11.300	12.000	-5.8											
99969	3.490	3.770	-7.4											

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NEW JERSEY
PRODUCTS
SUBLINE CODE 336
DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT	MULTISTATE	MULTISTATE		EXPERIENCE	NUMBER OF
YEAR	AGGREGATE LOSS	\$100,000 BASIC	YEAR	RATIO	INCURRED
ENDING	COSTS AT CURRENT	LIMIT INCURRED	WEIGHTS	(3) / (2)	OCCURRENCES
	LEVEL (A)	LOSSES (B)			
12/31/2019	\$102,015,138	\$110,559,209	0.25	1.084	1,879
12/31/2020	\$101,874,805	\$94,674,825	0.25	0.929	1,579
12/31/2021	\$100,856,779	\$86,891,664	0.25	0.862	1,501
12/31/2022	\$98,812,905	\$106,143,388	0.25	1.074	1,378
(7)	WEIGHTED EXPERIENCE RATIO				0.987
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (7) - 1 } X 100%.....				- 1.3%
(9)	INDICATED MULTISTATE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				- 4.2%
(10)	INDICATED STATEWIDE MONOLINE CHANGE (C) (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				0.0%
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				0.0%
(A)	THESE ARE CALCULATED BY SUMMING OVER THE CLASSES THE PRODUCTS OF MULTISTATE REPORTED EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND MULTISTATE \$100,000 BASIC LIMIT LOSS COSTS AT CURRENT ISO LEVEL. FOR DETAILS, SEE SECTION C, EXHIBIT C1 - 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 10/01/2024.				
(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 AND PREVIOUS MULTISTATE REVISIONS WHICH WERE NOT IMPLEMENTED IN THIS JURISDICTION. (SEE SECTION A - PRODUCTS CLASS GROUP LOSS COST LEVEL CHANGE).				

NEW JERSEY
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>			
12/31/2019	\$425,711,971	\$417,674,665	0.25	0.981	7,211
12/31/2020	\$416,808,393	\$386,119,565	0.25	0.926	6,219
12/31/2021	\$415,065,167	\$384,804,216	0.25	0.927	5,775
12/31/2022	\$420,794,664	\$378,160,428	0.25	0.899	5,383
(7)	WEIGHTED EXPERIENCE RATIO				0.933
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE				
	{ (7) - 1 } X 100%.....				- 6.7%
(9)	INDICATED MULTISTATE MONOLINE CHANGE				
	(SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				- 9.3%
(10)	INDICATED STATEWIDE MONOLINE CHANGE (C)				
	(SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				- 8.1%
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				- 8.1%
(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 C8 - 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 10/01/2024.				
(C)	THE INDICATED STATEWIDE MONOLINE CHANGE IS CALCULATED BASED ON THE INDICATED MULTISTATE MONOLINE CHANGE.				

NEW JERSEY
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	MULTISTATE COVERAGE INDICATION OF - 1.3%		
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.			
10	0.911	0.301	0.972	0.970			
34	0.989	0.344	0.996	0.994			
36	1.080	0.173	1.013	1.011			
37	1.063	0.414	1.026	1.023			
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE #	(7) SELECTED STATEWIDE MONOLINE CHANGE
3	0.983	0.398	0.993	0.990	- 5.2%	- 2.4%	- 2.4%
4	1.069	0.383	1.026	1.022	- 2.1%	+ 1.9%	+ 1.9%
5	0.935	0.099	0.993	0.990	- 5.2%	+ 2.3%	+ 2.3%
6	0.975	0.285	0.993	0.989	- 5.3%	- 1.7%	- 1.7%
7	0.848	0.119	0.981	0.977	- 6.4%	+ 4.8%	+ 4.8%
OVERALL MONOLINE CHANGE *					- 4.2%	0.0%	0.0%

The indicated statewide Products change is calculated by determining the effect, on statewide loss cost levels, of implementing the indicated multistate loss costs. The difference between the indicated multistate change and the indicated statewide change is a result of a difference in the distribution of risks by class in this jurisdiction versus the multistate and previous multistate revisions which were not implemented in this jurisdiction.

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

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

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2022	CALENDAR A.Y.E. 2018 - 2022				
		AGGREGATE LOSS COSTS AT CURRENT LEVEL	AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	3 MAN, DLR, DSTFD/DRG	\$9,526,128	\$51,174,076	0.872	0.862	951	0.960
	4 DLR, DST-NOTFD/DRG	\$6,994,920	\$32,397,067	1.036	1.024	407	0.992
	5 MAN, NTFD/DRG (LOW)	\$902,232	\$5,760,772	0.882	0.872	43	0.960
	6 MAN, NTFD/DRG (MED)	\$6,987,038	\$35,129,815	0.937	0.926	354	0.960
	7 MAN, NTFD/DRG (HGH)	\$1,714,378	\$9,240,739	0.602	0.595	61	0.948
	TOTAL *	\$26,124,697	\$133,702,470	0.916		1,816	
34 MULT MERCANTILE	3 MAN, DLR, DSTFD/DRG	\$4,962,704	\$24,155,671	1.062	1.049	448	0.984
	4 DLR, DST-NOTFD/DRG	\$24,761,200	\$124,461,670	1.054	1.042	1,920	1.016
	6 MAN, NTFD/DRG (MED)	\$2,580	\$12,775	0.000	0.000	0	0.983
	TOTAL *	\$29,726,484	\$148,630,116	1.055		2,368	
36 MULT SERVICES	4 DLR, DST-NOTFD/DRG	\$3,077,826	\$14,440,267	1.178	1.164	601	1.033
	6 MAN, NTFD/DRG (MED)	\$30,717	\$145,502	0.030	0.029	1	1.000
	TOTAL *	\$3,108,544	\$14,585,770	1.167		602	
37 MULT INDUST/PROC.	3 MAN, DLR, DSTFD/DRG	\$9,029,754	\$49,536,716	1.051	1.038	1,773	1.013
	5 MAN, NTFD/DRG (LOW)	\$2,845,103	\$15,142,740	0.999	0.988	154	1.013
	6 MAN, NTFD/DRG (MED)	\$23,012,954	\$116,647,685	1.039	1.027	1,275	1.012
	7 MAN, NTFD/DRG (HGH)	\$5,074,185	\$25,461,614	0.973	0.962	220	1.000
	TOTAL *	\$39,961,995	\$206,788,755	1.030		3,422	
TOTAL ALL	TOP						
	3 MAN, DLR, DSTFD/DRG	\$23,518,586	\$124,866,464	0.981		3,172	
	4 DLR, DST-NOTFD/DRG	\$34,833,946	\$171,299,005	1.061		2,928	
	5 MAN, NTFD/DRG (LOW)	\$3,747,334	\$20,903,512	0.971		197	
	6 MAN, NTFD/DRG (MED)	\$30,033,289	\$151,935,777	1.014		1,630	
	7 MAN, NTFD/DRG (HGH)	\$6,788,563	\$34,702,353	0.879		281	
	TOTAL *	\$98,921,719	\$503,707,110	1.012		8,208	

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

NEW JERSEY
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	MULTISTATE COVERAGE INDICATION OF - 6.7%		
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.			
10	0.971	0.771	0.978	0.977			
34	1.026	0.480	1.012	1.012			
36	1.013	0.577	1.008	1.007			
37	0.784	0.134	0.968	0.967			
38	1.025	0.970	1.024	1.024			
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE #	(7) SELECTED STATEWIDE MONOLINE CHANGE
1	1.508	0.476	1.216	1.226	+ 10.9%	+ 12.7%	+ 12.7%
2	1.078	0.560	1.043	1.052	- 4.1%	- 3.0%	- 3.0%
11	1.034	0.356	1.012	1.021	- 7.1%	- 5.6%	- 5.6%
12	0.973	1.000	0.973	0.981	- 10.6%	- 9.1%	- 9.1%
13	0.966	0.266	0.991	1.000	- 8.7%	- 7.2%	- 7.2%
OVERALL MONOLINE CHANGE *					- 9.3%	- 8.1%	- 8.1%

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

* Monoline/Multiline ALCCCL 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
	1.396	0.373	1.133	1.139		
	1.537	0.231	1.104	1.111		
	1.407	0.257	1.092	1.098		
	1.440	0.216	1.082	1.088		
	1.234	0.330	1.072	1.078		
	1.361	0.224	1.071	1.077		
	1.711	0.127	1.071	1.077		
	1.248	0.307	1.070	1.076		
	1.208	0.358	1.070	1.076		
	1.423	0.176	1.064	1.070		
	1.135	0.468	1.061	1.067		
	1.107	0.438	1.045	1.051		
	1.518	0.105	1.045	1.051		
	1.080	0.557	1.044	1.050		
	1.337	0.142	1.042	1.048		
	1.082	0.519	1.042	1.048		
	1.150	0.218	1.031	1.037		
	1.103	0.255	1.025	1.031		
	1.113	0.224	1.024	1.030		
	1.070	0.322	1.022	1.028		
	1.068	0.261	1.017	1.023		
NEW JERSEY	1.023	0.423	1.010	1.015	- 8.1%	- 8.1%
	1.054	0.136	1.007	1.013		
	1.018	0.241	1.004	1.010		
	1.002	0.161	1.000	1.006		
	0.987	0.374	0.995	1.001		
	0.959	0.232	0.990	0.996		
	0.973	0.360	0.990	0.996		
	0.976	0.402	0.990	0.996		
	0.927	0.162	0.988	0.993		
	0.974	0.501	0.987	0.992		
	0.903	0.164	0.983	0.989		
	0.635	0.038	0.983	0.988		
	0.923	0.219	0.983	0.988		
	0.963	0.485	0.982	0.987		
	0.949	0.382	0.980	0.986		
	0.943	0.384	0.978	0.983		
	0.958	0.630	0.973	0.979		
	0.932	0.484	0.967	0.972		
	0.484	0.047	0.967	0.972		
	0.868	0.270	0.963	0.968		
	0.897	0.356	0.962	0.968		
	0.855	0.256	0.961	0.966		
	0.871	0.326	0.956	0.962		
	0.740	0.158	0.954	0.959		
	0.716	0.160	0.948	0.953		
	0.783	0.231	0.945	0.950		
	0.814	0.297	0.941	0.946		
	0.816	0.334	0.934	0.940		
	0.896	0.652	0.931	0.936		
	0.842	0.421	0.930	0.936		
	0.725	0.351	0.893	0.898		

* Sorted by balanced relative change.

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

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

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2022	CALENDAR A.Y.E. 2018 - 2022				
		AGGREGATE LOSS COSTS AT CURRENT LEVEL	AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	1 RET.STRS-FOOD/DRG	\$19,667	\$152,086	3.865	4.026	8	1.217
	2 RET.STRS-NTFD/DRG	\$53,759	\$235,459	0.656	0.683	8	1.044
	11 COMP. OPS. (LOW)	\$156,736	\$814,959	1.798	1.872	15	1.013
	12 COMP. OPS. (MED)	\$3,777,689	\$18,225,718	1.466	1.527	295	0.974
	13 COMP. OPS. (HGH)	\$128,558	\$902,725	0.995	1.036	8	0.992
	TOTAL *	\$4,136,409	\$20,330,947	1.465		334	
34 MULT MERCANTILE	1 RET.STRS-FOOD/DRG	\$238,593	\$1,232,491	1.060	1.104	25	1.260
	2 RET.STRS-NTFD/DRG	\$224,271	\$1,094,022	0.633	0.659	14	1.081
	12 COMP. OPS. (MED)	\$166,771	\$805,293	1.148	1.195	10	1.008
	TOTAL *	\$629,634	\$3,131,805	0.931		49	
36 MULT SERVICES	1 RET.STRS-FOOD/DRG	\$42,837	\$223,331	1.391	1.449	4	1.254
	2 RET.STRS-NTFD/DRG	\$664,881	\$2,825,571	0.708	0.737	82	1.076
	11 COMP. OPS. (LOW)	\$124,498	\$676,561	0.786	0.818	7	1.044
	12 COMP. OPS. (MED)	\$270,184	\$1,449,316	0.071	0.074	4	1.003
	13 COMP. OPS. (HGH)	\$19,290	\$104,062	0.000	0.000	0	1.022
	TOTAL *	\$1,121,691	\$5,278,841	0.577		97	
37 MULT INDUST/PROC.	1 RET.STRS-FOOD/DRG	\$0	\$18,220	0.000	0.000	0	1.205
	11 COMP. OPS. (LOW)	\$5,817	\$29,526	0.000	0.000	0	1.003
	12 COMP. OPS. (MED)	\$270,979	\$1,474,739	0.665	0.693	17	0.964
	TOTAL *	\$276,795	\$1,522,484	0.651		17	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$422,192	\$2,138,337	0.645	0.672	19	1.061
	12 COMP. OPS. (MED)	\$8,608,356	\$44,464,503	0.813	0.847	448	1.020
	13 COMP. OPS. (HGH)	\$466,128	\$2,366,631	1.277	1.330	20	1.039
	TOTAL *	\$9,496,676	\$48,969,472	0.829		487	
TOTAL ALL	TOP						
	1 RET.STRS-FOOD/DRG	\$301,097	\$1,626,128	1.291		37	
	2 RET.STRS-NTFD/DRG	\$942,911	\$4,155,051	0.687		104	
	11 COMP. OPS. (LOW)	\$709,243	\$3,659,383	0.919		41	
	12 COMP. OPS. (MED)	\$13,093,979	\$66,419,569	0.988		774	
	13 COMP. OPS. (HGH)	\$613,976	\$3,373,418	1.178		28	
	TOTAL *	\$15,661,206	\$79,233,549	0.980		984	

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

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

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2022	CALENDAR A.Y.E. 2018 - 2022				
		AGGREGATE LOSS COSTS AT CURRENT LEVEL	AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	1 RET.STRS-FOOD/DRG	\$1,960,655	\$13,974,274	1.462		602	
	2 RET.STRS-NTFD/DRG	\$4,088,734	\$17,560,020	1.104		460	
	11 COMP. OPS. (LOW)	\$5,423,106	\$29,667,536	1.044		552	
	12 COMP. OPS. (MED)	\$127,221,580	\$612,610,537	0.908		7,057	
	13 COMP. OPS. (HGH)	\$8,122,255	\$38,878,032	0.633		254	
	TOTAL *	\$146,816,330	\$712,690,400	0.911		8,925	
34 MULT MERCANTILE	1 RET.STRS-FOOD/DRG	\$9,558,761	\$49,027,495	1.467		2,637	
	2 RET.STRS-NTFD/DRG	\$7,157,901	\$36,115,974	0.986		682	
	12 COMP. OPS. (MED)	\$2,864,437	\$14,363,634	1.157		132	
	TOTAL *	\$19,581,099	\$99,507,103	1.246		3,451	
36 MULT SERVICES	1 RET.STRS-FOOD/DRG	\$681,334	\$4,180,897	1.249		155	
	2 RET.STRS-NTFD/DRG	\$14,903,129	\$76,337,643	1.065		3,562	
	11 COMP. OPS. (LOW)	\$3,422,447	\$17,234,818	1.030		486	
	12 COMP. OPS. (MED)	\$5,590,520	\$26,389,204	0.982		727	
	13 COMP. OPS. (HGH)	\$1,090,008	\$5,765,695	0.728		68	
	TOTAL *	\$25,687,438	\$129,908,257	1.033		4,998	
37 MULT INDUST/PROC.	1 RET.STRS-FOOD/DRG	\$27,362	\$138,593	0.000		0	
	11 COMP. OPS. (LOW)	\$123,414	\$635,489	0.606		15	
	12 COMP. OPS. (MED)	\$5,312,661	\$26,212,425	0.747		255	
	13 COMP. OPS. (HGH)	\$26,664	\$40,799	0.000		0	
	TOTAL *	\$5,490,100	\$27,027,305	0.736		270	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$12,059,663	\$62,764,187	0.966		843	
	12 COMP. OPS. (MED)	\$194,558,661	\$983,338,254	0.953		12,523	
	13 COMP. OPS. (HGH)	\$16,222,999	\$80,390,286	1.112		738	
	TOTAL *	\$222,841,323	\$1,126,492,727	0.965		14,104	
TOTAL ALL	TOP						
	1 RET.STRS-FOOD/DRG	\$12,228,111	\$67,321,259	1.451		3,394	
	2 RET.STRS-NTFD/DRG	\$26,149,764	\$130,013,638	1.050		4,704	
	11 COMP. OPS. (LOW)	\$21,028,629	\$110,302,031	0.994		1,896	
	12 COMP. OPS. (MED)	\$335,547,859	\$1,662,914,054	0.935		20,694	
	13 COMP. OPS. (HGH)	\$25,461,926	\$125,074,811	0.942		1,060	
	TOTAL *	\$420,416,290	\$2,095,625,793	0.960		31,748	

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

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS		X	EXPOSURE DEVELOPMENT		X	EXPOSURE TREND #		X	AVERAGE IPMF *	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS	
		AT CURRENT LEVEL			FACTOR +								AT CURRENT LEVEL	
MONOLINE	12/31/2019	\$23,070,387			1.000			1.219					\$28,122,802	
	12/31/2020	\$21,765,783			1.000			1.225					\$26,663,084	
	12/31/2021	\$21,972,206			1.000			1.163					\$25,553,676	
	12/31/2022	\$24,704,058			1.007			1.049					\$26,095,959	
MULTILINE	12/31/2019	\$67,673,357			1.000			1.231			0.887		\$73,892,336	
	12/31/2020	\$68,492,223			1.000			1.238			0.887		\$75,211,721	
	12/31/2021	\$72,499,057			1.000			1.171			0.887		\$75,303,103	
	12/31/2022	\$77,460,416			1.007			1.051			0.887		\$72,716,946	
TOTAL	12/31/2019												\$102,015,138	
	12/31/2020												\$101,874,805	
	12/31/2021												\$100,856,779	
	12/31/2022												\$98,812,905	

+ THE DERIVATION OF THE EXPOSURE DEVELOPMENT FACTOR IS SHOWN IN SECTION C, EXHIBIT C3 - 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 10/01/2024 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION C, EXHIBIT C6 - 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.

MULTISTATE
PRODUCTS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

					\$100,000								\$100,000		
			ACCIDENT		\$100,000		BASIC LIMIT	UNALLOCATED					BASIC LIMIT		
			YEAR		BASIC LIMIT		INDEMNITY	LOSS					BASIC LIMIT		
			ENDING		LOSSES		DEVELOPMENT	ADJUSTMENT		SEVERITY		FREQUENCY	DEVELOPED &		
REPORT	TYPE	LOSS			AND ALAE *	X	FACTOR	X	FACTOR	X	TREND	X	TREND	=	TRENDED LOSSES
		DESCRIPTION													AND ALAE
BI		B/L INDEMNITY	12/31/2019		\$13,922,693		1.005		1.070		1.278		0.910		\$17,411,867
			12/31/2020		\$10,992,755		1.087		1.070		1.229		0.924		\$14,519,235
			12/31/2021		\$8,474,611		1.436		1.070		1.181		0.938		\$14,424,831
			12/31/2022		\$6,478,809		2.072		1.070		1.136		0.952		\$15,534,024
BI		ALAE	12/31/2019		\$18,122,366			1.070		1.278		0.910		\$22,551,265	
			12/31/2020		\$17,542,557			1.070		1.229		0.924		\$21,315,746	
			12/31/2021		\$15,839,343			1.070		1.181		0.938		\$18,774,729	
			12/31/2022		\$23,327,145			1.070		1.136		0.952		\$26,993,589	
PD		B/L INDEMNITY	12/31/2019		\$19,738,460		1.092	1.070		1.278		0.910		\$26,822,048	
			12/31/2020		\$16,457,944		1.149	1.070		1.229		0.924		\$22,977,525	
			12/31/2021		\$15,159,049		1.257	1.070		1.181		0.938		\$22,586,230	
			12/31/2022		\$14,047,382		1.431	1.070		1.136		0.952		\$23,261,305	
PD		ALAE	12/31/2019		\$23,275,549			1.070		1.278		0.910		\$28,963,828	
			12/31/2020		\$18,698,115			1.070		1.229		0.924		\$22,719,850	
			12/31/2021		\$17,795,767			1.070		1.181		0.938		\$21,093,722	
			12/31/2022		\$21,704,829			1.070		1.136		0.952		\$25,116,286	
		TOTAL													
		FULL COVERAGE	12/31/2019												\$95,749,008
			12/31/2020												\$81,532,356
			12/31/2021												\$76,879,512
			12/31/2022												\$90,905,204

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Explanatory Pages C-5 to C-7.

MULTISTATE
PRODUCTS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000	\$100,000	UNALLOCATED		SEVERITY	FREQUENCY	TREND	TREND	=	\$100,000
			BASIC LIMIT	BASIC LIMIT	LOSS							BASIC LIMIT
			LOSSES	INDEMNITY	LOSS	DEVELOPMENT						ADJUSTMENT
			AND ALAE *	X	FACTOR	X	FACTOR	X	TREND	X	TREND	TRENDED LOSSES AND ALAE
BI	B/L INDEMNITY	12/31/2019	\$1,720,215		0.968		1.070		1.278		0.910	\$2,072,116
		12/31/2020	\$1,732,893		1.042		1.070		1.229		0.924	\$2,194,053
		12/31/2021	\$495,391		1.327		1.070		1.181		0.938	\$779,212
		12/31/2022	\$529,338		2.061		1.070		1.136		0.952	\$1,262,438
BI	ALAE	12/31/2019	\$3,460,075				1.070		1.278		0.910	\$4,305,678
		12/31/2020	\$1,728,058				1.070		1.229		0.924	\$2,099,742
		12/31/2021	\$825,464				1.070		1.181		0.938	\$978,441
		12/31/2022	\$1,985,925				1.070		1.136		0.952	\$2,298,063
PD	B/L INDEMNITY	12/31/2019	\$2,979,068		1.123		1.070		1.278		0.910	\$4,163,094
		12/31/2020	\$2,963,085		1.162		1.070		1.229		0.924	\$4,183,674
		12/31/2021	\$2,900,115		1.249		1.070		1.181		0.938	\$4,293,527
		12/31/2022	\$2,580,812		1.491		1.070		1.136		0.952	\$4,452,799
PD	ALAE	12/31/2019	\$3,430,853				1.070		1.278		0.910	\$4,269,314
		12/31/2020	\$3,839,229				1.070		1.229		0.924	\$4,665,000
		12/31/2021	\$3,341,684				1.070		1.181		0.938	\$3,960,973
		12/31/2022	\$6,243,552				1.070		1.136		0.952	\$7,224,882
TOTAL												
DED COVERAGE		12/31/2019										\$14,810,202
		12/31/2020										\$13,142,469
		12/31/2021										\$10,012,153
		12/31/2022										\$15,238,182
TOTAL												
OCCURRENCE		12/31/2019										\$110,559,209
		12/31/2020										\$94,674,825
		12/31/2021										\$86,891,664
		12/31/2022										\$106,143,388

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Explanatory Pages C-5 to C-7.

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	0.870
35	Not Applicable	--
36	Service Policy	0.946
37	Industrial / Processing Policy	0.896
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 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.

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
12/31/2015	309,919,331	310,661,019	310,494,150	310,379,379	310,250,222	310,250,141	310,262,505	310,262,505
12/31/2016	297,657,584	297,106,389	297,073,502	297,132,730	297,137,999	297,136,805	297,134,933	
12/31/2017	291,818,366	293,034,295	292,889,649	292,871,934	292,866,894	292,863,406		
12/31/2018	287,736,503	287,888,226	287,892,953	287,868,834	287,872,780			
12/31/2019	285,963,355	283,723,253	283,435,405	283,366,772				
12/31/2020	271,105,072	275,175,557	274,859,766					
12/31/2021	274,003,268	282,377,766						
12/31/2022	298,868,623							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2015	1.002	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2016	0.998	1.000	1.000	1.000	1.000	1.000	
12/31/2017	1.004	1.000	1.000	1.000	1.000		
12/31/2018	1.001	1.000	1.000	1.000			
12/31/2019	0.992	0.999	1.000				
12/31/2020	1.015	0.999					
12/31/2021	1.031						

Average Best 3 of 5
27:15 39:27
 1.007 1.000

Accident Year Ending	Exposure Development From			Factor
	27:15	39:27	ULT:39	
12/31/2020			1.000	1.000
12/31/2021		1.000	1.000	1.000
12/31/2022	1.007	1.000	1.000	1.007

Products (Subline Code 336)
Full Coverage
Multistate

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

\$100,000 Basic Limit Losses as of :											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2003	6,608,059	11,097,437	14,232,395	14,967,450	14,177,961	13,477,259	13,198,285	13,623,582	13,997,652	14,166,966	14,113,945
12/31/2004	7,143,690	10,782,287	14,196,227	16,080,052	15,437,836	14,357,215	14,445,025	14,323,212	14,678,576	14,770,976	14,793,298
12/31/2005	8,649,288	10,205,687	13,216,380	13,176,747	13,437,409	13,293,782	13,109,408	13,318,994	13,096,466	13,119,351	13,045,394
12/31/2006	7,949,289	12,672,761	16,515,178	16,403,098	15,739,737	15,899,838	15,857,804	16,049,109	16,294,881	16,227,630	15,980,102
12/31/2007	9,380,706	14,381,764	17,658,331	18,456,574	18,536,925	18,501,665	17,964,415	17,955,243	17,734,835	17,628,085	17,755,568
12/31/2008	9,446,446	13,790,682	16,457,348	17,535,439	19,332,210	17,959,804	17,712,680	17,653,923	17,684,382	17,766,071	17,969,447
12/31/2009	10,440,930	13,354,620	16,022,985	16,519,154	16,328,525	16,370,698	16,148,203	16,163,978	16,171,246	16,400,839	16,701,789
12/31/2010	11,040,391	15,322,574	16,849,663	17,352,326	17,288,585	15,996,995	15,747,293	15,757,982	15,779,026	15,656,802	15,755,810
12/31/2011	8,633,196	11,826,266	15,064,205	15,399,275	14,859,933	14,646,251	14,466,926	14,727,211	15,187,122	15,073,529	15,041,127
12/31/2012	8,683,945	12,654,840	16,452,595	16,792,140	17,117,969	16,654,172	16,568,163	17,180,221	16,948,511	16,972,533	17,048,016
12/31/2013	6,423,166	9,528,869	13,059,382	13,999,811	14,332,329	14,226,794	14,672,984	14,412,651	13,971,876	13,807,598	
12/31/2014	7,161,044	10,043,573	13,562,001	15,237,712	14,666,150	15,333,566	15,399,855	15,112,696	14,806,626		
12/31/2015	6,754,299	9,316,991	12,232,389	13,318,402	13,139,956	13,074,450	13,333,509	13,196,956			
12/31/2016	6,058,196	8,622,850	11,395,564	12,289,165	12,684,169	12,750,317	12,755,977				
12/31/2017	6,189,008	9,616,101	13,213,488	14,273,003	14,237,758	14,356,714					
12/31/2018	6,991,225	10,376,623	13,145,544	14,436,606	14,392,078						
12/31/2019	5,961,963	8,519,351	11,922,779	12,799,821							
12/31/2020	6,412,901	9,078,233	11,385,640								
12/31/2021	6,290,287	8,065,260									
12/31/2022	6,254,971										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/2003	14,161,634	14,245,646	14,029,653	14,067,522	14,200,395	14,173,589	14,243,200	14,233,302	14,196,894		
12/31/2004	14,658,358	14,542,502	14,714,591	14,767,821	14,659,148	14,631,096	14,638,239	14,694,078			
12/31/2005	12,925,938	12,944,090	12,947,319	12,894,486	12,932,433	12,961,849	12,932,283				
12/31/2006	16,273,134	16,482,881	16,377,317	16,377,420	16,391,198	16,379,229					
12/31/2007	17,732,594	18,199,083	18,461,040	18,597,865	18,642,802						
12/31/2008	17,996,718	17,995,068	18,018,763	17,957,199							
12/31/2009	18,510,039	18,437,898	17,526,814								
12/31/2010	15,838,985	15,904,085									
12/31/2011	15,201,693										

Products (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>
12/31/2003	1.679	1.282	1.052	0.947	0.951	0.979	1.032	1.027	1.012	0.996	1.003
12/31/2004	1.509	1.317	1.133	0.960	0.930	1.006	0.992	1.025	1.006	1.002	0.991
12/31/2005	1.180	1.295	0.997	1.020	0.989	0.986	1.016	0.983	1.002	0.994	0.991
12/31/2006	1.594	1.303	0.993	0.960	1.010	0.997	1.012	1.015	0.996	0.985	1.018
12/31/2007	1.533	1.228	1.045	1.004	0.998	0.971	0.999	0.988	0.994	1.007	0.999
12/31/2008	1.460	1.193	1.066	1.102	0.929	0.986	0.997	1.002	1.005	1.011	1.002
12/31/2009	1.279	1.200	1.031	0.988	1.003	0.986	1.001	1.000	1.014	1.018	1.108
12/31/2010	1.388	1.100	1.030	0.996	0.925	0.984	1.001	1.001	0.992	1.006	1.005
12/31/2011	1.370	1.274	1.022	0.965	0.986	0.988	1.018	1.031	0.993	0.998	1.011
12/31/2012	1.457	1.300	1.021	1.019	0.973	0.995	1.037	0.987	1.001	1.004	
12/31/2013	1.484	1.371	1.072	1.024	0.993	1.031	0.982	0.969	0.988		
12/31/2014	1.403	1.350	1.124	0.962	1.046	1.004	0.981	0.980			
12/31/2015	1.379	1.313	1.089	0.987	0.995	1.020	0.990				
12/31/2016	1.423	1.322	1.078	1.032	1.005	1.000					
12/31/2017	1.554	1.374	1.080	0.998	1.008						
12/31/2018	1.484	1.267	1.098	0.997							
12/31/2019	1.429	1.399	1.074								
12/31/2020	1.416	1.254									
12/31/2021	1.282										
3 Yr Mean	1.376	1.307	1.084	1.009	1.003	1.008	0.984	0.979	0.994	1.003	1.041
Best 3/5	1.443	1.321	1.082	0.994	1.003	1.008	0.997	0.989	0.995	1.007	1.006
<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>			
12/31/2003	1.006	0.985	1.003	1.009	0.998	1.005	0.999	0.997			
12/31/2004	0.992	1.012	1.004	0.993	0.998	1.000	1.004	1.000			
12/31/2005	1.001	1.000	0.996	1.003	1.002	0.998	1.000	1.000			
12/31/2006	1.013	0.994	1.000	1.001	0.999	1.000	1.000	1.000			
12/31/2007	1.026	1.014	1.007	1.002	1.002	1.000	1.000	1.000			
12/31/2008	1.000	1.001	0.997								
12/31/2009	0.996	0.951									
12/31/2010	1.004										
3 Yr Mean	1.000	0.989	1.001	1.002	1.000	1.001	1.002	0.997			
Best 3/5	1.006	0.998	1.000	1.002	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>
12/31/2018					1.003	1.008	0.997	0.989	0.995	1.007	1.006
12/31/2019				0.994	1.003	1.008	0.997	0.989	0.995	1.007	1.006
12/31/2020			1.082	0.994	1.003	1.008	0.997	0.989	0.995	1.007	1.006
12/31/2021		1.321	1.082	0.994	1.003	1.008	0.997	0.989	0.995	1.007	1.006
12/31/2022	1.443	1.321	1.082	0.994	1.003	1.008	0.997	0.989	0.995	1.007	1.006
<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>
12/31/2018	1.006	0.998	1.000	1.002	1.000	1.000	1.000	1.000	1.000		1.011
12/31/2019	1.006	0.998	1.000	1.002	1.000	1.000	1.000	1.000	1.000		1.005
12/31/2020	1.006	0.998	1.000	1.002	1.000	1.000	1.000	1.000	1.000		1.087
12/31/2021	1.006	0.998	1.000	1.002	1.000	1.000	1.000	1.000	1.000		1.436
12/31/2022	1.006	0.998	1.000	1.002	1.000	1.000	1.000	1.000	1.000		2.072

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
12/31/2003	629,311	907,066	948,324	1,450,260	1,189,619	1,171,082	1,290,531	1,282,199	1,284,674	1,290,423	1,292,534
12/31/2004	1,258,610	1,527,766	1,937,490	2,217,268	2,161,024	2,124,548	2,087,537	2,157,976	2,156,781	2,158,245	2,158,449
12/31/2005	884,122	1,158,130	1,868,268	1,875,598	1,295,577	1,295,611	1,335,361	1,266,520	1,165,384	1,161,618	1,166,118
12/31/2006	1,338,134	1,847,729	2,193,955	1,934,916	1,674,474	1,606,230	1,540,979	1,588,428	1,488,511	1,493,011	1,520,569
12/31/2007	1,684,108	2,251,357	2,091,769	2,255,984	2,321,204	1,951,657	1,958,756	2,069,133	2,073,533	2,098,533	2,108,808
12/31/2008	1,135,792	1,533,206	1,936,711	1,984,123	2,050,342	2,100,969	2,216,483	2,184,750	2,109,751	2,097,401	2,195,175
12/31/2009	907,444	1,159,006	1,355,320	1,419,126	1,653,640	1,800,181	1,744,942	1,739,943	1,832,169	1,929,942	1,930,342
12/31/2010	1,027,500	1,738,516	1,635,305	1,763,205	1,847,142	1,945,049	1,898,380	1,800,604	2,389,523	2,035,471	2,000,471
12/31/2011	1,212,733	1,745,976	2,008,813	1,721,345	1,697,374	1,702,123	1,800,124	1,807,222	1,777,122	1,778,122	1,778,122
12/31/2012	959,232	1,355,525	1,762,545	1,486,787	1,360,935	1,582,870	1,603,444	1,540,149	1,530,149	1,530,151	1,530,149
12/31/2013	743,389	1,164,532	1,333,962	1,554,424	1,636,437	1,696,686	1,738,135	1,660,135	1,675,635	1,674,065	
12/31/2014	592,767	1,205,729	1,509,544	1,700,440	1,764,215	1,687,137	1,683,137	1,656,787	1,655,217		
12/31/2015	874,996	1,289,265	1,292,836	1,491,847	1,737,966	1,717,768	1,731,768	1,731,765			
12/31/2016	962,177	1,147,117	1,515,963	1,602,447	1,419,825	1,367,070	1,250,017				
12/31/2017	570,115	1,476,122	1,851,724	2,100,799	1,924,994						
12/31/2018	866,957	850,398	1,629,086	1,615,294	1,644,095						
12/31/2019	1,211,398	1,404,379	1,620,232	1,680,932							
12/31/2020	602,574	1,377,208	1,714,460								
12/31/2021	401,866	488,392									
12/31/2022	634,119										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2003	1,292,550	1,292,649	1,295,350	1,295,349	1,295,349	1,295,394	1,295,394	1,318,494	1,320,879
12/31/2004	2,157,552	2,160,253	2,160,252	2,160,252	2,161,197	2,164,938	2,163,938	2,163,940	
12/31/2005	1,168,827	1,168,919	1,168,818	1,168,863	1,168,963	1,168,963	1,169,063		
12/31/2006	1,495,368	1,495,368	1,495,413	1,495,413	1,495,413	1,495,513			
12/31/2007	2,126,033	2,136,078	2,091,078	2,091,078	2,141,178				
12/31/2008	2,195,475	2,196,475	2,196,475	2,202,676					
12/31/2009	1,932,842	1,917,842	1,923,443						
12/31/2010	2,000,471	2,013,372							
12/31/2011	1,778,122								

Products (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>
12/31/2003	1.441	1.045	1.529	0.820	0.984	1.102	0.994	1.002	1.004	1.002	1.000
12/31/2004	1.214	1.268	1.144	0.975	0.983	1.102	1.034	0.999	1.001	1.000	1.000
12/31/2005	1.310	1.613	1.004	0.691	1.000	1.031	0.948	0.920	0.997	1.004	1.002
12/31/2006	1.381	1.187	0.882	0.865	0.959	1.102	1.031	0.937	1.003	1.018	0.983
12/31/2007	1.337	0.929	1.079	1.029	0.841	1.004	1.056	1.002	1.012	1.005	1.008
12/31/2008	1.350	1.263	1.024	1.033	1.025	1.055	0.986	0.966	0.994	1.047	1.000
12/31/2009	1.277	1.169	1.047	1.165	1.089	0.969	0.997	1.053	1.053	1.000	1.001
12/31/2010	1.692	0.941	1.078	1.048	1.053	0.976	0.948	1.327	0.852	0.983	1.000
12/31/2011	1.440	1.151	0.857	0.986	1.003	1.058	1.004	0.983	1.001	1.000	1.000
12/31/2012	1.413	1.300	0.844	0.915	1.163	1.013	0.961	0.994	1.000	1.000	
12/31/2013	1.567	1.145	1.165	1.053	1.037	1.024	0.955	1.009	0.999		
12/31/2014	2.034	1.252	1.126	1.038	0.956	0.998	0.984	0.999			
12/31/2015	1.473	1.003	1.154	1.165	0.988	1.008	1.000				
12/31/2016	1.192	1.322	1.057	0.886	0.963	0.914					
12/31/2017	2.589	1.254	1.135	0.916	1.008						
12/31/2018	0.981	1.916	0.992	1.018							
12/31/2019	1.159	1.154	1.037								
12/31/2020	2.286	1.245									
12/31/2021	1.215										
3 Yr Mean	1.553	1.438	1.055	0.940	0.986	0.973	0.980	1.001	1.000	0.994	1.000
Best 3/5	1.553	1.274	1.076	0.991	0.986	1.006	0.982	1.001	1.000	1.000	1.000
<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2003	1.000	1.002	1.000	1.000	1.000	1.000	1.018	1.002			
12/31/2004	1.001	1.000	1.000	1.000	1.002	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	1.005	0.979	1.000	1.024	1.000	1.000	1.000	1.000			
12/31/2008	1.000	1.000	1.003								
12/31/2009	0.992	1.003									
12/31/2010	1.006										
3 Yr Mean	0.999	0.994	1.001	1.008	1.001	1.000	1.009	1.002			
Best 3/5	1.002	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>
12/31/2018					0.986	1.006	0.982	1.001	1.000	1.000	1.000
12/31/2019				0.991	0.986	1.006	0.982	1.001	1.000	1.000	1.000
12/31/2020			1.076	0.991	0.986	1.006	0.982	1.001	1.000	1.000	1.000
12/31/2021		1.274	1.076	0.991	0.986	1.006	0.982	1.001	1.000	1.000	1.000
12/31/2022	1.553	1.274	1.076	0.991	0.986	1.006	0.982	1.001	1.000	1.000	1.000
<u>A.Y.E.</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/241</u>		<u>FACTORS</u>
12/31/2018	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.977
12/31/2019	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.968
12/31/2020	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.042
12/31/2021	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.327
12/31/2022	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		2.061

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Products (Subline Code 336)
Full Coverage
Multistate

Bodily Injury - Occurrence
Incurred Accident Year ALAE Development

Allocated Expenses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2003	1,366,425	4,072,753	8,559,785	14,555,400	19,232,969	21,200,892	21,838,733	23,227,210	22,959,006	24,039,985	25,123,289
12/31/2004	1,158,301	2,918,025	6,351,863	10,548,903	13,335,813	12,978,837	14,283,521	15,122,696	16,011,159	16,154,166	16,682,093
12/31/2005	1,524,555	3,403,316	6,023,368	8,450,250	10,740,177	11,914,366	11,937,619	12,267,122	12,475,201	12,904,697	12,842,029
12/31/2006	1,909,890	6,543,790	8,885,240	11,696,364	13,745,095	15,455,857	18,077,754	19,315,637	18,401,556	18,458,128	18,451,302
12/31/2007	2,274,255	6,214,565	9,494,157	12,938,653	15,836,804	17,447,095	18,577,694	18,784,348	18,909,480	23,236,039	23,243,262
12/31/2008	1,681,791	4,429,467	8,548,733	14,196,518	18,511,201	20,613,171	20,680,308	21,018,979	21,358,418	21,516,290	21,637,319
12/31/2009	3,175,921	5,463,644	9,835,927	12,460,586	14,844,287	15,893,486	15,930,818	16,195,480	16,220,873	16,362,550	16,565,914
12/31/2010	2,063,694	5,642,793	9,730,295	14,948,022	17,168,447	17,920,633	18,109,460	18,275,247	18,396,008	18,674,328	18,633,116
12/31/2011	2,368,822	5,261,874	9,633,527	13,182,353	15,075,791	16,666,591	17,777,664	17,682,319	18,209,823	18,366,515	18,694,089
12/31/2012	2,631,151	7,553,209	15,571,210	20,514,532	24,295,549	27,209,486	27,871,555	28,789,318	28,367,886	28,444,529	28,546,977
12/31/2013	1,526,223	4,909,377	8,410,031	10,998,112	13,202,229	14,182,219	14,961,537	15,460,493	15,468,502	15,455,567	
12/31/2014	1,499,308	4,116,875	8,241,856	12,344,210	15,057,910	16,364,375	17,499,624	17,758,713	22,863,442		
12/31/2015	2,031,084	4,288,494	7,320,367	11,762,913	14,791,569	17,836,665	18,594,989	20,166,447			
12/31/2016	1,511,094	3,489,515	7,967,956	11,396,521	13,041,364	14,130,247	15,105,932				
12/31/2017	1,207,801	3,486,055	8,368,585	11,966,151	14,454,093	16,055,319					
12/31/2018	2,141,766	5,426,973	9,509,308	12,932,058	17,631,619						
12/31/2019	1,074,900	3,105,782	5,832,335	9,733,142							
12/31/2020	1,058,924	3,574,564	7,870,534								
12/31/2021	1,422,816	2,702,707									
12/31/2022	1,586,539										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2003	25,122,665	25,431,390	24,445,580	24,602,979	24,637,131	24,699,095	24,738,320	24,732,923	24,847,597
12/31/2004	16,909,104	17,553,751	17,676,910	17,934,366	17,826,358	17,983,216	18,011,576	18,133,951	
12/31/2005	12,959,714	13,047,040	13,099,635	13,154,694	13,213,949	13,247,266	13,307,007		
12/31/2006	18,397,365	18,577,981	18,653,514	18,738,413	18,798,842	18,956,009			
12/31/2007	23,344,443	23,760,159	24,291,227	24,185,064	24,111,249				
12/31/2008	21,911,880	22,366,709	22,594,545	22,643,542					
12/31/2009	16,783,624	16,821,123	17,134,779						
12/31/2010	18,732,867	18,920,511							
12/31/2011	18,776,357								

Products (Subline Code 336)
Full Coverage
Multistate

Bodily Injury - Occurrence
Incurred Accident Year Incremental ALAE Development

Increments													
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2003	2,706,328	4,487,032	5,995,615	4,677,569	1,967,923	637,841	1,388,477	-268,204	1,080,979	1,083,304	-624	308,725	-985,810
12/31/2004	1,759,724	3,433,838	4,197,040	2,786,910	-356,976	1,304,684	839,175	888,463	143,007	527,927	227,011	644,647	123,159
12/31/2005	1,878,761	2,620,052	2,426,882	2,289,927	1,174,189	23,253	329,503	208,079	429,496	-62,668	117,685	87,326	52,595
12/31/2006	4,633,900	2,341,450	2,811,124	2,048,731	1,710,762	2,621,897	1,237,883	-914,081	56,572	-6,826	-53,937	180,616	75,533
12/31/2007	3,940,310	3,279,592	3,444,496	2,898,151	1,610,291	1,130,599	206,654	125,132	4,326,559	7,223	101,181	415,716	531,068
12/31/2008	2,747,676	4,119,266	5,647,785	4,314,683	2,101,970	67,137	338,671	339,439	157,872	121,029	274,561	454,829	227,836
12/31/2009	2,287,723	4,372,283	2,624,659	2,383,701	1,049,199	37,332	264,662	25,393	141,677	203,364	217,710	37,499	313,656
12/31/2010	3,579,099	4,087,502	5,217,727	2,220,425	752,186	188,827	165,787	120,761	278,320	-41,212	99,751	187,644	
12/31/2011	2,893,052	4,371,653	3,548,826	1,893,438	1,590,800	1,111,073	-95,345	527,504	156,692	327,574	82,268		
12/31/2012	4,922,058	8,018,001	4,943,322	3,781,017	2,913,937	662,069	917,763	-421,432	76,643	102,448			
12/31/2013	3,383,154	3,500,654	2,588,081	2,204,117	979,990	779,318	498,956	8,009	-12,935				
12/31/2014	2,617,567	4,124,981	4,102,354	2,713,700	1,306,465	1,135,249	259,089	5,104,729					
12/31/2015	2,257,410	3,031,873	4,442,546	3,028,656	3,045,096	758,324	1,571,458						
12/31/2016	1,978,421	4,478,441	3,428,565	1,644,843	1,088,883	975,685							
12/31/2017	2,278,254	4,882,530	3,597,566	2,487,942	1,601,226								
12/31/2018	3,285,207	4,082,335	3,422,750	4,699,561									
12/31/2019	2,030,882	2,726,553	3,900,807										
12/31/2020	2,515,640	4,295,970											
12/31/2021	1,279,891												

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
12/31/2003	0.0947	0.1570	0.2097	0.1636	0.0688	0.0223	0.0486	-0.0094	0.0378	0.0379	0.0000	0.0108	-0.0345
12/31/2004	0.0684	0.1334	0.1631	0.1083	-0.0139	0.0507	0.0326	0.0345	0.0056	0.0205	0.0088	0.0251	0.0048
12/31/2005	0.0634	0.0884	0.0819	0.0773	0.0396	0.0008	0.0111	0.0070	0.0145	-0.0021	0.0040	0.0029	0.0018
12/31/2006	0.1440	0.0728	0.0874	0.0637	0.0532	0.0815	0.0385	-0.0284	0.0018	-0.0002	-0.0017	0.0056	0.0023
12/31/2007	0.1097	0.0913	0.0959	0.0807	0.0448	0.0315	0.0058	0.0035	0.1204	0.0002	0.0028	0.0116	0.0148
12/31/2008	0.0809	0.1213	0.1663	0.1270	0.0619	0.0020	0.0100	0.0100	0.0046	0.0036	0.0081	0.0134	0.0067
12/31/2009	0.0642	0.1227	0.0736	0.0669	0.0294	0.0010	0.0074	0.0007	0.0040	0.0057	0.0061	0.0011	0.0088
12/31/2010	0.1114	0.1272	0.1624	0.0691	0.0234	0.0059	0.0052	0.0038	0.0087	-0.0013	0.0031	0.0058	
12/31/2011	0.1048	0.1584	0.1286	0.0686	0.0577	0.0403	-0.0035	0.0191	0.0057	0.0119	0.0030		
12/31/2012	0.1458	0.2375	0.1464	0.1120	0.0863	0.0196	0.0272	-0.0125	0.0023	0.0030			
12/31/2013	0.1242	0.1285	0.0950	0.0809	0.0360	0.0286	0.0183	0.0003	-0.0005				
12/31/2014	0.0797	0.1257	0.1250	0.0827	0.0398	0.0346	0.0079	0.1555					
12/31/2015	0.0948	0.1274	0.1866	0.1272	0.1279	0.0319	0.0660						
12/31/2016	0.0715	0.1619	0.1239	0.0594	0.0394	0.0353							
12/31/2017	0.0707	0.1514	0.1116	0.0772	0.0497								
12/31/2018	0.0979	0.1217	0.1020	0.1401									
12/31/2019	0.0743	0.0997	0.1426										
12/31/2020	0.0919	0.1570											
12/31/2021	0.0532												

Best 3/5	0.0790	0.1434	0.1260	0.0957	0.0430	0.0317	0.0178	0.0077	0.0040	0.0041	0.0041	0.0077	0.0059
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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>
12/31/2003	1.006	1.001	1.003	1.002	1.000	1.005	1.004
12/31/2004	1.015	0.994	1.009	1.002	1.007	1.002	1.004
12/31/2005	1.004	1.005	1.003	1.005	1.003	1.002	1.004
12/31/2006	1.005	1.003	1.008	1.005	1.003	1.002	1.004
12/31/2007	0.996	0.997	1.000	1.005	1.003	1.002	1.004
12/31/2008	1.002						
Best 3/5	1.004	1.000	1.005	1.004	1.003	1.002	1.004
171 to Ultimate Factors :		1.022					

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>
	0.570	0.491	0.348	0.222	0.126	0.083	0.051
<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	0.026	0.022	0.018	0.014	0.006	0.000

<u>A.Y.E.</u>	Reported ALAE as of <u>3/31/2023</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>
12/31/2020	7,975,548	26,429,051	0.348	9,189,381	17,164,929	1.022	17,542,557
12/31/2021	2,797,344	25,862,420	0.491	12,701,034	15,498,378	1.022	15,839,343
12/31/2022	1,647,127	37,147,637	0.570	21,177,868	22,824,995	1.022	23,327,145

Bold - Calculated Using Modified Bondy Method

Products (Subline Code 336)
Full Coverage
Multistate

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

\$100,000 Basic Limit Losses as of :											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2003	10,828,338	12,574,856	14,733,167	16,080,209	17,460,325	18,724,898	19,020,391	19,550,168	20,193,816	20,495,201	20,580,884
12/31/2004	9,942,362	12,250,507	13,854,551	14,166,601	15,704,268	15,757,789	16,296,722	16,550,522	16,626,305	16,966,649	17,216,103
12/31/2005	11,490,580	13,943,640	14,014,504	14,644,796	15,057,012	15,852,292	15,705,588	16,767,174	16,712,698	17,365,404	17,536,770
12/31/2006	12,476,744	14,149,999	15,295,973	15,573,473	17,080,556	17,594,192	18,264,562	19,920,192	20,370,677	20,266,462	20,552,320
12/31/2007	17,209,065	19,778,025	20,698,725	20,991,518	22,127,327	22,791,258	24,020,787	24,629,283	24,876,307	25,718,655	26,256,695
12/31/2008	17,060,493	19,664,483	21,267,751	22,408,880	23,509,964	24,660,029	25,219,033	25,665,020	26,207,541	26,807,740	27,026,550
12/31/2009	18,989,585	21,793,583	23,715,543	23,758,393	23,979,081	24,872,112	24,594,699	25,356,064	25,809,161	25,601,384	25,918,128
12/31/2010	18,599,004	21,268,650	22,705,042	23,132,752	23,193,483	23,955,268	24,107,707	24,697,049	25,163,943	25,303,608	25,281,577
12/31/2011	15,050,309	16,838,527	17,770,672	19,026,935	19,463,232	20,122,915	20,582,713	21,193,633	21,544,474	21,666,857	21,793,078
12/31/2012	15,962,679	17,405,974	19,110,257	21,449,957	21,957,568	21,988,009	22,606,330	22,741,606	22,794,793	22,818,817	22,902,334
12/31/2013	14,312,582	17,225,169	18,544,483	18,879,188	19,744,381	20,005,448	20,311,331	19,790,726	19,941,667	19,767,471	
12/31/2014	13,562,369	15,833,228	17,545,025	17,369,547	17,926,718	17,838,174	18,026,930	18,030,066	18,109,864		
12/31/2015	14,011,908	15,879,897	15,648,177	17,011,307	18,231,149	17,336,516	17,579,853	17,826,080			
12/31/2016	14,097,483	16,644,142	18,984,768	19,546,829	19,504,661	20,081,871	20,735,575				
12/31/2017	13,607,868	17,775,400	19,034,675	19,720,140	20,046,987	21,595,548					
12/31/2018	13,247,991	15,150,089	16,495,415	18,114,057	18,665,411						
12/31/2019	15,536,076	17,293,090	17,818,229	18,423,599							
12/31/2020	11,175,507	12,743,856	14,292,900								
12/31/2021	11,988,897	13,548,709									
12/31/2022	11,485,990										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2003	21,080,049	20,845,189	20,815,026	21,005,262	20,837,300	20,875,975	20,897,606	20,896,124	20,918,389
12/31/2004	17,432,249	17,392,215	17,557,980	17,318,585	17,213,597	17,213,586	17,204,586	17,312,569	
12/31/2005	17,674,209	17,567,678	17,863,958	17,665,176	17,683,352	17,756,014	17,808,000		
12/31/2006	20,619,256	20,968,831	20,928,314	20,890,805	20,948,517	21,085,593			
12/31/2007	26,433,099	26,337,705	26,167,759	26,133,281	26,039,312				
12/31/2008	27,081,245	27,208,651	27,199,096	27,226,931					
12/31/2009	26,281,281	26,321,360	26,271,158						
12/31/2010	25,365,805	25,352,109							
12/31/2011	21,699,092								

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>
12/31/2003	1.161	1.172	1.091	1.086	1.072	1.016	1.028	1.033	1.015	1.004	1.024
12/31/2004	1.232	1.131	1.023	1.109	1.003	1.016	1.016	1.005	1.020	1.015	1.013
12/31/2005	1.213	1.005	1.045	1.028	1.053	0.991	1.068	0.997	1.039	1.010	1.008
12/31/2006	1.134	1.081	1.018	1.097	1.030	0.991	1.091	1.023	0.995	1.014	1.003
12/31/2007	1.149	1.047	1.014	1.054	1.030	1.054	1.025	1.010	1.034	1.021	1.007
12/31/2008	1.153	1.082	1.054	1.049	1.049	1.023	1.018	1.021	1.023	1.008	1.002
12/31/2009	1.148	1.088	1.002	1.009	1.037	0.989	1.031	1.018	0.992	1.012	1.014
12/31/2010	1.144	1.068	1.019	1.003	1.033	1.006	1.024	1.019	1.006	0.999	1.003
12/31/2011	1.119	1.055	1.071	1.023	1.034	1.023	1.030	1.017	1.006	1.006	0.996
12/31/2012	1.090	1.098	1.122	1.024	1.001	1.028	1.006	1.002	1.001	1.004	
12/31/2013	1.203	1.077	1.018	1.046	1.013	1.015	0.974	1.008	0.991		
12/31/2014	1.167	1.108	0.990	1.032	0.995	1.011	1.000	1.004			
12/31/2015	1.133	0.985	1.087	1.072	0.951	1.014	1.014				
12/31/2016	1.181	1.141	1.030	0.998	1.030	1.033					
12/31/2017	1.306	1.071	1.036	1.017	1.077						
12/31/2018	1.144	1.089	1.098	1.030							
12/31/2019	1.113	1.030	1.034								
12/31/2020	1.140	1.122									
12/31/2021	1.130										
3 Yr Mean	1.128	1.080	1.056	1.015	1.019	1.019	0.996	1.005	0.999	1.003	1.004
Best 3/5	1.138	1.094	1.052	1.026	1.013	1.019	1.007	1.010	1.000	1.006	1.004
<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>			
12/31/2003	0.989	0.999	1.009	0.992	1.002	1.001	1.000	1.001			
12/31/2004	0.998	1.010	0.986	0.994	1.000	1.001	1.006	1.001			
12/31/2005	0.994	1.017	0.989	1.001	1.004	1.003	1.001	1.001			
12/31/2006	1.017	0.998	0.998	1.003	1.007	1.003	1.001	1.001			
12/31/2007	0.996	0.994	0.999	0.996	0.998	1.002	1.001	1.001			
12/31/2008	1.005	1.000	1.001								
12/31/2009	1.002	0.998									
12/31/2010	0.999										
3 Yr Mean	1.002	0.997	0.999	1.000	1.004	1.002	1.003	1.001			
Best 3/5	1.002	0.999	0.995	0.997	1.002	1.002	1.001	1.001			
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>
12/31/2018					1.013	1.019	1.007	1.010	1.000	1.006	1.004
12/31/2019				1.026	1.013	1.019	1.007	1.010	1.000	1.006	1.004
12/31/2020			1.052	1.026	1.013	1.019	1.007	1.010	1.000	1.006	1.004
12/31/2021		1.094	1.052	1.026	1.013	1.019	1.007	1.010	1.000	1.006	1.004
12/31/2022	1.138	1.094	1.052	1.026	1.013	1.019	1.007	1.010	1.000	1.006	1.004
<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>243/255</u>		<u>FACTORS</u>
12/31/2018	1.002	0.999	0.995	0.997	1.002	1.002	1.001	1.001	1.005		1.065
12/31/2019	1.002	0.999	0.995	0.997	1.002	1.002	1.001	1.001	1.005		1.092
12/31/2020	1.002	0.999	0.995	0.997	1.002	1.002	1.001	1.001	1.005		1.149
12/31/2021	1.002	0.999	0.995	0.997	1.002	1.002	1.001	1.001	1.005		1.257
12/31/2022	1.002	0.999	0.995	0.997	1.002	1.002	1.001	1.001	1.005		1.431

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>
12/31/2003	1,026,684	1,034,027	955,302	1,103,797	1,141,948	1,281,815	1,632,347	1,643,422	1,672,984	1,835,342	2,048,661
12/31/2004	696,110	1,281,192	1,585,834	1,326,016	1,094,795	1,146,543	1,132,094	1,107,623	1,185,272	1,282,610	1,307,803
12/31/2005	1,635,000	2,721,317	2,668,072	2,882,609	2,769,769	2,636,045	2,997,964	3,008,654	3,083,529	3,008,846	2,964,038
12/31/2006	2,607,136	3,711,160	4,257,634	4,007,261	3,946,398	4,083,877	4,521,731	4,593,014	4,719,713	4,848,662	4,882,746
12/31/2007	3,049,332	2,837,584	2,698,276	2,799,238	3,016,337	3,052,688	3,046,919	3,298,095	3,414,070	3,429,980	3,550,516
12/31/2008	2,282,797	2,499,125	2,972,871	3,089,883	2,883,559	2,941,865	3,108,757	3,196,896	3,207,092	3,127,305	3,234,304
12/31/2009	3,163,222	3,137,127	2,806,174	2,865,749	3,034,094	3,254,704	3,163,657	3,317,265	3,338,514	3,525,894	3,589,263
12/31/2010	1,807,548	2,646,790	2,717,236	2,510,106	2,455,373	2,493,903	2,470,163	2,406,847	2,456,860	2,691,760	2,571,598
12/31/2011	3,170,474	3,167,524	2,998,508	3,004,205	3,232,076	3,101,332	3,062,995	3,062,518	3,067,494	3,082,493	3,151,493
12/31/2012	2,559,222	2,728,442	2,793,834	2,701,719	2,813,751	2,591,517	2,629,872	2,662,528	2,641,903	2,641,478	2,641,478
12/31/2013	3,230,317	3,372,654	3,214,943	3,353,762	3,333,180	3,345,429	3,357,252	3,407,252	3,519,252	3,596,252	
12/31/2014	2,675,952	3,027,490	3,219,852	3,356,920	3,459,026	3,462,359	3,636,443	3,436,692	3,473,192		
12/31/2015	2,286,355	2,245,047	2,730,727	2,774,488	2,862,553	2,906,547	2,794,530	2,894,031			
12/31/2016	2,107,362	2,513,567	2,311,929	2,491,999	2,668,652	2,569,060	2,585,455				
12/31/2017	2,089,313	2,596,439	3,324,873	3,556,151	3,841,171	4,149,675					
12/31/2018	2,526,750	3,560,896	3,649,768	3,704,879	3,745,911						
12/31/2019	2,217,180	2,302,789	2,489,336	2,512,927							
12/31/2020	1,981,009	2,213,686	2,475,610								
12/31/2021	2,343,804	2,863,421									
12/31/2022	2,446,812										

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>
12/31/2003	2,131,790	2,160,027	2,102,480	2,100,604	2,099,102	2,099,102	2,099,102	2,099,102	2,099,102
12/31/2004	1,278,002	1,330,003	1,325,002	1,324,902	1,332,902	1,339,570	1,338,736	1,339,979	
12/31/2005	2,974,038	3,012,402	3,071,870	3,032,870	3,032,870	3,032,870	3,032,870		
12/31/2006	4,897,461	4,880,058	4,772,674	4,774,173	4,772,764	4,822,764			
12/31/2007	3,429,477	3,404,756	3,404,728	3,404,728	3,404,728				
12/31/2008	3,200,204	3,191,204	3,191,204	3,211,204					
12/31/2009	3,608,683	3,637,984	3,627,979						
12/31/2010	2,568,350	2,573,347							
12/31/2011	3,251,493								

Products (Subline Code 336)
Deductible
Multistate

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

	Link Ratios										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2003	1.007	0.924	1.155	1.035	1.122	1.273	1.007	1.018	1.097	1.116	1.041
12/31/2004	1.841	1.238	0.836	0.826	1.047	1.080	0.978	1.070	1.082	1.020	0.977
12/31/2005	1.664	0.980	1.080	0.961	0.952	1.137	1.004	1.025	0.976	0.985	1.003
12/31/2006	1.423	1.147	0.941	0.985	1.035	1.080	1.016	1.028	1.027	1.007	1.003
12/31/2007	0.931	0.951	1.037	1.078	1.012	0.998	1.082	1.035	1.005	1.035	0.966
12/31/2008	1.095	1.190	1.039	0.933	1.020	1.057	1.028	1.003	0.975	1.034	0.989
12/31/2009	0.992	0.895	1.021	1.059	1.073	0.972	1.049	1.006	1.056	1.018	1.005
12/31/2010	1.464	1.027	0.924	0.978	1.016	0.990	0.974	1.021	1.096	0.955	0.999
12/31/2011	0.999	0.947	1.002	1.076	0.960	0.988	1.000	1.002	1.005	1.022	1.032
12/31/2012	1.066	1.024	0.967	1.041	0.921	1.015	1.012	0.992	1.000	1.000	
12/31/2013	1.044	0.953	1.043	0.994	1.004	1.004	1.015	1.033	1.022		
12/31/2014	1.131	1.064	1.043	1.030	1.001	1.050	0.945	1.011			
12/31/2015	0.982	1.216	1.016	1.032	1.015	0.961	1.036				
12/31/2016	1.193	0.920	1.078	1.071	0.963	1.006					
12/31/2017	1.243	1.281	1.070	1.080	1.080						
12/31/2018	1.409	1.025	1.015	1.011							
12/31/2019	1.039	1.081	1.009								
12/31/2020	1.117	1.118									
12/31/2021	1.222										
3 Yr Mean	1.126	1.075	1.031	1.054	1.019	1.006	0.999	1.012	1.009	0.992	1.012
Best 3/5	1.194	1.075	1.034	1.044	1.007	1.008	1.009	1.011	1.028	1.013	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>			
12/31/2003	1.013	0.973	0.999	0.999	1.000	1.000	1.000	1.000			
12/31/2004	1.041	0.996	1.000	1.006	1.005	1.000	1.001	1.000			
12/31/2005	1.013	1.020	0.987	1.000	1.000	1.000	1.000	1.000			
12/31/2006	0.996	0.978	1.000	1.000	1.010	1.000	1.000	1.000			
12/31/2007	0.993	1.000	1.000	1.000	1.000	1.002	1.000	1.000			
12/31/2008	0.997	1.000	1.006								
12/31/2009	1.008	0.997									
12/31/2010	1.002										
3 Yr Mean	1.002	0.999	1.002	1.000	1.005	1.000	1.001	1.000			
Best 3/5	0.998	0.999	1.000	1.000	1.002	1.001	1.000	1.000			
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2018					1.007	1.008	1.009	1.011	1.028	1.013	0.998
12/31/2019				1.044	1.007	1.008	1.009	1.011	1.028	1.013	0.998
12/31/2020			1.034	1.044	1.007	1.008	1.009	1.011	1.028	1.013	0.998
12/31/2021		1.075	1.034	1.044	1.007	1.008	1.009	1.011	1.028	1.013	0.998
12/31/2022	1.194	1.075	1.034	1.044	1.007	1.008	1.009	1.011	1.028	1.013	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>243/255</u>		<u>FACTORS</u>
12/31/2018	0.998	0.999	1.000	1.000	1.002	1.001	1.000	1.000	1.000		1.076
12/31/2019	0.998	0.999	1.000	1.000	1.002	1.001	1.000	1.000	1.000		1.123
12/31/2020	0.998	0.999	1.000	1.000	1.002	1.001	1.000	1.000	1.000		1.162
12/31/2021	0.998	0.999	1.000	1.000	1.002	1.001	1.000	1.000	1.000		1.249
12/31/2022	0.998	0.999	1.000	1.000	1.002	1.001	1.000	1.000	1.000		1.491

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Products (Subline code 336)
Full Coverage
Multistate

Property Damage - Occurrence
Incurred Accident Year ALAE Development

Allocated Expenses as of:											
A.Y.E.	<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>
12/31/2003	1,580,999	3,859,208	6,476,219	10,589,521	12,599,298	14,569,318	16,373,282	17,437,362	20,016,021	21,358,541	22,220,917
12/31/2004	1,199,092	2,836,440	5,745,715	8,262,691	10,623,723	12,644,783	14,404,356	15,030,858	16,423,680	17,517,744	18,188,123
12/31/2005	2,017,473	4,510,564	7,759,291	7,977,389	9,508,759	11,007,545	13,477,857	15,097,227	16,261,549	17,408,845	18,541,776
12/31/2006	1,519,038	3,566,015	6,899,148	9,894,933	12,113,433	14,200,215	15,308,289	17,641,268	20,457,790	21,063,967	21,888,873
12/31/2007	1,964,899	3,981,398	6,187,685	9,755,164	12,008,015	13,929,617	15,285,785	17,465,694	18,492,366	19,921,102	21,235,756
12/31/2008	1,679,467	4,683,536	8,618,010	11,982,511	14,976,340	17,430,255	18,747,795	19,521,418	20,086,837	21,032,786	21,702,742
12/31/2009	4,322,346	9,449,774	15,740,176	19,052,097	22,370,736	26,300,180	27,607,891	29,075,694	30,639,636	31,327,209	31,634,694
12/31/2010	2,503,501	5,554,250	10,389,727	15,295,369	19,671,708	21,448,484	22,788,656	23,414,112	23,862,484	24,308,943	24,678,918
12/31/2011	2,496,872	4,646,001	8,303,851	11,524,048	14,540,419	17,297,973	18,762,887	20,343,856	21,084,850	21,379,978	21,438,550
12/31/2012	3,111,037	7,849,356	13,177,082	20,169,571	22,370,807	24,773,558	28,905,004	34,740,469	39,673,324	43,097,742	46,438,194
12/31/2013	2,867,120	6,315,209	9,963,141	13,902,572	16,550,968	18,664,874	22,019,039	22,444,929	23,131,102	23,651,471	
12/31/2014	3,308,672	6,093,015	9,136,867	11,750,370	14,017,249	14,944,553	16,378,979	16,509,636	16,979,599		
12/31/2015	2,526,913	5,768,736	8,650,447	11,596,318	14,112,206	15,049,718	16,692,449	17,452,966			
12/31/2016	4,377,410	10,151,882	17,073,122	20,125,674	23,801,275	27,422,885	30,052,029				
12/31/2017	3,049,451	5,331,349	8,823,954	11,823,508	14,465,079	17,321,202					
12/31/2018	2,608,619	4,691,530	7,551,078	10,516,982	12,447,851						
12/31/2019	2,826,139	5,737,821	8,645,660	11,236,696							
12/31/2020	2,119,228	3,981,797	6,117,419								
12/31/2021	2,837,652	4,269,504									
12/31/2022	2,215,603										

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>
12/31/2003	23,457,493	23,639,708	24,289,298	24,336,541	24,242,961	24,277,895	24,299,866	24,333,374	24,366,111
12/31/2004	19,064,418	19,324,602	19,466,824	19,585,106	19,567,195	19,567,195	19,562,655	19,564,100	
12/31/2005	19,543,510	20,698,290	21,015,860	20,876,451	20,873,389	20,896,970	20,894,476		
12/31/2006	22,096,154	22,649,419	22,816,803	22,954,268	23,037,976	22,995,815			
12/31/2007	21,897,768	22,737,087	22,656,305	22,883,994	23,042,225				
12/31/2008	22,364,763	22,153,163	22,562,699	22,541,290					
12/31/2009	32,139,762	32,705,834	33,049,252						
12/31/2010	25,450,107	25,413,362							
12/31/2011	21,705,950								

Products (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>
12/31/2003	2,278,209	2,617,011	4,113,302	2,009,777	1,970,020	1,803,964	1,064,080	2,578,659	1,342,520	862,376	1,236,576	182,215	649,590
12/31/2004	1,637,348	2,909,275	2,516,976	2,361,032	2,021,060	1,759,573	626,502	1,392,822	1,094,064	670,379	876,295	260,184	142,222
12/31/2005	2,493,091	3,248,727	218,098	1,531,370	1,498,786	2,470,312	1,619,370	1,164,322	1,147,296	1,132,931	1,001,734	1,154,780	317,570
12/31/2006	2,046,977	3,333,133	2,995,785	2,218,500	2,086,782	1,108,074	2,332,979	2,816,522	606,177	824,906	207,281	553,265	167,384
12/31/2007	2,016,499	2,206,287	3,567,479	2,252,851	1,921,602	1,356,168	2,179,909	1,026,672	1,428,736	1,314,654	662,012	839,319	-80,782
12/31/2008	3,004,069	3,934,474	3,364,501	2,993,829	2,453,915	1,317,540	773,623	4,932,855	945,949	669,956	662,021	-211,600	409,536
12/31/2009	5,127,428	6,290,402	3,311,921	3,318,639	3,929,444	1,307,711	1,467,803	1,563,942	687,573	307,485	505,068	566,072	343,418
12/31/2010	3,050,749	4,835,477	4,905,642	4,376,339	1,776,776	1,340,172	625,456	4,932,855	446,459	369,975	771,189	-36,745	
12/31/2011	2,149,129	3,657,850	3,220,197	3,016,371	2,757,554	1,464,914	1,580,969	740,994	295,128	58,572	267,400		
12/31/2012	4,738,319	5,327,726	6,992,489	2,201,236	2,402,751	4,131,446	5,835,465	4,932,855	3,424,418	3,340,452			
12/31/2013	3,448,089	3,647,932	3,939,431	2,648,396	2,113,906	3,354,165	425,890	686,173	520,369				
12/31/2014	2,784,343	3,043,852	2,613,503	2,266,879	927,304	1,434,426	130,657	469,963					
12/31/2015	3,241,823	2,881,711	2,945,871	2,515,888	937,512	1,642,731	760,517						
12/31/2016	5,774,472	6,921,240	3,052,552	3,675,601	3,621,610	2,629,144							
12/31/2017	2,281,898	3,492,605	2,999,554	2,641,571	2,856,123								
12/31/2018	2,082,911	2,859,548	2,965,904	1,930,869									
12/31/2019	2,911,682	2,907,839	2,591,036										
12/31/2020	1,862,569	2,135,622											
12/31/2021	1,431,852												

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>
12/31/2003	0.0722	0.0829	0.1303	0.0637	0.0624	0.0572	0.0337	0.0817	0.0425	0.0273	0.0392	0.0058	0.0206
12/31/2004	0.0697	0.1239	0.1072	0.1005	0.0861	0.0749	0.0267	0.0593	0.0466	0.0285	0.0373	0.0111	0.0061
12/31/2005	0.0969	0.1262	0.0085	0.0595	0.0582	0.0960	0.0629	0.0452	0.0446	0.0440	0.0389	0.0449	0.0123
12/31/2006	0.0642	0.1045	0.0939	0.0695	0.0654	0.0347	0.0731	0.0883	0.0190	0.0259	0.0065	0.0173	0.0052
12/31/2007	0.0542	0.0593	0.0959	0.0606	0.0517	0.0365	0.0586	0.0276	0.0384	0.0353	0.0178	0.0226	-0.0022
12/31/2008	0.0703	0.0920	0.0787	0.0700	0.0574	0.0308	0.0181	0.0132	0.0221	0.0157	0.0155	-0.0049	0.0096
12/31/2009	0.1193	0.1463	0.0770	0.0772	0.0914	0.0304	0.0341	0.0364	0.0160	0.0072	0.0117	0.0132	0.0080
12/31/2010	0.0800	0.1269	0.1287	0.1148	0.0466	0.0352	0.0164	0.0118	0.0117	0.0097	0.0202	-0.0010	
12/31/2011	0.0605	0.1030	0.0906	0.0849	0.0776	0.0412	0.0445	0.0209	0.0083	0.0016	0.0075		
12/31/2012	0.1204	0.1354	0.1777	0.0559	0.0611	0.1050	0.1483	0.1253	0.0870	0.0849			
12/31/2013	0.1071	0.1133	0.1224	0.0823	0.0657	0.1042	0.0132	0.0213	0.0162				
12/31/2014	0.0820	0.0896	0.0769	0.0667	0.0273	0.0422	0.0038	0.0138					
12/31/2015	0.1073	0.0954	0.0975	0.0833	0.0310	0.0544	0.0252						
12/31/2016	0.1525	0.1828	0.0806	0.0971	0.0957	0.0694							
12/31/2017	0.0522	0.0799	0.0686	0.0604	0.0654								
12/31/2018	0.0663	0.0910	0.0944	0.0614									
12/31/2019	0.0837	0.0836	0.0745										
12/31/2020	0.0728	0.0834											
12/31/2021	0.0574												

Best 3/5	0.0655	0.0860	0.0832	0.0705	0.0540	0.0760	0.0276	0.0187	0.0146	0.0109	0.0150	0.0098	0.0076
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Products (Subline code 336)
Full Coverage
Multistate

Property Damage - Occurrence
Incurred Accident Year ALAE Development

Link Ratios

<u>A.Y.E.</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/2003	1.002	0.996	1.001	1.001	1.001	1.001	1.000
12/31/2004	1.006	0.999	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	0.998	1.000	1.000	1.000	1.000
12/31/2007	1.010	1.007	1.000	1.000	1.000	1.000	1.000
12/31/2008	0.999						
Best 3/5	1.004	1.001	1.000	1.000	1.000	1.000	1.000
171 to Ultimate Factors :		1.005					

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>
	0.539	0.474	0.388	0.305	0.234	0.180	0.104
<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>
	0.077	0.058	0.043	0.032	0.017	0.008	0.000

	Reported						
	ALAE as of	\$500,000	ALAE	Additional	ALAE at	171-Ultimate	Ultimate
<u>A.Y.E.</u>	<u>3/31/2023</u>	<u>Ultimate Indemnity</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>
12/31/2020	6,973,025	29,987,277	0.388	11,632,065	18,605,090	1.005	18,698,115
12/31/2021	4,639,821	27,574,192	0.474	13,067,410	17,707,231	1.005	17,795,767
12/31/2022	2,650,184	35,125,436	0.539	18,946,660	21,596,844	1.005	21,704,829

Bold - Calculated Using Modified Bondy Method

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

PRODUCTS TREND SUMMARY

(1) <u>EXPOSURE TREND</u>		<u>PRODUCTS</u>	
Average Annual Percent Change			
a)	7/1/2020 to 7/1/2025 AYE 12/31/2020	+ 4.3%	
b)	7/1/2021 to 7/1/2025 AYE 12/31/2021	+ 3.9%	
c)	7/1/2022 to 7/1/2025 AYE 12/31/2022	+ 1.6%	
(2) <u>OCCURRENCE SEVERITY</u>		<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
a)	Fitted		
	All Years	+ 5.7%	+ 2.4%
	Eight Years	+ 4.2%	+ 2.2%
	Six Years	+ 4.4%	+ 2.1%
b)	Selected	+ 4.0%	+ 4.0%
(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 12/31/2020, 12/31/2021 & 12/31/2022

(1)		(2)	(1)		(2)
YEAR ENDING		PRODUCTS	YEAR ENDING		PRODUCTS
QUARTER *		CLASS GROUP	QUARTER *		CLASS GROUP
		SALES EXPOSURE			SALES EXPOSURE
		INDICES			INDICES
2012	1	0.987	2019	1	1.058
	2	0.990		2	1.062
	3	0.995		3	1.064
	4	1.000		4	1.066
2013	1	1.004	2020	1	1.067
	2	1.007		2	1.061
	3	1.008		3	1.059
	4	1.010		4	1.059
2014	1	1.012	2021	1	1.063
	2	1.016		2	1.078
	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		3	1.221
	4	1.029		4	1.247
2016	1	1.030	2023	1	1.263
	2	1.030		2	1.271
	3	1.029		3P	1.276
	4	1.030		4P	1.280
2017	1	1.032	2024	1P	1.283
	2	1.034		2P	1.285
	3	1.037		3P	1.288
	4	1.040		4P	1.290
2018	1	1.042	2025	1P	1.293
	2	1.047		2P	1.297
	3	1.051		3P	1.302
	4	1.054		4P	1.309
CHANGE IN EXPOSURES			PRODUCTS		
7/1/2020 to 7/1/2025		(2025:4/2020:4)	1.236		
7/1/2021 to 7/1/2025		(2025:4/2021:4)	1.166		
7/1/2022 to 7/1/2025		(2025:4/2022:4)	1.049		
AVERAGE ANNUAL TREND FACTOR					
7/1/2020 to 7/1/2025		(5.0 YEARS)	1.043		
7/1/2021 to 7/1/2025		(4.0 YEARS)	1.039		
7/1/2022 to 7/1/2025		(3.0 YEARS)	1.016		

* 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
12/31/2013	\$22,431,756	853	\$26,295	\$30,031		
12/31/2014	\$21,014,583	641	\$32,794	\$31,736		
12/31/2015	\$20,037,706	557	\$35,982	\$33,537	\$35,650	
12/31/2016	\$21,833,933	589	\$37,060	\$35,440	\$37,154	
12/31/2017	\$22,279,833	545	\$40,852	\$37,452	\$38,721	\$38,496
12/31/2018	\$19,695,328	487	\$40,428	\$39,578	\$40,355	\$40,196
12/31/2019	\$18,990,139	505	\$37,596	\$41,824	\$42,057	\$41,971
12/31/2020	\$19,958,207	436	\$45,745	\$44,198	\$43,832	\$43,824
12/31/2021	\$17,383,925	410	\$42,424	\$46,707	\$45,681	\$45,759
12/31/2022	\$20,244,302	392	\$51,638	\$49,358	\$47,608	\$47,779
Goodness of Fit Statistic, R-Squared:				0.817	0.708	0.557
Average Annual Severity Trend (10 yr)				+ 5.7%		
Average Annual Severity Trend (8 yr)				+ 4.2%		
Average Annual Severity Trend (6 yr)				+ 4.4%		
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-10 to C-11- 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
12/31/2013	\$46,026,298	1,008	\$45,675	\$42,915		
12/31/2014	\$37,931,077	951	\$39,885	\$43,938		
12/31/2015	\$37,750,001	930	\$40,581	\$44,985	\$45,529	
12/31/2016	\$51,213,134	954	\$53,683	\$46,057	\$46,512	
12/31/2017	\$48,410,574	949	\$50,996	\$47,155	\$47,515	\$47,399
12/31/2018	\$40,657,958	933	\$43,572	\$48,279	\$48,540	\$48,378
12/31/2019	\$44,692,723	873	\$51,223	\$49,429	\$49,588	\$49,377
12/31/2020	\$34,772,417	690	\$50,368	\$50,607	\$50,658	\$50,396
12/31/2021	\$34,008,955	699	\$48,624	\$51,813	\$51,751	\$51,437
12/31/2022	\$32,379,622	586	\$55,277	\$53,048	\$52,867	\$52,499
Goodness of Fit Statistic, R-Squared:				0.392	0.250	0.238
Average Annual Severity Trend (10 yr)				+ 2.4%		
Average Annual Severity Trend (8 yr)				+ 2.2%		
Average Annual Severity Trend (6 yr)				+ 2.1%		
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-10 to C-11 - 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 <u>(3) / (2)</u> ²
12/31/2009	\$ 90,537,172	3,485	38.49
12/31/2010	\$ 95,739,132	3,551	37.09
12/31/2011	\$ 96,809,931	3,285	33.93
12/31/2012	\$ 98,076,625	3,019	30.78
12/31/2013	\$ 97,149,535	2,836	29.20
12/31/2014	\$ 99,017,485	2,432	24.56
12/31/2015	\$ 103,932,598	2,264	21.78
12/31/2016	\$ 108,128,690	2,232	20.64
12/31/2017	\$ 111,017,960	2,294	20.66
12/31/2018	\$ 109,332,763	2,102	19.23
12/31/2019	\$ 111,399,644	2,044	18.35
12/31/2020	\$ 111,346,781	1,705	15.31
12/31/2021	\$ 110,483,682	1,704	15.42
12/31/2022	\$ 107,427,575	1,584	14.74

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 * 0.99 * 0.959

CLASS	AYE 2022	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)
10140	198696	1161015	1.32187	0.1931	1.114	1.115	1.058	0.016	0.017	13.3	0.015	0.017
10141	708771	3802121	1.01725	0.3840	1.046	1.047	0.994	0.026	0.026	8.3	0.024	0.026
12361	1930348	10068567	0.82784	0.6070	0.921	0.922	0.875	0.063	0.055	-8.3	0.060	0.055
12373	42886	348116	2.31321	0.1050	1.196	1.197	1.136	0.024	0.027	17.4	0.023	0.027
13049	215679	1145448	0.92671	0.1896	1.038	1.039	0.986	0.042	0.041	5.1	0.039	0.041
13111	33609	202770	0.14308	0.0879	0.984	0.984	0.934	0.067	0.063	-1.6	0.064	0.063
13112	1257838	6540245	1.14165	0.5063	1.104	1.105	1.048	0.038	0.040	11.1	0.036	0.040
13621	387463	1801542	1.68572	0.2586	1.225	1.226	1.164	0.320	0.370	19.4	0.310	0.370
13670	636818	2825680	1.15337	0.3234	1.093	1.094	1.038	0.022	0.023	4.6	0.022	0.023
15223	1021538	5399807	1.17980	0.4614	1.118	1.119	1.062	0.032	0.034	9.7	0.031	0.034
15406	599854	2717642	0.93638	0.3165	1.024	1.025	0.973	0.065	0.063	1.6	0.062	0.063
16604	728553	3630488	0.75533	0.3741	0.949	0.950	0.901	0.074	0.067	-5.6	0.071	0.067
51300	1	5172	0.00000	0.0633	0.997	0.998	0.947	0.109	0.103	-1.0	0.104	0.103
51305	4345	43978	0.00000	0.0682	0.992	0.993	0.942	0.650	0.610	-1.6	0.620	0.610
51315	612041	2930904	0.87882	0.3313	1.003	1.004	0.953	0.059	0.056	0.0	0.056	0.056
51350	91139	582764	1.61711	0.1314	1.137	1.138	1.080	0.095	0.103	13.2	0.091	0.103
51351	79551	325195	1.12026	0.1026	1.070	1.071	1.017	0.039	0.040	8.1	0.037	0.040
51352	92098	472883	0.04253	0.1192	0.943	0.944	0.895	0.077	0.069	-6.8	0.074	0.069
51355	223335	894109	1.30060	0.1643	1.103	1.104	1.048	0.081	0.085	10.4	0.077	0.085
51356	86942	390416	0.61527	0.1098	1.015	1.016	0.964	0.420	0.410	5.1	0.390	0.410
51357	32779	110140	2.55358	0.0764	1.178	1.179	1.119	1.180	1.320	11.9	1.180	1.320
51358	21897	104517	0.00000	0.0757	0.984	0.985	0.935	0.094	0.088	-1.1	0.089	0.088
51359	82799	320231	1.76591	0.1017	1.136	1.137	1.079	0.510	0.550	12.2	0.490	0.550
51752	176022	2117021	1.52840	0.2725	1.191	1.192	1.131	0.137	0.155	19.2	0.130	0.155
52002	1430135	6453731	0.74797	0.5052	0.905	0.905	0.859	0.086	0.074	-10.8	0.083	0.074
53001	1880100	8197421	0.95323	0.5692	1.001	1.002	0.951	0.213	0.203	-0.5	0.204	0.203
53374	3399227	17708951	0.85283	0.7323	0.909	0.910	0.864	0.145	0.125	-10.1	0.139	0.125
53375	2065493	10676883	0.80459	0.6228	0.903	0.903	0.857	0.205	0.176	-8.8	0.193	0.176
53376	504212	2387336	0.80156	0.2959	0.987	0.988	0.937	0.128	0.120	-0.8	0.121	0.120
53377	1852730	9781315	1.03319	0.6013	1.046	1.047	0.993	0.132	0.131	4.8	0.125	0.131
53565	98167	604723	0.78026	0.1344	1.026	1.027	0.975	0.068	0.066	3.1	0.064	0.066
55371	18550	121834	0.41754	0.0778	1.014	1.015	0.963	0.082	0.079	1.3	0.078	0.079
56488	188864	902897	1.47114	0.1774	1.137	1.138	1.080	0.043	0.046	12.2	0.041	0.046
56758	158610	631004	0.77743	0.1370	1.025	1.026	0.974	0.110	0.107	2.9	0.104	0.107
56759	480113	3285489	0.99646	0.3577	1.040	1.041	0.988	0.069	0.068	4.6	0.065	0.068
56760	1207412	6719168	0.83656	0.5188	0.946	0.947	0.899	0.077	0.069	-5.5	0.073	0.069
57002	64731	607586	0.12089	0.1345	0.938	0.938	0.891	0.061	0.054	-6.9	0.058	0.054

X-TILDE: 0.968 X-TILDE (MONOLINE): 0.999 PI-TILDE 0.0039282
 TAU SQUARE1 0.05607 SIGMA SQUARED: 412082.084

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 * 0.99 * 0.959

CLASS	AYE 2022	5 YEAR	5 YEAR	CRED.	FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED	
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-	MULTI-	WIDE			
	ALCCL	ALCCL	RATIO					STATE	STATE	%			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	OCCUR	OCCUR	CHANGE	OCCUR	OCCUR	
57651	138137	699999	1.21730	0.1542	1.088	1.089	1.033	0.039	0.040	5.3	0.038	0.040	
57913	492404	2587634	0.50264	0.3085	0.891	0.892	0.846	0.182	0.154	-11.5	0.174	0.154	
59537	78936	1360338	0.53324	0.2104	0.953	0.954	0.905	0.207	0.187	-6.5	0.200	0.187	
59647	65788	291903	0.17008	0.0983	0.977	0.977	0.928	0.118	0.109	-2.7	0.112	0.109	
59904	5565	41921	16.67292	0.0679	2.124	2.126	2.017	0.110	0.137	24.6	0.110	0.137	U
59905	171050	802635	1.72731	0.1577	1.169	1.170	1.110	0.100	0.111	16.8	0.095	0.111	
59925	1019	5899	0.00000	0.0633	0.997	0.998	0.947	1.110	1.050	-0.9	1.060	1.050	
59926	369403	1724910	2.94168	0.2431	1.521	1.522	1.445	0.570	0.710	24.6	0.570	0.710	U
59927	7460	181587	0.00000	0.0851	0.974	0.975	0.925	0.880	0.810	-3.6	0.840	0.810	
59963	43284	205085	0.00000	0.0880	0.971	0.972	0.922	0.260	0.240	-4.0	0.250	0.240	
59964	170190	945441	0.65411	0.1694	0.995	0.996	0.945	0.052	0.049	-2.0	0.050	0.049	

X-TILDE: 0.968 X-TILDE (MONOLINE): 0.999 PI-TILDE 0.0039282
TAU SQUARE1 0.05607 SIGMA SQUARED: 412082.084

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 * 1.022 * 0.959

CLASS	AYE 2022	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	85208	575170	1.65380	0.1238	1.093	1.061	1.040	0.137	0.142	8.4	0.131	0.142
10040	1080849	5568212	1.38467	0.3934	1.160	1.126	1.103	0.300	0.330	13.8	0.290	0.330
10070	1493486	7565999	0.75581	0.4610	0.895	0.869	0.851	0.094	0.080	-11.1	0.090	0.080
10101	277304	1419460	0.72146	0.1851	0.960	0.932	0.913	0.136	0.124	-4.6	0.130	0.124
10111	108846	616372	0.56685	0.1270	0.957	0.929	0.911	0.045	0.041	-4.7	0.043	0.041
10255	3686849	16775239	1.00788	0.6402	1.010	0.981	0.961	0.124	0.119	-0.8	0.120	0.119
10256	24858	95259	1.27975	0.0851	1.036	1.006	0.986	0.154	0.152	3.4	0.147	0.152
10257	4133465	18744612	0.87229	0.6650	0.920	0.893	0.875	0.148	0.130	-8.5	0.142	0.130
11126	132714	729148	1.29104	0.1357	1.051	1.021	1.000	0.019	0.019	5.6	0.018	0.019
11203	1083	40801	0.00000	0.0808	0.932	0.905	0.887	0.290	0.260	-7.1	0.280	0.260
11248	4735	25213	0.00000	0.0791	0.934	0.906	0.888	0.010	0.009	-10.0	0.010	0.009
12391	1193173	6058734	1.05826	0.4101	1.032	1.002	0.982	0.055	0.054	1.9	0.053	0.054
12509	17943	119884	1.25142	0.0871	1.034	1.004	0.984	0.020	0.020	5.3	0.019	0.020
12651	770278	3366832	1.05031	0.2980	1.025	0.995	0.975	0.330	0.320	3.2	0.310	0.320
12707	405093	1709252	0.72109	0.2106	0.952	0.924	0.906	0.450	0.410	-2.4	0.420	0.410
12797	1239920	5930731	1.06274	0.4057	1.034	1.003	0.983	0.153	0.150	2.0	0.147	0.150
13201	10931	78890	0.34599	0.0837	0.958	0.930	0.911	0.097	0.088	-4.4	0.092	0.088
13204	670909	3337895	0.95102	0.3008	0.995	0.966	0.947	0.680	0.640	-1.5	0.650	0.640
13205	254094	1076719	1.21582	0.1621	1.047	1.016	0.996	0.270	0.270	8.0	0.250	0.270
13314	47	655	0.00000	0.0770	0.936	0.908	0.890	0.009	0.008	-11.1	0.009	0.008
13410	1718408	8435568	1.36243	0.4867	1.183	1.149	1.126	1.550	1.750	19.9	1.460	1.750
13412	364203	1996817	2.02345	0.2242	1.240	1.204	1.180	1.150	1.360	24.8	1.090	1.360
13590	4452990	23078828	1.14509	0.7077	1.107	1.074	1.053	0.590	0.620	10.7	0.560	0.620
13715	1335198	6761805	1.00467	0.4338	1.010	0.980	0.961	0.088	0.085	1.2	0.084	0.085
13930	951468	4157278	1.11514	0.3349	1.048	1.017	0.997	0.103	0.103	5.1	0.098	0.103
14068	1239	10584	0.00000	0.0778	0.935	0.908	0.890	0.008	0.007	0.0	0.007	0.007
14527	501019	2213460	0.84180	0.2347	0.973	0.945	0.926	0.139	0.129	-3.0	0.133	0.129
14855	27456	132731	0.00805	0.0882	0.925	0.898	0.880	0.083	0.073	-7.6	0.079	0.073
16005	199220	1322215	0.55647	0.1782	0.932	0.905	0.887	0.024	0.021	-8.7	0.023	0.021
16009	34859	197216	0.00000	0.0936	0.919	0.892	0.874	0.091	0.080	-8.1	0.087	0.080
16527	3888877	19236473	0.93634	0.6695	0.962	0.934	0.915	0.222	0.203	-5.1	0.214	0.203
16705	74364	560949	0.68073	0.1233	0.973	0.944	0.926	0.090	0.083	-3.5	0.086	0.083
16750	529696	2594093	1.39630	0.2574	1.112	1.080	1.058	0.036	0.038	8.6	0.035	0.038
18205	809260	3840553	1.21640	0.3229	1.079	1.048	1.027	0.390	0.400	8.1	0.370	0.400
18616	3256188	15049261	1.07281	0.6183	1.050	1.020	0.999	0.420	0.420	5.0	0.400	0.420
18707	19440	112767	1.90679	0.0865	1.091	1.059	1.038	0.005	0.005	0.0	0.005	0.005
45771	114080	543552	0.13732	0.1229	0.906	0.880	0.862	0.114	0.098	-10.1	0.109	0.098

X-TILDE: 1.055 X-TILDE (MONOLINE): 1.030 PI-TILDE 0.0047790
 TAU SQUARE1 0.03000 SIGMA SQUARED: 322494.278

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 * 1.022 * 0.959

CLASS	AYE 2022	5 YEAR	5 YEAR		FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI	EXPERIENCE				MULTI-	MULTI-	WIDE		
	ALCCL	ALCCL	RATIO	CRED.				STATE	STATE	%		
	(1)	(2)	(3)	(4)				OCCUR	OCCUR	CHANGE		
45901	244132	1894994	0.54598	0.2153	0.913	0.886	0.869	0.030	0.026	-7.1	0.028	0.026
53907	1094858	5324785	1.52775	0.3992	1.219	1.183	1.160	0.072	0.084	21.7	0.069	0.084

X-TILDE: 1.05491 X-TILDE (MONOLINE): 1.03008 PI-TILDE 0.004779
TAU SQUAREI 0.03 SIGMA SQUARED: 322494.278

L - CAPPED DOWN
U - CAPPED UP
N - NOT SUBJECT TO CAPPING
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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
 CLASS GROUP : 05
 NUMBER OF YEARS OF DATA USED: 5
 CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 0.99 * 0.959

CLASS	AYE 2022	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)	
51380	824	5688	0.00000	0.1531	0.923	0.964	0.915	0.026	0.024	-4.0	0.025	0.024	
51575	99894	947380	2.14001	0.4693	1.583	1.654	1.569	0.020	0.025	31.6	0.019	0.025	U
51576	200502	1082641	0.53971	0.4961	0.817	0.854	0.810	0.077	0.062	-15.1	0.073	0.062	
51613	26266	205699	0.03123	0.2481	0.827	0.864	0.820	0.100	0.082	-13.7	0.095	0.082	
51666	20729	112434	0.34167	0.2073	0.935	0.977	0.927	0.059	0.055	0.0	0.055	0.055	
51767	147	956	0.00000	0.1505	0.926	0.967	0.918	0.005	0.005	0.0	0.005	0.005	
51833	646	4714	0.48391	0.1525	0.997	1.042	0.989	0.034	0.034	6.3	0.032	0.034	
51869	32573	414554	2.46829	0.3270	1.541	1.610	1.528	0.102	0.127	30.9	0.097	0.127	U
51889	195	2491	6.98687	0.1513	1.982	2.071	1.966	0.007	0.008	14.3	0.007	0.008	U
51941	1305620	6599071	0.64515	0.8363	0.718	0.750	0.712	0.025	0.020	-16.7	0.024	0.020	L
52469	1692123	9000094	1.07631	0.8769	1.078	1.126	1.069	0.083	0.089	11.3	0.080	0.089	
55647	323561	1971940	1.08846	0.6260	1.089	1.138	1.080	0.070	0.076	16.9	0.065	0.076	
55802	14551	127976	3.67146	0.2156	1.647	1.720	1.633	0.016	0.020	33.3	0.015	0.020	U
56040	376	6556	0.00000	0.1535	0.923	0.964	0.915	0.019	0.017	-5.6	0.018	0.017	
57257	30253	178980	1.49648	0.2366	1.186	1.239	1.176	0.046	0.054	22.7	0.044	0.054	
57410	6010	70483	0.37484	0.1870	0.956	0.999	0.948	0.112	0.106	0.0	0.106	0.106	
58503	26813	162731	0.24709	0.2299	0.896	0.936	0.889	0.054	0.048	-5.9	0.051	0.048	
58627	628	5452	0.00000	0.1529	0.923	0.965	0.915	0.008	0.007	0.0	0.007	0.007	
59257	0	229	0.00000	0.1501	0.926	0.968	0.918	0.008	0.007	0.0	0.007	0.007	
59923	1118	3444	0.00000	0.1519	0.924	0.966	0.917	0.004	0.004	0.0	0.004	0.004	

X-TILDE: 0.987 X-TILDE (MONOLINE): 0.957 PI-TILDE 0.0070467
 TAU SQUARE1 0.10528 SIGMA SQUARED: 166087.815

L - CAPPED DOWN
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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
 CLASS GROUP : 06
 NUMBER OF YEARS OF DATA USED: 5
 CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 0.989 * 0.959

CLASS	AYE 2022	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)
15733	2535	12883	0.00000	0.0269	0.989	0.981	0.930	0.025	0.023	-4.2	0.024	0.023
51001	1326	5998	0.00000	0.0265	0.989	0.981	0.931	0.310	0.290	-3.3	0.300	0.290
51116	1307906	5797808	0.68830	0.2870	0.922	0.914	0.867	0.520	0.450	-8.2	0.490	0.450
51240	39485	253653	1.93158	0.0414	1.054	1.045	0.992	0.193	0.191	3.2	0.185	0.191
51241	281129	1648886	0.40634	0.1185	0.944	0.936	0.888	0.197	0.175	-6.4	0.187	0.175
51330	260018	1588754	4.49818	0.1196	1.433	1.421	1.348	0.970	1.210	26.0	0.960	1.210
51370	30129	439072	1.24236	0.0535	1.028	1.020	0.967	2.160	2.090	2.0	2.050	2.090
51500	408151	2172152	0.63137	0.1440	0.961	0.953	0.904	0.118	0.107	-4.5	0.112	0.107
51550	45151	158448	2.56443	0.0358	1.071	1.063	1.008	0.360	0.360	5.9	0.340	0.360
51551	272	6386	4.10439	0.0265	1.098	1.089	1.033	0.700	0.720	7.5	0.670	0.720
51552	21	2304	0.00000	0.0262	0.989	0.981	0.931	0.113	0.105	-2.8	0.108	0.105
51600	147330	751234	0.39308	0.0700	0.972	0.964	0.915	0.156	0.143	-3.4	0.148	0.143
51734	121164	407219	0.90505	0.0584	1.010	1.001	0.950	0.380	0.360	0.0	0.360	0.360
51741	180297	762861	1.53706	0.0708	1.053	1.044	0.991	0.246	0.244	4.3	0.234	0.244
51777	124760	592879	0.32649	0.0611	0.974	0.966	0.916	0.047	0.043	-2.3	0.044	0.043
51808	115916	673652	0.27715	0.0657	0.967	0.960	0.910	0.430	0.390	-2.5	0.400	0.390
51809	45055	246428	2.40200	0.0420	1.074	1.065	1.011	0.164	0.166	5.1	0.158	0.166
51877	36809	246155	0.00499	0.0411	0.974	0.966	0.917	0.128	0.117	-4.1	0.122	0.117
51896	447736	2804576	0.60285	0.1724	0.945	0.937	0.889	0.013	0.012	0.0	0.012	0.012
51900	10964	60311	1.64043	0.0298	1.035	1.026	0.973	0.085	0.083	2.5	0.081	0.083
51909	0	0	0.00000	0.0000	1.016	1.000	0.949	0.040	0.038	0.0	0.038	0.038
51926	412572	1750889	1.02902	0.1233	1.018	1.009	0.957	0.036	0.034	0.0	0.034	0.034
51927	225462	1367544	1.49324	0.1046	1.066	1.057	1.003	0.092	0.092	4.6	0.088	0.092
51934	11357	180245	0.82788	0.0370	1.009	1.001	0.949	0.066	0.063	0.0	0.063	0.063
51956	1123885	5592403	1.13736	0.2810	1.050	1.042	0.988	0.119	0.118	4.4	0.113	0.118
51957	1385860	7151059	1.31339	0.3290	1.114	1.105	1.048	0.330	0.350	9.4	0.320	0.350
51960	3180	17822	0.00000	0.0272	0.988	0.980	0.930	0.248	0.231	-2.1	0.236	0.231
51982	5996	42232	0.01774	0.0287	0.987	0.979	0.929	0.056	0.052	-1.9	0.053	0.052
51986	12639	126339	2.54670	0.0338	1.068	1.059	1.005	0.075	0.075	5.6	0.071	0.075
51999	141060	520389	0.21078	0.0570	0.970	0.962	0.913	0.250	0.228	-5.4	0.241	0.228
52075	22325	183944	0.75875	0.0373	1.006	0.998	0.947	0.167	0.158	-1.3	0.160	0.158
52134	1829588	9313955	0.83337	0.3876	0.945	0.937	0.889	0.440	0.390	-7.1	0.420	0.390
52315	644243	2961733	1.23971	0.1791	1.056	1.047	0.994	0.237	0.235	3.5	0.227	0.235
52505	48071	231008	0.13361	0.0400	0.981	0.973	0.923	0.159	0.147	-3.3	0.152	0.147
52547	147853	827270	1.25435	0.0743	1.034	1.025	0.973	0.049	0.048	2.1	0.047	0.048
52911	509209	3567188	0.19622	0.2062	0.847	0.840	0.797	0.350	0.280	-15.2	0.330	0.280
52967	20129	103543	0.00001	0.0324	0.983	0.975	0.925	0.043	0.040	-2.4	0.041	0.040

U

X-TILDE: 1.015 X-TILDE (MONOLINE): 1.008 PI-TILDE 0.0016771
 TAU SQUARE1 0.03000 SIGMA SQUARED: 477032.995

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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 * 0.989 * 0.959

CLASS	AYE 2022	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)
53121	39565	265479	1.49153	0.0421	1.036	1.028	0.975	0.410	0.400	0.0	0.400	0.400
53333	114545	424693	0.32377	0.0514	0.980	0.972	0.922	0.215	0.198	-3.9	0.206	0.198
53631	304	1911	0.00000	0.0262	0.989	0.981	0.931	0.016	0.015	0.0	0.015	0.015
53632	313	1663	0.00000	0.0262	0.989	0.981	0.931	0.024	0.022	-4.4	0.023	0.022
53732	1243387	6546442	0.92784	0.3147	0.988	0.980	0.930	0.390	0.360	-5.3	0.380	0.360
53733	3132301	16039833	1.03676	0.5163	1.027	1.018	0.966	0.155	0.150	1.4	0.148	0.150
54077	612273	3127270	0.65074	0.1874	0.948	0.940	0.891	0.300	0.270	-3.6	0.280	0.270
55010	48250	276195	4.20165	0.0434	1.154	1.145	1.086	0.610	0.660	13.8	0.580	0.660
55011	608505	2688402	1.18464	0.1683	1.044	1.036	0.983	1.730	1.700	2.4	1.660	1.700
55012	6505	135296	2.69754	0.0344	1.074	1.065	1.010	0.860	0.870	4.8	0.830	0.870
55013	283623	1658083	1.02960	0.1195	1.018	1.009	0.957	1.000	0.960	0.0	0.960	0.960
55214	977	5229	0.00000	0.0264	0.989	0.981	0.931	0.062	0.058	-1.7	0.059	0.058
55715	12034	130243	1.07298	0.0342	1.018	1.010	0.958	0.147	0.141	0.7	0.140	0.141
55716	39904	189678	0.03734	0.0376	0.979	0.971	0.921	0.33	0.300	-6.3	0.320	0.300
56202	31100	276379	0.97328	0.0427	1.014	1.006	0.954	0.053	0.051	0.0	0.051	0.051
56390	248997	1623783	1.03052	0.1229	1.018	1.009	0.958	0.59	0.560	0.0	0.560	0.560
56391	390659	2069149	1.40945	0.1424	1.072	1.063	1.009	0.217	0.219	5.8	0.207	0.219
56427	11282	71931	0.79998	0.0305	1.009	1.001	0.950	0.089	0.085	0.0	0.085	0.085
56690	1554	13822	0.75244	0.0269	1.009	1.001	0.949	0.26	0.247	-1.2	0.250	0.247
56699	175065	1186796	1.50670	0.0941	1.062	1.054	0.999	0.059	0.059	5.4	0.056	0.059
56916	1614410	7236818	1.18911	0.3321	1.073	1.065	1.010	0.26	0.260	4.8	0.248	0.260
57090	199406	609711	1.04988	0.0627	1.018	1.010	0.958	0.72	0.690	0.0	0.690	0.690
57401	12531	59948	0.00000	0.0297	0.986	0.978	0.927	0.065	0.060	-3.2	0.062	0.060
57403	418	2812	0.00000	0.0263	0.989	0.981	0.931	0.025	0.023	-4.2	0.024	0.023
57572	71734	340710	0.33937	0.0465	0.985	0.976	0.926	0.084	0.078	-2.5	0.080	0.078
57600	29513	202982	3.80081	0.0385	1.123	1.114	1.057	0.025	0.026	8.3	0.024	0.026
57611	11456	105514	0.66309	0.0334	1.004	0.996	0.945	0.036	0.034	0.0	0.034	0.034
57690	164773	1058547	0.74845	0.0874	0.993	0.985	0.934	0.32	0.300	0.0	0.300	0.300
57716	265004	1312623	1.59216	0.1011	1.074	1.065	1.011	0.069	0.070	6.1	0.066	0.070
57725	808676	4221748	0.74666	0.2385	0.952	0.944	0.895	0.07	0.063	-6.0	0.067	0.063
57726	77318	396431	1.15637	0.0501	1.023	1.015	0.962	0.022	0.021	0.0	0.021	0.021
57810	1262	15456	2.87511	0.0270	1.066	1.058	1.003	0.089	0.089	7.2	0.083	0.089
57871	30906	280953	0.01077	0.0430	0.973	0.965	0.915	0.073	0.067	-4.3	0.070	0.067
57998	11489	85552	7.22303	0.0314	1.211	1.201	1.139	0.044	0.050	19.1	0.042	0.050
57999	1630	12637	0.95256	0.0269	1.014	1.006	0.954	0.055	0.052	-1.9	0.053	0.052
58095	922376	4948292	1.35677	0.2580	1.104	1.095	1.039	1.05	1.090	7.9	1.010	1.090
58096	1551720	6551177	0.70505	0.3116	0.919	0.912	0.865	1.08	0.930	-10.6	1.040	0.930

X-TILDE: 1.015 X-TILDE (MONOLINE): 1.008 PI-TILDE 0.0016771
 TAU SQUARE1 0.03000 SIGMA SQUARED: 477032.995

L - CAPPED DOWN
 U - CAPPED UP
 N - NOT SUBJECT TO CAPPING
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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 * 0.989 * 0.959

CLASS	AYE 2022	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)
58301	104122	494536	0.75988	0.0568	1.001	0.993	0.942	0.075	0.071	0.0	0.071	0.071
58302	35302	197932	1.58746	0.0381	1.038	1.029	0.976	0.034	0.033	3.1	0.032	0.033
58397	1021288	4474150	0.46985	0.2406	0.885	0.877	0.832	0.33	0.270	-12.9	0.310	0.270
58575	640	27804	0.00005	0.0278	0.988	0.980	0.929	0.081	0.075	-2.6	0.077	0.075
58663	601401	2894811	0.44891	0.1762	0.916	0.909	0.862	0.46	0.400	-9.1	0.440	0.400
58802	32514	155108	0.03132	0.0357	0.981	0.973	0.923	0.32	0.300	0.0	0.300	0.300
58837	8795	38826	0.00000	0.0285	0.987	0.979	0.929	0.128	0.119	-2.5	0.122	0.119
58840	4179	20507	0.30729	0.0274	0.997	0.988	0.938	0.092	0.086	-2.3	0.088	0.086
58873	247151	1107846	2.12294	0.0913	1.117	1.108	1.051	0.018	0.019	11.8	0.017	0.019
58904	0	4493	0.00000	0.0264	0.989	0.981	0.931	0.089	0.083	-2.4	0.085	0.083
58922	1796059	8371749	1.11929	0.3625	1.053	1.045	0.991	0.176	0.174	3.6	0.168	0.174
59005	176594	798564	1.29412	0.0727	1.036	1.028	0.975	0.055	0.054	3.9	0.052	0.054
59188	40	769	0.00000	0.0261	0.989	0.981	0.931	0.039	0.036	-2.7	0.037	0.036
59189	2937	18249	0.00000	0.0272	0.988	0.980	0.930	0.207	0.192	-2.5	0.197	0.192
59223	253739	1146872	0.65997	0.0923	0.983	0.975	0.925	0.118	0.109	-2.7	0.112	0.109
59378	2109	4190	0.00000	0.0263	0.989	0.981	0.931	0.103	0.096	-2.0	0.098	0.096
59481	75937	409005	1.00187	0.0508	1.015	1.007	0.955	0.081	0.077	0.0	0.077	0.077
59701	1042	11168	0.00000	0.0268	0.989	0.981	0.930	0.36	0.330	-5.7	0.350	0.330
59713	352598	1744470	1.31236	0.1226	1.052	1.044	0.990	0.247	0.245	4.7	0.234	0.245
59722	36378	181831	0.41740	0.0371	0.994	0.986	0.935	0.019	0.018	0.0	0.018	0.018
59723	9384	51135	0.00000	0.0292	0.986	0.978	0.928	0.025	0.023	-4.2	0.024	0.023
59726	82628	432038	1.67292	0.0519	1.050	1.041	0.988	0.02	0.020	5.3	0.019	0.020
59738	5973	36289	0.00000	0.0283	0.987	0.979	0.929	0.043	0.040	-2.4	0.041	0.040
59773	34	54	0.00000	0.0261	0.989	0.981	0.931	0.019	0.018	0.0	0.018	0.018
59774	299	1894	0.00000	0.0262	0.989	0.981	0.931	0.105	0.098	-2.0	0.100	0.098
59775	0	0	0.00000	0.0000	1.016	1.000	0.949	0.133	0.126	-0.8	0.127	0.126
59798	990657	4091072	0.98278	0.2263	1.008	1.000	0.949	0.29	0.280	3.7	0.270	0.280
59886	6735	51309	0.00000	0.0292	0.986	0.978	0.928	0.072	0.067	-1.5	0.068	0.067
59889	18617	91794	7.45548	0.0317	1.220	1.210	1.148	0.176	0.202	19.5	0.169	0.202
59914	869328	4575927	0.97169	0.2451	1.005	0.997	0.946	0.58	0.550	-1.8	0.560	0.550
59915	88715	441958	2.65985	0.0526	1.102	1.093	1.037	0.51	0.530	10.4	0.480	0.530
59917	117084	611590	1.67481	0.0623	1.057	1.048	0.994	0.195	0.194	4.3	0.186	0.194
59931	72836	512928	0.77058	0.0566	1.002	0.994	0.943	0.32	0.300	0.0	0.300	0.300
59932	3275	26367	0.00000	0.0277	0.988	0.980	0.929	0.57	0.530	-1.9	0.540	0.530
59947	10254	57922	0.00000	0.0296	0.986	0.978	0.928	0.214	0.198	-2.9	0.204	0.198
59955	15855	77325	1.03879	0.0308	1.017	1.008	0.957	0.098	0.094	0.0	0.094	0.094
59970	23850	96148	0.00000	0.0319	0.984	0.976	0.925	0.121	0.112	-2.6	0.115	0.112

X-TILDE: 1.015 X-TILDE (MONOLINE): 1.008 PI-TILDE 0.0016771
 TAU SQUARE1 0.03000 SIGMA SQUARED: 477032.995

L - CAPPED DOWN
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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP : 06
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 0.989 * 0.959

CLASS	AYE 2022	5 YEAR	5 YEAR		FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI	EXPERIENCE				MULTI-	MULTI-	WIDE		
	ALCCL	ALCCL	RATIO	CRED.				STATE	STATE	%		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
59975	387827	1724881	0.48537	0.1217	0.951	0.944	0.895	0.099	0.089	-5.3	0.094	0.089
59984	46577	205453	0.63347	0.0387	1.001	0.993	0.942	0.034	0.032	0.0	0.032	0.032
59988	676	3337	0.00000	0.0263	0.989	0.981	0.931	0.041	0.038	-2.6	0.039	0.038
59989	10	70	0.00000	0.0261	0.989	0.981	0.931	0.031	0.029	0.0	0.029	0.029

X-TILDE: 1.015 X-TILDE (MONOLINE): 1.008 PI-TILDE 0.0016771
TAU SQUAREI 0.03000 SIGMA SQUARED: 477032.995

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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 * 0.977 * 0.959

CLASS	AYE 2022	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)	
49239	27087	178304	1.00070	0.1834	1.036	1.115	1.045	0.270	0.280	7.7	0.260	0.280	
50010	46964	189205	2.57167	0.1899	1.334	1.436	1.345	0.350	0.430	26.5	0.340	0.430	U
51205	1430	5896	0.00000	0.0999	0.940	1.011	0.948	0.035	0.033	0.0	0.033	0.033	
51206	274	12237	20.70263	0.1034	3.077	3.310	3.102	0.400	0.500	28.2	0.390	0.500	U
51220	157648	422529	2.40041	0.2774	1.420	1.528	1.432	1.140	1.420	30.3	1.090	1.420	U
51221	708683	2673259	0.43801	0.6739	0.636	0.684	0.641	1.120	0.860	-18.9	1.060	0.860	L
51222	344433	1073185	0.28362	0.4491	0.703	0.756	0.708	3.290	2.510	-19.6	3.120	2.510	L
51224	444604	3374848	0.79880	0.7047	0.871	0.937	0.878	0.960	0.840	-7.7	0.910	0.840	
51230	0	0	0.00000	0.0000	1.044	1.000	0.937	0.540	0.510	0.0	0.510	0.510	
51252	852505	4436115	0.95762	0.7527	0.979	1.053	0.987	0.060	0.059	3.5	0.057	0.059	
51254	15	24999	0.00000	0.1098	0.930	1.000	0.937	0.019	0.018	0.0	0.018	0.018	
51333	85455	433429	2.03173	0.2989	1.339	1.441	1.350	0.280	0.350	29.6	0.270	0.350	U
51958	152301	920759	0.27499	0.4131	0.726	0.782	0.732	0.233	0.178	-20.2	0.223	0.178	L
51970	657722	2977377	1.81860	0.6710	1.564	1.682	1.576	0.131	0.163	30.4	0.125	0.163	U
52433	22630	179847	0.29251	0.1834	0.906	0.975	0.914	0.470	0.430	-2.3	0.440	0.430	
52581	0	18294	0.00000	0.1063	0.933	1.004	0.941	1.570	1.480	-2.0	1.510	1.480	
52744	799	21257	0.00000	0.1078	0.932	1.002	0.939	0.039	0.037	0.0	0.037	0.037	
53077	146871	736216	0.52261	0.3703	0.851	0.916	0.858	0.172	0.148	-10.8	0.166	0.148	
55597	0	0	0.00000	0.0000	1.044	1.000	0.937	1.220	1.140	-1.7	1.160	1.140	
55918	229	5873	0.00000	0.0999	0.940	1.011	0.948	1.320	1.250	-0.8	1.260	1.250	
55919	0	0	0.00000	0.0000	1.044	1.000	0.937	2.480	2.320	-1.7	2.360	2.320	
56912	1090066	5071595	0.87732	0.7726	0.915	0.985	0.923	0.082	0.076	-5.0	0.080	0.076	
57146	500406	2213663	0.77790	0.6069	0.883	0.950	0.890	0.590	0.520	-8.8	0.570	0.520	
58737	13485	73652	0.00000	0.1348	0.904	0.972	0.911	0.360	0.330	-2.9	0.340	0.330	
59601	193463	844381	0.51604	0.4003	0.833	0.896	0.840	1.440	1.210	-12.3	1.380	1.210	
59660	376339	1692913	0.33690	0.5459	0.658	0.708	0.663	0.550	0.420	-19.2	0.520	0.420	L
59724	24344	148512	1.37209	0.1699	1.100	1.183	1.109	0.016	0.018	20.0	0.015	0.018	
59725	591648	2853739	0.41498	0.6614	0.628	0.676	0.633	0.094	0.072	-19.1	0.089	0.072	L
59750	0	5100	0.00000	0.0995	0.940	1.012	0.948	0.106	0.100	-1.0	0.101	0.100	
59781	219236	1495323	1.46739	0.5180	1.263	1.359	1.274	0.049	0.061	32.6	0.046	0.061	U
59782	321761	2619846	0.97222	0.6476	0.998	1.073	1.006	0.630	0.630	8.6	0.580	0.630	

X-TILDE: 0.881 X-TILDE (MONOLINE): 0.930 PI-TILDE 0.0059471
TAU SQUARE1 0.15842 SIGMA SQUARED: 271771.471

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS		X	EXPOSURE DEVELOPMENT		X	EXPOSURE		X	AVERAGE IPMF *	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS	
		AT CURRENT LEVEL	X		FACTOR +	X		TREND #	X				AT CURRENT LEVEL	
MONOLINE	12/31/2019	\$113,236,079			1.000			1.263					\$143,017,168	
	12/31/2020	\$116,185,865			1.000			1.234					\$143,373,357	
	12/31/2021	\$120,535,858			0.999			1.182					\$142,330,911	
	12/31/2022	\$129,346,022			1.018			1.116					\$146,948,464	
MULTILINE	12/31/2019	\$224,340,123			1.000			1.269		0.993			\$282,694,803	
	12/31/2020	\$221,530,631			1.000			1.243		0.993			\$273,435,036	
	12/31/2021	\$231,307,005			0.999			1.191		0.991			\$272,734,256	
	12/31/2022	\$242,552,338			1.018			1.118		0.992			\$273,846,200	
TOTAL	12/31/2019												\$425,711,971	
	12/31/2020												\$416,808,393	
	12/31/2021												\$415,065,167	
	12/31/2022												\$420,794,664	

+ THE DERIVATION OF THE EXPOSURE DEVELOPMENT FACTOR IS SHOWN IN SECTION C, EXHIBIT C10 - CALCULATION OF EXPOSURE DEVELOPMENT FACTORS.

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDING FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 10/01/2024 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION C, EXHIBIT C13 - AVERAGE ANNUAL EXPOSURE TRENDS.

* THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION C, EXHIBIT C9 - IMPLICIT PACKAGE MODIFICATION FACTORS BY TYPE OF POLICY.

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

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000	\$100,000					\$100,000		
			BASIC LIMIT	BASIC LIMIT	UNALLOCATED	BASIC LIMIT					
			LOSSES	INDEMNITY	LOSS	DEVELOPED &					
			AND ALAE *	X	FACTOR #	X	ADJUSTMENT	SEVERITY	FREQUENCY	=	TRENDED LOSSES
							FACTOR	X	TREND		AND ALAE
BI	B/L INDEMNITY	12/31/2019	\$28,253,455		0.982		1.070		1.763	1.000	\$52,328,694
		12/31/2020	\$23,189,813		1.085		1.070		1.610	1.000	\$43,328,232
		12/31/2021	\$20,825,985		1.531		1.070		1.471	1.000	\$50,175,530
		12/31/2022	\$11,735,176		2.460		1.070		1.343	1.000	\$41,491,643
BI	ALAE	12/31/2019	\$23,167,583				1.070		1.763	1.000	\$43,703,561
		12/31/2020	\$21,805,738				1.070		1.610	1.000	\$37,564,744
		12/31/2021	\$29,600,053				1.070		1.471	1.000	\$46,589,595
		12/31/2022	\$26,947,361				1.070		1.343	1.000	\$38,723,628
PD	B/L INDEMNITY	12/31/2019	\$82,667,993		1.228		1.070		1.240	1.000	\$134,738,364
		12/31/2020	\$75,327,549		1.317		1.070		1.198	1.000	\$127,180,525
		12/31/2021	\$69,934,063		1.425		1.070		1.157	1.000	\$123,368,712
		12/31/2022	\$61,906,804		1.695		1.070		1.118	1.000	\$125,495,164
PD	ALAE	12/31/2019	\$72,943,539				1.070		1.240	1.000	\$96,781,488
		12/31/2020	\$76,963,867				1.070		1.198	1.000	\$98,656,902
		12/31/2021	\$76,468,936				1.070		1.157	1.000	\$94,667,778
		12/31/2022	\$81,817,400				1.070		1.118	1.000	\$97,874,883
TOTAL											
FULL COVERAGE		12/31/2019									\$327,552,107
		12/31/2020									\$306,730,403
		12/31/2021									\$314,801,615
		12/31/2022									\$303,585,318

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Explanatory Pages C-5 to C-7.

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	X	\$100,000	X	UNALLOCATED LOSS		X	SEVERITY	X	FREQUENCY	=	\$100,000
			BASIC LIMIT LOSSES AND ALAE *		BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR #		ADJUSTMENT FACTOR	TREND		TREND		TRENDED LOSSES AND ALAE		
BI	B/L INDEMNITY	12/31/2019	\$4,251,180		1.054		1.070		1.763		1.000			\$8,453,230
		12/31/2020	\$4,199,195		1.224		1.070		1.610		1.000			\$8,851,655
		12/31/2021	\$2,774,693		1.508		1.070		1.471		1.000			\$6,583,799
		12/31/2022	\$1,257,987		3.030		1.070		1.343		1.000			\$5,476,558
BI	ALAE	12/31/2019	\$4,362,136				1.070		1.763		1.000			\$8,228,777
		12/31/2020	\$5,194,285				1.070		1.610		1.000			\$8,948,194
		12/31/2021	\$4,415,899				1.070		1.471		1.000			\$6,950,492
		12/31/2022	\$2,813,686				1.070		1.343		1.000			\$4,043,295
PD	B/L INDEMNITY	12/31/2019	\$22,481,770		1.348		1.070		1.240		1.000			\$40,221,116
		12/31/2020	\$18,757,673		1.470		1.070		1.198		1.000			\$35,333,917
		12/31/2021	\$15,452,671		1.707		1.070		1.157		1.000			\$32,662,593
		12/31/2022	\$14,435,420		2.122		1.070		1.118		1.000			\$36,643,060
PD	ALAE	12/31/2019	\$25,037,259				1.070		1.240		1.000			\$33,219,435
		12/31/2020	\$20,482,264				1.070		1.198		1.000			\$26,255,395
		12/31/2021	\$19,229,330				1.070		1.157		1.000			\$23,805,718
		12/31/2022	\$23,750,853				1.070		1.118		1.000			\$28,412,196
TOTAL DED COVERAGE		12/31/2019												\$90,122,558
		12/31/2020												\$79,389,161
		12/31/2021												\$70,002,602
		12/31/2022												\$74,575,109
TOTAL OCCURRENCE		12/31/2019												\$417,674,665
		12/31/2020												\$386,119,565
		12/31/2021												\$384,804,216
		12/31/2022												\$378,160,428

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Explanatory Pages C-5 to C-7.

The indemnity development factors shown are weighted averages over all states and all Local Products/Completed Operations class groups.

New Jersey

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	1.497
35	Not Applicable	--
36	Service Policy	1.284
37	Industrial / Processing Policy	1.249
38	Contractors Policy	1.102

(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 C8, 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.

NEW JERSEY

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	1.019	1.007	0.9715	1.007	2,800,000
27 to 39 Months	0.999	0.998	0.7620	0.998	29,000,000
Accident Year Ending	Exposure Development From				Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
12/31/2020			1.000		1.000
12/31/2021		0.998	1.000		0.998
12/31/2022	1.007	0.998	1.000		1.005

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

NEW JERSEY
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
12/31/2015	35,800,782	36,540,051	36,510,447	36,504,964	36,490,355	36,490,272	36,490,288	36,490,288
12/31/2016	34,113,505	34,709,375	34,674,633	34,664,700	34,663,541	34,663,367	34,663,367	
12/31/2017	32,030,349	32,076,063	32,025,193	32,014,068	32,011,851	32,011,941		
12/31/2018	30,629,195	31,015,705	30,949,733	30,946,115	30,944,429			
12/31/2019	30,889,531	31,113,637	31,028,062	31,010,911				
12/31/2020	30,770,594	30,717,622	30,707,377					
12/31/2021	33,650,513	34,161,437						
12/31/2022	36,873,063							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2015	1.021	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2016	1.017	0.999	1.000	1.000	1.000	1.000	
12/31/2017	1.001	0.998	1.000	1.000	1.000		
12/31/2018	1.013	0.998	1.000	1.000			
12/31/2019	1.007	0.997	0.999				
12/31/2020	0.998	1.000					
12/31/2021	1.015						

Average Best 3 of 5
27:15 39:27
1.007 0.998

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
12/31/2015	661,965,226	679,664,347	679,604,254	679,716,823	679,673,166	679,669,075	679,667,055	679,670,452
12/31/2016	687,514,016	706,960,552	706,972,438	706,973,490	706,972,739	706,977,932	706,981,317	
12/31/2017	703,943,562	718,400,107	717,957,498	717,927,756	717,952,007	717,967,080		
12/31/2018	730,471,382	743,972,076	743,494,996	743,792,195	743,770,526			
12/31/2019	741,385,969	754,096,653	753,552,749	753,376,872				
12/31/2020	729,108,547	739,302,917	738,627,387					
12/31/2021	751,466,695	769,378,631						
12/31/2022	817,660,108							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2015	1.027	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2016	1.028	1.000	1.000	1.000	1.000	1.000	
12/31/2017	1.021	0.999	1.000	1.000	1.000		
12/31/2018	1.018	0.999	1.000	1.000			
12/31/2019	1.017	0.999	1.000				
12/31/2020	1.014	0.999					
12/31/2021	1.024						

Average Best 3 of 5
27:15 39:27
 1.019 0.999

NEW JERSEY

Completed Operations

Bodily Injury

Full Coverage

Incurred Losses Excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.890	3.373	0.7019	2.931	260,000
27 to 39 Months	1.483	1.818	0.8578	1.770	290,000
39 to 51 Months	1.124	1.268	0.8882	1.252	320,000
51 to 63 Months	0.994	1.078	0.9056	1.070	350,000
63 to 75 Months	0.990	0.925	0.9035	0.931	390,000
75 to 87 Months	0.998	1.006	0.8913	1.005	420,000
87 to 99 Months	0.995	1.004	0.8975	1.003	470,000
99 to 111 Months	0.997	1.000	0.8958	1.000	520,000
111 to 123 Months	0.993	1.000	0.8938	0.999	580,000
123 to 135 Months	1.003	1.000	0.8823	1.000	650,000
135 to 147 Months	1.001	1.000	0.8699	1.000	750,000
147 to 159 Months	0.998	0.999	0.8666	0.999	790,000
159 to 171 Months	1.000	1.000	0.8602	1.000	950,000
171 to 183 Months	1.001	1.000	0.8685	1.000	1,000,000
183 to 195 Months	1.000	1.000	0.8416	1.000	1,200,000
195 to 207 Months	0.999	1.000	0.8024	1.000	1,300,000
207 to 219 Months	0.999	1.000	0.7027	1.000	1,600,000
219 to 231 Months	1.000	1.000	0.5725	1.000	1,700,000
231 to 243 Months	1.000	1.000	0.3197	1.000	2,000,000
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
12/31/2020			1.252	1.070	0.931	1.005	1.003	1.000	0.999	1.000	1.000
12/31/2021		1.770	1.252	1.070	0.931	1.005	1.003	1.000	0.999	1.000	1.000
12/31/2022	2.931	1.770	1.252	1.070	0.931	1.005	1.003	1.000	0.999	1.000	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2020	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.255
12/31/2021	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		2.222
12/31/2022	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		6.513

(A) See Exhibit C11 - Multistate Loss Development.

(B) See Exhibit C11 - Statewide Loss Development.

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

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

NEW JERSEY

Completed Operations
 Bodily Injury
 Full Coverage
 ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.0565
27 to 39 Months	0.1098
39 to 51 Months	0.1197
51 to 63 Months	0.0712
63 to 75 Months	0.0404
75 to 87 Months	0.0269
87 to 99 Months	0.0048
99 to 111 Months	0.0074
111 to 123 Months	0.0028
123 to 135 Months	0.0031
135 to 147 Months	0.0042
147 to 159 Months	0.0002
159 to 171 Months	0.0009
171 to Ultimate	A multistate ratio of 1.002 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>
	0.448	0.391	0.282	0.162	0.091	0.050	0.023
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.019	0.011	0.008	0.005	0.001	0.001	0.000

<u>Full coverage</u>	Reported	\$500,000					
A.Y.E	ALAE as of	Ultimate	ALAE	Additional	ALAE at	171-Ultimate	Ultimate
	<u>3/31/2023</u>	<u>Indemnity</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>
12/31/2020	376,278	4,372,234	0.282	1,231,221	1,607,499	1.002	1,610,714
12/31/2021	205,564	4,895,818	0.391	1,916,223	2,121,787	1.002	2,126,031
12/31/2022	14,696	1,816,533	0.448	813,625	828,321	1.002	829,978

(A) See Exhibit C11 - Multistate Loss Development.

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

NEW JERSEY

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 (K _i)
15 to 27 Months	1.226	1.412	0.8332	1.381	900,000
27 to 39 Months	1.109	1.189	0.8776	1.179	970,000
39 to 51 Months	1.084	1.065	0.8841	1.067	1,100,000
51 to 63 Months	1.040	1.075	0.9009	1.072	1,100,000
63 to 75 Months	1.044	1.049	0.9005	1.049	1,200,000
75 to 87 Months	1.042	1.046	0.8953	1.046	1,300,000
87 to 99 Months	1.024	1.046	0.8921	1.044	1,400,000
99 to 111 Months	1.023	1.040	0.8837	1.038	1,500,000
111 to 123 Months	1.010	1.033	0.8905	1.030	1,600,000
123 to 135 Months	1.003	1.025	0.8978	1.023	1,700,000
135 to 147 Months	1.002	1.013	0.8999	1.012	1,900,000
147 to 159 Months	1.004	1.005	0.9058	1.005	2,000,000
159 to 171 Months	1.006	1.013	0.8993	1.012	2,200,000
171 to 183 Months	1.001	1.006	0.8925	1.005	2,300,000
183 to 195 Months	1.001	1.002	0.8781	1.002	2,500,000
195 to 207 Months	1.000	0.996	0.8626	0.997	2,700,000
207 to 219 Months	1.000	0.998	0.8228	0.998	2,900,000
219 to 231 Months	1.000	0.999	0.7031	0.999	3,100,000
231 to 243 Months	1.000	1.000	0.3781	1.000	3,300,000
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
12/31/2020			1.067	1.072	1.049	1.046	1.044	1.038	1.030	1.023	1.012
12/31/2021		1.179	1.067	1.072	1.049	1.046	1.044	1.038	1.030	1.023	1.012
12/31/2022	1.381	1.179	1.067	1.072	1.049	1.046	1.044	1.038	1.030	1.023	1.012
	<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>
12/31/2020	1.005	1.012	1.005	1.002	0.997	0.998	0.999	1.000	1.000		1.476
12/31/2021	1.005	1.012	1.005	1.002	0.997	0.998	0.999	1.000	1.000		1.740
12/31/2022	1.005	1.012	1.005	1.002	0.997	0.998	0.999	1.000	1.000		2.403

(A) See Exhibit C11 - Multistate Loss Development.

(B) See Exhibit C11 - Statewide Loss Development.

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

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

NEW JERSEY

Completed Operations
Property Damage
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.0602
27 to 39 Months	0.0833
39 to 51 Months	0.0740
51 to 63 Months	0.0562
63 to 75 Months	0.0508
75 to 87 Months	0.0297
87 to 99 Months	0.0284
99 to 111 Months	0.0247
111 to 123 Months	0.0232
123 to 135 Months	0.0143
135 to 147 Months	0.0151
147 to 159 Months	0.0114
159 to 171 Months	0.0054
171 to Ultimate	A multistate ratio of 1.024 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	0.417	0.333	0.259	0.203	0.152	0.123
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.094	0.069	0.046	0.032	0.017	0.005	0.000

<u>Full coverage</u>	Reported	\$500,000					
A.Y.E	ALAE as of	Ultimate	ALAE	Additional	ALAE at	171-Ultimate	Ultimate
	3/31/2023	Indemnity	Factor	ALAE	171 Months	Factor	ALAE
12/31/2020	1,031,415	5,612,787	0.333	1,870,181	2,901,596	1.024	2,974,135
12/31/2021	326,660	5,449,561	0.417	2,269,742	2,596,402	1.024	2,661,312
12/31/2022	201,617	7,682,515	0.477	3,662,255	3,863,872	1.024	3,960,468

(A) See Exhibit C11 - Multistate Loss Development.

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

Completed Operations (Subline Code 336)
 Full Coverage
 NEW JERSEY
 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>
12/31/2003	76,005	405,882	625,398	816,191	968,002	989,498	994,490	942,490	939,490	939,490	939,490
12/31/2004	285,402	500,119	1,105,540	1,218,089	1,365,018	1,421,176	1,366,168	1,351,168	1,349,168	1,341,168	1,336,168
12/31/2005	393,743	868,948	1,283,320	1,654,911	1,493,637	1,539,574	1,611,518	1,505,018	1,497,518	1,543,438	1,532,267
12/31/2006	233,716	528,653	1,681,220	2,181,195	2,336,465	2,282,455	2,454,284	2,439,284	2,439,284	2,439,284	2,439,285
12/31/2007	339,919	1,167,378	1,788,150	2,260,507	2,305,759	2,394,862	2,410,159	2,404,099	2,419,099	2,433,802	2,433,802
12/31/2008	242,971	816,579	1,354,723	1,690,273	1,799,915	1,762,415	1,742,573	1,737,573	1,737,573	1,737,573	1,737,573
12/31/2009	281,810	635,584	1,467,779	1,778,512	1,887,046	1,682,848	1,661,025	1,721,224	1,715,925	1,710,925	1,710,924
12/31/2010	305,959	689,656	1,351,882	1,639,152	1,692,645	1,658,543	1,658,543	1,658,543	1,658,543	1,658,543	1,658,543
12/31/2011	244,820	851,659	1,484,111	1,918,293	1,774,587	1,678,276	1,662,087	1,647,087	1,647,087	1,647,087	1,647,087
12/31/2012	327,413	604,323	1,235,571	1,395,813	1,714,360	1,599,760	1,530,760	1,514,760	1,564,760	1,564,760	1,531,427
12/31/2013	310,169	550,827	901,005	1,515,288	1,683,680	1,655,580	1,651,980	1,686,980	1,671,980	1,671,980	
12/31/2014	147,085	374,128	964,458	1,207,141	1,273,934	1,189,130	1,214,130	1,268,932	1,268,932		
12/31/2015	199,646	666,947	1,237,376	1,339,477	1,340,877	1,249,877	1,249,877	1,249,877			
12/31/2016	99,186	488,156	858,738	1,005,099	1,104,089	1,004,089	1,044,089				
12/31/2017	107,616	256,619	606,092	893,913	1,206,835	1,012,513					
12/31/2018	51,265	449,602	874,257	1,458,154	1,575,754						
12/31/2019	199,107	607,393	1,062,129	1,229,715							
12/31/2020	249,356	692,116	1,162,172								
12/31/2021	163,733	702,962									
12/31/2022	125,616										

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>
12/31/2003	939,490	939,490	979,490	979,491	979,491	939,991	939,991	939,991	939,991
12/31/2004	1,336,168	1,336,169	1,336,168	1,336,168	1,336,168	1,336,168	1,336,168	1,336,168	
12/31/2005	1,504,968	1,504,967	1,504,967	1,504,967	1,504,967	1,504,967	1,504,967		
12/31/2006	2,439,284	2,439,284	2,439,284	2,439,284	2,439,284	2,439,284			
12/31/2007	2,433,802	2,433,802	2,433,802	2,433,802	2,433,802				
12/31/2008	1,737,573	1,732,879	1,732,879	1,732,879					
12/31/2009	1,736,455	1,676,705	1,676,705						
12/31/2010	1,658,543	1,658,543							
12/31/2011	1,647,087								

Completed Operations (Subline Code 336)
Full Coverage
NEW JERSEY
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>
12/31/2003	5.340	1.541	1.305	1.186	1.022	1.005	0.948	0.997	1.000	1.000	1.000
12/31/2004	1.752	2.211	1.102	1.121	1.041	0.961	0.989	0.999	0.994	0.996	1.000
12/31/2005	2.207	1.477	1.290	0.903	1.031	1.047	0.934	0.995	1.031	0.993	0.982
12/31/2006	2.262	3.180	1.297	1.071	0.977	1.075	0.994	1.000	1.000	1.000	1.000
12/31/2007	3.434	1.532	1.264	1.020	1.039	1.006	0.997	1.006	1.006	1.000	1.000
12/31/2008	3.361	1.659	1.248	1.065	0.979	0.989	0.997	1.000	1.000	1.000	1.000
12/31/2009	2.255	2.309	1.212	1.061	0.892	0.987	1.036	0.997	0.997	1.000	1.015
12/31/2010	2.254	1.960	1.212	1.033	0.980	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2011	3.479	1.743	1.293	0.925	0.946	0.990	0.991	1.000	1.000	1.000	1.000
12/31/2012	1.846	2.045	1.130	1.228	0.933	0.957	0.990	1.033	1.000	0.979	
12/31/2013	1.776	1.636	1.682	1.111	0.983	0.998	1.021	0.991	1.000		
12/31/2014	2.544	2.578	1.252	1.055	0.933	1.021	1.045	1.000			
12/31/2015	3.341	1.855	1.083	1.001	0.932	1.000	1.000				
12/31/2016	4.922	1.759	1.170	1.098	0.909	1.040					
12/31/2017	2.385	2.362	1.475	1.350	0.839						
12/31/2018	8.770	1.945	1.668	1.081							
12/31/2019	3.051	1.749	1.158								
12/31/2020	2.776	1.679									
12/31/2021	4.293										
3 Yr Mean	3.373	1.791	1.434	1.176	0.893	1.020	1.022	1.008	1.000	0.993	1.005
Best 3/5	3.373	1.818	1.268	1.078	0.925	1.006	1.004	1.000	1.000	1.000	1.000
<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2003	1.000	1.043	1.000	1.000	0.960	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	1.000	1.000	1.000	1.000	1.000			
12/31/2008	0.997	1.000	1.000								
12/31/2009	0.966	1.000									
12/31/2010	1.000										
3 Yr Mean	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
<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>
12/31/2018					0.925	1.006	1.004	1.000	1.000	1.000	1.000
12/31/2019				1.078	0.925	1.006	1.004	1.000	1.000	1.000	1.000
12/31/2020			1.268	1.078	0.925	1.006	1.004	1.000	1.000	1.000	1.000
12/31/2021		1.818	1.268	1.078	0.925	1.006	1.004	1.000	1.000	1.000	1.000
12/31/2022	3.373	1.818	1.268	1.078	0.925	1.006	1.004	1.000	1.000	1.000	1.000
<u>A.Y.E.</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>		<u>FACTORS</u>
12/31/2018	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.933
12/31/2019	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.006
12/31/2020	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.276
12/31/2021	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		2.319
12/31/2022	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		7.823

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Completed Operations (Subline Code 336)
Full Coverage
NEW JERSEY
Bodily Injury - 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>
12/31/2003	4,578	70,625	242,431	385,162	466,467	501,960	535,210	536,706	545,876	551,894	551,894
12/31/2004	47,654	125,087	287,707	523,568	917,284	1,227,057	1,494,867	1,503,275	1,523,491	1,525,876	1,529,542
12/31/2005	18,498	125,591	412,374	740,973	900,002	1,015,206	1,230,861	1,265,583	1,348,640	1,360,287	1,428,810
12/31/2006	26,363	123,911	415,883	643,395	795,474	898,397	923,047	936,611	947,786	947,786	947,786
12/31/2007	54,187	187,777	503,182	844,143	964,149	1,011,738	1,015,247	1,024,316	1,033,667	1,043,915	1,043,915
12/31/2008	18,719	130,520	456,361	691,042	875,976	911,740	926,573	931,005	931,005	931,005	931,005
12/31/2009	16,810	77,460	337,290	667,361	1,094,053	1,202,520	1,202,384	1,231,078	1,295,410	1,340,220	1,355,749
12/31/2010	53,642	121,183	363,155	798,770	1,076,075	1,259,682	1,266,587	1,271,414	1,290,033	1,290,033	1,290,033
12/31/2011	11,677	120,718	347,670	654,993	785,962	866,284	887,329	888,344	888,344	888,344	888,344
12/31/2012	12,384	97,784	265,183	513,173	752,208	808,532	762,338	767,378	780,252	786,413	788,501
12/31/2013	14,623	111,912	369,909	668,800	798,649	869,930	910,642	927,437	996,978	1,004,208	
12/31/2014	11,128	63,811	281,600	425,491	555,821	579,729	579,428	594,312	610,272		
12/31/2015	23,865	141,494	367,843	564,544	646,171	657,842	658,980	659,251			
12/31/2016	10,462	84,211	302,448	421,604	555,052	601,550	618,287				
12/31/2017	7,754	60,219	196,905	396,494	577,185	907,848					
12/31/2018	85,510	147,704	370,867	709,223	1,012,927						
12/31/2019	7,087	42,950	267,969	679,474							
12/31/2020	45,787	168,140	373,777								
12/31/2021	47,670	205,564									
12/31/2022	14,696										

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>
12/31/2003	551,894	551,894	551,894	552,651	572,231	582,213	582,339	582,339	582,339
12/31/2004	1,540,839	1,565,277	1,578,499	1,578,499	1,578,499	1,578,499	1,578,499	1,578,499	
12/31/2005	1,459,618	1,480,927	1,480,927	1,480,927	1,480,927	1,480,927	1,480,927		
12/31/2006	947,786	951,616	951,616	951,616	951,616	951,616			
12/31/2007	1,047,745	1,047,745	1,047,745	1,047,745	1,047,745				
12/31/2008	931,005	931,605	931,605	931,605					
12/31/2009	1,378,066	1,377,332	1,377,332						
12/31/2010	1,290,033	1,290,033							
12/31/2011	888,344								

Completed Operations (Subline Code 336)
 Full Coverage
 NEW JERSEY
 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
12/31/2003	760,382	1,118,855	1,343,382	1,380,478	1,436,091	1,387,475	1,562,445	1,524,937	1,491,909	1,673,030	1,801,491
12/31/2004	2,269,549	2,673,151	3,004,735	3,675,923	3,810,499	4,024,906	4,304,913	4,490,377	4,806,940	4,658,606	5,019,721
12/31/2005	2,188,444	2,475,677	3,202,269	3,738,476	4,054,985	4,282,291	4,577,215	4,690,121	4,811,147	4,896,850	5,155,191
12/31/2006	1,289,312	2,227,373	3,139,711	3,437,060	3,697,006	3,754,450	3,653,855	3,842,069	4,255,835	4,605,149	5,184,944
12/31/2007	2,644,033	3,461,458	4,181,108	4,049,600	4,093,106	4,137,486	4,357,475	4,740,733	4,924,215	5,384,308	5,769,879
12/31/2008	2,910,448	3,481,350	4,097,558	4,426,411	4,595,960	4,902,997	5,214,249	5,852,503	6,321,129	6,707,762	7,088,952
12/31/2009	2,000,378	2,258,912	3,036,279	3,238,964	3,432,945	3,830,502	4,094,020	4,788,752	5,169,765	5,845,879	5,938,163
12/31/2010	2,357,320	3,061,516	3,547,561	3,740,300	4,221,398	4,594,499	4,758,480	5,230,351	5,691,698	5,870,612	5,956,118
12/31/2011	2,390,632	3,039,892	3,263,051	3,588,138	4,124,112	4,098,810	4,562,458	4,927,697	5,067,761	5,224,108	5,190,261
12/31/2012	1,787,980	2,224,179	2,369,540	2,692,218	2,967,247	3,249,681	3,395,675	3,483,571	3,706,068	3,843,502	4,018,095
12/31/2013	2,040,627	2,711,046	3,250,500	3,315,683	3,607,443	3,741,814	3,992,504	4,122,582	4,241,882	4,228,087	
12/31/2014	1,773,128	2,483,119	2,418,993	2,846,026	2,887,105	3,326,767	3,801,603	3,793,062	3,856,552		
12/31/2015	1,767,902	2,513,729	3,110,242	3,377,101	3,515,881	3,686,406	3,779,858	4,144,077			
12/31/2016	2,170,814	2,812,078	2,960,558	3,581,819	4,128,063	4,101,150	4,121,451				
12/31/2017	1,896,492	2,269,610	2,732,703	2,806,547	3,219,615	3,414,505					
12/31/2018	1,880,436	2,717,692	3,341,021	3,613,319	3,752,059						
12/31/2019	1,255,383	1,951,960	2,320,813	2,331,707							
12/31/2020	1,538,156	2,285,390	2,685,576								
12/31/2021	1,700,935	2,219,600									
12/31/2022	2,130,463										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2003	2,049,867	2,082,785	2,009,850	1,994,850	1,995,576	1,997,096	1,996,171	2,006,171	2,006,171
12/31/2004	5,318,230	5,497,427	5,448,997	5,419,312	5,463,390	5,363,290	5,346,363	5,346,363	
12/31/2005	5,484,485	5,517,944	5,641,675	6,090,827	6,069,004	6,104,271	6,101,491		
12/31/2006	5,344,522	5,342,578	5,431,698	5,436,703	5,419,703	5,348,698			
12/31/2007	6,125,608	6,363,329	6,426,787	6,487,279	6,537,211				
12/31/2008	7,208,580	7,234,820	7,243,823	7,311,275					
12/31/2009	6,058,368	6,045,527	6,124,142						
12/31/2010	5,960,294	6,029,397							
12/31/2011	5,196,591								

Completed Operations (Subline Code 336)
 Full Coverage
 NEW JERSEY
 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>
12/31/2003	1.471	1.201	1.028	1.040	0.966	1.126	0.976	0.978	1.121	1.077	1.138
12/31/2004	1.178	1.124	1.223	1.037	1.056	1.070	1.043	1.070	0.969	1.078	1.059
12/31/2005	1.131	1.293	1.167	1.085	1.056	1.069	1.025	1.026	1.018	1.053	1.064
12/31/2006	1.728	1.410	1.095	1.076	1.016	0.973	1.052	1.108	1.082	1.126	1.031
12/31/2007	1.309	1.208	0.969	1.011	1.011	1.053	1.088	1.039	1.093	1.072	1.062
12/31/2008	1.196	1.177	1.080	1.038	1.067	1.063	1.122	1.080	1.061	1.057	1.017
12/31/2009	1.129	1.344	1.067	1.060	1.116	1.069	1.170	1.080	1.131	1.016	1.020
12/31/2010	1.299	1.159	1.054	1.129	1.088	1.036	1.099	1.088	1.031	1.015	1.001
12/31/2011	1.272	1.073	1.100	1.149	0.994	1.113	1.080	1.028	1.031	0.994	1.001
12/31/2012	1.244	1.065	1.136	1.102	1.095	1.045	1.026	1.064	1.037	1.045	
12/31/2013	1.329	1.199	1.020	1.088	1.037	1.067	1.033	1.029	0.997		
12/31/2014	1.400	0.974	1.177	1.014	1.152	1.143	0.998	1.017			
12/31/2015	1.422	1.237	1.086	1.041	1.049	1.025	1.096				
12/31/2016	1.295	1.053	1.210	1.153	0.993	1.005					
12/31/2017	1.197	1.204	1.027	1.147	1.061						
12/31/2018	1.445	1.229	1.082	1.038							
12/31/2019	1.555	1.189	1.005								
12/31/2020	1.486	1.175									
12/31/2021	1.305										
3 Yr Mean	1.449	1.198	1.038	1.113	1.034	1.058	1.042	1.037	1.022	1.018	1.007
Best 3/5	1.412	1.189	1.065	1.075	1.049	1.046	1.046	1.040	1.033	1.025	1.013
	<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>			
12/31/2003	1.016	0.965	0.993	1.000	1.001	1.000	1.005	1.000			
12/31/2004	1.034	0.991	0.995	1.008	0.982	0.997	1.000	1.000			
12/31/2005	1.006	1.022	1.080	0.996	1.006	1.000	0.999	1.000			
12/31/2006	1.000	1.017	1.001	0.997	0.987	0.996	0.999	1.000			
12/31/2007	1.039	1.010	1.009	1.008	1.000	0.996	0.999	1.000			
12/31/2008	1.004	1.001	1.009								
12/31/2009	0.998	1.013									
12/31/2010	1.012										
3 Yr Mean	1.005	1.008	1.006	1.000	0.992	0.999	1.003	1.000			
Best 3/5	1.005	1.013	1.006	1.002	0.996	0.998	0.999	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>
12/31/2018					1.049	1.046	1.046	1.040	1.033	1.025	1.013
12/31/2019				1.075	1.049	1.046	1.046	1.040	1.033	1.025	1.013
12/31/2020			1.065	1.075	1.049	1.046	1.046	1.040	1.033	1.025	1.013
12/31/2021		1.189	1.065	1.075	1.049	1.046	1.046	1.040	1.033	1.025	1.013
12/31/2022	1.412	1.189	1.065	1.075	1.049	1.046	1.046	1.040	1.033	1.025	1.013
	<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/U1t</u>	<u>FACTORS</u>
12/31/2018	1.005	1.013	1.006	1.002	0.996	0.998	0.999	1.000	1.000		1.305
12/31/2019	1.005	1.013	1.006	1.002	0.996	0.998	0.999	1.000	1.000		1.403
12/31/2020	1.005	1.013	1.006	1.002	0.996	0.998	0.999	1.000	1.000		1.494
12/31/2021	1.005	1.013	1.006	1.002	0.996	0.998	0.999	1.000	1.000		1.776
12/31/2022	1.005	1.013	1.006	1.002	0.996	0.998	0.999	1.000	1.000		2.508

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Completed Operations (Subline Code 336)
Full Coverage
NEW JERSEY
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>
12/31/2003	51,109	175,924	353,104	544,504	711,739	866,816	1,053,095	1,163,983	1,248,916	1,314,687	1,383,724
12/31/2004	149,008	279,026	772,926	1,231,877	1,474,675	1,838,342	2,313,313	2,726,813	2,987,905	3,383,028	4,050,346
12/31/2005	144,415	282,632	645,363	1,117,544	1,834,148	2,444,539	2,710,035	2,888,860	3,189,897	3,984,467	4,053,104
12/31/2006	104,066	258,276	566,296	917,241	1,414,442	1,734,639	1,882,236	2,045,862	2,363,027	2,736,476	3,584,536
12/31/2007	226,290	483,380	993,855	1,404,087	1,771,698	1,981,677	2,164,476	2,656,069	3,232,680	4,189,221	4,780,906
12/31/2008	298,977	901,364	1,442,833	2,230,005	2,682,977	2,970,266	3,307,181	3,967,195	4,649,052	4,996,824	5,508,563
12/31/2009	196,441	371,494	688,611	1,176,595	1,474,541	1,692,021	2,179,829	3,115,235	3,379,118	3,722,059	4,164,235
12/31/2010	242,855	741,240	1,015,541	1,471,343	2,402,567	2,474,336	2,869,377	3,132,478	3,704,640	3,926,697	4,116,768
12/31/2011	221,331	562,108	1,322,805	1,626,573	2,036,354	2,145,066	2,791,889	3,195,402	3,431,702	3,516,905	3,615,095
12/31/2012	181,621	395,312	797,484	1,185,730	1,877,614	2,208,199	2,338,051	2,531,880	2,670,290	2,899,815	3,242,178
12/31/2013	253,758	1,256,971	2,098,426	2,563,410	3,553,561	3,827,007	4,035,559	4,256,169	4,446,108	4,545,439	
12/31/2014	229,454	489,896	906,005	1,273,026	1,736,354	2,282,355	2,664,761	2,865,147	2,968,113		
12/31/2015	262,348	863,064	1,299,176	1,960,538	2,258,454	2,410,729	2,574,233	2,807,059			
12/31/2016	317,105	623,086	1,038,633	1,426,484	1,751,858	2,612,736	3,085,350				
12/31/2017	259,791	514,522	1,048,326	1,499,542	2,069,713	2,561,923					
12/31/2018	136,457	390,515	684,370	1,019,427	1,324,814						
12/31/2019	187,102	366,269	659,880	1,129,905							
12/31/2020	435,427	665,324	973,106								
12/31/2021	146,383	323,618									
12/31/2022	201,617										

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>
12/31/2003	1,672,988	1,842,040	1,687,950	1,626,522	1,626,869	1,625,349	1,624,922	1,628,605	1,629,501
12/31/2004	4,258,367	4,794,193	4,895,836	4,724,579	4,801,795	4,842,293	4,902,418	4,902,418	
12/31/2005	4,439,236	4,811,195	4,957,766	5,211,138	5,298,998	5,353,636	5,396,346		
12/31/2006	3,641,802	3,913,817	3,902,736	3,922,680	3,932,311	3,938,153			
12/31/2007	5,083,053	5,380,787	5,451,364	5,472,340	5,520,338				
12/31/2008	5,727,922	5,838,104	5,891,475	5,976,912					
12/31/2009	4,405,224	4,622,946	4,580,447						
12/31/2010	4,293,710	4,593,626							
12/31/2011	3,687,122								

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	3,849,864	6,806,129	10,424,338	11,212,661	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	10,311,368	11,579,698	11,425,671	10,940,032	11,363,546	11,390,270	11,246,517	11,261,682	11,366,013
12/31/2005	4,756,036	8,002,953	11,423,736	12,666,657	12,305,380	12,538,083	12,868,356	12,903,645	12,826,051	12,917,987	12,877,902
12/31/2006	4,522,441	8,388,086	12,940,778	13,498,711	13,561,224	13,586,284	13,509,323	13,722,952	13,750,241	13,664,920	13,591,810
12/31/2007	4,407,767	8,404,289	11,412,181	12,615,711	12,898,738	12,934,248	12,801,503	12,997,142	13,194,050	12,979,575	12,960,162
12/31/2008	4,962,089	8,751,293	12,119,064	12,856,168	12,747,999	12,788,269	13,229,569	12,841,978	12,834,380	12,807,604	12,977,928
12/31/2009	5,209,382	8,223,659	11,604,694	12,038,700	12,281,929	12,749,566	12,454,286	12,335,849	12,218,148	12,059,816	11,995,018
12/31/2010	5,034,692	9,856,564	12,165,030	13,719,142	14,950,855	15,091,955	14,646,285	14,440,124	14,394,857	14,184,945	14,172,205
12/31/2011	4,862,120	7,999,390	11,797,688	13,821,879	13,840,767	12,800,475	12,850,373	12,796,635	12,761,048	12,889,481	12,889,581
12/31/2012	3,338,944	7,283,472	12,885,894	12,714,017	12,860,520	12,992,091	12,665,937	12,510,908	12,533,906	12,499,366	12,631,283
12/31/2013	4,152,630	9,728,084	11,837,445	13,047,590	13,385,877	13,260,785	13,518,334	13,483,939	13,357,464	13,289,439	
12/31/2014	5,620,052	8,724,214	12,729,041	13,044,437	12,970,401	12,350,949	12,772,213	12,664,311	12,632,956		
12/31/2015	4,760,740	8,132,697	12,234,093	13,497,868	13,385,923	13,238,255	13,096,487	13,150,291			
12/31/2016	3,156,542	7,900,003	11,716,372	13,103,910	12,967,540	13,061,904	12,897,343				
12/31/2017	3,919,900	8,281,148	11,614,793	13,383,920	14,068,385	13,926,512					
12/31/2018	4,520,623	9,052,459	13,522,565	15,632,460	15,586,122						
12/31/2019	5,549,280	10,261,825	15,106,787	16,517,271							
12/31/2020	5,137,460	9,349,704	14,121,153								
12/31/2021	5,873,080	10,510,560									
12/31/2022	5,652,730										

<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>
12/31/2003	10,526,564	10,539,611	10,578,361	10,558,362	10,558,862	10,531,862	10,527,000	10,527,000	10,527,000
12/31/2004	11,393,450	11,589,910	11,529,194	11,536,195	11,562,029	11,533,518	11,533,518	11,533,518	
12/31/2005	12,771,163	12,723,255	12,661,914	12,646,779	12,633,182	12,656,682	12,631,682		
12/31/2006	13,593,804	13,586,251	13,583,251	13,612,001	13,612,001	13,612,001			
12/31/2007	12,984,657	12,898,329	12,894,330	12,925,529	12,926,529				
12/31/2008	12,900,404	12,920,710	12,901,784	12,899,452					
12/31/2009	11,994,595	11,938,845	11,938,845						
12/31/2010	14,306,503	14,296,275							
12/31/2011	12,897,681								

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>
12/31/2003	1.768	1.532	1.076	0.966	0.986	0.978	0.998	0.997	1.004	1.005	1.003
12/31/2004	1.483	1.420	1.123	0.987	0.957	1.039	1.002	0.987	1.001	1.009	1.002
12/31/2005	1.683	1.427	1.109	0.971	1.019	1.026	1.003	0.994	1.007	0.997	0.992
12/31/2006	1.855	1.543	1.043	1.005	1.002	0.994	1.016	1.002	0.994	0.995	1.000
12/31/2007	1.907	1.358	1.105	1.022	1.003	0.990	1.015	1.015	0.984	0.999	1.002
12/31/2008	1.764	1.385	1.061	0.992	1.003	1.035	0.971	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	1.958	1.234	1.128	1.090	1.009	0.970	0.986	0.997	0.985	0.999	1.009
12/31/2011	1.645	1.475	1.172	1.001	0.925	1.004	0.996	0.997	1.010	1.000	1.001
12/31/2012	2.181	1.769	0.987	1.012	1.010	0.975	0.988	1.002	0.997	1.011	
12/31/2013	2.343	1.217	1.102	1.026	0.991	1.019	0.997	0.991	0.995		
12/31/2014	1.552	1.459	1.025	0.994	0.952	1.034	0.992	0.998			
12/31/2015	1.708	1.504	1.103	0.992	0.989	0.989	1.004				
12/31/2016	2.503	1.483	1.118	0.990	1.007	0.987					
12/31/2017	2.113	1.403	1.152	1.051	0.990						
12/31/2018	2.002	1.494	1.156	0.997							
12/31/2019	1.849	1.472	1.093								
12/31/2020	1.820	1.510									
12/31/2021	1.790										
3 Yr Mean	1.820	1.492	1.134	1.013	0.995	1.003	0.998	0.997	1.001	1.003	1.003
Best 3/5	1.890	1.483	1.124	0.994	0.990	0.998	0.995	0.997	0.993	1.003	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>			
12/31/2003	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	0.998	1.000	1.000			
12/31/2006	0.999	1.000	1.002	1.000	1.000	0.999	1.000	1.000			
12/31/2007	0.993	1.000	1.002	1.000	1.000	0.999	1.000	1.000			
12/31/2008	1.002	0.999	1.000								
12/31/2009	0.995	1.000									
12/31/2010	0.999										
3 Yr Mean	0.999	1.000	1.001	1.000	1.000	0.999	1.000	1.000			
Best 3/5	0.998	1.000	1.001	1.000	0.999	0.999	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>
12/31/2018					0.990	0.998	0.995	0.997	0.993	1.003	1.001
12/31/2019				0.994	0.990	0.998	0.995	0.997	0.993	1.003	1.001
12/31/2020			1.124	0.994	0.990	0.998	0.995	0.997	0.993	1.003	1.001
12/31/2021		1.483	1.124	0.994	0.990	0.998	0.995	0.997	0.993	1.003	1.001
12/31/2022	1.890	1.483	1.124	0.994	0.990	0.998	0.995	0.997	0.993	1.003	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>	
12/31/2018	0.998	1.000	1.001	1.000	0.999	0.999	1.000	1.000	1.000		0.974
12/31/2019	0.998	1.000	1.001	1.000	0.999	0.999	1.000	1.000	1.000		0.968
12/31/2020	0.998	1.000	1.001	1.000	0.999	0.999	1.000	1.000	1.000		1.088
12/31/2021	0.998	1.000	1.001	1.000	0.999	0.999	1.000	1.000	1.000		1.614
12/31/2022	0.998	1.000	1.001	1.000	0.999	0.999	1.000	1.000	1.000		3.051

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of :											
A.Y.E.	<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>
12/31/2003	319,688	867,685	1,374,084	1,263,628	1,219,547	1,322,289	1,324,395	1,348,895	1,328,895	1,328,895	1,352,495
12/31/2004	284,812	636,773	1,044,764	1,067,600	1,106,950	1,026,146	861,035	872,832	906,232	884,332	837,232
12/31/2005	665,915	1,017,993	968,996	915,985	1,102,338	946,460	1,048,014	1,050,014	1,013,114	1,152,023	1,097,448
12/31/2006	817,591	1,004,431	1,254,396	1,371,221	1,366,873	1,198,455	1,173,454	1,394,054	1,533,505	1,479,003	1,380,004
12/31/2007	288,668	836,360	809,251	945,480	1,038,731	1,151,931	1,091,573	1,084,398	1,060,094	1,059,595	1,107,645
12/31/2008	265,445	613,754	655,194	751,041	790,573	969,521	1,005,477	1,143,224	1,156,271	1,093,813	1,092,813
12/31/2009	469,799	950,400	1,074,192	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	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	3,090,879	
12/31/2014	1,979,461	2,610,627	2,901,301	3,204,560	3,275,374	3,228,274	3,173,274	3,268,275	3,312,774		
12/31/2015	1,152,024	1,713,501	2,019,119	2,565,446	2,503,377	2,405,838	2,272,780	2,353,027			
12/31/2016	1,249,129	2,432,357	3,030,852	3,101,582	3,655,136	3,477,683	3,462,495				
12/31/2017	608,754	2,063,511	2,613,891	3,049,421	3,171,997	3,010,193					
12/31/2018	950,779	2,019,140	2,133,443	2,649,332	2,787,762						
12/31/2019	1,223,036	1,997,115	2,921,415	3,651,727							
12/31/2020	750,366	1,895,482	3,093,599								
12/31/2021	1,192,355	1,750,337									
12/31/2022	851,362										

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>
12/31/2003	1,350,395	1,327,895	1,327,396	1,327,396	1,427,395	1,427,395	1,427,395	1,427,395	1,427,395
12/31/2004	836,133	836,034	836,033	936,032	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	1,207,447		
12/31/2006	1,338,754	1,438,751	1,438,751	1,438,751	1,438,751	1,438,751			
12/31/2007	1,316,644	1,216,644	1,316,183	1,306,094	1,304,094				
12/31/2008	1,087,813	1,087,902	1,160,313	1,180,313					
12/31/2009	1,279,992	1,279,992	1,279,992						
12/31/2010	1,424,876	1,424,876							
12/31/2011	1,553,490								

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>
12/31/2003	2.714	1.584	0.920	0.965	1.084	1.002	1.018	0.985	1.000	1.018	0.998
12/31/2004	2.236	1.641	1.022	1.037	0.927	0.839	1.014	1.038	0.976	0.947	0.999
12/31/2005	1.529	0.952	0.945	1.203	0.859	1.107	1.002	0.965	1.137	0.953	1.036
12/31/2006	1.229	1.249	1.093	0.997	0.877	0.979	1.188	1.100	0.964	0.933	0.970
12/31/2007	2.897	0.968	1.168	1.099	1.109	0.948	0.993	0.978	1.000	1.045	1.189
12/31/2008	2.312	1.068	1.146	1.053	1.226	1.037	1.137	1.011	0.946	0.999	0.995
12/31/2009	2.023	1.130	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	1.000
12/31/2012	2.770	1.136	1.166	0.990	1.030	0.998	1.013	1.000	1.000	1.000	
12/31/2013	1.442	1.084	1.024	1.031	1.051	1.037	0.990	1.002	0.971		
12/31/2014	1.319	1.111	1.105	1.022	0.986	0.983	1.030	1.014			
12/31/2015	1.487	1.178	1.271	0.976	0.961	0.945	1.035				
12/31/2016	1.947	1.246	1.023	1.178	0.951	0.996					
12/31/2017	3.390	1.267	1.167	1.040	0.949						
12/31/2018	2.124	1.057	1.242	1.052							
12/31/2019	1.633	1.463	1.250								
12/31/2020	2.526	1.632									
12/31/2021	1.468										
3 Yr Mean	1.876	1.384	1.220	1.090	0.954	0.975	1.018	1.005	0.990	1.000	1.000
Best 3/5	2.094	1.325	1.220	1.038	0.966	0.992	1.014	1.005	1.000	1.000	1.000
<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2003	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	0.998	1.000	1.000	1.000	1.000			
12/31/2008	1.000	1.067	1.017								
12/31/2009	1.000	1.000									
12/31/2010	1.000										
3 Yr Mean	1.000	1.050	1.003	0.999	1.000	1.003	1.000	1.000			
Best 3/5	1.000	1.040	1.006	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>
12/31/2018					<u>63/ 75</u>	<u>75/ 87</u>	1.014	1.005	1.000	1.000	1.000
12/31/2019				1.038	0.966	0.992	1.014	1.005	1.000	1.000	1.000
12/31/2020			1.220	1.038	0.966	0.992	1.014	1.005	1.000	1.000	1.000
12/31/2021		1.325	1.220	1.038	0.966	0.992	1.014	1.005	1.000	1.000	1.000
12/31/2022	2.094	1.325	1.220	1.038	0.966	0.992	1.014	1.005	1.000	1.000	1.000
<u>A.Y.E</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/243</u>	FACTORS	
12/31/2018	1.000	1.040	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.022	
12/31/2019	1.000	1.040	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.061	
12/31/2020	1.000	1.040	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.294	
12/31/2021	1.000	1.040	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.714	
12/31/2022	1.000	1.040	1.006	1.000	1.000	1.000	1.000	1.000	1.000	3.590	

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
12/31/2003	1,000,303	1,740,322	4,348,510	7,643,115	8,295,973	9,168,759	9,770,448	9,772,909	9,632,103	9,686,749	9,734,959
12/31/2004	607,931	1,814,971	5,152,616	7,605,395	9,577,632	10,603,769	11,776,075	11,742,981	11,893,655	11,943,343	12,293,258
12/31/2005	811,988	1,542,452	4,405,222	7,312,515	8,390,415	9,048,109	9,643,298	9,873,366	10,191,479	10,487,165	10,657,704
12/31/2006	830,502	3,456,954	7,042,898	8,909,026	10,522,681	11,643,287	12,267,101	12,662,170	13,072,370	13,003,451	12,983,037
12/31/2007	901,434	2,598,497	5,910,409	9,676,078	10,883,041	11,506,566	11,942,919	12,201,659	12,379,646	12,492,357	12,521,111
12/31/2008	1,051,794	2,550,249	5,399,007	7,605,346	9,617,416	10,901,876	11,679,788	12,073,434	12,786,368	16,041,358	15,833,968
12/31/2009	797,399	2,130,492	4,849,433	7,178,406	9,627,441	10,880,895	11,116,514	11,338,178	11,349,617	11,467,335	11,506,932
12/31/2010	831,711	2,888,123	5,753,467	8,584,790	11,021,754	12,141,465	13,003,261	13,078,477	13,494,584	13,544,747	13,558,309
12/31/2011	730,235	2,185,568	4,861,569	7,997,238	10,408,567	11,570,316	12,297,647	12,386,113	12,502,151	13,008,231	13,300,563
12/31/2012	410,256	1,648,787	5,184,849	7,757,623	9,741,076	11,630,498	12,491,065	11,818,628	11,847,837	11,883,971	12,059,628
12/31/2013	534,961	2,302,339	5,052,693	7,935,575	9,896,348	10,646,352	10,981,020	11,133,886	11,147,502	11,148,310	
12/31/2014	722,524	2,594,033	5,937,788	7,602,709	8,724,879	9,799,312	10,380,798	10,573,080	10,935,600		
12/31/2015	462,204	1,804,454	5,056,510	7,423,899	9,252,124	9,830,173	10,332,018	10,430,693			
12/31/2016	412,771	1,866,363	4,066,371	7,946,739	9,709,221	10,811,153	11,911,135				
12/31/2017	782,317	2,378,902	5,338,176	7,687,660	9,563,086	10,955,614					
12/31/2018	499,418	2,167,492	6,028,418	10,394,558	12,906,737						
12/31/2019	344,632	2,041,011	5,271,053	8,657,457							
12/31/2020	832,916	2,622,807	6,279,659								
12/31/2021	822,890	2,218,265									
12/31/2022	775,027										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2003	9,846,245	9,883,879	9,961,180	9,934,577	9,949,994	9,964,519	9,964,645	9,877,180	9,877,180
12/31/2004	12,458,748	12,568,329	12,612,758	12,657,603	12,612,204	12,629,590	12,629,865	12,627,565	
12/31/2005	10,798,014	11,025,494	11,102,455	10,977,298	10,953,063	10,943,322	10,936,482		
12/31/2006	13,089,898	13,077,979	13,087,427	13,103,758	13,150,463	13,150,321			
12/31/2007	12,518,631	12,575,255	12,562,410	12,582,639	12,588,132				
12/31/2008	16,053,735	16,067,838	16,107,122	16,354,010					
12/31/2009	11,551,956	11,559,409	11,576,649						
12/31/2010	13,602,067	13,581,907							
12/31/2011	13,505,596								

Link Ratios: 171 to Ultimate

A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
12/31/2003	0.997	1.002	1.001	1.000	0.991	1.000	1.000
12/31/2004	1.004	0.996	1.001	1.000	1.000	1.000	1.000
12/31/2005	0.989	0.998	0.999	0.999	1.000	1.000	1.000
12/31/2006	1.001	1.004	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.002	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2008	1.015						

Best 3/5	1.002	1.000	1.000	1.000	1.000	1.000	1.000
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171 to Ultimate Factor: 1.002

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
12/31/2003	740,019	2,608,188	3,294,605	652,858	872,786	601,689	2,461	-140,806	54,646	48,210	111,286	37,634	77,301
12/31/2004	1,207,040	3,337,645	2,452,779	1,972,237	1,026,137	1,172,306	-33,094	150,674	49,688	349,915	165,490	109,581	44,429
12/31/2005	730,464	2,862,770	2,907,293	1,077,900	657,694	595,189	230,068	318,113	295,686	170,539	140,310	227,480	76,961
12/31/2006	2,626,452	3,585,944	1,866,128	1,613,655	1,120,606	623,814	395,069	410,200	-68,919	-20,414	106,861	-11,919	9,448
12/31/2007	1,697,063	3,311,912	3,765,669	1,206,963	623,525	436,353	258,740	177,987	112,711	28,754	-2,480	56,624	-12,845
12/31/2008	1,498,455	2,848,758	2,206,339	2,012,070	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	2,328,973	2,449,035	1,253,454	235,619	221,664	11,439	117,718	39,597	45,024	7,453	17,240
12/31/2010	2,056,412	2,865,344	2,831,323	2,436,964	1,119,711	861,796	75,216	416,107	50,163	13,562	43,758	-20,160	
12/31/2011	1,455,333	2,676,001	3,135,669	2,411,329	1,161,749	727,331	88,466	116,038	506,080	292,332	205,033		
12/31/2012	1,238,531	3,536,062	2,572,774	1,983,453	1,889,422	860,567	-672,437	29,209	36,134	175,657			
12/31/2013	1,767,378	2,750,354	2,882,882	1,960,773	750,004	334,668	152,866	13,616	808				
12/31/2014	1,871,509	3,343,755	1,664,921	1,122,170	1,074,433	581,486	192,282	362,520					
12/31/2015	1,342,250	3,252,056	2,367,389	1,828,225	578,049	501,845	98,675						
12/31/2016	1,453,592	2,200,008	3,880,368	1,762,482	1,101,932	1,099,982							
12/31/2017	1,596,585	2,959,274	2,349,484	1,875,426	1,392,528								
12/31/2018	1,668,074	3,860,926	4,366,140	2,512,179									
12/31/2019	1,696,379	3,230,042	3,386,404										
12/31/2020	1,789,891	3,656,852											
12/31/2021	1,395,375												

		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
12/31/2003	0.0413	0.1456	0.1839	0.0364	0.0487	0.0336	0.0001	-0.0079	0.0031	0.0027	0.0062	0.0021	0.0043
12/31/2004	0.0604	0.1671	0.1228	0.0988	0.0514	0.0587	-0.0017	0.0075	0.0025	0.0175	0.0083	0.0055	0.0022
12/31/2005	0.0292	0.1143	0.1161	0.0431	0.0263	0.0238	0.0092	0.0127	0.0118	0.0068	0.0056	0.0091	0.0031
12/31/2006	0.0979	0.1337	0.0696	0.0602	0.0418	0.0233	0.0147	0.0153	-0.0026	-0.0008	0.0040	-0.0004	0.0004
12/31/2007	0.0705	0.1376	0.1565	0.0502	0.0259	0.0181	0.0108	0.0074	0.0047	0.0012	-0.0001	0.0024	-0.0005
12/31/2008	0.0610	0.1160	0.0899	0.0820	0.0523	0.0317	0.0160	0.0290	0.1326	-0.0084	0.0090	0.0006	0.0016
12/31/2009	0.0566	0.1154	0.0988	0.1039	0.0532	0.0100	0.0094	0.0005	0.0050	0.0017	0.0019	0.0003	0.0007
12/31/2010	0.0822	0.1146	0.1132	0.0975	0.0448	0.0345	0.0030	0.0166	0.0020	0.0005	0.0018	-0.0008	
12/31/2011	0.0631	0.1160	0.1359	0.1045	0.0503	0.0315	0.0038	0.0050	0.0219	0.0127	0.0089		
12/31/2012	0.0493	0.1406	0.1023	0.0789	0.0751	0.0342	-0.0267	0.0012	0.0014	0.0070			
12/31/2013	0.0737	0.1148	0.1203	0.0818	0.0313	0.0140	0.0064	0.0006	0.0000				
12/31/2014	0.0819	0.1463	0.0729	0.0491	0.0470	0.0254	0.0084	0.0159					
12/31/2015	0.0567	0.1373	0.0999	0.0772	0.0244	0.0212	0.0042						
12/31/2016	0.0567	0.0858	0.1513	0.0687	0.0430	0.0429							
12/31/2017	0.0576	0.1068	0.0848	0.0677	0.0502								
12/31/2018	0.0567	0.1313	0.1485	0.0855									
12/31/2019	0.0555	0.1057	0.1108										
12/31/2020	0.0572	0.1169											
12/31/2021	0.0351												

Best 3/5	0.0565	0.1098	0.1197	0.0712	0.0404	0.0269	0.0048	0.0074	0.0028	0.0031	0.0042	0.0002	0.0009
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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>
12/31/2003	27,561,636	33,479,564	37,994,560	39,244,963	43,693,473	45,342,185	46,467,439	47,908,479	49,180,305	49,782,438	50,379,701
12/31/2004	29,659,706	36,482,005	40,460,251	45,346,841	48,144,359	51,621,193	54,014,050	55,912,826	57,829,439	58,578,992	60,264,685
12/31/2005	27,747,717	33,908,888	39,008,966	43,555,557	46,382,145	49,521,561	53,050,608	54,404,325	56,385,851	56,328,301	57,998,388
12/31/2006	34,897,067	41,786,367	48,986,873	54,238,958	60,125,012	62,114,269	63,811,972	63,793,004	64,744,486	65,699,406	67,592,641
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	49,798,183	57,619,574	64,265,189	67,504,045	69,102,136	71,002,589	72,754,017	74,186,927	82,618,604	90,767,791	85,812,623
12/31/2009	52,123,890	61,048,887	67,879,564	69,752,391	71,472,192	72,630,156	73,731,773	77,119,508	83,231,041	84,195,496	84,343,215
12/31/2010	50,891,324	60,193,051	64,139,776	66,164,520	68,835,516	70,718,507	72,654,806	75,060,363	76,785,287	77,483,581	77,794,626
12/31/2011	50,186,006	55,388,393	57,551,574	58,792,569	60,135,847	62,898,979	65,325,002	66,809,233	68,217,891	68,932,308	69,141,888
12/31/2012	40,930,665	46,686,014	48,986,435	51,400,043	54,647,285	57,297,015	59,576,270	60,186,829	62,094,606	62,746,978	63,408,410
12/31/2013	37,010,603	42,392,060	47,258,997	49,411,969	51,894,971	53,929,012	56,378,986	57,421,720	58,817,713	59,266,381	
12/31/2014	37,521,424	43,955,331	47,347,195	49,883,038	50,730,351	53,115,871	55,441,729	57,291,825	58,500,937		
12/31/2015	35,361,785	42,390,085	47,517,540	51,176,159	52,831,480	55,296,148	57,386,746	59,189,865			
12/31/2016	34,452,332	44,206,835	49,147,032	53,723,647	57,204,142	60,659,943	63,182,685				
12/31/2017	37,167,318	45,128,184	52,397,021	57,573,750	59,493,747	61,596,314					
12/31/2018	40,930,587	52,686,352	57,701,574	62,424,028	65,896,629						
12/31/2019	45,442,651	53,907,526	58,605,313	62,059,620							
12/31/2020	40,540,151	50,139,708	56,096,855								
12/31/2021	40,607,007	49,847,639									
12/31/2022	43,920,390										

<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>
12/31/2003	50,500,929	50,969,589	51,495,196	51,910,084	52,331,435	52,397,290	52,379,888	52,402,022	52,511,820
12/31/2004	61,053,544	61,643,687	61,740,805	62,011,508	62,176,152	61,913,657	61,824,860	61,844,860	
12/31/2005	58,408,836	58,537,458	59,056,133	59,920,112	60,172,665	60,159,529	60,183,470		
12/31/2006	68,894,155	69,514,545	70,156,754	70,247,015	70,064,715	70,006,273			
12/31/2007	76,028,669	76,527,849	76,789,568	76,684,547	76,316,930				
12/31/2008	84,039,277	84,039,953	83,412,201	83,135,136					
12/31/2009	83,663,541	83,365,316	83,899,753						
12/31/2010	78,231,468	78,645,989							
12/31/2011	69,761,239								

Completed Operations (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>
12/31/2003	1.215	1.135	1.033	1.113	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	1.171	1.112	1.028	1.025	1.016	1.015	1.046	1.079	1.012	1.002	0.992
12/31/2010	1.183	1.066	1.032	1.040	1.027	1.027	1.033	1.023	1.009	1.004	1.006
12/31/2011	1.104	1.039	1.022	1.023	1.046	1.039	1.023	1.021	1.010	1.003	1.009
12/31/2012	1.141	1.049	1.049	1.063	1.048	1.040	1.010	1.032	1.011	1.011	
12/31/2013	1.145	1.115	1.046	1.050	1.039	1.045	1.018	1.024	1.008		
12/31/2014	1.171	1.077	1.054	1.017	1.047	1.044	1.033	1.021			
12/31/2015	1.199	1.121	1.077	1.032	1.047	1.038	1.031				
12/31/2016	1.283	1.112	1.093	1.065	1.060	1.042					
12/31/2017	1.214	1.161	1.099	1.033	1.035						
12/31/2018	1.287	1.095	1.082	1.056							
12/31/2019	1.186	1.087	1.059								
12/31/2020	1.237	1.119									
12/31/2021	1.228										
3 Yr Mean	1.217	1.100	1.080	1.051	1.047	1.041	1.027	1.026	1.010	1.006	1.002
Best 3/5	1.226	1.109	1.084	1.040	1.044	1.042	1.024	1.023	1.010	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>				
12/31/2003	1.009	1.010	1.008	1.008	1.001	1.000	1.000	1.002			
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	0.999	1.000	1.000	1.000			
12/31/2007	1.007	1.003	0.999	0.995	1.001	1.000	1.000	1.000			
12/31/2008	1.000	0.993	0.997								
12/31/2009	0.996	1.006									
12/31/2010	1.005										
3 Yr Mean	1.000	1.001	0.999	0.999	<i>0.998</i>	<i>1.000</i>	<i>1.000</i>	<i>1.002</i>			
Best 3/5	1.004	1.006	1.001	1.001	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>
12/31/2018					1.044	1.042	1.024	1.023	1.010	1.003	1.002
12/31/2019				1.040	1.044	1.042	1.024	1.023	1.010	1.003	1.002
12/31/2020			1.084	1.040	1.044	1.042	1.024	1.023	1.010	1.003	1.002
12/31/2021		1.109	1.084	1.040	1.044	1.042	1.024	1.023	1.010	1.003	1.002
12/31/2022	1.226	1.109	1.084	1.040	1.044	1.042	1.024	1.023	1.010	1.003	1.002
<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>243/211</u>	<u>FACTORS</u>	
12/31/2018	1.004	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.171	
12/31/2019	1.004	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.217	
12/31/2020	1.004	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.320	
12/31/2021	1.004	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.464	
12/31/2022	1.004	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.794	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	4,139,071	5,996,345	7,577,894	8,315,101	9,628,599	10,242,686	11,222,184	11,909,571	12,610,424	13,475,443	13,403,727
12/31/2004	5,531,945	7,013,325	8,822,457	9,339,923	10,129,281	11,139,148	11,675,449	12,825,957	13,186,713	13,600,259	13,619,149
12/31/2005	6,243,231	8,613,646	9,251,326	9,862,337	11,167,316	11,601,076	11,990,413	12,660,562	13,269,106	13,033,195	13,352,821
12/31/2006	7,443,038	8,885,680	9,852,037	10,388,774	10,467,206	11,301,333	12,002,709	12,471,128	12,732,558	13,524,428	14,174,454
12/31/2007	9,263,565	11,325,441	11,711,109	12,118,200	12,546,034	13,040,706	14,141,714	14,836,898	15,490,285	16,738,878	16,896,707
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	7,765,952	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	10,979,650	11,986,001	12,113,291	12,924,169	13,642,647	14,053,789	14,668,888	14,531,144	14,638,713	15,140,278
12/31/2012	8,412,461	9,842,445	10,784,506	11,304,776	12,818,009	13,240,804	13,561,338	14,699,445	14,750,295	14,603,201	14,784,724
12/31/2013	10,746,184	12,738,552	13,507,697	14,486,168	15,279,771	16,013,491	16,774,160	17,116,575	17,624,386	17,891,616	
12/31/2014	11,202,353	12,959,748	14,870,944	15,989,845	17,115,264	18,063,152	18,990,125	19,494,938	20,327,087		
12/31/2015	13,320,542	16,772,593	17,695,199	19,089,324	20,358,164	22,062,940	22,928,505	23,418,080			
12/31/2016	13,821,505	15,849,264	18,750,242	20,397,768	22,142,115	22,870,126	24,101,222				
12/31/2017	12,333,068	15,326,471	18,634,707	20,393,565	21,997,500	24,607,648					
12/31/2018	13,627,103	16,983,826	20,446,804	23,080,374	25,612,810						
12/31/2019	10,914,312	14,655,761	17,153,309	18,805,196							
12/31/2020	9,590,615	11,728,337	14,727,260								
12/31/2021	8,641,203	10,755,223									
12/31/2022	8,261,836										

<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>
12/31/2003	13,250,211	13,450,781	13,104,289	13,055,595	13,000,589	13,000,589	13,001,589	13,001,589	13,013,039
12/31/2004	13,544,652	13,714,136	13,719,381	13,707,775	13,638,848	13,627,849	13,627,849	13,627,849	
12/31/2005	13,901,423	14,186,138	14,365,770	14,398,651	14,393,549	14,480,549	14,474,049		
12/31/2006	14,272,138	14,407,484	14,685,314	14,506,311	14,457,666	14,464,161			
12/31/2007	17,044,783	17,274,806	17,456,541	17,603,042	17,673,738				
12/31/2008	18,602,924	19,107,648	19,168,331	19,400,414					
12/31/2009	17,507,658	17,885,864	18,462,344						
12/31/2010	15,065,852	15,370,725							
12/31/2011	15,577,273								

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

Link Ratios											
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2003	1.449	1.264	1.097	1.158	1.064	1.096	1.061	1.059	1.069	0.995	0.989
12/31/2004	1.268	1.258	1.059	1.085	1.100	1.048	1.099	1.028	1.031	1.001	0.995
12/31/2005	1.380	1.074	1.066	1.132	1.039	1.034	1.056	1.048	0.982	1.025	1.041
12/31/2006	1.194	1.109	1.054	1.008	1.080	1.062	1.039	1.021	1.062	1.048	1.007
12/31/2007	1.223	1.034	1.035	1.035	1.039	1.084	1.049	1.044	1.081	1.009	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	1.290	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	1.213	1.092	1.011	1.067	1.056	1.030	1.044	0.991	1.007	1.034	1.029
12/31/2012	1.170	1.096	1.048	1.134	1.033	1.024	1.084	1.003	0.990	1.012	
12/31/2013	1.185	1.060	1.072	1.055	1.048	1.048	1.020	1.030	1.015		
12/31/2014	1.157	1.147	1.075	1.070	1.055	1.051	1.027	1.043			
12/31/2015	1.259	1.055	1.079	1.066	1.084	1.039	1.021				
12/31/2016	1.147	1.183	1.088	1.086	1.033	1.054					
12/31/2017	1.243	1.216	1.094	1.079	1.119						
12/31/2018	1.246	1.204	1.129	1.110							
12/31/2019	1.343	1.170	1.096								
12/31/2020	1.223	1.256									
12/31/2021	1.245										
3 Yr Mean	1.270	1.210	1.106	1.092	1.079	1.048	1.023	1.025	1.004	1.018	1.023
Best 3/5	1.245	1.201	1.093	1.078	1.062	1.046	1.031	1.018	1.012	1.021	1.017
<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>			
12/31/2003	1.015	0.974	0.996	0.996	1.000	1.000	1.000	1.001			
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	1.009	1.019	0.988	0.997	1.000	1.000	1.000	1.000			
12/31/2007	1.013	1.011	1.008	1.004	0.998	1.000	1.000	1.000			
12/31/2008	1.027	1.003	1.012								
12/31/2009	1.022	1.032									
12/31/2010	1.020										
3 Yr Mean	1.023	1.015	1.003	1.000	1.002	1.000	1.000	1.001			
Best 3/5	1.018	1.014	1.003	0.998	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>
12/31/2018					1.062	1.046	1.031	1.018	1.012	1.021	1.017
12/31/2019				1.078	1.062	1.046	1.031	1.018	1.012	1.021	1.017
12/31/2020			1.093	1.078	1.062	1.046	1.031	1.018	1.012	1.021	1.017
12/31/2021		1.201	1.093	1.078	1.062	1.046	1.031	1.018	1.012	1.021	1.017
12/31/2022	1.245	1.201	1.093	1.078	1.062	1.046	1.031	1.018	1.012	1.021	1.017
<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>	
12/31/2018	1.018	1.014	1.003	0.998	1.000	1.000	1.000	1.000	1.000		1.266
12/31/2019	1.018	1.014	1.003	0.998	1.000	1.000	1.000	1.000	1.000		1.365
12/31/2020	1.018	1.014	1.003	0.998	1.000	1.000	1.000	1.000	1.000		1.492
12/31/2021	1.018	1.014	1.003	0.998	1.000	1.000	1.000	1.000	1.000		1.791
12/31/2022	1.018	1.014	1.003	0.998	1.000	1.000	1.000	1.000	1.000		2.230

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
12/31/2003	3,722,881	7,407,044	13,027,218	18,793,292	23,332,804	28,402,896	32,185,698	36,080,086	38,924,832	42,297,730	44,700,058
12/31/2004	3,204,699	6,662,105	13,173,997	19,964,306	25,892,687	31,711,806	38,716,507	44,188,364	49,865,983	53,991,458	58,529,987
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	5,698,345	12,500,890	21,590,839	32,972,829	41,774,432	48,776,697	53,913,338	57,055,836	61,207,123	63,804,454	66,518,754
12/31/2009	7,848,226	15,988,447	28,165,447	40,654,929	50,305,755	57,146,280	63,130,671	69,593,919	72,776,431	76,276,461	78,708,085
12/31/2010	6,611,832	14,863,556	26,064,163	37,790,279	45,168,748	51,086,783	56,190,998	58,882,828	62,054,926	63,077,850	64,053,919
12/31/2011	7,536,604	14,376,953	21,890,684	28,860,917	34,100,411	40,066,261	44,786,546	46,887,727	48,665,970	51,197,366	51,057,501
12/31/2012	5,362,520	11,526,154	19,947,245	27,577,385	36,336,306	39,256,115	41,588,802	43,696,175	47,199,045	48,996,741	50,298,025
12/31/2013	5,123,943	11,810,191	18,632,431	27,783,969	34,145,852	37,661,380	39,751,450	42,596,842	44,530,363	46,613,794	
12/31/2014	4,818,668	10,864,835	18,555,314	25,109,851	29,417,117	34,023,356	36,963,739	39,565,861	41,745,841		
12/31/2015	5,210,796	11,896,176	19,699,862	26,464,883	32,590,942	37,700,194	40,665,690	44,389,992			
12/31/2016	5,743,268	12,593,464	21,880,864	31,554,596	36,719,077	41,589,652	47,170,485				
12/31/2017	4,420,530	10,572,658	19,391,704	26,776,795	33,689,379	39,585,044					
12/31/2018	4,090,045	11,958,621	20,548,648	29,605,934	35,872,986						
12/31/2019	5,873,519	12,697,730	20,607,921	28,252,732							
12/31/2020	5,453,204	12,013,257	21,821,768								
12/31/2021	5,105,049	10,454,250									
12/31/2022	5,291,448										

	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2003	46,238,488	46,939,476	48,041,317	48,701,395	48,891,533	49,510,738	49,797,475	49,779,378	49,814,257
12/31/2004	62,614,210	65,071,708	66,130,945	66,442,003	66,705,081	66,857,839	66,980,789	67,080,908	
12/31/2005	57,010,421	58,414,295	59,187,687	59,931,894	60,570,074	60,774,727	60,874,097		
12/31/2006	65,513,348	67,107,911	67,064,514	67,610,823	68,082,695	68,310,583			
12/31/2007	65,019,520	66,351,497	66,429,576	66,598,855	66,639,252				
12/31/2008	68,932,580	70,513,248	71,517,509	72,938,367					
12/31/2009	80,334,178	81,288,414	82,145,735						
12/31/2010	65,681,591	66,649,149							
12/31/2011	52,500,414								

Link Ratios: 171 to Ultimate

A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
12/31/2003	1.014	1.004	1.013	1.006	1.000	1.001	1.004
12/31/2004	1.005	1.004	1.002	1.002	1.001	1.001	1.004
12/31/2005	1.013	1.011	1.003	1.002	1.001	1.001	1.004
12/31/2006	1.008	1.007	1.003	1.002	1.001	1.001	1.004
12/31/2007	1.003	1.001	1.003	1.002	1.001	1.001	1.004
12/31/2008	1.020						

Best 3/5	1.008	1.005	1.003	1.002	1.001	1.001	1.004
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171 to Ultimate Factor: 1.024

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>
12/31/2003	3,684,163	5,620,174	5,766,074	4,539,512	5,070,092	3,782,802	3,894,388	2,844,746	3,372,898	2,402,328	1,538,430	700,988	1,101,841
12/31/2004	3,457,406	6,511,892	6,790,309	5,928,381	5,819,119	7,004,701	5,471,857	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	6,802,545	9,089,949	11,381,990	8,801,603	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	8,140,221	12,177,000	12,489,482	9,650,826	6,840,525	5,984,391	6,463,248	3,182,512	3,500,030	2,431,624	1,626,093	954,236	857,321
12/31/2010	8,251,724	11,200,607	11,726,116	7,378,469	5,918,035	5,104,215	2,691,830	3,172,098	1,022,924	976,069	1,627,672	967,558	
12/31/2011	6,840,349	7,513,731	6,970,233	5,239,494	5,965,850	4,720,285	2,101,181	1,778,243	2,531,396	-139,865	1,442,913		
12/31/2012	6,163,634	8,421,091	7,630,140	8,758,921	2,919,809	2,332,687	2,107,373	3,502,870	1,797,696	1,301,284			
12/31/2013	6,686,248	6,822,240	9,151,538	6,361,883	3,515,528	2,090,070	2,845,392	1,933,521	2,083,431				
12/31/2014	6,046,167	7,690,479	6,554,537	4,307,266	4,606,239	2,940,383	2,602,122	2,179,980					
12/31/2015	6,685,380	7,803,686	6,765,021	6,126,059	5,109,252	2,965,496	3,724,302						
12/31/2016	6,850,196	9,287,400	9,673,732	5,164,481	4,870,575	5,580,833							
12/31/2017	6,152,128	8,819,046	7,385,091	6,912,584	5,895,665								
12/31/2018	7,868,576		9,057,286	6,267,052									
12/31/2019	6,824,211	7,910,191	7,644,811										
12/31/2020	6,560,053	9,808,511											
12/31/2021	5,349,201												

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>
12/31/2003	0.0482	0.0736	0.0755	0.0594	0.0664	0.0495	0.0510	0.0372	0.0441	0.0314	0.0201	0.0092	0.0144
12/31/2004	0.0377	0.0709	0.0740	0.0646	0.0634	0.0763	0.0596	0.0618	0.0449	0.0494	0.0445	0.0268	0.0115
12/31/2005	0.0489	0.0763	0.0715	0.0757	0.0712	0.0597	0.0609	0.0622	0.0525	0.0321	0.0184	0.0162	0.0090
12/31/2006	0.0398	0.0805	0.0790	0.0783	0.0630	0.0674	0.0398	0.0705	0.0266	0.0332	0.0205	0.0156	-0.0004
12/31/2007	0.0391	0.0768	0.0689	0.0766	0.0584	0.0528	0.0576	0.0409	0.0396	0.0330	0.0164	0.0124	0.0007
12/31/2008	0.0572	0.0765	0.0958	0.0741	0.0589	0.0432	0.0264	0.0349	0.0219	0.0228	0.0203	0.0133	0.0085
12/31/2009	0.0667	0.0998	0.1023	0.0791	0.0560	0.0490	0.0530	0.0261	0.0287	0.0199	0.0133	0.0078	0.0070
12/31/2010	0.0719	0.0976	0.1022	0.0643	0.0516	0.0445	0.0235	0.0276	0.0089	0.0085	0.0142	0.0084	
12/31/2011	0.0691	0.0759	0.0704	0.0529	0.0603	0.0477	0.0212	0.0180	0.0256	-0.0014	0.0146		
12/31/2012	0.0687	0.0939	0.0851	0.0977	0.0326	0.0260	0.0235	0.0391	0.0200	0.0145			
12/31/2013	0.0767	0.0783	0.1050	0.0730	0.0403	0.0240	0.0326	0.0222	0.0239				
12/31/2014	0.0675	0.0859	0.0732	0.0481	0.0514	0.0328	0.0291	0.0243					
12/31/2015	0.0683	0.0797	0.0691	0.0626	0.0522	0.0303	0.0380						
12/31/2016	0.0687	0.0932	0.0971	0.0518	0.0489	0.0560							
12/31/2017	0.0620	0.0889	0.0745	0.0697	0.0594								
12/31/2018	0.0682	0.0745	0.0785	0.0543									
12/31/2019	0.0608	0.0705	0.0681										
12/31/2020	0.0579	0.0866											
12/31/2021	0.0467												

Best 3/5	0.0602	0.0833	0.0740	0.0562	0.0508	0.0297	0.0284	0.0247	0.0232	0.0143	0.0151	0.0114	0.0054
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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 :											
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
12/31/2003	4,504,809	6,604,544	9,114,439	9,543,631	9,908,290	9,940,541	9,724,767	9,618,584	9,631,763	9,716,798	9,598,788
12/31/2004	5,268,445	6,637,457	7,977,663	8,630,412	8,398,762	8,148,148	8,214,310	8,057,891	8,105,858	8,126,859	8,098,294
12/31/2005	5,958,319	6,408,898	7,790,759	8,061,618	7,920,932	7,862,646	7,850,160	7,895,611	7,788,174	7,767,173	7,767,173
12/31/2006	5,246,000	6,301,018	7,717,258	7,648,624	7,582,239	7,458,182	7,271,013	7,296,851	7,358,351	7,358,351	7,358,351
12/31/2007	5,052,052	5,780,724	7,214,145	7,205,774	7,321,709	7,207,198	7,054,742	6,832,354	6,722,745	6,737,742	6,737,742
12/31/2008	5,758,186	6,859,630	7,719,512	7,599,194	7,339,752	7,356,571	7,381,507	7,262,756	7,262,756	7,256,756	7,256,756
12/31/2009	6,397,021	7,156,052	8,715,311	8,724,082	8,672,068	8,678,918	8,607,321	8,631,077	8,634,636	8,634,636	8,629,636
12/31/2010	7,117,031	8,376,866	10,071,572	10,194,459	10,581,101	10,405,993	10,360,627	10,358,683	10,358,683	10,353,293	10,357,796
12/31/2011	6,743,729	7,772,300	8,664,287	9,176,517	9,010,034	8,863,026	8,801,217	8,673,544	8,711,548	8,711,448	8,716,448
12/31/2012	4,881,182	6,156,305	7,357,412	7,518,481	7,555,654	7,506,114	7,453,497	7,404,097	7,403,997	7,378,996	7,378,996
12/31/2013	5,365,822	6,525,268	7,470,410	7,343,580	7,186,953	7,165,007	7,306,267	7,409,629	7,430,829	7,436,629	
12/31/2014	5,168,977	6,132,456	6,325,169	6,660,222	6,735,281	6,923,430	6,921,702	6,916,702	6,929,202		
12/31/2015	5,110,825	5,400,152	6,272,838	6,617,923	6,557,572	6,408,630	6,415,601	6,316,343			
12/31/2016	4,170,962	5,360,602	7,039,080	6,866,320	6,987,649	7,092,939	7,060,337				
12/31/2017	4,333,115	5,861,539	6,891,257	7,309,802	7,033,446	6,997,904					
12/31/2018	4,331,232	5,928,133	6,647,156	7,198,440	7,893,781						
12/31/2019	4,919,240	6,127,454	7,926,188	8,307,909							
12/31/2020	4,004,955	5,683,973	6,789,795								
12/31/2021	6,278,482	7,987,425									
12/31/2022	5,590,518										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2003	9,587,788	9,577,788	9,577,788	9,587,788	9,580,593	9,580,593	9,580,594	9,580,593	9,580,593
12/31/2004	8,099,793	8,098,293	8,098,293	8,098,293	8,098,293	8,098,295	8,133,293	8,135,294	
12/31/2005	7,774,963	7,767,173	7,769,173	7,769,613	7,772,992	7,782,551	7,767,551		
12/31/2006	7,358,351	7,358,351	7,358,351	7,358,351	7,359,851	7,358,351			
12/31/2007	6,737,742	6,737,741	6,737,741	6,737,741	6,737,741				
12/31/2008	7,256,756	7,276,743	7,256,756	7,256,756					
12/31/2009	8,629,636	8,629,636	8,629,636						
12/31/2010	10,355,664	10,365,942							
12/31/2011	8,736,448								

Local Products (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>
12/31/2003	1.466	1.380	1.047	1.038	1.003	0.978	0.989	1.001	1.009	0.988	0.999
12/31/2004	1.260	1.202	1.082	0.973	0.970	1.008	0.981	1.006	1.003	0.996	1.000
12/31/2005	1.076	1.216	1.035	0.983	0.993	0.998	1.006	0.986	0.997	1.000	1.001
12/31/2006	1.201	1.225	0.991	0.991	0.984	0.975	1.004	1.008	1.000	1.000	1.000
12/31/2007	1.144	1.248	0.999	1.016	0.984	0.979	0.968	0.984	1.002	1.000	1.000
12/31/2008	1.191	1.125	0.984	0.966	1.002	1.003	0.984	1.000	0.999	1.000	1.000
12/31/2009	1.119	1.218	1.001	0.994	1.001	0.992	1.003	1.000	1.000	0.999	1.000
12/31/2010	1.177	1.202	1.012	1.038	0.983	0.996	1.000	1.000	0.999	1.000	1.000
12/31/2011	1.153	1.115	1.059	0.982	0.984	0.993	0.985	1.004	1.000	1.001	1.002
12/31/2012	1.261	1.195	1.022	1.005	0.993	0.993	0.993	1.000	0.997	1.000	
12/31/2013	1.216	1.145	0.983	0.979	0.997	1.020	1.014	1.003	1.001		
12/31/2014	1.186	1.031	1.053	1.011	1.028	1.000	0.999	1.002			
12/31/2015	1.057	1.162	1.055	0.991	0.977	1.001	0.985				
12/31/2016	1.285	1.313	0.975	1.018	1.015	0.995					
12/31/2017	1.353	1.176	1.061	0.962	0.995						
12/31/2018	1.369	1.121	1.083	1.097							
12/31/2019	1.246	1.294	1.048								
12/31/2020	1.419	1.195									
12/31/2021	1.272										
3 Yr Mean	1.312	1.203	1.064	1.026	0.996	0.999	0.999	1.002	0.999	1.000	1.001
Best 3/5	1.331	1.222	1.055	1.007	1.002	0.999	0.992	1.002	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>				
12/31/2003	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	1.004	1.000	1.000			
12/31/2005	0.999	1.000	1.000	1.000	1.001	0.998	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	1.000	1.000	1.000	1.000	1.000			
12/31/2008	1.003	0.997	1.000								
12/31/2009	1.000	1.000									
12/31/2010	1.001										
3 Yr Mean	1.001	0.999	1.000	1.000	1.000	1.001	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											
<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>
12/31/2018					1.002	0.999	0.992	1.002	1.000	1.000	1.000
12/31/2019				1.007	1.002	0.999	0.992	1.002	1.000	1.000	1.000
12/31/2020			1.055	1.007	1.002	0.999	0.992	1.002	1.000	1.000	1.000
12/31/2021		1.222	1.055	1.007	1.002	0.999	0.992	1.002	1.000	1.000	1.000
12/31/2022	1.331	1.222	1.055	1.007	1.002	0.999	0.992	1.002	1.000	1.000	1.000
<u>A.Y.E</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/243</u>	<u>FACTORS</u>	
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.057	
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.292	
12/31/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.719	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2003	116,528	244,915	205,040	259,754	177,361	111,576	110,076	84,975	84,975	84,975	84,975
12/31/2004	697,843	657,590	1,063,635	1,241,071	845,010	846,290	823,891	823,890	823,890	823,890	823,890
12/31/2005	641,903	761,351	1,110,820	1,006,327	901,359	984,776	984,775	984,825	984,825	985,454	985,454
12/31/2006	419,639	866,466	845,510	721,656	744,439	743,882	743,882	743,882	743,882	743,882	743,882
12/31/2007	356,556	468,073	750,142	791,851	741,682	731,782	731,782	762,782	762,782	762,782	756,782
12/31/2008	526,684	424,649	539,111	421,590	352,812	346,242	345,742	345,742	345,742	345,742	345,742
12/31/2009	280,949	292,020	305,963	243,979	437,219	438,219	438,219	438,219	438,219	438,219	438,219
12/31/2010	435,640	338,106	296,588	284,088	290,088	290,088	290,088	284,088	284,088	284,088	284,088
12/31/2011	423,952	633,662	867,478	857,128	864,628	848,229	934,729	934,729	934,774	949,774	934,774
12/31/2012	326,981	435,811	376,701	400,869	486,065	489,869	489,869	489,869	489,869	489,869	489,869
12/31/2013	381,760	641,789	673,182	829,320	845,087	844,635	844,635	844,635	843,635	843,635	
12/31/2014	914,269	934,258	889,410	1,160,173	1,110,173	1,094,173	1,094,173	1,094,173	1,094,173		
12/31/2015	415,478	578,970	637,756	751,120	733,450	750,156	755,156	755,156			
12/31/2016	313,321	448,584	584,760	572,780	548,305	573,305	648,305				
12/31/2017	375,978	969,266	883,382	833,853	832,266	857,266					
12/31/2018	537,774	721,257	684,815	719,050	713,450						
12/31/2019	508,531	697,241	582,148	533,648							
12/31/2020	235,636	750,660	910,853								
12/31/2021	644,777	851,087									
12/31/2022	697,532										

<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>
12/31/2003	84,975	84,975	84,975	84,975	84,975	84,975	84,975	84,975	84,975
12/31/2004	823,890	823,890	823,890	823,890	823,890	823,890	823,890	823,890	
12/31/2005	985,454	985,454	985,454	985,454	985,454	985,454	985,454		
12/31/2006	743,882	743,882	743,882	743,882	743,882	743,882			
12/31/2007	756,782	756,782	756,782	756,782	756,782				
12/31/2008	345,742	345,742	345,742	345,742					
12/31/2009	438,219	438,219	438,219						
12/31/2010	284,088	284,088							
12/31/2011	934,774								

Local Products (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>
12/31/2003	2.102	0.837	1.267	0.683	0.629	0.987	0.772	1.000	1.000	1.000	1.000
12/31/2004	0.942	1.617	1.167	0.681	1.002	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2005	1.186	1.459	0.906	0.896	1.093	1.000	1.000	1.000	1.001	1.000	1.000
12/31/2006	2.065	0.976	0.854	1.032	0.999	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.313	1.603	1.056	0.937	0.987	1.000	1.042	1.000	1.000	0.992	1.000
12/31/2008	0.806	1.270	0.782	0.837	0.981	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.039	1.048	0.797	1.792	1.002	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2010	0.776	0.877	0.958	1.021	1.000	1.000	0.979	1.000	1.000	1.000	1.000
12/31/2011	1.495	1.369	0.988	1.009	0.981	1.102	1.000	1.000	1.016	0.984	1.000
12/31/2012	1.333	0.864	1.064	1.213	1.008	1.000	1.000	1.000	1.000	1.000	
12/31/2013	1.681	1.049	1.232	1.019	0.999	1.000	1.000	0.999	1.000		
12/31/2014	1.022	0.952	1.304	0.957	0.986	1.000	1.000	1.000			
12/31/2015	1.394	1.102	1.178	0.976	1.023	1.007	1.000				
12/31/2016	1.432	1.304	0.980	0.957	1.046	1.131					
12/31/2017	2.578	0.911	0.944	0.998	1.030						
12/31/2018	1.341	0.949	1.050	0.992							
12/31/2019	1.371	0.835	0.917								
12/31/2020	3.186	1.213									
12/31/2021	1.320										
3 Yr Mean	1.959	0.999	0.970	0.982	1.033	1.046	1.000	1.000	1.005	0.995	1.000
Best 3/5	1.763	1.024	0.991	0.975	1.017	1.002	1.000	1.000	1.000	1.000	1.000
<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2003	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	1.000	1.000	1.000	1.000	1.000			
12/31/2008	1.000	1.000	1.000								
12/31/2009	1.000	1.000									
12/31/2010	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											
<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>
12/31/2018					1.017	1.002	1.000	1.000	1.000	1.000	1.000
12/31/2019				0.975	1.017	1.002	1.000	1.000	1.000	1.000	1.000
12/31/2020			0.991	0.975	1.017	1.002	1.000	1.000	1.000	1.000	1.000
12/31/2021		1.024	0.991	0.975	1.017	1.002	1.000	1.000	1.000	1.000	1.000
12/31/2022	1.763	1.024	0.991	0.975	1.017	1.002	1.000	1.000	1.000	1.000	1.000
<u>A.Y.E.</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>	
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.019	
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.994	
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985	
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.008	
12/31/2022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.778	

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.	<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>
12/31/2003	676,645	1,405,150	2,289,434	3,141,798	3,653,578	3,986,260	4,128,794	4,106,450	4,115,698	4,150,945	4,224,912
12/31/2004	665,839	1,352,613	2,289,948	2,935,649	3,460,476	3,680,064	3,818,231	3,959,839	3,970,046	3,969,261	3,970,006
12/31/2005	532,163	1,217,988	2,040,130	2,628,226	3,124,115	3,033,744	3,115,095	3,108,396	3,099,582	3,080,395	3,080,425
12/31/2006	589,099	1,496,733	2,476,744	3,676,343	4,537,994	4,871,274	5,016,126	4,987,499	5,020,622	5,015,943	5,015,943
12/31/2007	646,580	1,142,573	2,359,158	2,895,031	3,612,198	3,868,583	4,091,760	3,930,813	3,968,741	3,964,620	3,966,756
12/31/2008	639,598	1,309,377	2,425,997	3,184,036	3,482,681	3,546,609	3,588,373	3,599,535	3,599,535	3,598,878	3,598,878
12/31/2009	615,024	1,397,732	2,575,782	3,310,499	3,859,898	4,596,672	4,047,543	4,058,752	4,056,907	4,067,237	4,066,563
12/31/2010	844,335	1,823,305	3,189,436	4,610,843	5,769,227	6,013,695	5,932,502	5,936,759	5,940,648	5,951,735	5,952,786
12/31/2011	625,993	1,311,684	2,817,968	4,014,680	4,527,604	4,872,300	5,023,163	5,035,239	5,064,947	5,101,420	5,138,796
12/31/2012	579,829	1,520,774	3,389,644	4,311,612	4,829,183	5,269,726	5,393,145	5,437,379	5,512,465	5,476,431	5,514,371
12/31/2013	954,204	2,154,870	3,506,479	4,605,433	5,379,066	5,907,502	6,314,139	6,459,469	6,569,415	6,573,715	
12/31/2014	808,671	1,502,771	2,465,554	3,456,928	3,780,127	3,948,776	3,986,234	4,002,889	4,113,901		
12/31/2015	449,562	912,467	1,719,393	2,494,285	2,746,371	2,833,592	2,902,675	2,887,080			
12/31/2016	480,377	1,274,008	2,483,414	2,688,707	3,126,668	3,403,532	3,671,672				
12/31/2017	533,674	1,618,202	2,639,528	3,748,211	4,179,452	4,480,091					
12/31/2018	700,730	1,143,826	2,159,631	3,033,846	4,025,932						
12/31/2019	549,773	2,506,205	4,450,626	5,516,765							
12/31/2020	573,226	1,579,655	2,253,496								
12/31/2021	683,387	1,771,926									
12/31/2022	568,867										

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>
12/31/2003	4,205,202	4,205,202	4,203,095	4,253,095	4,245,332	4,241,662	4,241,704	4,241,696	4,241,696
12/31/2004	3,967,206	3,967,195	3,964,056	3,964,384	3,964,384	3,964,855	3,990,697	3,991,005	
12/31/2005	3,080,425	3,110,872	3,111,007	3,111,395	3,112,626	3,114,657	3,114,910		
12/31/2006	5,015,943	5,015,943	5,015,943	5,016,414	5,017,261	5,017,514			
12/31/2007	3,965,823	3,970,162	3,970,801	3,971,648	3,971,901				
12/31/2008	3,598,878	3,599,362	3,601,365	3,601,618					
12/31/2009	4,067,698	4,068,541	4,068,794						
12/31/2010	5,945,265	5,949,596							
12/31/2011	5,208,581								

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>
12/31/2003	728,505	884,284	852,364	511,780	332,682	142,534	-22,344	9,248	35,247	73,967	-19,710	0	-2,107
12/31/2004	686,774	937,335	645,701	524,827	219,588	138,167	141,608	10,207	-785	745	-2,800	-11	-3,139
12/31/2005	685,825	822,142	588,096	495,889	-90,371	81,351	-6,699	-8,814	-19,187	30	0	30,447	135
12/31/2006	907,634	980,011	1,199,599	861,651	333,280	144,852	-28,627	33,123	-4,679	0	0	0	0
12/31/2007	495,993	1,216,585	535,873	717,167	256,385	223,177	-160,947	37,928	-4,121	2,136	-933	4,339	639
12/31/2008	669,779	1,116,620	758,039	298,645	63,928	41,764	11,162	0	-657	0	0	484	2,003
12/31/2009	782,708	1,178,050	734,717	549,399	736,774	-549,129	11,209	-1,845	10,330	-674	1,135	843	253
12/31/2010	978,970	1,366,131	1,421,407	1,158,384	244,468	-81,193	4,257	3,889	11,087	1,051	-7,521	4,331	
12/31/2011	685,691	1,506,284	1,196,712	512,924	344,696	150,863	12,076	29,708	36,473	37,376	69,785		
12/31/2012	940,945	1,868,870	921,968	517,571	440,543	123,419	44,234	75,086	-36,034	37,940			
12/31/2013	1,200,666	1,351,609	1,098,954	773,633	528,436	406,637	145,330	109,946	4,300				
12/31/2014	694,100	962,783	991,374	323,199	168,649	37,458	16,655	111,012					
12/31/2015	462,905	806,926	774,892	252,086	87,221	69,083	-15,595						
12/31/2016	793,631	1,209,406	205,293	437,961	276,864	268,140							
12/31/2017	1,084,528	1,021,326	1,108,683	431,241	300,639								
12/31/2018	443,096	1,015,805	874,215	992,086									
12/31/2019	1,956,432	1,944,421	1,066,139										
12/31/2020	1,006,429	673,841											
12/31/2021	1,088,539												

	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>
12/31/2003	0.0463	0.0562	0.0542	0.0325	0.0211	0.0091	-0.0014	0.0006	0.0022	0.0047	-0.0013	0.0000	-0.0001
12/31/2004	0.0592	0.0808	0.0557	0.0453	0.0189	0.0119	0.0122	0.0009	-0.0001	0.0001	-0.0002	0.0000	-0.0003
12/31/2005	0.0572	0.0686	0.0491	0.0414	-0.0075	0.0068	-0.0006	-0.0007	-0.0016	0.0000	0.0000	0.0025	0.0000
12/31/2006	0.0757	0.0818	0.1001	0.0719	0.0278	0.0121	-0.0024	0.0028	-0.0004	0.0000	0.0000	0.0000	0.0000
12/31/2007	0.0423	0.1038	0.0457	0.0612	0.0219	0.0190	-0.0137	0.0032	-0.0004	0.0002	-0.0001	0.0004	0.0001
12/31/2008	0.0549	0.0916	0.0622	0.0245	0.0052	0.0034	0.0009	0.0000	-0.0001	0.0000	0.0000	0.0000	0.0002
12/31/2009	0.0608	0.0915	0.0570	0.0427	0.0572	-0.0426	0.0009	-0.0001	0.0008	-0.0001	0.0001	0.0001	0.0000
12/31/2010	0.0649	0.0906	0.0943	0.0768	0.0162	-0.0054	0.0003	0.0003	0.0007	0.0001	-0.0005	0.0003	
12/31/2011	0.0467	0.1027	0.0816	0.0350	0.0235	0.0103	0.0008	0.0020	0.0025	0.0025	0.0048		
12/31/2012	0.0784	0.1557	0.0768	0.0431	0.0367	0.0103	0.0037	0.0063	-0.0030	0.0032			
12/31/2013	0.1020	0.1148	0.0934	0.0657	0.0449	0.0345	0.0123	0.0093	0.0004				
12/31/2014	0.0568	0.0788	0.0811	0.0264	0.0138	0.0031	0.0014	0.0091					
12/31/2015	0.0420	0.0732	0.0703	0.0229	0.0079	0.0063	-0.0014						
12/31/2016	0.0622	0.0948	0.0161	0.0343	0.0217	0.0210							
12/31/2017	0.0692	0.0652	0.0708	0.0275	0.0192								
12/31/2018	0.0343	0.0785	0.0676	0.0767									
12/31/2019	0.1269	0.1261	0.0691										
12/31/2020	0.0786	0.0526											
12/31/2021	0.0562												

Best 3/5	0.0680	0.0795	0.0690	0.0294	0.0182	0.0125	0.0020	0.0058	0.0006	0.0009	0.0000	0.0001	0.0000
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Local Products (Subline Code 336)
Full Coverage
Multistate
Bodily Injury - Occurrence
Incurred Accident Year Incremental ALAE Development

	Link Ratios						
A.Y.E	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/2003	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	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2008	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>
	0.286	0.218	0.139	0.070	0.040	0.022	0.009
<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>
	0.007	0.002	0.001	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>3/31/2023</u>	<u>Indemnity</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>
12/31/2020	2,422,124	13,867,893	0.139	1,920,703	4,342,827	1.000	4,342,827
12/31/2021	1,723,227	19,974,490	0.218	4,354,439	6,077,666	1.000	6,077,666
12/31/2022	565,245	19,697,513	0.286	5,633,489	6,198,734	1.000	6,198,734

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

<div>\$100,000 Basic Limit Losses as of :</div>											
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
12/31/2003	1,273,817	1,826,811	2,118,143	2,132,154	2,333,799	2,336,391	2,368,200	2,373,870	2,383,642	2,425,143	2,433,998
12/31/2004	2,168,553	2,278,277	2,342,340	2,260,248	2,317,809	2,294,375	2,246,065	2,277,482	2,297,789	2,301,039	2,309,239
12/31/2005	2,940,003	3,175,181	3,366,936	3,426,770	3,500,734	3,369,084	3,385,544	3,431,490	3,437,649	3,428,870	3,427,648
12/31/2006	3,039,556	3,389,540	3,436,728	3,589,533	3,607,921	3,770,496	3,807,854	3,965,911	4,012,784	4,078,710	4,093,710
12/31/2007	3,009,872	2,910,860	3,130,877	3,410,139	3,717,358	3,636,672	3,851,908	3,829,507	3,821,769	3,814,978	3,823,690
12/31/2008	3,703,326	3,940,140	3,875,819	4,036,680	4,218,258	4,462,796	4,718,752	4,998,490	5,240,632	5,297,324	5,264,822
12/31/2009	3,603,582	3,769,199	3,792,121	3,824,250	3,804,722	4,024,199	4,015,979	4,096,601	4,164,101	4,184,192	4,217,953
12/31/2010	4,538,095	4,703,609	4,958,539	4,998,596	4,602,236	4,849,454	4,858,418	4,793,378	4,812,397	4,743,255	4,752,943
12/31/2011	4,296,538	4,521,071	4,772,875	4,717,667	4,825,477	4,875,544	4,832,645	4,909,362	4,918,780	4,928,299	5,003,165
12/31/2012	4,023,831	4,008,592	3,899,433	3,822,260	4,009,624	3,986,856	4,068,471	4,109,226	4,058,723	4,059,096	4,059,096
12/31/2013	3,627,376	3,655,502	4,238,322	4,165,607	4,181,595	4,251,235	4,268,323	4,243,323	4,328,323	4,343,323	
12/31/2014	3,601,835	3,906,990	3,817,936	3,817,777	3,806,851	3,870,845	3,847,345	3,946,345	3,876,345		
12/31/2015	4,887,378	5,128,609	5,862,231	5,863,928	5,882,109	5,997,808	6,016,651	5,976,391			
12/31/2016	4,572,490	4,555,575	4,977,844	5,233,053	5,123,208	5,134,427	5,163,524				
12/31/2017	4,369,802	4,553,366	5,022,669	4,824,007	4,704,153	4,654,401					
12/31/2018	5,453,242	5,259,652	5,262,215	5,730,606	5,798,543						
12/31/2019	5,543,496	5,638,475	6,132,186	6,183,554							
12/31/2020	6,415,067	6,519,741	6,933,820								
12/31/2021	6,475,798	7,077,404									
12/31/2022	6,905,245										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2003	2,472,332	2,454,618	2,440,868	2,463,363	2,463,363	2,463,363	2,463,363	2,463,363	2,463,363
12/31/2004	2,274,239	2,281,239	2,393,731	2,378,731	2,478,731	2,403,731	2,403,731	2,403,731	
12/31/2005	3,428,048	3,413,807	3,413,807	3,513,807	3,531,807	3,526,807	3,526,807		
12/31/2006	4,146,842	4,100,866	4,194,374	4,213,517	4,213,517	4,213,617			
12/31/2007	3,821,525	3,834,025	3,834,023	3,824,273	3,823,273				
12/31/2008	5,313,149	5,217,763	5,218,318	5,219,068					
12/31/2009	4,129,521	4,228,521	4,174,521						
12/31/2010	4,751,940	4,752,473							
12/31/2011	5,003,163								

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>
12/31/2003	1.434	1.159	1.007	1.095	1.001	1.014	1.002	1.004	1.017	1.004	1.016
12/31/2004	1.051	1.028	0.965	1.025	0.990	0.979	1.014	1.009	1.001	1.004	0.985
12/31/2005	1.080	1.060	1.018	1.022	0.962	1.005	1.014	1.002	0.997	1.000	1.000
12/31/2006	1.115	1.014	1.044	1.005	1.045	1.010	1.042	1.012	1.016	1.004	1.013
12/31/2007	0.967	1.076	1.089	1.090	0.978	1.059	0.994	0.998	0.998	1.002	0.999
12/31/2008	1.064	0.984	1.042	1.045	1.058	1.057	1.059	1.048	1.011	0.994	1.009
12/31/2009	1.046	1.006	1.008	0.995	1.058	0.998	1.020	1.016	1.005	1.008	0.979
12/31/2010	1.036	1.054	1.008	0.921	1.054	1.002	0.987	1.004	0.986	1.002	1.000
12/31/2011	1.052	1.056	0.988	1.023	1.010	0.991	1.016	1.002	1.002	1.015	1.000
12/31/2012	0.996	0.973	0.980	1.049	0.994	1.020	1.010	0.988	1.000	1.000	
12/31/2013	1.008	1.159	0.983	1.004	1.017	1.004	0.994	1.020	1.003		
12/31/2014	1.085	0.977	1.000	0.997	1.017	0.994	1.026	0.982			
12/31/2015	1.049	1.143	1.000	1.003	1.020	1.003	0.993				
12/31/2016	0.996	1.093	1.051	0.979	1.002	1.006					
12/31/2017	1.042	1.103	0.960	0.975	0.989						
12/31/2018	0.965	1.000	1.089	1.012							
12/31/2019	1.017	1.088	1.008								
12/31/2020	1.016	1.064									
12/31/2021	1.093										
3 Yr Mean	1.042	1.051	1.019	0.989	1.004	1.001	1.004	0.997	1.002	1.006	0.993
Best 3/5	1.025	1.082	1.020	0.993	1.012	1.004	1.007	0.998	1.002	1.003	1.000
<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>				
12/31/2003	0.993	0.994	1.009	1.000	1.000	1.000	1.000	1.000			
12/31/2004	1.003	1.049	0.994	1.042	0.970	1.000	1.000	1.000			
12/31/2005	0.996	1.000	1.029	1.005	0.999	1.000	1.000	1.000			
12/31/2006	0.989	1.023	1.005	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.003	1.000	0.997	1.000	1.002	1.000	1.000	1.000			
12/31/2008	0.982	1.000	1.000								
12/31/2009	1.024	0.987									
12/31/2010	1.000										
3 Yr Mean	1.002	0.996	1.001	1.002	0.990	1.000	1.000	1.000			
Best 3/5	0.997	1.000	1.001	1.002	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>
12/31/2018					1.012	1.004	1.007	0.998	1.002	1.003	1.000
12/31/2019				0.993	1.012	1.004	1.007	0.998	1.002	1.003	1.000
12/31/2020			1.020	0.993	1.012	1.004	1.007	0.998	1.002	1.003	1.000
12/31/2021		1.082	1.020	0.993	1.012	1.004	1.007	0.998	1.002	1.003	1.000
12/31/2022	1.025	1.082	1.020	0.993	1.012	1.004	1.007	0.998	1.002	1.003	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>243/243</u>	<u>FACTORS</u>	
12/31/2018	0.997	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.026	
12/31/2019	0.997	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.019	
12/31/2020	0.997	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.039	
12/31/2021	0.997	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.125	
12/31/2022	0.997	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.153	

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>
12/31/2003	240,651	185,667	160,024	174,025	181,024	158,026	172,903	199,404	190,310	225,461	213,954
12/31/2004	246,668	129,314	132,294	179,776	245,076	305,375	295,344	391,079	422,580	387,579	387,579
12/31/2005	162,608	228,326	212,716	267,850	270,050	310,851	314,208	323,814	354,504	774,045	898,913
12/31/2006	274,664	229,162	294,191	287,481	304,475	340,486	340,484	332,531	345,548	423,863	405,576
12/31/2007	229,278	441,042	467,990	409,124	378,557	362,557	366,057	463,057	463,057	463,057	463,057
12/31/2008	294,367	208,042	336,788	335,305	346,805	343,795	443,795	443,795	437,296	457,296	527,296
12/31/2009	177,301	176,935	144,535	143,435	142,195	249,008	250,198	350,198	350,198	350,198	350,198
12/31/2010	264,476	266,145	263,600	267,696	361,696	361,696	361,696	361,696	361,696	361,696	361,696
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	383,796
12/31/2013	387,006	407,586	401,221	565,221	568,321	668,321	631,349	626,348	627,348	626,848	
12/31/2014	287,934	417,930	402,798	506,998	481,498	522,498	522,498	521,498	568,748		
12/31/2015	641,684	582,364	570,740	592,639	593,351	629,710	614,710	589,710			
12/31/2016	1,045,801	1,133,110	1,187,348	1,242,108	1,360,108	1,273,412	1,268,410				
12/31/2017	914,655	1,123,383	1,222,351	1,164,749	1,275,796	1,328,796					
12/31/2018	1,510,566	1,861,743	1,960,473	1,927,479	1,893,401						
12/31/2019	1,311,936	1,508,612	1,463,891	1,436,868							
12/31/2020	1,152,679	1,255,552	1,176,544								
12/31/2021	1,759,596	2,113,007									
12/31/2022	1,648,969										

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>
12/31/2003	254,454	245,453	242,703	242,703	235,902	235,902	223,402	223,402	223,402
12/31/2004	403,580	403,579	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	864,339		
12/31/2006	424,443	380,306	380,205	378,587	377,387	377,387			
12/31/2007	463,057	463,057	463,057	463,057	463,057				
12/31/2008	527,296	527,296	527,296	532,296					
12/31/2009	353,198	450,198	450,198						
12/31/2010	361,696	361,696							
12/31/2011	312,869								

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

Link Ratios											
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2003	0.772	0.862	1.087	1.040	0.873	1.094	1.153	0.954	1.185	0.949	1.189
12/31/2004	0.524	1.023	1.359	1.363	1.246	0.967	1.324	1.081	0.917	1.000	1.041
12/31/2005	1.404	0.932	1.259	1.008	1.151	1.011	1.031	1.095	2.183	1.161	0.993
12/31/2006	0.834	1.284	0.977	1.059	1.118	1.000	0.977	1.039	1.227	0.957	1.047
12/31/2007	1.924	1.061	0.874	0.925	0.958	1.010	1.265	1.000	1.000	1.000	1.000
12/31/2008	0.707	1.619	0.996	1.034	0.991	1.291	1.000	0.985	1.046	1.153	1.000
12/31/2009	0.998	0.817	0.992	0.991	1.751	1.005	1.400	1.000	1.000	1.000	1.009
12/31/2010	1.006	0.990	1.016	1.351	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	1.000
12/31/2012	0.963	1.029	1.031	0.948	1.100	1.018	1.011	1.000	1.088	1.243	
12/31/2013	1.053	0.984	1.409	1.005	1.176	0.945	0.992	1.002	0.999		
12/31/2014	1.451	0.964	1.259	0.950	1.085	1.000	0.998	1.091			
12/31/2015	0.908	0.980	1.038	1.001	1.061	0.976	0.959				
12/31/2016	1.083	1.048	1.046	1.095	0.936	0.996					
12/31/2017	1.228	1.088	0.953	1.095	1.042						
12/31/2018	1.232	1.053	0.983	0.982							
12/31/2019	1.150	0.970	0.982								
12/31/2020	1.089	0.937									
12/31/2021	1.201										
3 Yr Mean	1.147	0.987	0.973	1.057	1.013	0.991	0.983	1.031	1.019	1.081	1.003
Best 3/5	1.193	1.024	1.001	1.026	1.063	0.991	0.983	1.011	1.000	1.051	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>			
12/31/2003	0.965	0.989	1.000	0.972	1.000	0.947	1.000	1.000			
12/31/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2005	1.010	0.960	1.001	1.000	0.999	1.000	1.000	1.000			
12/31/2006	0.896	1.000	0.996	0.997	1.000	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000			
12/31/2008	1.000	1.000	1.009								
12/31/2009	1.275	1.000									
12/31/2010	1.000										
3 Yr Mean	1.092	1.000	1.002	0.999	1.000	0.982	1.000	1.000			
Best 3/5	1.000	1.000	1.000	0.999	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>
12/31/2018					1.063	0.991	0.983	1.011	1.000	1.051	1.000
12/31/2019				1.026	1.063	0.991	0.983	1.011	1.000	1.051	1.000
12/31/2020			1.001	1.026	1.063	0.991	0.983	1.011	1.000	1.051	1.000
12/31/2021		1.024	1.001	1.026	1.063	0.991	0.983	1.011	1.000	1.051	1.000
12/31/2022	1.193	1.024	1.001	1.026	1.063	0.991	0.983	1.011	1.000	1.051	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/U1t</u>	<u>FACTORS</u>	
12/31/2018	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.099	
12/31/2019	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.128	
12/31/2020	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.129	
12/31/2021	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.156	
12/31/2022	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.379	

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>
12/31/2003	57,554	662,655	978,058	1,091,702	1,223,141	1,247,643	1,251,501	1,341,602	1,376,901	1,468,075	1,545,834
12/31/2004	160,352	303,499	440,767	672,855	755,346	868,933	884,249	901,092	932,351	940,532	997,640
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	880,761	1,205,844	1,563,769	1,650,736	2,025,186	2,073,062	2,155,262	2,134,978
12/31/2007	397,841	885,814	1,142,658	1,612,287	1,973,808	2,476,406	2,664,327	3,027,572	3,221,844	3,454,100	3,228,776
12/31/2008	367,537	861,741	1,201,647	1,629,294	2,419,935	4,576,428	7,024,229	8,407,474	8,388,217	7,792,229	7,294,260
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	225,475	422,717	767,095	1,143,041	1,270,249	1,452,184	1,692,956	1,850,511	1,875,809	2,162,238	2,206,420
12/31/2011	409,347	757,210	1,103,031	1,494,722	1,814,179	1,824,932	1,852,524	1,972,665	2,083,547	2,115,333	2,137,212
12/31/2012	255,922	553,944	910,548	1,043,077	1,231,223	1,410,138	1,642,000	1,739,176	1,743,136	1,798,584	1,798,584
12/31/2013	364,302	531,634	757,470	1,030,616	1,253,765	1,446,607	1,603,442	1,828,570	1,909,070	2,096,576	
12/31/2014	269,721	597,843	888,703	990,834	1,185,384	1,200,329	1,203,859	1,205,135	1,209,093		
12/31/2015	421,976	890,082	1,293,668	1,674,811	1,850,060	1,978,108	2,099,565	2,272,915			
12/31/2016	324,117	608,641	967,473	1,536,813	1,673,751	1,758,688	1,789,055				
12/31/2017	428,932	805,424	2,106,741	2,675,321	2,997,387	3,093,635					
12/31/2018	514,999	933,332	2,343,874	5,036,881	6,642,037						
12/31/2019	387,144	677,137	924,438	1,158,473							
12/31/2020	572,579	919,843	1,346,394								
12/31/2021	558,026	1,130,054									
12/31/2022	570,777										

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>
12/31/2003	1,606,114	1,625,381	1,648,663	1,692,604	1,692,604	1,675,976	1,675,976	1,645,580	1,645,580
12/31/2004	992,367	997,082	1,026,810	1,026,810	1,041,810	1,026,810	1,026,810	1,026,810	
12/31/2005	1,276,047	1,151,879	1,163,471	1,455,845	1,406,699	1,554,941	1,554,941		
12/31/2006	2,289,103	2,329,841	2,263,489	2,270,165	2,270,165	2,270,165			
12/31/2007	3,229,620	3,070,297	3,167,276	3,155,849	3,288,878				
12/31/2008	6,660,827	6,187,118	6,130,531	5,911,930					
12/31/2009	2,015,054	3,106,304	3,091,306						
12/31/2010	2,064,307	2,066,842							
12/31/2011	2,137,212								

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

	Increments												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2003	605,101	315,403	113,644	131,439	24,502	3,858	90,101	35,299	91,174	77,759	60,280	19,267	23,282
12/31/2004	143,147	137,268	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	325,639	325,083	357,925	86,967	374,450	47,876	82,200	-20,284	154,125	40,738	-66,352
12/31/2007	487,973	256,844	469,629	361,521	502,598	187,921	363,245	194,272	232,256	-225,324	844	-159,323	96,979
12/31/2008	494,204	339,906	427,647	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	-14,998
12/31/2010	197,242	344,378	375,946	127,208	181,935	240,772	157,555	25,298	286,429	44,182	-142,113	2,535	
12/31/2011	347,863	345,821	391,691	319,457	10,753	27,592	120,141	110,882	31,786	21,879	0		
12/31/2012	298,022	356,604	132,529	188,146	178,915	231,862	97,176	3,960	55,448	0			
12/31/2013	167,332	225,836	273,146	223,149	192,842	156,835	225,128	80,500	187,506				
12/31/2014	328,122	290,860	102,131	194,550	14,945	3,530	1,276	3,958					
12/31/2015	468,106	403,586	381,143	175,249	128,048	121,457	173,350						
12/31/2016	284,524	358,832	569,340	136,938	84,937	30,367							
12/31/2017	376,492	1,301,317	568,580	322,066	96,248								
12/31/2018	418,333	1,410,542	2,693,007	1,605,156									
12/31/2019	289,993	247,301	234,035										
12/31/2020	347,264	426,551											
12/31/2021	572,028												

	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
12/31/2003	0.2319	0.1209	0.0436	0.0504	0.0094	0.0015	0.0345	0.0135	0.0349	0.0298	0.0231	0.0074	0.0089
12/31/2004	0.0541	0.0519	0.0877	0.0312	0.0429	0.0058	0.0064	0.0118	0.0031	0.0216	-0.0020	0.0018	0.0112
12/31/2005	0.0257	0.0736	0.0354	0.0164	0.0262	0.0178	0.0335	-0.0015	-0.0002	0.0012	0.0480	-0.0337	0.0031
12/31/2006	0.0372	0.0437	0.0655	0.0654	0.0720	0.0175	0.0753	0.0096	0.0165	-0.0041	0.0310	0.0082	-0.0133
12/31/2007	0.0895	0.0471	0.0861	0.0663	0.0921	0.0345	0.0666	0.0356	0.0426	-0.0413	0.0002	-0.0292	0.0178
12/31/2008	0.0868	0.0597	0.0751	0.1388	0.3786	0.4298	0.2429	-0.0034	-0.1046	-0.0874	-0.1112	-0.0832	-0.0099
12/31/2009	0.0770	0.0535	0.0078	0.0311	0.0148	0.0712	0.0386	0.0219	-0.0001	0.0072	-0.0035	0.2497	-0.0034
12/31/2010	0.0385	0.0671	0.0733	0.0248	0.0355	0.0469	0.0307	0.0049	0.0558	0.0086	-0.0277	0.0005	
12/31/2011	0.0645	0.0641	0.0726	0.0592	0.0020	0.0051	0.0223	0.0206	0.0059	0.0041	0.0000		
12/31/2012	0.0665	0.0795	0.0296	0.0420	0.0399	0.0517	0.0217	0.0009	0.0124	0.0000			
12/31/2013	0.0344	0.0465	0.0562	0.0459	0.0397	0.0323	0.0463	0.0166	0.0386				
12/31/2014	0.0656	0.0582	0.0204	0.0389	0.0030	0.0007	0.0003	0.0008					
12/31/2015	0.0605	0.0522	0.0493	0.0227	0.0166	0.0157	0.0224						
12/31/2016	0.0496	0.0626	0.0993	0.0239	0.0148	0.0053							
12/31/2017	0.0621	0.2145	0.0937	0.0531	0.0159								
12/31/2018	0.0580	0.1954	0.3731	0.2224									
12/31/2019	0.0384	0.0327	0.0310										
12/31/2020	0.0395	0.0485											
12/31/2021	0.0566												

Best 3/5	0.0514	0.1022	0.0808	0.0386	0.0158	0.0178	0.0221	0.0075	0.0190	0.0038	-0.0104	-0.0068	-0.0034
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Local Products (Subline Code 336)
 Full Coverage
 Multistate
 Property Damage - Occurrence
 Incurred Accident Year Incremental ALAE Development

Link Ratios							
A.Y.E	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/2003	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	1.251	0.966	1.105	1.000	1.000	1.000	1.000
12/31/2006	1.003	1.000	1.000	0.998	1.000	1.000	1.000
12/31/2007	0.996	1.042	1.005	0.998	1.000	1.000	1.000
12/31/2008	0.964						
Best 3/5	1.000	1.005	0.998	0.999	1.000	1.000	1.000
171 to Ultimate Factor:			1.002				
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>
	0.338	0.287	0.185	0.104	0.065	0.050	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>
	0.010	0.002	-0.017	-0.021	-0.010	-0.003	0.000

	Reported	\$500,000					
A.Y.E	ALAE as of	Ultimate	ALAE	Additional	ALAE at	171-Ultimate	Ultimate
	<u>3/31/2023</u>	<u>Indemnity</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>
12/31/2020	1,395,861	9,697,439	0.185	1,792,087	3,187,948	1.002	3,194,324
12/31/2021	1,265,223	10,717,524	0.287	3,075,929	4,341,152	1.002	4,349,835
12/31/2022	631,427	9,886,437	0.338	3,345,570	3,976,997	1.002	3,984,951

Bold - Calculated Using Modified Bondy Method

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

LOCAL PRODUCTS / COMPLETED OPERATIONS TREND SUMMARY

(1) <u>EXPOSURE TREND</u>	<u>LOCAL PRODUCTS</u>	<u>COMPLETED OPERATIONS</u>	LOCAL PRODUCTS / COMPLETED OPERATIONS
			<u>COMBINED</u>
Average Annual Percent Change			
a) 7/1/2020 to 7/1/2025 AYE 12/31/2020	+ 4.3%	+ 4.4%	+ 4.4%
b) 7/1/2021 to 7/1/2025 AYE 12/31/2021	+ 3.9%	+ 4.4%	+ 4.4%
c) 7/1/2022 to 7/1/2025 AYE 12/31/2022	+ 1.6%	+ 3.9%	+ 3.7%
(2) <u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
a) Fitted			
All Years	+ 12.0%	+ 3.1%	
Eight Years	+ 12.8%	+ 2.6%	
Six Years	+ 14.7%	+ 3.3%	
b) Selected	+ 9.5%	+ 3.5%	
(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 12/31/2020, 12/31/2021 & 12/31/2022

(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			
				<u>INDICES</u>				<u>INDICES</u>								<u>INDICES</u>				<u>INDICES</u>			
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	1			1.263				32.817			
	2			1.030				25.480					2			1.271				33.292			
	3			1.029				25.731					3P			1.276				33.742			
	4			1.030				25.938					4P			1.280				34.146			
2017	1			1.032				26.160				2024	1P			1.283				34.471			
	2			1.034				26.322					2P			1.285				34.768			
	3			1.037				26.517					3P			1.288				35.030			
	4			1.040				26.704					4P			1.290				35.278			
2018	1			1.042				26.948				2025	1P			1.293				35.514			
	2			1.047				27.197					2P			1.297				35.750			
	3			1.051				27.432					3P			1.302				35.984			
	4			1.054				27.717					4P			1.309				36.218			
CHANGE IN EXPOSURES								LOCAL PRODUCTS				COMPLETED OPERATIONS											
7/1/2020 to 7/1/2025				(2025:4/2020:4)				1.236				1.240											
7/1/2021 to 7/1/2025				(2025:4/2021:4)				1.166				1.189											
7/1/2022 to 7/1/2025				(2025:4/2022:4)				1.049				1.121											
AVERAGE ANNUAL TREND FACTOR																							
7/1/2020 to 7/1/2025				(5.0 YEARS)				1.043				1.044											
7/1/2021 to 7/1/2025				(4.0 YEARS)				1.039				1.044											
7/1/2022 to 7/1/2025				(3.0 YEARS)				1.016				1.039											

* 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
12/31/2013	\$38,757,260	1,520	\$25,497	\$23,652		
12/31/2014	\$34,261,963	1,322	\$25,913	\$26,480		
12/31/2015	\$33,217,845	1,144	\$29,028	\$29,647	\$28,685	
12/31/2016	\$34,674,084	1,002	\$34,615	\$33,191	\$32,357	
12/31/2017	\$37,540,763	999	\$37,584	\$37,160	\$36,499	\$34,559
12/31/2018	\$41,726,915	994	\$41,999	\$41,603	\$41,171	\$39,634
12/31/2019	\$41,454,087	1,092	\$37,957	\$46,577	\$46,441	\$45,453
12/31/2020	\$37,961,742	799	\$47,523	\$52,146	\$52,386	\$52,127
12/31/2021	\$52,785,826	820	\$64,392	\$58,381	\$59,092	\$59,781
12/31/2022	\$54,226,934	747	\$72,547	\$65,361	\$66,656	\$68,559
Goodness of Fit Statistic, R-Squared:				0.916	0.897	0.881
Average Annual Severity Trend (10 yr)				+ 12.0%		
Average Annual Severity Trend (8 yr)				+ 12.8%		
Average Annual Severity Trend (6 yr)				+ 14.7%		
Selected Annual Severity Trend				+ 9.5%		

* 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-10 to C-11 - 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
12/31/2013	\$119,735,821	3,984	\$30,055	\$30,741		
12/31/2014	\$115,096,030	3,698	\$31,124	\$31,697		
12/31/2015	\$124,952,613	3,621	\$34,506	\$32,682	\$33,419	
12/31/2016	\$134,131,254	3,937	\$34,066	\$33,698	\$34,289	
12/31/2017	\$130,317,189	3,644	\$35,760	\$34,746	\$35,182	\$34,431
12/31/2018	\$149,741,276	3,993	\$37,497	\$35,826	\$36,097	\$35,573
12/31/2019	\$144,875,891	4,338	\$33,398	\$36,939	\$37,037	\$36,753
12/31/2020	\$142,535,180	3,964	\$35,956	\$38,087	\$38,001	\$37,971
12/31/2021	\$157,140,380	4,021	\$39,079	\$39,271	\$38,990	\$39,231
12/31/2022	\$164,339,899	3,805	\$43,192	\$40,492	\$40,005	\$40,532
Goodness of Fit Statistic, R-Squared:				0.755	0.571	0.512
Average Annual Severity Trend (10 yr)				+ 3.1%		
Average Annual Severity Trend (8 yr)				+ 2.6%		
Average Annual Severity Trend (6 yr)				+ 3.3%		
Selected Annual Severity Trend				+ 3.5%		

* 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-10 to C-11 - Explanation of Trend Calculation).

LOCAL PRODUCTS/COMPLETED OPERATIONS

FREQUENCY TREND
MULTISTATE

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

Bodily Injury and Property Damage Combined

(1) Accident Year Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency <u>(3) / (2)</u> ²
12/31/2009	\$ 362,208,012	8,979	24.79
12/31/2010	\$ 348,370,560	9,585	27.51
12/31/2011	\$ 346,561,800	8,942	25.80
12/31/2012	\$ 349,229,258	8,311	23.80
12/31/2013	\$ 362,280,324	8,036	22.18
12/31/2014	\$ 371,623,066	7,348	19.77
12/31/2015	\$ 383,557,086	7,066	18.42
12/31/2016	\$ 371,698,684	7,473	20.10
12/31/2017	\$ 384,031,981	6,956	18.11
12/31/2018	\$ 420,152,532	7,795	18.55
12/31/2019	\$ 424,600,731	7,993	18.82
12/31/2020	\$ 416,701,639	7,120	17.09
12/31/2021	\$ 416,460,925	7,150	17.17
12/31/2022	\$ 414,190,528	6,712	16.20

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

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