

# Florida Office of Insurance Regulation

## I-File Workflow System

Filing Number: 18-10407

Request Type: Entire Filing

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

FLORIDA VOLUNTARY MARKET RATES AND RATING VALUES FILING  
PROPOSED EFFECTIVE JANUARY 1, 2019

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- 1. Are there any changes being proposed that are not outlined in the Summary Exhibit to the filing? If so, describe the change and provide actuarial support and a detailed explanation regarding the change.**

It is the intent that all proposed changes are included in either the Summary Exhibit or Part 1 of the filing itself.

This filing proposes to remove the impact of the national pure premiums from the derived by formula pure premium calculation for the following classification codes: 0030, 1473, 5509, 5613, 5651, 7383, 7704, 8061, 8353, 8728, 8841 and 9047. Please see the attached Exhibit 1 for additional information.

- 2. Provide support and a thorough explanation regarding the selection of the experience period (e.g. two years, three years), data aggregation type (e.g. policy year, calendar-accident year), and the type of data (e.g. paid, incurred) used to determine the overall proposed rate change. Address the following as well:**
  - a. Provide your complete analysis that demonstrates that the selection is the most appropriate method to determine the rate level change.**
  - b. Describe the various other experience periods, data aggregation types, and data types that you reviewed and/or considered.**
  - c. Explain if you did any analysis to reconcile the projected ultimate losses from the various methods. If not, explain why.**

Based on Florida's workers compensation premium volume and consistent with past rate filings in this state, a two-year experience period was thought to provide an appropriate, credible base on which to perform a rate filing analysis. As such, a longer experience period was deemed unnecessary and a shorter experience period was not considered, as it may be overly sensitive to recent market fluctuations.

The use of the two most recently available full policy years of data was selected as most appropriate in terms of providing a balance between stability and responsiveness. A review of the calendar-accident year information was also completed. The recent Supreme Court decisions affected both new and all outstanding policies (rather than

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only applying to accidents occurring on and after a certain date). Therefore, neither a policy year nor accident year financial data aggregation provides a "clean" pre- and post-Supreme Court decision separation of the data. Maintaining a consistent use of a policy year experience period in this filing was deemed to be appropriate.

Giving equal weight to the results of both the paid and paid+case methodologies makes the most use of the available financial data information. If one approach is not clearly superior to the other, averaging the separate results produced by the two may be fair and reasonable. A visual inspection of the projected ultimate losses produced by both the paid and paid+case loss aggregations served as a high-level reconciliation in support of the observed general consistency between the separate loss estimates. This was further confirmed by the resulting paid and paid+case overall average rate level indications being relatively close to each other. In addition, (i) paid to paid+case ratios and (ii) ratios of open-to-total lost-time claim ratios were also reviewed. Please see Exhibit 2 for the information referred to in (i) and (ii).

- 3. To support the selected loss development factors, provide loss development exhibits (triangles) for Standard Coverage and Large Deductible Coverage using paid losses, incurred losses, and any other method considered but not used in the filing in Excel. Include the various averages of the age-to-age and age-to-ultimate factors (e.g. 2-year, 3-year, 4-year, 5-year, 5-year xhilo) in the exhibit. Also, provide the "as of" losses and ultimate projected losses for each of the above methods if not provided elsewhere in the filing.**

Please see the attached Exhibit 3 for the requested information.

- 4. Provide premium development exhibits (triangles) to support the selected premium development factors for Standard Coverage and Large Deductible Coverage separately. Include the various averages of the age-to-age factors and age-to-ultimate (e.g. 2-year, 3-year, 4-year, 5-year, 5-year xhilo) in the exhibit. Provide a narrative regarding any notable changes in the premium development over time.**

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Please see the file provided in response to Request 3 for the premium development exhibits. There were no changes in the premium development link ratios that were deemed notable.

- 5. Provide a complete description of your analysis along with appropriate exhibits to support the selected loss and premium development factors. Your response should specifically address why the selected average is more appropriate than other averages. Additionally, make sure your response identifies all other loss development methods that were considered and the results of these other methods.**

The filing utilizes a three-year average of the link ratios for premium development. The use of a three-year average strikes a balance between being responsive to observed changes and promoting stability in the selected premium development factors from one filing to the next. Using a longer- or shorter-term average of the link ratios would not have materially impacted the overall average rate level change.

In addition, three-year average loss development underlies the current approved rates and was once again selected in this year's filing for consistency with previous filings and because it strikes a balance between being responsive and maintaining stability in the chosen loss development factors. While there may be support for utilizing a shorter-term average for paid losses, the impact of changing to a two-year average would have been relatively small on this year's overall average rate level change. The paid and paid+case loss development methods were the only ones considered during this year's filing analysis.

- 6. Provide support and a thorough explanation regarding the selection of the loss development tail factors (i.e. 19th-to-Ultimate). Provide the tail factors using various averages (e.g. 5-year to 10-year, straight average, xhilo average) and alternative overall indications using the different tail factors provided.**

Loss development tail factors from a 19th to an ultimate report were selected based on a review of the ten most recently available factors. This facilitates a relatively long-term view of loss development beyond a 19th report—that, in general, may not be expected

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to vary significantly from year-to-year. The tail factors utilized in this filing were selected based on actuarial judgment and influenced by a desire for stability.

Please see the information below that provides various 19th-to-ultimate averages (Table A) and shows the impact that changes in the tail factors have on the filed “base” indication (Table B).

Table A:

|              | 19th-to-Ultimate Factor |           |         |
|--------------|-------------------------|-----------|---------|
|              | Average                 | Indemnity | Medical |
| 9-year       |                         | 1.012     | 1.050   |
| 8-year       |                         | 1.014     | 1.043   |
| 7-year       |                         | 1.014     | 1.043   |
| 6-year       |                         | 1.015     | 1.045   |
| 5-year       |                         | 1.018     | 1.045   |
| 10-year xihh |                         | 1.013     | 1.048   |

Table B:

|                    |              | Unlimited Medical Paid+Case Tail Factor |       |             |       |       |
|--------------------|--------------|---|-------|-------------|-------|-------|
|                    |              | 1.041                                   | 1.046 | 1.051       | 1.056 | 1.062 |
| <b>Unlimited</b>   | 1.011        | -0.7%                                   | -0.4% | -0.1%       | 0.3%  | 0.6%  |
| <b>Indemnity</b>   | 1.012        | -0.7%                                   | -0.4% | -0.1%       | 0.3%  | 0.6%  |
| <b>Paid+Case</b>   | <b>1.013</b> | -0.7%                                   | -0.4% | <b>Base</b> | 0.3%  | 0.6%  |
| <b>Tail Factor</b> | 1.014        | -0.7%                                   | -0.4% | 0.0%        | 0.3%  | 0.6%  |
|                    | 1.015        | -0.7%                                   | -0.3% | 0.0%        | 0.3%  | 0.6%  |

7. Provide a complete and thorough explanation as to how you derived the selected annual trends. Provide your complete analysis as well as the underlying trend data and annual trend factors based on exponential fits of the data for all trend methods reviewed or considered. Explain if any trend methods were rejected and why the methods were rejected. Include the calculation of the countrywide trend used as a complement of credibility, if such a method was considered. Also, provide the derivation of the trend lengths used in the filing. Make sure to provide the trend data on a calendar-accident year basis as well as a policy year basis.

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Please see Exhibit 7a for the requested calculations underlying the loss ratios and frequency/severity values reviewed in connection with this filing. The trend length derivations are attached as Exhibit 7b.

Selections for the trend component focused on loss ratio patterns observed over an extended period of time (e.g., eight, nine, or ten years). This allows one to review trends over an entire underwriting cycle and smooth out year-to-year fluctuations. The exponential trend fits based on the policy year "loss ratios for trend" values provided in the above-referenced Exhibit 7a are as follows:

|             | <u>Indemnity</u> | <u>Medical</u> |
|-------------|------------------|----------------|
| Eight-point | 0.958            | 0.971          |
| Nine-point  | 0.963            | 0.979          |
| Ten-point   | 0.968            | 0.984          |

The annual loss ratio trend factors utilized in this filing were selected based on actuarial judgment. The selections implicitly reflect the uncertainty associated with at least the impact of the *Castellanos* Supreme Court decision on financial data loss experience that has yet fully emerged. Separate frequency and severity trend selections were not made nor was a range of trends created. Loss ratio trends were selected since the trend factors in the filing are applied to the ratios of losses to premium—as opposed to separately trending the losses and premium and then calculating the ratio. No trend approaches were specifically rejected.

The actual impacts of the recent Supreme Court decisions may become clearer with the passage of time. To help address this uncertainty and promote rate stability, slightly higher trend factors were selected as being most actuarially appropriate for use in this filing versus trend factors that may otherwise be indicated if one chooses to ignore Florida's current transition to a post-*Castellanos* workers compensation marketplace.

**8. Provide a detailed explanation of how each weight in the calculation of on-level factors was derived.**

Please see the attached Exhibit 8 for the requested information.

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- 9. If using an adjustment factor for expense constant removal in the calculation of on-level factors, then provide supporting data and details of how the factors were calculated.**

Please see the attached Exhibit 9 for the requested information.

- 10. Explain the purpose of the Off-balance Adjustment Factor in the derivation of the Premium Adjustment Factors (generally displayed in the on-level exhibit in the filing). How have the ELR's and D-ratios been adjusted? Show how the premium adjustment factors are derived.**

The purpose of the off-balance adjustment factor is to on-level the standard premium for all years to the targeted level of off-balance. The ELRs and d-ratios are first calculated without adjustment. If the average mod which results is different than the targeted mod, the ELRs are uniformly changed until the average projected mod is equal to the targeted value. The adjustment factors in Appendix A-I are derived as shown in the footnote labeled with an asterisk.

- 11. Provide a complete analysis, data, and justification for the change in Targeted Off-Balance. Provide the data and underlying calculations used to derive the targeted off-balance. Also, provide the impact of targeting a different off-balance.**

Based on calculated experience mods from 8/1/2017 to 7/31/2018 using the currently approved ELRs and d-ratios, the current off-balance is estimated to be 0.943 versus the targeted off-balance in this filing of 0.950. This results in a rate impact of approximately -0.7% ( $= 0.943/0.950 - 1$ ).

The targeted off-balance in this year's filing is slightly higher than the target in last year's filing primarily due to a modest increase in the average experience rating modification factor for interstate risks. Note that the targeted intrastate mod for standard coverage business (0.965) remains the same. The filing also includes an offsetting adjustment to the rates so that the expected overall impact of this change is

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revenue neutral. The targeting procedure is used to address the relatively worse loss ratio experience for smaller risks that are not experience-rated.

For large deductible policies, the target intrastate mod is calculated as that which represents the same percentage change as expected in the standard coverage market. Based on our analysis this year, the currently-approved rating values in Florida would produce an average intrastate mod of 0.954 for standard coverage and 0.894 for large deductible policies. The target intrastate mod for standard coverage in this filing is 0.965. Applying the expected change in intrastate mods for standard coverage to the large deductible market results in a target intrastate mod of 0.904 ( $= 0.894 \times 0.965 / 0.954$ ). This filing's targeted intrastate mod for standard coverage represents no change from the figure included in the past several filings in this state. Please refer to the mod reports regularly provided to the OIR for the currently-estimated data on average off-balances by market type.

Detail underlying the calculation of the weighted-average off-balances for both standard coverage and large deductible business is as follows:

|                   | (1)<br>Intrastate<br><u>Mod</u> | (2)<br>Interstate<br><u>Mod</u> | (3)<br>Intrastate<br><u>Percentage</u> | (4)<br><u>Combined</u> | (5)<br>Rated<br><u>Percentage</u> | (6)<br>Weighted<br><u>Off-balance</u> |
|-------------------|---------------------------------|---------------------------------|--|------------------------|-----------------------------------|---------------------------------------|
| Standard Coverage | 0.965                           | 0.934                           | 66.4                                   | 0.955                  | 82.9                              | 0.963                                 |
| Large Deductible  | 0.904                           | 0.842                           | 3.0                                    | 0.844                  | 100.0                             | 0.844                                 |

where: (3) = Intrastate expected losses / (intrastate + interstate expected losses)

(4) = (1) x (3) + (2) x (1.00 - (3))

(5) = Rated premium / total premium

(6) = (4) x (5) + (1.00 - (5))

The filing's overall targeted off-balance (0.950) is calculated as a weighted average of the values in column (6) above, utilizing a standard coverage / large deductible split of 88.8% / 11.2%, respectively.

**12. What rate of return does NCCI believe to be appropriate and what is the basis for this?**



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NCCI estimates the rate of return to capital as the weighted average cost of capital (WACC). The WACC includes both debt and equity components of a representative insurer's capital structure. The debt cost of capital is derived from the yield on the five-year U.S. Treasury Note and a historical spread to U.S. investment-grade corporate bonds. The equity cost of capital is determined using the Capital Asset Pricing Model (CAPM). Weights applied in determining the WACC are average shares of debt and equity capital for a group of predominantly property and casualty insurers with publicly-traded debt and equity.

NCCI supports two versions of the WACC corresponding to static and dynamic assumptions about future rates of return to invested assets. Assuming that investment rates of return remain static at recent levels, NCCI believes that the appropriate WACC is 8.08%. Alternatively, if investment rates of return are assumed to vary dynamically in the future, NCCI estimates that the WACC will rise from 9.07% to 9.64% over the 35-year development time horizon in this filing.

Please see the attached Exhibit 12a for the equity cost of capital calculations via the Capital Asset Pricing Model (CAPM).

Please see the attached Exhibit 12b for the complete internal rate of return analysis.

**13. In previous years, NCCI provided an exhibit on investment income that shows the historical returns for insurance companies in Florida. Provide an updated exhibit.**

Please see the attached Exhibit 13 for the as-reported investment returns for property and casualty insurers from 2001 to 2016. Insurer financial data for 2017 has not yet been published.

Investment return is obtained by dividing the sum of calendar year investment income by the average of year-end invested assets for the current and preceding year. As-reported investment income includes realized capital gains (and losses) net of expenses, investment taxes, fees, and other investment-related expenses. It does not include unrealized capital gains.

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Insurer financial data in the exhibit are from Best's *Aggregates and Averages* and pertain to all property and casualty insurers in the United States. We do not have more specific information about property and casualty insurers which conduct business in Florida.

The exhibit shows both nominal and real as-reported return on investment. Real return on investment is defined to be the nominal return on investment minus the rate of the inflation for the current year as measured by the annual change in the deflator for gross domestic product (GDP). Please note that annual changes in the GDP deflator for various years have changed since last year due to revisions by the U.S. Bureau of Economic Analysis.

- 14. Provide sufficient decimal accuracy of the various factors to allow for duplication of the numbers in your internal rate of return model for Standard Coverage and Large Deductible Coverage. Include in your response the production expense provision after the application of premium discounts and expense constant, as shown on Exhibit II-I, to sufficient decimal places.**

Please see the attached Exhibits 14a and 14b for the requested information which contain versions of Tables 1 through 3 from the IRR exhibits with all values shown to 15 decimal places. Providing additional precision for these values likely will not allow for an exact duplication to the same degree of precision of the resulting estimated profit and contingency provision since NCCI's IRR model, like all models of this type, uses an iterative process that mathematically converges to the estimated final values. Other iterative methods should produce essentially the same results to three or four significant digits; at higher levels of precision the estimates may well differ. The values displayed in the tables are the values that result at certain discrete points in time and should be reproducible, but these are not the only values used in the computation. However, the values provided will generally produce very similar results.

- 15. Explain any changes to the underlying data and methodology used to derive the expense provisions (other than using more recent data).**

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The source of the data and the methodologies used in the derivation of this year's expense provisions are consistent with those used in last year's approved filing.

**16. Provide the underlying data and any supporting documentation for the proposed expense constant.**

No change to the currently-approved expense constant is being proposed in this year's filing.

**17. Provide the Countrywide Annual Expense Review and Premium Discount data to support the proposed expenses.**

Please see the attached Exhibit 17 for the requested information.

**18. The method used to develop the Production Expense Provision historically included an adjustment for the assigned risk pool. Please explain the adjustment if your method still uses it.**

The assigned risk pool adjustments are made to convert the data used in the production expense calculations to a voluntary-only basis. Including the assigned risk pool information in the data on which the production expense is calculated, would understate the voluntary market's expense need—since commissions are typically lower for policies written in the assigned risk pool.

**19. Historically, you have rows labeled General Expense Gradations and Production Expense Gradations in the support exhibits for the General Expense Provision and the Production Expense Provision, respectively. What is the basis for these adjustments and how are they determined? Provide data underlying the calculations.**

The expense gradations are included to convert the calculated average expenses based on all premium sizes to expenses for the first \$10,000 of premium. The expense

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gradations utilized in these exhibits are the 1998 gradations. Please see Exhibit 17, Page 3 for the calculation of the expense gradations for years 2015 and 2016. Note: The 2017 values are set equal to those for 2016.

- 20. Since Florida expenses may be different than countrywide, provide Florida experience for all expense items that are available by state including commissions, taxes, other acquisition and loss adjustment expenses.**

Please see the attached Exhibit 20 for the requested information.

- 21. Provide the data and calculations underlying the accident year loss adjustment expense ratios, DCCE ratios, AOE ratios, and the Florida DCCE relativity used in the determination of the proposed loss adjustment expense provision.**

Please see the attached Exhibit 21 for the requested information.

- 22. Provide the proposed rates by class code in Excel.**

Please see the attached Exhibits 22a and 22b for the requested information.

- 23. Provide the supporting data and underlying calculations to support the Ratios of Manual to Earned Premiums used to calculate the rates by class.**

Please see the attached Exhibit 23 for the requested information.

- 24. Provide an explanation and supporting data for calculation of the Maritime classification rates.**

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Rates for maritime and Federal Employers' Liability Act (FELA) class codes are based on maritime experience (approved via Item B-1366). Please see the attached Exhibit 24 for the requested information.

- 25. Provide an exhibit showing the payrolls by class used to calculate each industry group change and the total overall rate change.**

Please see the attached Exhibit 25 for the requested information.

- 26. In the calculation of classification rates for the contracting classes, NCCI has used an offset to reflect the FCCPAP credits. Please explain and justify the use of this offset for each code. Also, provide the underlying data showing the credits have been by classification.**

Because FCCPAP results in premium credits, the indicated premium levels may not be achieved unless an appropriate offset is incorporated. The offset builds into the rates an estimate of the average prospective premium credit for those classes that are eligible for this program. The offset is based on an analysis of the standard premium and FCCPAP credits for the eligible classes. Please see the attached Exhibit 26 which provides the average credits over the latest available three policy periods.

- 27. Provide explanation and justification for all changes in the miscellaneous values.**

Basis of premium applicable in accordance with Basic Manual footnote instructions for Code 7370 – "Taxicab Co." Per Item B-1422, the basis of premium is calculated as follows:

- Leased or rented vehicle:  $SAWW \times 52$  (rounded to the nearest 100) =  $\$917 \times 52 = \$47,700$
- Employee operated vehicle:  $SAWW \times 52 \times 1.5$  (rounded to the nearest 100) =  $\$917 \times 52 \times 1.5 = \$71,500$

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Premium determination for Partners and Sole Proprietors in accordance with Basic Manual Rule 2-E-3 (Annual Payroll) is calculated as follows per Item B-1420:

- $SAWW \times 52$  (rounded to the nearest 100) =  $\$917 \times 52 = \$47,700$

Maximum Weekly Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers" and the Basic Manual footnote instructions for Code 9178 -- "Athletic Sports or Park: Noncontact Sports" and Code 9179 -- "Athletic Sports or Park: Contact Sports" is calculated as follows:

- $SAWW \times 3$  (rounded to the nearest 100) =  $\$917 \times 3 = \$2,800$

Minimum Weekly Payroll applicable in accordance with Basic Manual Rule 2-E-1 is calculated as follows:

- Executive Officers in the construction industry:  $SAWW \times 0.5$  (rounded to the nearest 50) =  $\$917 \times 0.5 = \$450$
- All other executive officers:  $SAWW$  (rounded to the nearest 50) =  $\$900$

United States Longshore and Harbor Workers Compensation Coverage Percentage applicable only in connection with Rule 3-A-4 "US Longshore and Harbor Workers Compensation Act" of the Basic Manual is calculated as follows:

- $(\text{Federal benefits} / \text{State benefits}) \times (\text{Federal loss-based expenses} / \text{State loss-based expenses}) - 1 = [1.83 \times (1 + 0.210 + 0.065) / (1 + 0.210 + 0.000)] - 1 = 93\%$

**28. Provide explanation and justification for changes in the deductible and/or coinsurance credits.**

Please see the attached Exhibit 28 for the requested information.

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**29. Provide explanation and justification for all changes to the Experience Rating Plan Manual pages.**

Expected Loss Rates (ELR)

An ELR estimates the average expected loss level of a classification for the experience rating period. An ELR is a statewide rate that gets applied to exposure to estimate the expected losses for a risk. These expected losses are compared with the actual losses of a risk during the experience rating period and used in the calculation of the experience modification (the "mod"). The Florida filing, proposed effective 1/1/2019, contains ELRs that will be used to estimate losses between 1/1/2015 and 12/31/2018 for experience ratings to be issued between 1/1/2019 and 12/31/2019. In the experience mod calculation, expected losses and actual losses must be at the same level to enable an "apples-to-apples" comparison. The actual losses reflect the statewide data during the experience rating period. Since the proposed rates are calculated to reflect the average loss levels of the proposed effective rating period, "unwinding" the proposed rates to the experience rating period is used to derive the ELR. This unwinding is accomplished through the application of ELR factors to the proposed underlying pure premiums. These ELR factors remove the effects of development, benefit changes, trend, loss-based expenses, experience and any other factors that should not be reflected in the expected losses. The resulting total pure premium (after application of the ELR factors) is multiplied by the manual-to-earned ratio for the class code's industry group to derive the ELR for each classification.

ELRs are updated when the experience rating period changes for the new rating period.

Exhibit 29a details the ELR factor calculation.

Average development, benefits, trend, and loss-based expenses:

The left half of Exhibit 29a calculates the factors needed to remove the effects of development to ultimate, benefit changes, trend, etc. from the proposed underlying pure premiums. These factors are weighted with the latest three reports of WCSP data to adjust the proposed underlying pure premiums by indemnity and medical.

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Experience adjustment factor:

The proposed underlying pure premiums reflect the proposed experience change in the financial data period. The ELRs need to reflect the experience change in the experience rating period. The experience adjustment factor is the ratio of the experience change in the experience rating period, adjusted for trend, to the experience change in the financial data period.

Adjustment to target off-balance:

An adjustment is made to ensure that the ELRs will result in an expected experience rating off-balance that equals the experience rating off-balance used in the calculation of the overall rate level change for the state.

ELR composite factor:

The ELR composite factor removes any additional components of the rates that are not reflective of the statewide experience in the experience rating period, for example, voluntary offsets for assigned risk programs would be removed to bring ELRs to a statewide level. There are no adjustments made in this step for the Florida 1/1/2019 filing.

Adjustment for Excess Provision and Undeveloped Loss Layer Between Ratemaking Limit and State Accident Limit:

These factors are applied to recognize the fact that limited losses are used in calculating the experience mod, but the underlying pure premiums reflect unlimited losses.

The final ELR for a class is calculated as follows:

$$\text{ELR} = \{(\text{HG indemnity ELR factor}) \times (\text{indemnity pure prem}) +$$
$$(\text{HG medical ELR factor}) \times (\text{medical pure prem})\} \times \text{manual/standard ratio}$$

Refer to Exhibit 29(b) for the calculation of the ELR for class code 8810.



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Discount Ratios

In experience rating, losses are divided into primary and excess portions. The discount ratio (D-ratio) represents the average ratio of expected "primary" losses to expected total losses for a classification. The function of the D-ratio is to determine what portion of the expected loss shall enter the experience mod calculation as the primary loss. Under the Experience Rating Plan, a specific fixed dollar amount (called the "split point") is considered to be the primary portion of any loss that exceeds this amount. For a loss less than or equal to the split point, the entire loss is considered primary. Losses above the split point are considered excess losses and are given less weight in the mod calculation. In accordance with Item filing E-1402, the split point is adjusted for inflation over time. The proposed split point for Florida is \$17,000.

D-ratio factors are calculated separately for indemnity and medical losses by hazard group, and they represent the percentage of each type of loss that is considered primary. These ratios of primary-to-total losses are based on the latest three years of WCSP data. A comparison of the resulting D-ratio factors across hazard groups is done to ensure that the factors monotonically decrease from hazard group A to hazard group G. If they do not, an adjustment is made by averaging the D-ratios over adjacent hazard groups. This adjustment was not made in the Florida 1/1/2019 filing.

D-ratios are updated when the experience rating period changes for the new rating period.

Exhibit 29(c) details the D-ratio factor calculation.

Three Year Partial D Ratios:

These represent the primary portion of the limited indemnity and medical losses from the experience rating period.

Three-Year Loss Distribution:

These represent the indemnity and medical split of limited losses in the experience rating period.

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WCSP Experience On-Level:

These losses are used to calculate the indemnity and medical split of losses in the proposed rating period.

The final D-ratio for each classification is calculated as follows:

$$\text{D-ratio} = \{(\text{HG indemnity D-ratio factor}) \times (\text{indemnity pure prem}) +$$
$$(\text{HG medical D-ratio factor}) \times (\text{medical pure prem})\} / \text{total pure prem}$$

Refer to Exhibit 29(b) for the calculation of the D-ratio for class code 8810.

Table of Weighting Values

The Weighting Value (W) determines how much actual excess and expected excess will enter the experience modification formula. The weight is a small percentage for small insureds and increases as the size of the insured increases. The weighting value increases as expected losses increase. The W value for various levels of expected losses is provided in the Table of Weighting Values. The table is updated based on the state reference point, which is updated with WCSP data. The support for the state reference point is provided in Exhibit 29(d). The state per claim accident limitation shown on the Table of Weighting Values is 10% of the state reference point.

Table of Ballast Values

The Ballast Value (B) is a stabilizing value designed to limit the effect of any single loss on the experience rating modification. It is added to both the actual primary losses and expected primary losses. The ballast value increases as expected losses increase. The B value for various level of expected losses is provided in the Table of Ballast Values. The table is updated based on the state reference point, which is updated with WCSP data. The support for the state reference point is provided in Exhibit 29(d). The G value used in the Ballast formula is the (state reference point / 250,000) rounded to the nearest 0.05.

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**30. Provide explanation and justification for all changes to the Retrospective Rating Plan Manual pages.**

The Excess Loss Factors (ELFs) and Excess Loss and Allocated Expense Factors (ELAEFs) incorporate more recent data and expenses compared to the current Florida factors, effective June 1, 2018. The retrospective rating methodology has remained unchanged since the January 1, 2015 filing.

The reference to the 2013 Table of Expected Loss Ranges and Hazard Group Differentials were removed from the manual pages due to the replacement of Table M under NCCI's proposed Aggregate Loss Factor methodology. The average costs per case that underlie the ELFs and ELAEFs were included as these are needed to calculate net aggregate loss factors using the new Table of Aggregate Loss Factors.

The tax multipliers and expected loss ratios are updated using proposed expenses. The Federal tax multiplier reflects updated state and federal weights derived from the WCSP data. The calculation of these values remains unchanged from prior filings. The Table of Expense Ratios references the proposed tables.

The retrospective development factors reflect updated development factors, loss weights, and expenses. As described in the filing, the loss weight calculation was changed this year to use information from five policy periods instead of one. The other calculations used in deriving these values remain unchanged.

**31. Provide explanation and justification for all changes to the Tables of Expense Ratios.**

The Countrywide (CW) and Florida Tables of Expense Ratios were updated to reflect the latest expenses, taxes, assessments, and profit and contingency provisions.

The Type A and Type B premium discount tables have not changed in recent years, and therefore the ranges of standard premium have not changed.

The expense ratio for each range is calculated as  $[(1 - \text{discount}) / \text{tax multiplier}] - \text{expected loss ratio}$ . The CW and FL tax multipliers, expected loss ratios, and expected

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loss and allocated expense ratios were updated based on the proposed expenses and taxes. The CW production, general and LAE expenses are determined in NCCI's Annual Expense Review. The CW taxes, loss-based assessments, and profit and contingency provision are CW weighted averages. The source of the tax and assessments is NCCI's Tax and Assessment Directory and the CW profit and contingency provision is derived from NCCI rate states using the latest approved values. The proposed Florida expenses, taxes, assessments, and profit and contingency provision underlying the calculation of expense ratios are shown in Exhibit II of the filing.

- 32. Provide a list of the companies not included in all of the various components of the filing including but not limited to loss development and trend. Either provide the list or explain why it is not available. Also, explain why each of these companies has been excluded.**

Please see the attached Exhibit 32 for the requested information.

## Florida State Specials

### Background

NCCI recommends removing the national pure premium component from the derived by formula pure premium (DBFPP) calculation for codes that exist in a minimal number of states. Experience from one state or a few states should not unduly impact the loss cost/rate in the reviewed state. The reviewed state is the state whose pure premiums are being calculated (e.g., Florida). National pure premiums for the reviewed state exclude the reviewed state's experience.

The goal of the analysis was to identify class codes that only exist in a few states and are therefore impacted more significantly by individual state experience than national experience. During research, state counts were identified by class code. Codes were placed in two groups, codes that existed in 15 or more states and codes that existed in 7 or fewer states. There were no codes that existed in 8 to 14 states. As this analysis concerns a very small sample of class codes, the threshold selection for the number of states needed for a national pure premium that will prevent undue impact on the reviewed state's DBFPP requires actuarial judgment.

### Impact on Florida Class Codes

As shown in the table below, there are currently eight class codes in Florida that only exist in one other state. The remaining codes shown exist in six or fewer other states. For the codes shown below, it is recommended that the national component be removed from the DBFPP calculation in all states—since the nationals may either unduly increase or decrease the loss cost/rate in the reviewed state.

| Class Code | Total # of states | Industry Group | First-Report Payroll | Florida 12/1/16 Approved | Florida 1/1/18 filed | Florida 1/1/18 test (No National) | Change from 1/1/18 filed to 1/1/18 test |
|------------|-------------------|----------------|----------------------|--------------------------|----------------------|-----------------------------------|---|
| 0030       | 2                 | 4              | 33,589,957           | 6.52                     | 4.89                 | 4.89                              | 0.0%                                    |
| 1473       | 5                 | 1              | 8,918,057            | 1.60                     | 1.40                 | 1.47                              | 5.0%                                    |
| 5509       | 4                 | 2              | 117,909,918          | 11.74                    | 12.68                | 12.68                             | 0.0%                                    |
| 5613       | 2                 | 2              | 31,464,342           | 19.58                    | 18.32                | 19.55                             | 6.7%                                    |
| 5651       | 2                 | 2              | 46,951,806           | 11.66                    | 9.87                 | 10.05                             | 1.8%                                    |
| 7383       | 2                 | 5              | 203,236,500          | 6.99                     | 6.59                 | 6.62                              | 0.5%                                    |
| 7704       | 2                 | 5              | 395,408,675          | 5.60                     | 5.61                 | 5.61                              | 0.0%                                    |
| 8061       | 2                 | 4              | 17,112,227           | 4.40                     | 3.63                 | 3.65                              | 0.6%                                    |
| 8353       | 7                 | 4              | 382,523,058          | 7.07                     | 6.12                 | 6.18                              | 1.0%                                    |
| 8728       | 3                 | 3              | 50,477,397           | 0.46                     | 0.47                 | 0.47                              | 0.0%                                    |
| 8841       | 2                 | 4              | 187,769,284          | 2.32                     | 1.99                 | 1.99                              | 0.0%                                    |
| 9047       | 2                 | 4              | 1,738,181,621        | 4.23                     | 4.11                 | 4.11                              | 0.0%                                    |

Note: Florida's historical experience in Code 5613 has notably differed from that in the one other state in which this code exists. As such, the "national" data used in the Florida rate calculation for this code is based on a single state's dissimilar experience. While the above table shows the elimination of the national component for this code would have resulted in an increase versus the approved 1/1/18 rate, eliminating nationals would have resulted in a minor change if calculated versus the previously-approved 12/1/16 rate.

FLORIDA - STANDARD COVERAGE - POLICY YEAR - PAID TO PAID+CASE RATIOS

Exhibit 2

Indemnity

| Pol Yr | Half  | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    | 11    | 12    | 13    | 14    | 15    | 16    | 17    | 18    | 19    |
|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1993   |       |       |       |       |       | 0.879 | 0.905 | 0.941 | 0.945 | 0.957 | 0.967 | 0.973 | 0.977 | 0.973 | 0.975 | 0.981 | 0.987 | 0.986 | 0.986 | 0.987 |
| 1994   |       |       |       |       | 0.848 | 0.892 | 0.925 | 0.938 | 0.945 | 0.957 | 0.961 | 0.963 | 0.962 | 0.969 | 0.976 | 0.978 | 0.977 | 0.983 | 0.983 | 0.984 |
| 1995   |       |       |       | 0.773 | 0.838 | 0.896 | 0.925 | 0.941 | 0.958 | 0.956 | 0.963 | 0.963 | 0.966 | 0.973 | 0.975 | 0.978 | 0.981 | 0.979 | 0.984 | 0.988 |
| 1996   |       |       | 0.695 | 0.817 | 0.880 | 0.916 | 0.928 | 0.948 | 0.944 | 0.953 | 0.955 | 0.961 | 0.964 | 0.966 | 0.967 | 0.974 | 0.977 | 0.979 | 0.983 | 0.985 |
| 1997   |       | 0.563 | 0.704 | 0.807 | 0.874 | 0.900 | 0.921 | 0.929 | 0.946 | 0.950 | 0.953 | 0.963 | 0.966 | 0.967 | 0.975 | 0.979 | 0.981 | 0.984 | 0.985 | 0.984 |
| 1998   | 0.344 | 0.544 | 0.700 | 0.810 | 0.867 | 0.887 | 0.898 | 0.919 | 0.930 | 0.945 | 0.959 | 0.964 | 0.966 | 0.967 | 0.972 | 0.973 | 0.979 | 0.981 | 0.980 | 0.984 |
| 1999   | 0.307 | 0.511 | 0.690 | 0.790 | 0.840 | 0.879 | 0.901 | 0.920 | 0.930 | 0.946 | 0.949 | 0.954 | 0.957 | 0.964 | 0.968 | 0.974 | 0.974 | 0.977 | 0.978 |       |
| 2000   | 0.292 | 0.515 | 0.716 | 0.811 | 0.852 | 0.891 | 0.918 | 0.931 | 0.948 | 0.955 | 0.961 | 0.967 | 0.968 | 0.973 | 0.975 | 0.977 | 0.976 | 0.979 |       |       |
| 2001   | 0.275 | 0.545 | 0.732 | 0.805 | 0.868 | 0.905 | 0.926 | 0.942 | 0.956 | 0.959 | 0.963 | 0.968 | 0.971 | 0.976 | 0.977 | 0.978 | 0.980 |       |       |       |
| 2002   | 0.286 | 0.565 | 0.738 | 0.827 | 0.881 | 0.910 | 0.933 | 0.946 | 0.952 | 0.953 | 0.959 | 0.965 | 0.970 | 0.974 | 0.973 | 0.978 |       |       |       |       |
| 2003   | 0.301 | 0.561 | 0.742 | 0.835 | 0.893 | 0.929 | 0.945 | 0.944 | 0.959 | 0.964 | 0.972 | 0.973 | 0.976 | 0.974 | 0.977 |       |       |       |       |       |
| 2004   | 0.297 | 0.555 | 0.760 | 0.848 | 0.909 | 0.927 | 0.936 | 0.952 | 0.964 | 0.972 | 0.975 | 0.977 | 0.979 | 0.981 |       |       |       |       |       |       |
| 2005   | 0.303 | 0.585 | 0.774 | 0.863 | 0.905 | 0.925 | 0.941 | 0.952 | 0.963 | 0.967 | 0.971 | 0.978 | 0.978 |       |       |       |       |       |       |       |
| 2006   | 0.328 | 0.622 | 0.802 | 0.868 | 0.903 | 0.931 | 0.946 | 0.961 | 0.972 | 0.976 | 0.979 | 0.981 |       |       |       |       |       |       |       |       |
| 2007   | 0.339 | 0.625 | 0.793 | 0.862 | 0.904 | 0.926 | 0.945 | 0.962 | 0.963 | 0.971 | 0.974 |       |       |       |       |       |       |       |       |       |
| 2008   | 0.358 | 0.647 | 0.800 | 0.869 | 0.902 | 0.927 | 0.945 | 0.955 | 0.966 | 0.973 |       |       |       |       |       |       |       |       |       |       |
| 2009   | 0.345 | 0.643 | 0.818 | 0.880 | 0.917 | 0.938 | 0.950 | 0.958 | 0.962 |       |       |       |       |       |       |       |       |       |       |       |
| 2010   | 0.364 | 0.651 | 0.818 | 0.893 | 0.921 | 0.943 | 0.952 | 0.965 |       |       |       |       |       |       |       |       |       |       |       |       |
| 2011   | 0.383 | 0.653 | 0.818 | 0.893 | 0.921 | 0.943 | 0.952 | 0.965 |       |       |       |       |       |       |       |       |       |       |       |       |
| 2012   | 0.359 | 0.660 | 0.831 | 0.894 | 0.924 | 0.939 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2013   | 0.367 | 0.671 | 0.818 | 0.887 | 0.915 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2014   | 0.369 | 0.647 | 0.795 | 0.867 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2015   | 0.345 | 0.623 | 0.796 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2016   | 0.348 | 0.606 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2017   | 0.326 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |

Medical

| Pol Yr | Half  | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    | 11    | 12    | 13    | 14    | 15    | 16    | 17    | 18    | 19    |
|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1993   |       |       |       |       |       | 0.894 | 0.929 | 0.948 | 0.951 | 0.958 | 0.968 | 0.975 | 0.970 | 0.973 | 0.976 | 0.980 | 0.983 | 0.981 | 0.983 | 0.982 |
| 1994   |       |       |       |       | 0.901 | 0.927 | 0.948 | 0.952 | 0.953 | 0.962 | 0.962 | 0.962 | 0.961 | 0.965 | 0.970 | 0.969 | 0.964 | 0.978 | 0.981 | 0.982 |
| 1995   |       |       |       | 0.860 | 0.904 | 0.925 | 0.940 | 0.954 | 0.968 | 0.965 | 0.962 | 0.967 | 0.964 | 0.967 | 0.966 | 0.967 | 0.972 | 0.972 | 0.974 | 0.980 |
| 1996   |       |       | 0.773 | 0.874 | 0.907 | 0.928 | 0.939 | 0.954 | 0.946 | 0.952 | 0.960 | 0.964 | 0.960 | 0.967 | 0.969 | 0.971 | 0.973 | 0.974 | 0.978 | 0.979 |
| 1997   |       | 0.663 | 0.767 | 0.863 | 0.910 | 0.915 | 0.937 | 0.935 | 0.941 | 0.948 | 0.954 | 0.964 | 0.966 | 0.966 | 0.972 | 0.974 | 0.975 | 0.972 | 0.985 | 0.982 |
| 1998   | 0.431 | 0.611 | 0.752 | 0.830 | 0.879 | 0.903 | 0.904 | 0.914 | 0.930 | 0.946 | 0.953 | 0.955 | 0.956 | 0.957 | 0.954 | 0.956 | 0.959 | 0.960 | 0.962 | 0.967 |
| 1999   | 0.381 | 0.613 | 0.763 | 0.842 | 0.879 | 0.900 | 0.914 | 0.921 | 0.930 | 0.939 | 0.941 | 0.942 | 0.947 | 0.952 | 0.946 | 0.952 | 0.960 | 0.962 | 0.963 |       |
| 2000   | 0.397 | 0.636 | 0.790 | 0.871 | 0.903 | 0.910 | 0.928 | 0.936 | 0.951 | 0.943 | 0.942 | 0.960 | 0.960 | 0.966 | 0.970 | 0.970 | 0.971 | 0.975 |       |       |
| 2001   | 0.390 | 0.670 | 0.812 | 0.868 | 0.898 | 0.925 | 0.940 | 0.946 | 0.954 | 0.953 | 0.959 | 0.961 | 0.966 | 0.968 | 0.973 | 0.976 | 0.975 |       |       |       |
| 2002   | 0.413 | 0.663 | 0.803 | 0.867 | 0.910 | 0.919 | 0.935 | 0.939 | 0.943 | 0.940 | 0.944 | 0.949 | 0.953 | 0.957 | 0.954 | 0.965 |       |       |       |       |
| 2003   | 0.420 | 0.671 | 0.811 | 0.888 | 0.917 | 0.938 | 0.953 | 0.952 | 0.968 | 0.970 | 0.974 | 0.972 | 0.978 | 0.970 | 0.973 |       |       |       |       |       |
| 2004   | 0.432 | 0.676 | 0.825 | 0.876 | 0.927 | 0.925 | 0.926 | 0.943 | 0.951 | 0.957 | 0.959 | 0.962 | 0.968 | 0.968 |       |       |       |       |       |       |
| 2005   | 0.432 | 0.699 | 0.833 | 0.903 | 0.921 | 0.934 | 0.952 | 0.956 | 0.963 | 0.963 | 0.962 | 0.967 | 0.966 |       |       |       |       |       |       |       |
| 2006   | 0.472 | 0.721 | 0.860 | 0.907 | 0.924 | 0.946 | 0.953 | 0.958 | 0.966 | 0.975 | 0.978 | 0.981 |       |       |       |       |       |       |       |       |
| 2007   | 0.458 | 0.731 | 0.848 | 0.892 | 0.914 | 0.932 | 0.942 | 0.956 | 0.955 | 0.963 | 0.966 |       |       |       |       |       |       |       |       |       |
| 2008   | 0.456 | 0.746 | 0.860 | 0.912 | 0.934 | 0.949 | 0.955 | 0.953 | 0.960 | 0.966 |       |       |       |       |       |       |       |       |       |       |
| 2009   | 0.453 | 0.727 | 0.866 | 0.918 | 0.937 | 0.946 | 0.952 | 0.955 | 0.956 |       |       |       |       |       |       |       |       |       |       |       |
| 2010   | 0.474 | 0.752 | 0.886 | 0.929 | 0.940 | 0.949 | 0.957 | 0.965 |       |       |       |       |       |       |       |       |       |       |       |       |
| 2011   | 0.477 | 0.744 | 0.882 | 0.910 | 0.933 | 0.945 | 0.958 |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2012   | 0.478 | 0.764 | 0.891 | 0.931 | 0.941 | 0.946 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2013   | 0.483 | 0.764 | 0.854 | 0.912 | 0.929 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2014   | 0.456 | 0.729 | 0.860 | 0.902 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2015   | 0.446 | 0.717 | 0.867 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2016   | 0.450 | 0.703 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2017   | 0.419 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |

FLORIDA - STANDARD COVERAGE - POLICY YEAR - OPEN CLAIM RATIOS

Exhibit 2

| Pol Yr | Half  | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    | 11    | 12    | 13    | 14    | 15    | 16    | 17    | 18    | 19    |
|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1993   |       |       |       |       |       | 0.047 | 0.025 | 0.024 | 0.023 | 0.015 | 0.009 | 0.006 | 0.006 | 0.005 | 0.004 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 |
| 1994   |       |       |       |       | 0.054 | 0.029 | 0.025 | 0.018 | 0.014 | 0.010 | 0.008 | 0.007 | 0.006 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.002 | 0.002 |
| 1995   |       |       |       | 0.096 | 0.047 | 0.038 | 0.025 | 0.017 | 0.011 | 0.010 | 0.008 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 | 0.002 |
| 1996   |       |       | 0.177 | 0.086 | 0.055 | 0.032 | 0.021 | 0.015 | 0.012 | 0.009 | 0.007 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.003 | 0.003 | 0.002 | 0.002 |
| 1997   |       | 0.353 | 0.182 | 0.120 | 0.065 | 0.034 | 0.022 | 0.017 | 0.014 | 0.011 | 0.009 | 0.007 | 0.005 | 0.004 | 0.005 | 0.004 | 0.003 | 0.003 | 0.002 | 0.002 |
| 1998   | 0.693 | 0.407 | 0.218 | 0.104 | 0.054 | 0.033 | 0.024 | 0.018 | 0.014 | 0.010 | 0.008 | 0.007 | 0.006 | 0.006 | 0.005 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 1999   | 0.703 | 0.429 | 0.217 | 0.107 | 0.055 | 0.039 | 0.025 | 0.018 | 0.013 | 0.010 | 0.008 | 0.007 | 0.008 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2000   | 0.711 | 0.451 | 0.216 | 0.100 | 0.062 | 0.039 | 0.025 | 0.017 | 0.012 | 0.010 | 0.008 | 0.009 | 0.006 | 0.005 | 0.004 | 0.004 | 0.003 | 0.003 | 0.002 | 0.002 |
| 2001   | 0.716 | 0.444 | 0.190 | 0.103 | 0.057 | 0.037 | 0.025 | 0.018 | 0.014 | 0.013 | 0.012 | 0.007 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2002   | 0.760 | 0.414 | 0.195 | 0.096 | 0.054 | 0.031 | 0.021 | 0.015 | 0.012 | 0.017 | 0.008 | 0.007 | 0.006 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2003   | 0.735 | 0.402 | 0.171 | 0.086 | 0.044 | 0.025 | 0.018 | 0.013 | 0.010 | 0.008 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2004   | 0.722 | 0.378 | 0.155 | 0.068 | 0.035 | 0.023 | 0.017 | 0.012 | 0.010 | 0.008 | 0.007 | 0.006 | 0.006 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2005   | 0.712 | 0.359 | 0.134 | 0.061 | 0.032 | 0.022 | 0.016 | 0.012 | 0.009 | 0.007 | 0.006 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2006   | 0.697 | 0.321 | 0.123 | 0.054 | 0.028 | 0.018 | 0.011 | 0.009 | 0.007 | 0.005 | 0.004 | 0.004 | 0.004 | 0.004 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2007   | 0.701 | 0.334 | 0.132 | 0.059 | 0.033 | 0.020 | 0.013 | 0.009 | 0.007 | 0.006 | 0.005 | 0.005 | 0.005 | 0.004 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2008   | 0.701 | 0.333 | 0.127 | 0.058 | 0.032 | 0.020 | 0.014 | 0.010 | 0.008 | 0.007 | 0.006 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2009   | 0.708 | 0.338 | 0.124 | 0.056 | 0.031 | 0.021 | 0.014 | 0.010 | 0.008 | 0.007 | 0.006 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2010   | 0.701 | 0.334 | 0.119 | 0.054 | 0.031 | 0.021 | 0.015 | 0.011 | 0.008 | 0.007 | 0.006 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2011   | 0.694 | 0.323 | 0.116 | 0.056 | 0.031 | 0.020 | 0.014 | 0.010 | 0.008 | 0.007 | 0.006 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2012   | 0.699 | 0.323 | 0.110 | 0.052 | 0.030 | 0.020 | 0.014 | 0.010 | 0.008 | 0.007 | 0.006 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2013   | 0.702 | 0.317 | 0.119 | 0.058 | 0.033 | 0.020 | 0.014 | 0.010 | 0.008 | 0.007 | 0.006 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2014   | 0.692 | 0.337 | 0.127 | 0.061 | 0.031 | 0.020 | 0.014 | 0.010 | 0.008 | 0.007 | 0.006 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2015   | 0.718 | 0.348 | 0.129 | 0.061 | 0.031 | 0.020 | 0.014 | 0.010 | 0.008 | 0.007 | 0.006 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2016   | 0.716 | 0.351 | 0.129 | 0.061 | 0.031 | 0.020 | 0.014 | 0.010 | 0.008 | 0.007 | 0.006 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |
| 2017   | 0.729 | 0.351 | 0.129 | 0.061 | 0.031 | 0.020 | 0.014 | 0.010 | 0.008 | 0.007 | 0.006 | 0.006 | 0.005 | 0.005 | 0.004 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 |

**FLORIDA 1/1/2019 Filing - Policy Year Loss Ratios**

Base Data and On-level Factors: Unlimited--Voluntary Business Only--Private Carrier + Self Insured

Loss Development Data: Unlimited--Voluntary Business Only--Private Carrier + Self Insured

Tail Factor Data: Statewide + Large Deductible--Private Carrier + Self Insured

Exhibit 7a

Policy Year

**Premium**

| (14)        | (15)              | (16)                        | (17)             | (18)            | (19)                  | (20)                      |
|-------------|-------------------|-----------------------------|------------------|-----------------|-----------------------|---------------------------|
| Policy Year | DSR Level Premium | Ultimate Development Factor | Ultimate Premium | On-level Factor | Impact of A/R Pricing | On-level Ultimate Premium |
| 2002        | 2,628,985,195     | 1.000                       | 2,628,985,195    | 0.265           | 1.000                 | 696,681,077               |
| 2003        | 2,903,783,777     | 1.000                       | 2,903,783,777    | 0.253           | 1.000                 | 734,657,296               |
| 2004        | 3,122,547,685     | 1.000                       | 3,122,547,685    | 0.271           | 1.000                 | 846,210,423               |
| 2005        | 3,431,967,088     | 1.000                       | 3,431,967,088    | 0.284           | 1.000                 | 974,678,653               |
| 2006        | 3,249,895,163     | 1.000                       | 3,249,895,163    | 0.332           | 1.000                 | 1,078,965,194             |
| 2007        | 2,615,942,206     | 1.000                       | 2,615,942,206    | 0.400           | 1.000                 | 1,046,376,882             |
| 2008        | 2,009,446,983     | 1.000                       | 2,009,446,983    | 0.492           | 1.000                 | 988,647,916               |
| 2009        | 1,559,444,245     | 1.000                       | 1,559,444,245    | 0.592           | 1.000                 | 923,190,993               |
| 2010        | 1,499,299,880     | 1.000                       | 1,499,299,880    | 0.647           | 1.000                 | 970,047,022               |
| 2011        | 1,656,029,023     | 1.000                       | 1,656,029,023    | 0.611           | 1.000                 | 1,011,833,733             |
| 2012        | 1,925,753,845     | 1.000                       | 1,925,753,845    | 0.569           | 1.000                 | 1,095,753,938             |
| 2013        | 2,162,530,755     | 1.000                       | 2,162,530,755    | 0.542           | 1.000                 | 1,172,091,669             |
| 2014        | 2,393,331,228     | 1.000                       | 2,393,331,228    | 0.547           | 1.000                 | 1,309,152,182             |
| 2015        | 2,474,409,509     | 0.999                       | 2,471,935,099    | 0.584           | 1.000                 | 1,443,610,098             |
| 2016        | 2,579,233,882     | 1.011                       | 2,607,605,455    | 0.608           | 1.000                 | 1,585,424,117             |

|                                       |       |
|---------------------------------------|-------|
| a) Selected Annual Indemnity Trend:   | 0.965 |
| b) Selected Annual Medical Trend:     | 0.980 |
| c) Trend Length for Policy Year 2016: | 3.001 |
| d) Proposed Indemnity Benefit Change: | 1.000 |
| e) Proposed Medical Benefit Change:   | 1.000 |
| f) Excess Provision:                  | N/A   |

Notes: (17) = (15) x (16)  
 (20) = (17) x [(18) x (19)]

**Unlimited Indemnity Losses**

| (21)        | (22)            | (23)               | (24)            | (25)                 | (26)            | (27)               | (28)            | (29)                 | (30)            | (31)                 | (32)                 | (33)         |
|-------------|-----------------|--------------------|-----------------|----------------------|-----------------|--------------------|-----------------|----------------------|-----------------|----------------------|----------------------|--------------|
| Policy Year | Paid            |                    |                 |                      | Paid + Case     |                    |                 |                      | Average Pd/P+C  |                      | Loss On-level Factor | Trend Factor |
|             | Ultimate Losses | Development Factor | Ultimate Losses | On-level Ult. Losses | Ultimate Losses | Development Factor | Ultimate Losses | On-level Ult. Losses | Ultimate Losses | On-level Ult. Losses |                      |              |
| 2002        | 473,994,161     | 1.042              | 493,901,916     | 459,328,782          | 484,713,143     | 1.020              | 494,407,406     | 459,798,888          | 494,154,661     | 459,563,835          | 0.930                | 0.546        |
| 2003        | 393,785,562     | 1.047              | 412,293,483     | 436,618,798          | 403,139,379     | 1.022              | 412,008,445     | 436,316,943          | 412,150,964     | 436,467,871          | 1.059                | 0.565        |
| 2004        | 348,853,483     | 1.054              | 367,691,571     | 429,096,063          | 355,737,037     | 1.025              | 364,630,463     | 425,523,750          | 366,161,017     | 427,309,907          | 1.167                | 0.586        |
| 2005        | 351,722,070     | 1.059              | 372,473,672     | 434,676,775          | 359,424,306     | 1.027              | 369,128,762     | 430,773,265          | 370,801,217     | 432,725,020          | 1.167                | 0.607        |
| 2006        | 332,328,731     | 1.064              | 353,597,770     | 412,648,598          | 338,621,845     | 1.030              | 348,780,500     | 407,026,844          | 351,189,135     | 409,837,721          | 1.167                | 0.629        |
| 2007        | 325,625,712     | 1.073              | 349,396,389     | 407,396,190          | 334,372,947     | 1.034              | 345,741,627     | 403,134,737          | 347,569,008     | 405,265,463          | 1.166                | 0.652        |
| 2008        | 316,387,990     | 1.082              | 342,331,805     | 387,861,935          | 325,129,404     | 1.039              | 337,809,451     | 382,738,108          | 340,070,628     | 385,300,022          | 1.133                | 0.676        |
| 2009        | 286,692,231     | 1.098              | 314,788,070     | 362,635,857          | 298,034,893     | 1.046              | 311,744,498     | 359,129,662          | 313,266,284     | 360,882,759          | 1.152                | 0.700        |
| 2010        | 300,695,173     | 1.112              | 334,373,032     | 390,213,328          | 311,568,447     | 1.053              | 328,081,575     | 382,871,198          | 331,227,304     | 386,542,264          | 1.167                | 0.726        |
| 2011        | 291,494,088     | 1.134              | 330,554,296     | 385,756,863          | 309,990,774     | 1.064              | 329,830,184     | 384,911,825          | 330,192,240     | 385,334,344          | 1.167                | 0.752        |
| 2012        | 279,901,353     | 1.168              | 326,924,780     | 381,521,218          | 297,972,523     | 1.083              | 322,704,242     | 376,595,850          | 324,814,511     | 379,058,534          | 1.167                | 0.779        |
| 2013        | 278,086,224     | 1.224              | 340,377,538     | 397,220,587          | 304,081,348     | 1.112              | 338,138,459     | 394,607,582          | 339,257,999     | 395,914,085          | 1.167                | 0.808        |
| 2014        | 281,208,336     | 1.333              | 374,850,712     | 437,450,781          | 324,513,671     | 1.168              | 379,031,968     | 442,330,307          | 376,941,340     | 439,890,544          | 1.167                | 0.837        |
| 2015        | 260,601,087     | 1.593              | 415,137,532     | 473,671,924          | 327,549,064     | 1.286              | 421,228,096     | 480,621,258          | 418,182,814     | 477,146,591          | 1.141                | 0.867        |
| 2016        | 171,917,790     | 2.468              | 424,293,106     | 432,778,968          | 283,678,881     | 1.600              | 453,886,210     | 462,963,934          | 439,089,658     | 447,871,451          | 1.020                | 0.899        |

Notes: (24) = (22) x (23) (28) = (26) x (27) (30) = [0.50 x (24)] + [0.50 x (28)]  
 (25) = (24) x (23) (29) = (28) x (32) (31) = (30) x (32)



**FLORIDA 1/1/2019 Filing - Policy Year Loss Ratios**

Base Data and On-level Factors: Unlimited--Voluntary Business Only--Private Carrier + Self Insured

Loss Development Data: Unlimited--Voluntary Business Only--Private Carrier + Self Insured

Tail Factor Data: Statewide + Large Deductible--Private Carrier + Self Insured

Exhibit 7a

Policy Year

**Unlimited Medical Losses**

| (34)        | (35)            | (36)               | (37)            | (38)                 | (39)            | (40)               | (41)            | (42)                 | (43)            | (44)                 | (45)                 | (46)         |
|-------------|-----------------|--------------------|-----------------|----------------------|-----------------|--------------------|-----------------|----------------------|-----------------|----------------------|----------------------|--------------|
| Policy Year | Paid            |                    |                 |                      | Paid + Case     |                    |                 |                      | Average Pd/P+C  |                      | Loss On-level Factor | Trend Factor |
|             | Ultimate Losses | Development Factor | Ultimate Losses | On-level Ult. Losses | Ultimate Losses | Development Factor | Ultimate Losses | On-level Ult. Losses | Ultimate Losses | On-level Ult. Losses |                      |              |
| 2002        | 665,009,497     | 1.091              | 725,525,361     | 775,586,611          | 689,086,875     | 1.050              | 723,541,219     | 773,465,563          | 724,533,290     | 774,526,087          | 1.069                | 0.709        |
| 2003        | 641,465,934     | 1.098              | 704,329,596     | 783,918,840          | 659,411,499     | 1.050              | 692,382,074     | 770,621,248          | 698,355,835     | 777,270,044          | 1.113                | 0.724        |
| 2004        | 644,047,251     | 1.103              | 710,384,118     | 794,209,444          | 665,283,375     | 1.052              | 699,878,111     | 782,463,728          | 705,131,115     | 788,336,587          | 1.118                | 0.739        |
| 2005        | 685,801,055     | 1.109              | 760,553,370     | 837,369,260          | 709,847,419     | 1.054              | 748,179,180     | 823,745,277          | 754,366,275     | 830,557,269          | 1.101                | 0.754        |
| 2006        | 649,158,313     | 1.115              | 723,811,519     | 795,468,859          | 661,507,715     | 1.055              | 697,890,639     | 766,981,812          | 710,851,079     | 781,225,336          | 1.099                | 0.769        |
| 2007        | 624,000,041     | 1.124              | 701,376,046     | 775,721,907          | 646,087,218     | 1.059              | 684,206,364     | 756,732,239          | 692,791,205     | 766,227,073          | 1.106                | 0.785        |
| 2008        | 601,722,766     | 1.132              | 681,150,171     | 733,598,734          | 623,095,847     | 1.064              | 662,973,981     | 714,022,978          | 672,062,076     | 723,810,856          | 1.077                | 0.801        |
| 2009        | 565,722,240     | 1.147              | 648,883,409     | 709,878,449          | 591,565,198     | 1.068              | 631,791,631     | 691,180,044          | 640,337,520     | 700,529,247          | 1.094                | 0.817        |
| 2010        | 608,556,965     | 1.158              | 704,708,965     | 780,817,533          | 630,524,479     | 1.075              | 677,813,815     | 751,017,707          | 691,261,390     | 765,917,620          | 1.108                | 0.834        |
| 2011        | 618,015,185     | 1.172              | 724,313,797     | 802,539,687          | 645,316,278     | 1.086              | 700,813,478     | 776,501,334          | 712,563,638     | 789,520,511          | 1.108                | 0.851        |
| 2012        | 622,753,308     | 1.191              | 741,699,190     | 822,544,402          | 658,466,840     | 1.096              | 721,679,657     | 800,342,740          | 731,689,424     | 811,443,571          | 1.109                | 0.868        |
| 2013        | 625,979,852     | 1.221              | 764,321,399     | 853,747,003          | 673,700,282     | 1.112              | 749,154,714     | 836,805,816          | 756,738,057     | 845,276,410          | 1.117                | 0.886        |
| 2014        | 668,457,319     | 1.274              | 851,614,624     | 956,363,223          | 740,849,974     | 1.134              | 840,123,871     | 943,459,107          | 845,869,248     | 949,911,166          | 1.123                | 0.904        |
| 2015        | 650,738,072     | 1.389              | 903,875,182     | 1,004,205,327        | 750,909,430     | 1.171              | 879,314,943     | 976,918,902          | 891,595,063     | 990,562,115          | 1.111                | 0.922        |
| 2016        | 530,786,374     | 1.770              | 939,491,882     | 954,523,752          | 754,671,657     | 1.276              | 962,961,034     | 978,368,411          | 951,226,458     | 966,446,081          | 1.016                | 0.941        |

Notes: (37) = (35) x (36)  
(38) = (37) x (45)

(41) = (39) x (40)  
(42) = (41) x (45)

(43) = [0.50 x (37)] + [0.50 x (41)]  
(44) = (43) x (45)

**Loss Ratios for Trend**

| (47)        | (48)      | (49)        | (50)           | (51)     | (52)    | (53)        | (54)           | (55)     |
|-------------|-----------|-------------|----------------|----------|---------|-------------|----------------|----------|
| Policy Year | Indemnity |             |                |          | Medical |             |                |          |
|             | Paid      | Paid + Case | Average Pd/P+C | Selected | Paid    | Paid + Case | Average Pd/P+C | Selected |
| 2002        | 0.659     | 0.660       | 0.660          | 0.660    | 1.113   | 1.110       | 1.112          | 1.112    |
| 2003        | 0.594     | 0.594       | 0.594          | 0.594    | 1.067   | 1.049       | 1.058          | 1.058    |
| 2004        | 0.507     | 0.503       | 0.505          | 0.505    | 0.939   | 0.925       | 0.932          | 0.932    |
| 2005        | 0.446     | 0.442       | 0.444          | 0.444    | 0.859   | 0.845       | 0.852          | 0.852    |
| 2006        | 0.382     | 0.377       | 0.380          | 0.380    | 0.737   | 0.711       | 0.724          | 0.724    |
| 2007        | 0.389     | 0.385       | 0.387          | 0.387    | 0.741   | 0.723       | 0.732          | 0.732    |
| 2008        | 0.392     | 0.387       | 0.390          | 0.390    | 0.742   | 0.722       | 0.732          | 0.732    |
| 2009        | 0.393     | 0.389       | 0.391          | 0.391    | 0.769   | 0.749       | 0.759          | 0.759    |
| 2010        | 0.402     | 0.395       | 0.398          | 0.398    | 0.805   | 0.774       | 0.790          | 0.790    |
| 2011        | 0.381     | 0.380       | 0.381          | 0.381    | 0.793   | 0.767       | 0.780          | 0.780    |
| 2012        | 0.348     | 0.344       | 0.346          | 0.346    | 0.751   | 0.730       | 0.741          | 0.741    |
| 2013        | 0.339     | 0.337       | 0.338          | 0.338    | 0.728   | 0.714       | 0.721          | 0.721    |
| 2014        | 0.334     | 0.338       | 0.336          | 0.336    | 0.731   | 0.721       | 0.726          | 0.726    |
| 2015        | 0.328     | 0.333       | 0.331          | 0.331    | 0.696   | 0.677       | 0.686          | 0.686    |
| 2016        | 0.273     | 0.292       | 0.282          | 0.282    | 0.602   | 0.617       | 0.610          | 0.610    |

Notes: (48) = (24) x (32) / (20)  
(49) = (28) x (32) / (20)  
(50) = (51) = (30) x (32) / (20)

(52) = (37) x (45) / (20)  
(53) = (41) x (45) / (20)  
(54) = (55) = (43) x (45) / (20)

**FLORIDA 1/1/2019 Filing - Calendar-Accident Year Loss Ratios**

Base Data and On-level Factors: Unlimited--Voluntary Business Only--Private Carrier + Self Insured

Loss Development Data: Unlimited--Voluntary Business Only--Private Carrier + Self Insured

Tail Factor Data: Statewide + Large Deductible--Private Carrier + Self Insured

Exhibit 7a  
Cal./Acc. Year

**Premium**

| (14)          | (15)              | (16)            | (17)                  | (18)                      |
|---------------|-------------------|-----------------|-----------------------|---------------------------|
| Calendar Year | DSR Level Premium | On-level Factor | Impact of A/R Pricing | On-level Ultimate Premium |
| 2002          | 0                 | 0.269           | 1.000                 | 0                         |
| 2003          | 0                 | 0.252           | 1.000                 | 0                         |
| 2004          | 0                 | 0.270           | 1.000                 | 0                         |
| 2005          | 0                 | 0.278           | 1.000                 | 0                         |
| 2006          | 0                 | 0.313           | 1.000                 | 0                         |
| 2007          | 0                 | 0.372           | 1.000                 | 0                         |
| 2008          | 0                 | 0.453           | 1.000                 | 0                         |
| 2009          | 0                 | 0.550           | 1.000                 | 0                         |
| 2010          | 0                 | 0.622           | 1.000                 | 0                         |
| 2011          | 0                 | 0.629           | 1.000                 | 0                         |
| 2012          | 0                 | 0.584           | 1.000                 | 0                         |
| 2013          | 2,024,515,228     | 0.553           | 1.000                 | 1,119,556,921             |
| 2014          | 2,273,574,325     | 0.546           | 1.000                 | 1,241,371,581             |
| 2015          | 2,408,059,355     | 0.569           | 1.000                 | 1,370,185,773             |
| 2016          | 2,552,961,333     | 0.602           | 1.000                 | 1,536,882,722             |
| 2017          | 2,935,844,750     | 0.561           | 1.000                 | 1,647,008,905             |

|   |       |
|---|-------|
| a) Selected Annual Indemnity Trend:     | 0.965 |
| b) Selected Annual Medical Trend:       | 0.980 |
| c) Trend Length for Accident Year 2017: | 2.379 |
| d) Proposed Indemnity Benefit Change:   | 1.000 |
| e) Proposed Medical Benefit Change:     | 1.000 |
| f) Excess Provision:                    | N/A   |

Note: (18) = (15) x [(16) x (17)]

**Unlimited Indemnity Losses**

| (19)          | (20)                        | (21)            | (22)            | (23)                 | (24)            | (25)                        | (26)            | (27)                 | (28)            | (29)                 | (30)                 | (31)         |
|---------------|-----------------------------|-----------------|-----------------|----------------------|-----------------|-----------------------------|-----------------|----------------------|-----------------|----------------------|----------------------|--------------|
| Accident Year | Paid                        |                 |                 |                      | Paid + Case     |                             |                 |                      | Average Pd/P+C  |                      | Loss On-level Factor | Trend Factor |
|               | Ultimate Development Losses | Ultimate Factor | Ultimate Losses | On-level Ult. Losses | Ultimate Losses | Ultimate Development Factor | Ultimate Losses | On-level Ult. Losses | Ultimate Losses | On-level Ult. Losses |                      |              |
| 2002          | 476,038,810                 | 1.042           | 496,032,440     | 459,326,039          | 486,655,021     | 1.017                       | 494,928,156     | 458,303,472          | 495,480,298     | 458,814,756          | 0.926                | 0.538        |
| 2003          | 427,956,429                 | 1.046           | 447,642,425     | 436,899,007          | 439,366,327     | 1.020                       | 448,153,654     | 437,397,966          | 447,898,040     | 437,148,487          | 0.976                | 0.558        |
| 2004          | 352,814,257                 | 1.052           | 371,160,598     | 433,144,418          | 359,726,910     | 1.023                       | 368,000,629     | 429,456,734          | 369,580,614     | 431,300,577          | 1.167                | 0.578        |
| 2005          | 344,359,426                 | 1.057           | 363,987,913     | 424,773,894          | 351,954,247     | 1.025                       | 360,753,103     | 420,998,871          | 362,370,508     | 422,886,383          | 1.167                | 0.599        |
| 2006          | 338,543,513                 | 1.062           | 359,533,211     | 419,575,257          | 345,336,597     | 1.029                       | 355,351,358     | 414,695,035          | 357,442,285     | 417,135,147          | 1.167                | 0.621        |
| 2007          | 320,541,042                 | 1.067           | 342,017,292     | 399,134,180          | 326,978,391     | 1.031                       | 337,114,721     | 393,412,879          | 339,566,007     | 396,273,530          | 1.167                | 0.643        |
| 2008          | 333,558,360                 | 1.077           | 359,242,354     | 414,206,434          | 342,454,503     | 1.037                       | 355,125,320     | 409,459,494          | 357,183,837     | 411,832,964          | 1.153                | 0.667        |
| 2009          | 286,824,854                 | 1.088           | 312,065,441     | 352,946,014          | 297,065,508     | 1.042                       | 309,542,259     | 350,092,295          | 310,803,850     | 351,519,154          | 1.131                | 0.691        |
| 2010          | 287,838,598                 | 1.105           | 318,061,651     | 371,177,947          | 298,816,821     | 1.051                       | 314,056,479     | 366,503,911          | 316,059,065     | 368,840,929          | 1.167                | 0.716        |
| 2011          | 298,797,184                 | 1.124           | 335,848,035     | 391,934,657          | 312,955,277     | 1.062                       | 332,358,504     | 387,862,374          | 334,103,270     | 389,898,516          | 1.167                | 0.742        |
| 2012          | 278,370,248                 | 1.154           | 321,239,266     | 374,886,223          | 298,135,158     | 1.076                       | 320,793,430     | 374,365,933          | 321,016,348     | 374,626,078          | 1.167                | 0.769        |
| 2013          | 283,513,583                 | 1.194           | 338,515,218     | 395,047,259          | 303,942,302     | 1.100                       | 334,336,532     | 390,170,733          | 336,425,875     | 392,608,996          | 1.167                | 0.797        |
| 2014          | 278,413,650                 | 1.279           | 356,091,058     | 415,558,265          | 315,637,608     | 1.144                       | 361,089,424     | 421,391,358          | 358,590,241     | 418,474,811          | 1.167                | 0.826        |
| 2015          | 275,273,764                 | 1.450           | 399,146,958     | 465,804,500          | 328,294,510     | 1.220                       | 400,519,302     | 467,406,025          | 399,833,130     | 466,605,263          | 1.167                | 0.856        |
| 2016          | 220,449,599                 | 1.926           | 424,585,928     | 447,938,154          | 308,269,389     | 1.436                       | 442,674,843     | 467,021,959          | 433,630,386     | 457,480,057          | 1.055                | 0.887        |
| 2017          | 87,340,724                  | 4.890           | 427,096,140     | 427,096,140          | 227,461,214     | 2.095                       | 476,531,243     | 476,531,243          | 451,813,692     | 451,813,692          | 1.000                | 0.919        |

Notes: (22) = (20) x (21)  
(23) = (22) x (30)

(26) = (24) x (25)  
(27) = (26) x (30)

(28) = [0.50 x (22)] + [0.50 x (26)]  
(29) = (28) x (30)

**FLORIDA 1/1/2019 Filing - Calendar-Accident Year Loss Ratios**

Base Data and On-level Factors: Unlimited--Voluntary Business Only--Private Carrier + Self Insured

Loss Development Data: Unlimited--Voluntary Business Only--Private Carrier + Self Insured

Tail Factor Data: Statewide + Large Deductible--Private Carrier + Self Insured

Exhibit 7a  
Cal./Acc. Year

**Unlimited Medical Losses**

| (32)          | (33)            | (34)               | (35)            | (36)                 | (37)            | (38)               | (39)            | (40)                 | (41)            | (42)                 | (43)                 | (44)         |
|---------------|-----------------|--------------------|-----------------|----------------------|-----------------|--------------------|-----------------|----------------------|-----------------|----------------------|----------------------|--------------|
| Accident Year | Paid            |                    |                 |                      | Paid + Case     |                    |                 |                      | Average Pd/P+C  |                      | Loss On-level Factor | Trend Factor |
|               | Ultimate Losses | Development Factor | Ultimate Losses | On-level Ult. Losses | Ultimate Losses | Development Factor | Ultimate Losses | On-level Ult. Losses | Ultimate Losses | On-level Ult. Losses |                      |              |
| 2002          | 646,835,477     | 1.091              | 705,697,505     | 756,507,725          | 670,518,557     | 1.050              | 704,044,485     | 754,735,688          | 704,870,995     | 755,621,707          | 1.072                | 0.704        |
| 2003          | 648,643,978     | 1.098              | 712,211,088     | 777,022,297          | 667,818,999     | 1.050              | 701,209,949     | 765,020,054          | 706,710,519     | 771,021,176          | 1.091                | 0.718        |
| 2004          | 614,835,665     | 1.105              | 679,393,410     | 763,638,193          | 634,140,594     | 1.053              | 667,750,045     | 750,551,051          | 673,571,728     | 757,094,622          | 1.124                | 0.733        |
| 2005          | 675,607,355     | 1.111              | 750,599,771     | 830,913,946          | 701,892,868     | 1.054              | 739,795,083     | 818,953,157          | 745,197,427     | 824,933,552          | 1.107                | 0.748        |
| 2006          | 667,247,098     | 1.117              | 745,315,008     | 818,355,879          | 679,206,135     | 1.057              | 717,920,885     | 788,277,132          | 731,617,947     | 803,316,506          | 1.098                | 0.763        |
| 2007          | 624,362,325     | 1.124              | 701,783,253     | 773,365,145          | 640,950,100     | 1.058              | 678,125,206     | 747,293,977          | 689,954,230     | 760,329,561          | 1.102                | 0.779        |
| 2008          | 622,974,495     | 1.134              | 706,453,077     | 774,979,025          | 647,151,369     | 1.065              | 689,216,208     | 756,070,180          | 697,834,643     | 765,524,603          | 1.097                | 0.795        |
| 2009          | 564,479,387     | 1.142              | 644,635,460     | 692,338,484          | 591,891,134     | 1.068              | 632,139,731     | 678,918,071          | 638,387,596     | 685,628,278          | 1.074                | 0.811        |
| 2010          | 583,139,762     | 1.159              | 675,858,984     | 748,851,754          | 602,350,248     | 1.074              | 646,924,166     | 716,791,976          | 661,391,575     | 732,821,865          | 1.108                | 0.827        |
| 2011          | 607,945,291     | 1.172              | 712,511,881     | 789,463,164          | 630,767,785     | 1.084              | 683,752,279     | 757,597,525          | 698,132,080     | 773,530,345          | 1.108                | 0.844        |
| 2012          | 623,766,998     | 1.188              | 741,035,194     | 821,066,995          | 652,482,036     | 1.094              | 713,815,347     | 790,907,404          | 727,425,271     | 805,987,200          | 1.108                | 0.862        |
| 2013          | 616,893,907     | 1.211              | 747,058,521     | 832,223,192          | 656,152,715     | 1.106              | 725,704,903     | 808,435,262          | 736,381,712     | 820,329,227          | 1.114                | 0.879        |
| 2014          | 663,568,593     | 1.251              | 830,124,310     | 928,909,103          | 733,599,320     | 1.126              | 826,032,834     | 924,330,741          | 828,078,572     | 926,619,922          | 1.119                | 0.897        |
| 2015          | 655,079,827     | 1.331              | 871,911,250     | 987,003,535          | 730,703,696     | 1.154              | 843,232,065     | 954,538,698          | 857,571,658     | 970,771,117          | 1.132                | 0.915        |
| 2016          | 604,115,945     | 1.529              | 923,693,280     | 964,335,784          | 756,542,007     | 1.220              | 922,981,249     | 963,592,424          | 923,337,265     | 963,964,105          | 1.044                | 0.934        |
| 2017          | 333,105,691     | 2.907              | 968,338,244     | 967,369,906          | 673,620,091     | 1.504              | 1,013,124,617   | 1,012,111,492        | 990,731,431     | 989,740,700          | 0.999                | 0.953        |

Notes: (35) = (33) x (34)  
(36) = (35) x (43)

(39) = (37) x (38)  
(40) = (39) x (43)

(41) = [0.50 x (35)] + [0.50 x (39)]  
(42) = (41) x (43)

**Loss Ratios for Trend**

| (45)                   | (46)      | (47)        | (48)           | (49)     | (50)    | (51)        | (52)           | (53)     |
|------------------------|-----------|-------------|----------------|----------|---------|-------------|----------------|----------|
| Calendar-Accident Year | Indemnity |             |                |          | Medical |             |                |          |
|                        | Paid      | Paid + Case | Average Pd/P+C | Selected | Paid    | Paid + Case | Average Pd/P+C | Selected |
| 2002                   | NaN       | NaN         | NaN            | NaN      | NaN     | NaN         | NaN            | NaN      |
| 2003                   | NaN       | NaN         | NaN            | NaN      | NaN     | NaN         | NaN            | NaN      |
| 2004                   | NaN       | NaN         | NaN            | NaN      | NaN     | NaN         | NaN            | NaN      |
| 2005                   | NaN       | NaN         | NaN            | NaN      | NaN     | NaN         | NaN            | NaN      |
| 2006                   | NaN       | NaN         | NaN            | NaN      | NaN     | NaN         | NaN            | NaN      |
| 2007                   | NaN       | NaN         | NaN            | NaN      | NaN     | NaN         | NaN            | NaN      |
| 2008                   | NaN       | NaN         | NaN            | NaN      | NaN     | NaN         | NaN            | NaN      |
| 2009                   | NaN       | NaN         | NaN            | NaN      | NaN     | NaN         | NaN            | NaN      |
| 2010                   | NaN       | NaN         | NaN            | NaN      | NaN     | NaN         | NaN            | NaN      |
| 2011                   | NaN       | NaN         | NaN            | NaN      | NaN     | NaN         | NaN            | NaN      |
| 2012                   | NaN       | NaN         | NaN            | NaN      | NaN     | NaN         | NaN            | NaN      |
| 2013                   | 0.353     | 0.349       | 0.351          | 0.351    | 0.743   | 0.722       | 0.733          | 0.733    |
| 2014                   | 0.335     | 0.339       | 0.337          | 0.337    | 0.748   | 0.745       | 0.746          | 0.746    |
| 2015                   | 0.340     | 0.341       | 0.341          | 0.341    | 0.720   | 0.697       | 0.708          | 0.708    |
| 2016                   | 0.291     | 0.304       | 0.298          | 0.298    | 0.627   | 0.627       | 0.627          | 0.627    |
| 2017                   | 0.259     | 0.289       | 0.274          | 0.274    | 0.587   | 0.615       | 0.601          | 0.601    |

Notes: (46) = (22) x (30) / (18)  
(47) = (26) x (30) / (18)  
(48) = (49) = (28) x (30) / (18)

(50) = (35) x (43) / (18)  
(51) = (39) x (43) / (18)  
(52) = (53) = (41) x (43) / (18)

**FLORIDA 1/1/2019 Filing - Policy Year Frequency and Severity**

Base Data and On-level Factors: Unlimited--Voluntary Business Only--Private Carrier + Self Insured

Loss Development Data: Unlimited--Voluntary Business Only--Private Carrier + Self Insured

Tail Factor Data: Statewide + Large Deductible--Private Carrier + Self Insured

Exhibit 7a

Policy Year

**Lost-Time Claim Frequency and Severity - Based on Data in Excess of Wage Inflation**

| (1)         | (2)  | (3)                | (4)            | (5)               | (6)              | (7)            | (8)               | (9)                      | (10)                                | (11)                                |
|-------------|--|--------------------|----------------|-------------------|------------------|----------------|-------------------|--------------------------|-------------------------------------|-------------------------------------|
| Policy Year | Claim Freq<br>Per Million<br>On-level<br>Premium | Indemnity Severity |                |                   | Medical Severity |                |                   | Annual Percentage Change |                                     |                                     |
|             |  | Paid               | Paid +<br>Case | Average<br>Pd/P+C | Paid             | Paid +<br>Case | Average<br>Pd/P+C | Claim<br>Frequency       | Ind Severity<br>(Avg Paid &<br>P+C) | Med Severity<br>(Avg Paid &<br>P+C) |
| 2002        | 29.228   | 22,557             | 22,580         | 22,568            | 38,089           | 37,985         | 38,037            |                          |                                     |                                     |
| 2003        | 26.980   | 22,024             | 22,009         | 22,016            | 39,539           | 38,869         | 39,204            | -7.7%                    | -2.4%                               | 3.1%                                |
| 2004        | 25.031   | 20,256             | 20,087         | 20,172            | 37,494           | 36,939         | 37,216            | -7.2%                    | -8.4%                               | -5.1%                               |
| 2005        | 23.238   | 19,203             | 19,030         | 19,117            | 36,986           | 36,384         | 36,685            | -7.2%                    | -5.2%                               | -1.4%                               |
| 2006        | 21.233   | 18,027             | 17,781         | 17,904            | 34,771           | 33,526         | 34,148            | -8.6%                    | -6.3%                               | -6.9%                               |
| 2007        | 19.877   | 19,584             | 19,379         | 19,482            | 37,317           | 36,404         | 36,861            | -6.4%                    | 8.8%                                | 7.9%                                |
| 2008        | 19.020   | 20,638             | 20,365         | 20,501            | 39,022           | 37,981         | 38,501            | -4.3%                    | 5.2%                                | 4.4%                                |
| 2009        | 20.221   | 19,425             | 19,237         | 19,331            | 38,041           | 37,039         | 37,540            | 6.3%                     | -5.7%                               | -2.5%                               |
| 2010        | 20.511   | 19,606             | 19,237         | 19,421            | 39,239           | 37,741         | 38,490            | 1.4%                     | 0.5%                                | 2.5%                                |
| 2011        | 20.344   | 18,730             | 18,689         | 18,709            | 38,958           | 37,694         | 38,326            | -0.8%                    | -3.7%                               | -0.4%                               |
| 2012        | 18.961   | 18,367             | 18,130         | 18,249            | 39,580           | 38,512         | 39,046            | -6.8%                    | -2.5%                               | 1.9%                                |
| 2013        | 18.034   | 18,788             | 18,664         | 18,726            | 40,373           | 39,571         | 39,972            | -4.9%                    | 2.6%                                | 2.4%                                |
| 2014        | 17.493   | 19,100             | 19,313         | 19,207            | 41,753           | 41,189         | 41,471            | -3.0%                    | 2.6%                                | 3.8%                                |
| 2015        | 16.371   | 20,051             | 20,345         | 20,198            | 42,526           | 41,371         | 41,948            | -6.4%                    | 5.2%                                | 1.2%                                |
| 2016        | 15.423   | 17,700             | 18,934         | 18,317            | 39,038           | 40,013         | 39,525            | -5.8%                    | -9.3%                               | -5.8%                               |

Notes: (2) = (15) / [(22) / 1,000,000]

(3) = (27) / (15)

(4) = (31) / (15)

(5) = (33) / (15)

(6) = (39) / (15)

(7) = (43) / (15)

(8) = (45) / (15)

(9) is based on (2)

(10) is based on (5)

(11) is based on (8)

**Claim Counts**

| (12)        | (13)                                 | (14)                              | (15)   |
|-------------|--------------------------------------|-----------------------------------|--|
| Policy Year | Incurred<br>Lost-Time<br>Claim Count | Ultimate<br>Development<br>Factor | Ultimate<br>Incurred<br>Lost-Time<br>Claim Count |
| 2002        | 29,427                               | 1.000                             | 29,427   |
| 2003        | 27,575                               | 1.000                             | 27,575   |
| 2004        | 28,136                               | 1.000                             | 28,136   |
| 2005        | 28,706                               | 1.000                             | 28,706   |
| 2006        | 27,872                               | 1.000                             | 27,872   |
| 2007        | 24,690                               | 1.000                             | 24,690   |
| 2008        | 22,042                               | 1.000                             | 22,042   |
| 2009        | 21,660                               | 1.000                             | 21,660   |
| 2010        | 22,663                               | 1.000                             | 22,663   |
| 2011        | 22,943                               | 1.000                             | 22,943   |
| 2012        | 22,712                               | 1.000                             | 22,712   |
| 2013        | 22,714                               | 1.001                             | 22,737   |
| 2014        | 23,833                               | 1.003                             | 23,904   |
| 2015        | 23,782                               | 1.009                             | 23,996   |
| 2016        | 23,556                               | 1.038                             | 24,451   |

Notes: (15) = (13) x (14)

**Premium**

| (16)        | (17)                    | (18)                              | (19)                | (20)               | (21)  | (22)                              |
|-------------|-------------------------|-----------------------------------|---------------------|--------------------|---|-----------------------------------|
| Policy Year | DSR<br>Level<br>Premium | Ultimate<br>Development<br>Factor | Ultimate<br>Premium | On-level<br>Factor | Factor to<br>Adjust to 2016<br>Wage<br>Levels | Wage-Adj<br>On-level<br>Ult. Prem |
| 2002        | 2,628,738,725           | 1.000                             | 2,628,738,725       | 0.265              | 1.445   | 1,006,806,932                     |
| 2003        | 2,903,558,437           | 1.000                             | 2,903,558,437       | 0.253              | 1.391   | 1,022,052,570                     |
| 2004        | 3,122,369,259           | 1.000                             | 3,122,369,259       | 0.271              | 1.328   | 1,124,052,933                     |
| 2005        | 3,431,342,837           | 1.000                             | 3,431,342,837       | 0.284              | 1.268   | 1,235,283,421                     |
| 2006        | 3,249,141,354           | 1.000                             | 3,249,141,354       | 0.332              | 1.218   | 1,312,653,107                     |
| 2007        | 2,614,992,710           | 1.000                             | 2,614,992,710       | 0.400              | 1.188   | 1,242,121,537                     |
| 2008        | 2,008,431,941           | 1.000                             | 2,008,431,941       | 0.492              | 1.173   | 1,158,865,230                     |
| 2009        | 1,559,203,699           | 1.000                             | 1,559,203,699       | 0.592              | 1.161   | 1,071,172,941                     |
| 2010        | 1,499,209,953           | 1.000                             | 1,499,209,953       | 0.647              | 1.139   | 1,104,917,735                     |
| 2011        | 1,656,024,541           | 1.000                             | 1,656,024,541       | 0.611              | 1.114   | 1,127,752,712                     |
| 2012        | 1,925,753,845           | 1.000                             | 1,925,753,845       | 0.569              | 1.093   | 1,197,818,892                     |
| 2013        | 2,162,530,755           | 1.000                             | 2,162,530,755       | 0.542              | 1.075   | 1,260,755,430                     |
| 2014        | 2,393,217,944           | 1.000                             | 2,393,217,944       | 0.547              | 1.044   | 1,366,527,446                     |
| 2015        | 2,474,278,651           | 0.999                             | 2,471,804,372       | 0.584              | 1.016   | 1,465,779,993                     |
| 2016        | 2,579,177,862           | 1.011                             | 2,607,548,818       | 0.608              | 1.000   | 1,585,389,681                     |

(19) = (17) x (18)

(22) = (19) x [(20) x (21)]

**FLORIDA 1/1/2019 Filing - Policy Year Frequency and Severity**

Base Data and On-level Factors: Unlimited--Voluntary Business Only--Private Carrier + Self Insured

Loss Development Data: Unlimited--Voluntary Business Only--Private Carrier + Self Insured

Tail Factor Data: Statewide + Large Deductible--Private Carrier + Self Insured

Exhibit 7a

Policy Year

**Unlimited Indemnity Losses**

| (23)        | (24)                        | (25)            | (26)            | (27)                          | (28)                        | (29)            | (30)            | (31)                          | (32)            | (33)                          | (34)                 |
|-------------|-----------------------------|-----------------|-----------------|-------------------------------|-----------------------------|-----------------|-----------------|-------------------------------|-----------------|-------------------------------|----------------------|
| Policy Year | Paid                        |                 |                 |                               | Paid + Case                 |                 |                 |                               | Average Pd/P+C  |                               | Loss On-level Factor |
|             | Ultimate Development Losses | Ultimate Factor | Ultimate Losses | Wage-Adj On-level Ult. Losses | Ultimate Development Losses | Ultimate Factor | Ultimate Losses | Wage-Adj On-level Ult. Losses | Ultimate Losses | Wage-Adj On-level Ult. Losses |                      |
| 2002        | 473,973,945                 | 1.042           | 493,880,851     | 663,775,864                   | 484,692,927                 | 1.020           | 494,386,786     | 664,455,840                   | 494,133,819     | 664,115,853                   | 0.930                |
| 2003        | 393,782,941                 | 1.047           | 412,290,739     | 607,304,259                   | 403,136,758                 | 1.022           | 412,005,767     | 606,884,495                   | 412,148,253     | 607,094,377                   | 1.059                |
| 2004        | 348,853,483                 | 1.054           | 367,691,571     | 569,921,935                   | 355,737,037                 | 1.025           | 364,630,463     | 565,177,218                   | 366,161,017     | 567,549,576                   | 1.167                |
| 2005        | 351,704,344                 | 1.059           | 372,454,900     | 551,233,252                   | 359,406,580                 | 1.027           | 369,110,558     | 546,283,626                   | 370,782,729     | 548,758,439                   | 1.167                |
| 2006        | 332,320,231                 | 1.064           | 353,588,726     | 502,449,580                   | 338,613,345                 | 1.030           | 348,771,745     | 495,604,650                   | 351,180,236     | 499,027,115                   | 1.167                |
| 2007        | 325,365,065                 | 1.073           | 349,116,715     | 483,526,650                   | 334,112,300                 | 1.034           | 345,472,118     | 478,478,883                   | 347,294,417     | 481,002,768                   | 1.166                |
| 2008        | 316,342,331                 | 1.082           | 342,282,402     | 454,893,312                   | 325,083,745                 | 1.039           | 337,762,011     | 448,885,713                   | 340,022,207     | 451,889,513                   | 1.133                |
| 2009        | 286,605,800                 | 1.098           | 314,693,168     | 420,744,766                   | 297,948,462                 | 1.046           | 311,654,091     | 416,681,520                   | 313,173,630     | 418,713,143                   | 1.152                |
| 2010        | 300,655,286                 | 1.112           | 334,328,678     | 444,322,813                   | 311,528,560                 | 1.053           | 328,039,574     | 435,964,594                   | 331,184,126     | 440,143,703                   | 1.167                |
| 2011        | 291,494,088                 | 1.134           | 330,554,296     | 429,720,585                   | 309,990,774                 | 1.064           | 329,830,184     | 428,779,239                   | 330,192,240     | 429,249,912                   | 1.167                |
| 2012        | 279,901,353                 | 1.168           | 326,924,780     | 417,156,019                   | 297,972,523                 | 1.083           | 322,704,242     | 411,770,613                   | 324,814,511     | 414,463,316                   | 1.167                |
| 2013        | 278,086,224                 | 1.224           | 340,377,538     | 427,173,810                   | 304,081,348                 | 1.112           | 338,138,459     | 424,363,766                   | 339,257,999     | 425,768,789                   | 1.167                |
| 2014        | 281,207,531                 | 1.333           | 374,849,639     | 456,566,860                   | 324,512,866                 | 1.168           | 379,031,027     | 461,659,791                   | 376,940,333     | 459,113,326                   | 1.167                |
| 2015        | 260,600,802                 | 1.593           | 415,137,078     | 481,143,873                   | 327,548,779                 | 1.286           | 421,227,730     | 488,202,939                   | 418,182,404     | 484,673,406                   | 1.141                |
| 2016        | 171,917,664                 | 2.468           | 424,292,795     | 432,778,651                   | 283,678,755                 | 1.600           | 453,886,008     | 462,963,728                   | 439,089,402     | 447,871,190                   | 1.020                |

Notes: (26) = (24) x (25)  
(27) = (26) x [(34) x (21)]

(30) = (28) x (29)  
(31) = (30) x [(34) x (21)]

(32) = [0.50 x (26)] + [0.50 x (30)]  
(33) = (32) x [(34) x (21)]

**Unlimited Medical Losses**

| (35)        | (36)                        | (37)            | (38)            | (39)                          | (40)                        | (41)            | (42)            | (43)                          | (44)            | (45)                          | (46)                 |
|-------------|-----------------------------|-----------------|-----------------|-------------------------------|-----------------------------|-----------------|-----------------|-------------------------------|-----------------|-------------------------------|----------------------|
| Policy Year | Paid                        |                 |                 |                               | Paid + Case                 |                 |                 |                               | Average Pd/P+C  |                               | Loss On-level Factor |
|             | Ultimate Development Losses | Ultimate Factor | Ultimate Losses | Wage-Adj On-level Ult. Losses | Ultimate Development Losses | Ultimate Factor | Ultimate Losses | Wage-Adj On-level Ult. Losses | Ultimate Losses | Wage-Adj On-level Ult. Losses |                      |
| 2002        | 664,961,690                 | 1.091           | 725,473,204     | 1,120,856,100                 | 689,039,068                 | 1.050           | 723,491,021     | 1,117,793,627                 | 724,482,113     | 1,119,324,865                 | 1.069                |
| 2003        | 641,462,420                 | 1.098           | 704,325,737     | 1,090,296,241                 | 659,407,985                 | 1.050           | 692,378,384     | 1,071,801,738                 | 698,352,061     | 1,081,048,990                 | 1.113                |
| 2004        | 644,047,251                 | 1.103           | 710,384,118     | 1,054,920,415                 | 665,283,375                 | 1.052           | 699,878,111     | 1,039,318,995                 | 705,131,115     | 1,047,119,706                 | 1.118                |
| 2005        | 685,789,393                 | 1.109           | 760,540,437     | 1,061,714,450                 | 709,835,757                 | 1.054           | 748,166,888     | 1,044,440,976                 | 754,353,663     | 1,053,077,714                 | 1.101                |
| 2006        | 649,122,522                 | 1.115           | 723,771,612     | 969,130,188                   | 661,471,924                 | 1.055           | 697,852,880     | 934,425,006                   | 710,812,246     | 951,777,597                   | 1.099                |
| 2007        | 623,836,341                 | 1.124           | 701,192,047     | 921,366,350                   | 645,923,518                 | 1.059           | 684,033,006     | 898,819,370                   | 692,612,527     | 910,092,860                   | 1.106                |
| 2008        | 601,599,168                 | 1.132           | 681,010,258     | 860,115,956                   | 622,972,249                 | 1.064           | 662,842,473     | 837,170,043                   | 671,926,366     | 848,643,000                   | 1.077                |
| 2009        | 565,643,269                 | 1.147           | 648,792,830     | 823,966,894                   | 591,486,227                 | 1.068           | 631,707,290     | 802,268,258                   | 640,250,060     | 813,117,576                   | 1.094                |
| 2010        | 608,501,955                 | 1.158           | 704,645,264     | 889,262,323                   | 630,469,469                 | 1.075           | 677,754,679     | 855,326,405                   | 691,199,972     | 872,294,365                   | 1.108                |
| 2011        | 618,015,185                 | 1.172           | 724,313,797     | 893,803,225                   | 645,316,278                 | 1.086           | 700,813,478     | 864,803,832                   | 712,563,638     | 879,303,529                   | 1.108                |
| 2012        | 622,753,308                 | 1.191           | 741,699,190     | 898,939,418                   | 658,466,840                 | 1.096           | 721,679,657     | 874,675,744                   | 731,689,424     | 886,807,582                   | 1.109                |
| 2013        | 625,979,852                 | 1.221           | 764,321,399     | 917,950,000                   | 673,700,282                 | 1.112           | 749,154,714     | 899,734,812                   | 756,738,057     | 908,842,406                   | 1.117                |
| 2014        | 668,435,868                 | 1.274           | 851,587,296     | 998,060,311                   | 740,825,842                 | 1.134           | 840,096,505     | 984,593,104                   | 845,841,901     | 991,326,708                   | 1.123                |
| 2015        | 650,727,551                 | 1.389           | 903,860,568     | 1,020,458,581                 | 750,898,280                 | 1.171           | 879,301,886     | 992,731,829                   | 891,581,227     | 1,006,595,205                 | 1.111                |
| 2016        | 530,780,712                 | 1.770           | 939,481,860     | 954,513,570                   | 754,665,995                 | 1.276           | 962,953,810     | 978,361,071                   | 951,217,835     | 966,437,320                   | 1.016                |

Notes: (38) = (36) x (37)  
(39) = (38) x [(46) x (21)]

(42) = (40) x (41)  
(43) = (42) x [(46) x (21)]

(44) = [0.50 x (38)] + [0.50 x (42)]  
(45) = (44) x [(46) x (21)]

**FLORIDA 1/1/2019 Filing - Calendar-Accident Year Frequency and Severity**  
**Base Data and On-level Factors: Unlimited--Voluntary Business Only--Private Carrier + Self Insured**  
**Loss Development Data: Unlimited--Voluntary Business Only--Private Carrier + Self Insured**  
**Tail Factor Data: Statewide + Large Deductible--Private Carrier + Self Insured**

**Exhibit 7a**  
**Cal./Acc. Year**

**Lost-Time Claim Frequency and Severity - Based on Data in Excess of Wage Inflation**

| (1)                    | (2)                          | (3)                | (4)         | (5)            | (6)              | (7)         | (8)            |
|------------------------|------------------------------|--------------------|-------------|----------------|------------------|-------------|----------------|
| Calendar-Accident Year | Claim Freq                   | Indemnity Severity |             |                | Medical Severity |             |                |
|                        | Per Million On-level Premium | Paid               | Paid + Case | Average Pd/P+C | Paid             | Paid + Case | Average Pd/P+C |
| 2002                   | NaN                          | 23,237             | 23,180      | 23,209         | 38,290           | 38,198      | 38,244         |
| 2003                   | NaN                          | 22,249             | 22,275      | 22,262         | 39,566           | 38,955      | 39,260         |
| 2004                   | NaN                          | 21,192             | 21,011      | 21,101         | 37,353           | 36,713      | 37,033         |
| 2005                   | NaN                          | 19,470             | 19,297      | 19,383         | 38,088           | 37,540      | 37,814         |
| 2006                   | NaN                          | 18,223             | 18,011      | 18,117         | 35,559           | 34,252      | 34,905         |
| 2007                   | NaN                          | 18,893             | 18,622      | 18,758         | 36,628           | 35,393      | 36,011         |
| 2008                   | NaN                          | 21,093             | 20,852      | 20,972         | 39,483           | 38,520      | 39,002         |
| 2009                   | NaN                          | 19,857             | 19,697      | 19,777         | 38,955           | 38,200      | 38,577         |
| 2010                   | NaN                          | 19,469             | 19,224      | 19,347         | 39,296           | 37,614      | 38,455         |
| 2011                   | NaN                          | 19,619             | 19,415      | 19,517         | 39,517           | 37,922      | 38,719         |
| 2012                   | NaN                          | 18,368             | 18,342      | 18,355         | 40,239           | 38,761      | 39,500         |
| 2013                   | 18.528                       | 19,032             | 18,797      | 18,915         | 40,096           | 38,949      | 39,522         |
| 2014                   | 17.551                       | 19,074             | 19,342      | 19,208         | 42,643           | 42,433      | 42,538         |
| 2015                   | 17.104                       | 19,862             | 19,930      | 19,896         | 42,086           | 40,702      | 41,394         |
| 2016                   | 15.467                       | 18,843             | 19,646      | 19,245         | 40,572           | 40,541      | 40,557         |
| 2017                   | 15.062                       | 17,217             | 19,210      | 18,213         | 38,996           | 40,799      | 39,898         |

| (9)                      | (10)                          | (11)                          |
|--------------------------|-------------------------------|-------------------------------|
| Annual Percentage Change |                               |                               |
| Claim Frequency          | Ind Severity (Avg Paid & P+C) | Med Severity (Avg Paid & P+C) |
| NaN                      | -4.1%                         | 2.7%                          |
| NaN                      | -5.2%                         | -5.7%                         |
| NaN                      | -8.1%                         | 2.1%                          |
| NaN                      | -6.5%                         | -7.7%                         |
| NaN                      | 3.5%                          | 3.2%                          |
| NaN                      | 11.8%                         | 8.3%                          |
| NaN                      | -5.7%                         | -1.1%                         |
| NaN                      | -2.2%                         | -0.3%                         |
| NaN                      | 0.9%                          | 0.7%                          |
| NaN                      | -6.0%                         | 2.0%                          |
| NaN                      | 3.1%                          | 0.1%                          |
| -5.3%                    | 1.5%                          | 7.6%                          |
| -2.5%                    | 3.6%                          | -2.7%                         |
| -9.6%                    | -3.3%                         | -2.0%                         |
| -2.6%                    | -5.4%                         | -1.6%                         |

Notes: (2) = (15) / [(20) / 1,000,000]  
(3) = (25) / (15)  
(4) = (29) / (15)  
(5) = (31) / (15)

(6) = (37) / (15)  
(7) = (41) / (15)  
(8) = (43) / (15)

(9) is based on (2)  
(10) is based on (5)  
(11) is based on (8)

**Claim Counts**

| (12)          | (13)                           | (14)                        | (15)                                    |
|---------------|--------------------------------|-----------------------------|---|
| Accident Year | Incurred Lost-Time Claim Count | Ultimate Development Factor | Ultimate Incurred Lost-Time Claim Count |
| 2002          | 29,090                         | 1.000                       | 29,090                                  |
| 2003          | 28,026                         | 1.000                       | 28,026                                  |
| 2004          | 27,883                         | 1.000                       | 27,883                                  |
| 2005          | 28,378                         | 1.000                       | 28,378                                  |
| 2006          | 28,588                         | 1.000                       | 28,588                                  |
| 2007          | 25,458                         | 1.000                       | 25,458                                  |
| 2008          | 23,255                         | 1.000                       | 23,255                                  |
| 2009          | 20,947                         | 1.000                       | 20,947                                  |
| 2010          | 22,065                         | 1.000                       | 22,065                                  |
| 2011          | 22,645                         | 1.000                       | 22,645                                  |
| 2012          | 22,596                         | 1.000                       | 22,596                                  |
| 2013          | 22,731                         | 1.000                       | 22,731                                  |
| 2014          | 23,178                         | 1.002                       | 23,224                                  |
| 2015          | 24,056                         | 1.005                       | 24,176                                  |
| 2016          | 23,661                         | 1.018                       | 24,087                                  |
| 2017          | 22,189                         | 1.118                       | 24,807                                  |

Notes: (15) = (13) x (14)

**Premium**

| (16)          | (17)              | (18)            | (19)                                 | (20)                   |
|---------------|-------------------|-----------------|--------------------------------------|------------------------|
| Calendar Year | DSR Level Premium | On-level Factor | Factor to Adjust to 2017 Wage Levels | Wage-Adj On-level Prem |
| 2002          | 0                 | 0.269           | 1.475                                | 0                      |
| 2003          | 0                 | 0.252           | 1.427                                | 0                      |
| 2004          | 0                 | 0.270           | 1.364                                | 0                      |
| 2005          | 0                 | 0.278           | 1.301                                | 0                      |
| 2006          | 0                 | 0.313           | 1.242                                | 0                      |
| 2007          | 0                 | 0.372           | 1.206                                | 0                      |
| 2008          | 0                 | 0.453           | 1.185                                | 0                      |
| 2009          | 0                 | 0.550           | 1.179                                | 0                      |
| 2010          | 0                 | 0.622           | 1.158                                | 0                      |
| 2011          | 0                 | 0.629           | 1.134                                | 0                      |
| 2012          | 0                 | 0.584           | 1.107                                | 0                      |
| 2013          | 2,024,515,228     | 0.553           | 1.095                                | 1,226,856,228          |
| 2014          | 2,273,574,325     | 0.546           | 1.066                                | 1,323,220,257          |
| 2015          | 2,407,920,980     | 0.569           | 1.031                                | 1,413,449,615          |
| 2016          | 2,552,936,764     | 0.602           | 1.013                                | 1,557,291,426          |
| 2017          | 2,935,844,750     | 0.561           | 1.000                                | 1,647,008,905          |

(20) = (17) x [(18) x (19)]

**FLORIDA 1/1/2019 Filing - Calendar-Accident Year Frequency and Severity**  
**Base Data and On-level Factors: Unlimited--Voluntary Business Only--Private Carrier + Self Insured**  
**Loss Development Data: Unlimited--Voluntary Business Only--Private Carrier + Self Insured**  
**Tail Factor Data: Statewide + Large Deductible--Private Carrier + Self Insured**

**Exhibit 7a**  
**Cal./Acc. Year**

**Unlimited Indemnity Losses**

| (21)          | (22)                        | (23)            | (24)            | (25)                          | (26)                        | (27)            | (28)            | (29)                          | (30)            | (31)                          | (32)                 |
|---------------|-----------------------------|-----------------|-----------------|-------------------------------|-----------------------------|-----------------|-----------------|-------------------------------|-----------------|-------------------------------|----------------------|
| Accident Year | Paid                        |                 |                 |                               | Paid + Case                 |                 |                 |                               | Average Pd/P+C  |                               | Loss On-level Factor |
|               | Ultimate Development Losses | Ultimate Factor | Ultimate Losses | Wage-Adj On-level Ult. Losses | Ultimate Development Losses | Ultimate Factor | Ultimate Losses | Wage-Adj On-level Ult. Losses | Ultimate Losses | Wage-Adj On-level Ult. Losses |                      |
| 2002          | 474,903,778                 | 1.042           | 494,849,737     | 675,964,741                   | 485,388,142                 | 1.017           | 493,639,740     | 674,311,885                   | 494,244,739     | 675,138,313                   | 0.926                |
| 2003          | 427,950,911                 | 1.046           | 447,636,653     | 623,557,858                   | 439,360,809                 | 1.020           | 448,148,025     | 624,270,199                   | 447,892,339     | 623,914,028                   | 0.976                |
| 2004          | 352,812,484                 | 1.052           | 371,158,733     | 590,884,703                   | 359,725,137                 | 1.023           | 367,998,815     | 585,854,113                   | 369,578,774     | 588,369,408                   | 1.167                |
| 2005          | 344,344,045                 | 1.057           | 363,971,656     | 552,508,974                   | 351,938,866                 | 1.025           | 360,737,338     | 547,599,279                   | 362,354,497     | 550,054,126                   | 1.167                |
| 2006          | 338,532,659                 | 1.062           | 359,521,684     | 520,946,920                   | 345,325,743                 | 1.029           | 355,340,190     | 514,887,935                   | 357,430,937     | 517,917,428                   | 1.167                |
| 2007          | 320,381,844                 | 1.067           | 341,847,428     | 480,979,331                   | 326,819,193                 | 1.031           | 336,950,588     | 474,089,477                   | 339,399,008     | 477,534,404                   | 1.167                |
| 2008          | 333,418,763                 | 1.077           | 359,092,008     | 490,519,683                   | 342,314,906                 | 1.037           | 354,980,558     | 484,903,442                   | 357,036,283     | 487,711,563                   | 1.153                |
| 2009          | 286,800,777                 | 1.088           | 312,039,245     | 415,948,314                   | 297,041,431                 | 1.042           | 309,517,171     | 412,586,389                   | 310,778,208     | 414,267,351                   | 1.131                |
| 2010          | 287,766,434                 | 1.105           | 317,981,910     | 429,593,560                   | 298,744,657                 | 1.051           | 313,980,635     | 424,187,838                   | 315,981,273     | 426,890,700                   | 1.167                |
| 2011          | 298,757,297                 | 1.124           | 335,803,202     | 444,267,636                   | 312,915,390                 | 1.062           | 332,316,144     | 439,654,259                   | 334,059,673     | 441,960,947                   | 1.167                |
| 2012          | 278,370,248                 | 1.154           | 321,239,266     | 415,041,132                   | 298,135,158                 | 1.076           | 320,793,430     | 414,465,112                   | 321,016,348     | 414,753,122                   | 1.167                |
| 2013          | 283,513,583                 | 1.194           | 338,515,218     | 432,622,449                   | 303,942,302                 | 1.100           | 334,336,532     | 427,282,088                   | 336,425,875     | 429,952,268                   | 1.167                |
| 2014          | 278,413,650                 | 1.279           | 356,091,058     | 442,977,276                   | 315,637,608                 | 1.144           | 361,089,424     | 449,195,243                   | 358,590,241     | 446,086,260                   | 1.167                |
| 2015          | 275,272,674                 | 1.450           | 399,145,377     | 480,171,889                   | 328,293,420                 | 1.220           | 400,517,972     | 481,823,120                   | 399,831,675     | 480,997,505                   | 1.167                |
| 2016          | 220,449,474                 | 1.926           | 424,585,687     | 453,882,099                   | 308,269,264                 | 1.436           | 442,674,663     | 473,219,215                   | 433,630,175     | 463,550,657                   | 1.055                |
| 2017          | 87,340,724                  | 4.890           | 427,096,140     | 427,096,140                   | 227,461,214                 | 2.095           | 476,531,243     | 476,531,243                   | 451,813,692     | 451,813,692                   | 1.000                |

Notes: (24) = (22) x (23)  
(25) = (24) x [(32) x (19)]

(28) = (26) x (27)  
(29) = (28) x [(32) x (19)]

(30) = [0.50 x (24)] + [0.50 x (28)]  
(31) = (30) x [(32) x (19)]

**Unlimited Medical Losses**

| (33)          | (34)                        | (35)            | (36)            | (37)                          | (38)                        | (39)            | (40)            | (41)                          | (42)            | (43)                          | (44)                 |
|---------------|-----------------------------|-----------------|-----------------|-------------------------------|-----------------------------|-----------------|-----------------|-------------------------------|-----------------|-------------------------------|----------------------|
| Accident Year | Paid                        |                 |                 |                               | Paid + Case                 |                 |                 |                               | Average Pd/P+C  |                               | Loss On-level Factor |
|               | Ultimate Development Losses | Ultimate Factor | Ultimate Losses | Wage-Adj On-level Ult. Losses | Ultimate Development Losses | Ultimate Factor | Ultimate Losses | Wage-Adj On-level Ult. Losses | Ultimate Losses | Wage-Adj On-level Ult. Losses |                      |
| 2002          | 645,756,935                 | 1.091           | 704,520,816     | 1,113,847,410                 | 669,362,942                 | 1.050           | 702,831,089     | 1,111,175,952                 | 703,675,953     | 1,112,511,682                 | 1.072                |
| 2003          | 648,617,312                 | 1.098           | 712,181,809     | 1,108,867,077                 | 667,792,333                 | 1.050           | 701,181,950     | 1,091,740,296                 | 706,681,880     | 1,100,303,687                 | 1.091                |
| 2004          | 614,832,319                 | 1.105           | 679,389,712     | 1,041,504,428                 | 634,137,248                 | 1.053           | 667,746,522     | 1,023,655,418                 | 673,568,117     | 1,032,579,923                 | 1.124                |
| 2005          | 675,602,612                 | 1.111           | 750,594,502     | 1,080,856,083                 | 701,888,125                 | 1.054           | 739,790,084     | 1,065,297,721                 | 745,192,293     | 1,073,076,902                 | 1.107                |
| 2006          | 667,209,292                 | 1.117           | 745,272,779     | 1,016,552,071                 | 679,168,329                 | 1.057           | 717,880,924     | 979,189,580                   | 731,576,852     | 997,870,826                   | 1.098                |
| 2007          | 624,229,290                 | 1.124           | 701,633,722     | 932,471,217                   | 640,817,065                 | 1.058           | 677,984,455     | 901,041,341                   | 689,809,089     | 916,756,279                   | 1.102                |
| 2008          | 622,837,057                 | 1.134           | 706,297,223     | 918,186,390                   | 647,013,931                 | 1.065           | 689,069,837     | 895,790,788                   | 697,683,530     | 906,988,589                   | 1.097                |
| 2009          | 564,395,803                 | 1.142           | 644,540,007     | 815,987,649                   | 591,807,550                 | 1.068           | 632,050,463     | 800,175,886                   | 638,295,235     | 808,081,768                   | 1.074                |
| 2010          | 583,104,961                 | 1.159           | 675,818,650     | 867,075,328                   | 602,315,447                 | 1.074           | 646,886,790     | 829,955,752                   | 661,352,720     | 848,515,540                   | 1.108                |
| 2011          | 607,905,945                 | 1.172           | 712,465,768     | 894,857,005                   | 630,728,439                 | 1.084           | 683,709,628     | 858,739,293                   | 698,087,698     | 876,798,149                   | 1.108                |
| 2012          | 623,766,998                 | 1.188           | 741,035,194     | 909,250,183                   | 652,482,036                 | 1.094           | 713,815,347     | 875,851,431                   | 727,425,271     | 892,550,808                   | 1.108                |
| 2013          | 616,893,907                 | 1.211           | 747,058,521     | 911,411,396                   | 656,152,715                 | 1.106           | 725,704,903     | 885,359,982                   | 736,381,712     | 898,385,689                   | 1.114                |
| 2014          | 663,568,593                 | 1.251           | 830,124,310     | 990,338,302                   | 733,599,320                 | 1.126           | 826,032,834     | 985,457,171                   | 828,078,572     | 987,897,736                   | 1.119                |
| 2015          | 655,052,323                 | 1.331           | 871,874,642     | 1,017,477,707                 | 730,672,882                 | 1.154           | 843,196,506     | 984,010,323                   | 857,535,574     | 1,000,744,015                 | 1.132                |
| 2016          | 604,112,456                 | 1.529           | 923,687,945     | 977,261,846                   | 756,538,518                 | 1.220           | 922,976,992     | 976,509,658                   | 923,332,469     | 976,885,752                   | 1.044                |
| 2017          | 333,105,691                 | 2.907           | 968,338,244     | 967,369,906                   | 673,620,091                 | 1.504           | 1,013,124,617   | 1,012,111,492                 | 990,731,431     | 989,740,700                   | 0.999                |

Notes: (36) = (34) x (35)  
(37) = (36) x [(44) x (19)]

(40) = (38) x (39)  
(41) = (40) x [(44) x (19)]

(42) = [0.50 x (36)] + [0.50 x (40)]  
(43) = (42) x [(44) x (19)]

Florida 1/1/2019 Filing

Midpoint and Trend Length Calculations

|                    |                | Policy Year           |                |           |
|--------------------|----------------|-----------------------|----------------|-----------|
|                    | Start Date:    | Effective Period      | Most Recent PY |           |
| Month              | Premium Weight | 1/1/2019              | 1/1/2016       |           |
|                    |                | Average Accident Date |                |           |
| January            | 1              | 0.228                 | 7/1/2019       | 7/1/2016  |
| February           | 2              | 0.052                 | 8/1/2019       | 8/1/2016  |
| March              | 3              | 0.081                 | 9/1/2019       | 9/1/2016  |
| April              | 4              | 0.111                 | 10/1/2019      | 10/1/2016 |
| May                | 5              | 0.061                 | 11/1/2019      | 11/1/2016 |
| June               | 6              | 0.066                 | 12/1/2019      | 12/1/2016 |
| July               | 7              | 0.076                 | 1/1/2020       | 1/1/2017  |
| August             | 8              | 0.049                 | 2/1/2020       | 2/1/2017  |
| September          | 9              | 0.056                 | 3/1/2020       | 3/1/2017  |
| October            | 10             | 0.096                 | 4/1/2020       | 4/1/2017  |
| November           | 11             | 0.048                 | 5/1/2020       | 5/1/2017  |
| December           | 12             | 0.076                 | 6/1/2020       | 6/1/2017  |
| Midpoint of Period |                | 11/17/2019            | 11/16/2016     |           |

|            |                  | Accident Year         |  |
|------------|------------------|-----------------------|--|
|            | Effective Period | Most Recent AY        |  |
|            | 1/1/2019         | 1/1/2017              |  |
|            |                  | Average Accident Date |  |
|            | 7/1/2019         |                       |  |
|            | 8/1/2019         |                       |  |
|            | 9/1/2019         |                       |  |
|            | 10/1/2019        |                       |  |
|            | 11/1/2019        |                       |  |
|            | 12/1/2019        |                       |  |
|            | 1/1/2020         |                       |  |
|            | 2/1/2020         |                       |  |
|            | 3/1/2020         |                       |  |
|            | 4/1/2020         |                       |  |
|            | 5/1/2020         |                       |  |
|            | 6/1/2020         |                       |  |
| 11/17/2019 |                  | 7/1/2017              |  |

PY Trend Length (years) 3.001

AY Trend Length (years) 2.379



Derivation of Premium Weights in Appendix A-I

**Florida Premium Distribution**

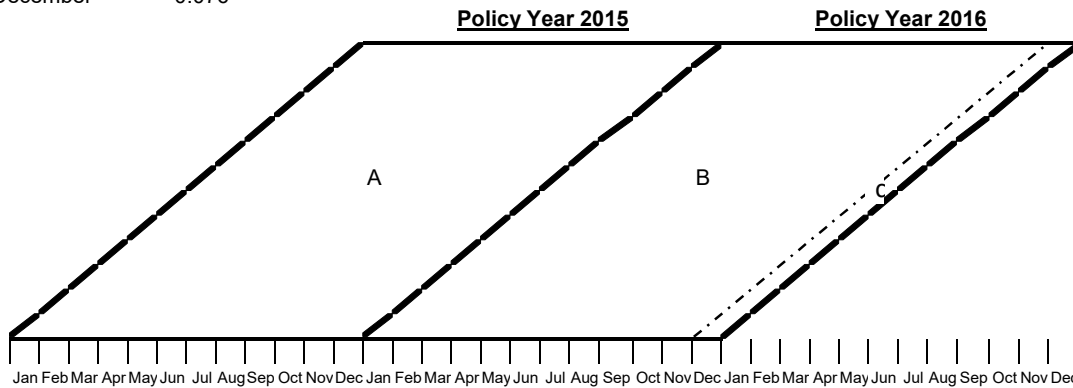
|           |       |
|-----------|-------|
| January   | 0.228 |
| February  | 0.052 |
| March     | 0.081 |
| April     | 0.111 |
| May       | 0.061 |
| June      | 0.066 |
| July      | 0.076 |
| August    | 0.049 |
| September | 0.056 |
| October   | 0.096 |
| November  | 0.048 |
| December  | 0.076 |

**Calculation of Premium Level Weights**

$$\text{Wt A} = 0.228 + 0.052 + 0.081 + 0.111 + 0.061 + 0.066 + 0.076 + 0.049 + 0.056 + 0.096 + 0.048 + 0.076 = 1.000$$

$$\text{Wt B} = 0.228 + 0.052 + 0.081 + 0.111 + 0.061 + 0.066 + 0.076 + 0.049 + 0.056 + 0.096 + 0.048 = 0.924$$

$$\text{Wt C} = 0.076 = 0.076$$



**Calculation of Benefit Level Weights**

$$\text{Wt D} = [(0.228 \times 12) + (0.052 \times 11) + (0.081 \times 10) + (0.111 \times 9) + (0.061 \times 8) + (0.066 \times 7) + (0.076 \times 6) + (0.049 \times 5) + (0.056 \times 4) + (0.096 \times 3) + (0.048 \times 2) + (0.076 \times 1)] / 12 = 0.621$$

$$\text{Wt E} = [(0.052 \times 1) + (0.081 \times 2) + (0.111 \times 3) + (0.061 \times 3.89) + (0.066 \times 3.89) + (0.076 \times 3.89) + (0.049 \times 3.89) + (0.056 \times 3.89) + (0.096 \times 3.89) + (0.048 \times 3.89) + (0.076 \times 3.89)] / 12 = 0.217$$

$$\text{Wt F} = 1.000 - 0.621 - 0.217 - 0.025 - 0.085 = 0.052$$

$$\text{Wt G} = [(0.076 \times 0.756) + (0.049 \times 0.756) + (0.056 \times 0.756) + (0.096 \times 0.756) + (0.048 \times 0.756) + (0.076 \times 0.756)] / 12 = 0.025$$

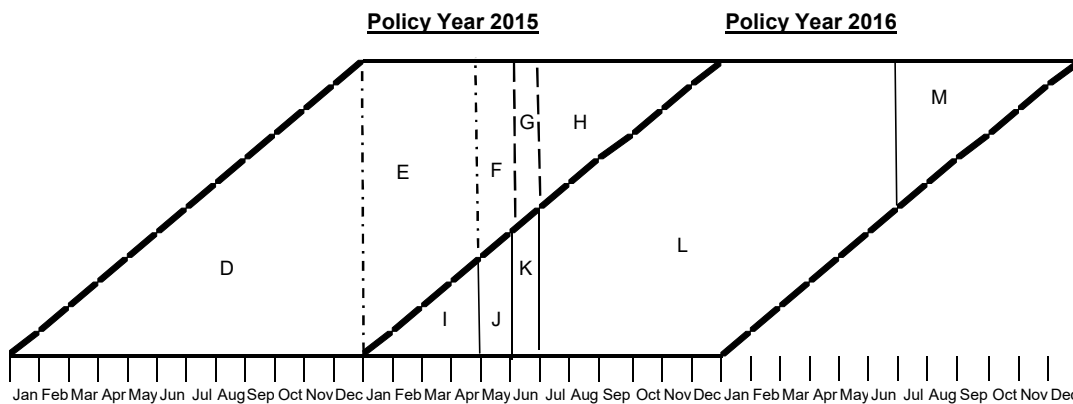
$$\text{Wt H \& M} = [(0.049 \times 1) + (0.056 \times 2) + (0.096 \times 3) + (0.048 \times 4) + (0.076 \times 5)] / 12 = 0.085$$

$$\text{Wt I} = [(0.228 \times 3.89) + (0.052 \times 2.89) + (0.081 \times 1.89) + (0.111 \times 0.89)] / 12 = 0.108$$

$$\text{Wt J} = 1.000 - 0.108 - 0.037 - 0.708 - 0.085 = 0.062$$

$$\text{Wt K} = [(0.228 \times 0.756) + (0.052 \times 0.756) + (0.081 \times 0.756) + (0.111 \times 0.756) + (0.061 \times 0.756) + (0.066 \times 0.756)] / 12 = 0.037$$

$$\text{Wt L} = [(0.228 \times 6) + (0.052 \times 7) + (0.081 \times 8) + (0.111 \times 9) + (0.061 \times 10) + (0.066 \times 11) + (0.076 \times 12) + (0.049 \times 11) + (0.056 \times 10) + (0.096 \times 9) + (0.048 \times 8) + (0.076 \times 7)] / 12 = 0.708$$



Note: The on-level calculation assumes that all policies are written on the first of the month.

## Derivation of Florida Expense Constant Removal Factors

**Standard Coverage**

| PY   | (1)<br>Policies | (2)<br>Premium | (3)<br>Approved EC | (4)<br>PY EC Removal |
|------|-----------------|----------------|--------------------|----------------------|
| 2003 | 151,714         | 3,741,553,510  | 200                | 0.992                |
| 2004 | 152,936         | 3,881,465,929  | 200                | 0.992                |
| 2005 | 156,165         | 4,042,072,203  | 200                | 0.992                |
| 2006 | 159,963         | 3,809,706,932  | 200                | 0.992                |
| 2007 | 163,505         | 3,075,383,238  | 200                | 0.989                |
| 2008 | 158,710         | 2,278,630,763  | 200                | 0.986                |
| 2009 | 164,465         | 1,742,548,801  | 200                | 0.981                |
| 2010 | 169,953         | 1,652,586,366  | 200                | 0.980                |
| 2011 | 173,403         | 1,800,915,385  | 200                | 0.981                |
| 2012 | 176,666         | 2,109,655,327  | 200                | 0.984                |
| 2013 | 180,173         | 2,380,702,013  | 200                | 0.985                |
| 2014 | 184,837         | 2,590,120,935  | 200                | 0.986                |
| 2015 | 189,224         | 2,656,148,928  | 200                | 0.986                |
| 2016 | 172,341         | 2,418,944,983  | 200                | 0.986                |

**Large Deductible**

| PY   | (5)<br>Policies | (6)<br>Premium | (7)<br>Approved EC | (8)<br>PY EC Removal |
|------|-----------------|----------------|--------------------|----------------------|
| 2003 | 2,502           | 3,245,843,709  | 200                | 1.000                |
| 2004 | 2,163           | 3,239,945,015  | 200                | 1.000                |
| 2005 | 1,405           | 3,444,430,909  | 200                | 1.000                |
| 2006 | 2,067           | 2,956,724,322  | 200                | 1.000                |
| 2007 | 2,150           | 2,445,807,678  | 200                | 1.000                |
| 2008 | 2,047           | 1,769,822,265  | 200                | 1.000                |
| 2009 | 1,541           | 1,399,132,573  | 200                | 1.000                |
| 2010 | 1,112           | 1,280,305,393  | 200                | 1.000                |
| 2011 | 1,046           | 1,355,040,726  | 200                | 1.000                |
| 2012 | 825             | 1,493,962,315  | 200                | 1.000                |
| 2013 | 1,048           | 1,675,120,804  | 200                | 1.000                |
| 2014 | 1,293           | 1,719,649,641  | 200                | 1.000                |
| 2015 | 1,816           | 1,801,960,441  | 200                | 1.000                |
| 2016 | 1,492           | 1,526,978,679  | 200                | 1.000                |

**Net Combined**

| PY   | (9)<br>Net LD Wt | (10)<br>PY EC Removal | (11)<br>CY EC Removal |
|------|------------------|-----------------------|-----------------------|
| 2003 | 15.8%            | 0.993                 | 0.992                 |
| 2004 | 14.7%            | 0.993                 | 0.993                 |
| 2005 | 13.6%            | 0.993                 | 0.993                 |
| 2006 | 12.4%            | 0.993                 | 0.993                 |
| 2007 | 13.1%            | 0.990                 | 0.991                 |
| 2008 | 11.9%            | 0.988                 | 0.989                 |
| 2009 | 12.8%            | 0.983                 | 0.985                 |
| 2010 | 11.3%            | 0.982                 | 0.982                 |
| 2011 | 10.9%            | 0.983                 | 0.983                 |
| 2012 | 11.3%            | 0.986                 | 0.985                 |
| 2013 | 11.5%            | 0.987                 | 0.987                 |
| 2014 | 11.2%            | 0.988                 | 0.988                 |
| 2015 | 11.2%            | 0.988                 | 0.988                 |
| 2016 | 11.2%            | 0.988                 | 0.988                 |

$$(4) = (2) / [(2) + (1) \times (3)]$$

$$(8) = (6) / [(6) + (5) \times (7)]$$

$$(10) = (9) \times (8) + [1 - (9)] \times (4)$$

$$(11) = 62.1\% / 37.9\% \text{ weighting of adjacent policy years.}$$

## Capital Asset Pricing Model for Property-Casualty Insurance Stocks

### Static

|                                       |              |  |
|---------------------------------------|--------------|--|
| Risk-Free Rate (a)                    | 2.5%         | 2018 Q1 actual                                   |
| U.S. Equity Risk Premium (b)          | 7.6%         | Difference in Arithmetic Averages                |
| P&C Beta (see Attachment 2)           | 0.86         | Average P&C Company Beta                         |
| <b>P&amp;C Cost of Equity Capital</b> | <b>9.11%</b> | = $r_f + \beta^*(\text{US Equity Risk Premium})$ |

### Dynamic (starting)

|                                       |               |  |
|---------------------------------------|---------------|--|
| Risk-Free Rate (a)                    | 3.6%          | 2019 Q1 forecasted                               |
| U.S. Equity Risk Premium (b)          | 7.6%          | Difference in Arithmetic Averages                |
| P&C Beta (see Attachment 2)           | 0.86          | Average P&C Company Beta                         |
| <b>P&amp;C Cost of Equity Capital</b> | <b>10.14%</b> | = $r_f + \beta^*(\text{US Equity Risk Premium})$ |

### Dynamic (ending)

|                                       |               |  |
|---------------------------------------|---------------|--|
| Risk-Free Rate (a)                    | 4.1%          | 2054 Q1 forecasted                               |
| U.S. Equity Risk Premium (b)          | 7.6%          | Difference in Arithmetic Averages                |
| P&C Beta (see Attachment 2)           | 0.86          | Average P&C Company Beta                         |
| <b>P&amp;C Cost of Equity Capital</b> | <b>10.73%</b> | = $r_f + \beta^*(\text{US Equity Risk Premium})$ |

### Sources:

(a) U.S. 5-year T-note constant maturity yield, from Moody's Analytics (b): NCCI estimate, based on data from *Ibbotson SBBI, Tables A-1 and A-11 (Morningstar/Ibbotson)*.

**Capital Asset Pricing Model  
Beta Coefficients**

| <b>Ticker</b> | <b>Company Name</b>                         | <b>Total Cap</b> | <b>Total Cap %</b> | <b>Beta</b> |
|---------------|---|------------------|--------------------|-------------|
| TRV           | The Travelers Companies, Inc.               | 44,483           | 11.2%              | 0.87        |
| ALL           | The Allstate Corporation                    | 42,597           | 10.7%              | 0.84        |
| CB            | Chubb Limited                               | 78,475           | 19.7%              | 0.82        |
| HIG           | The Hartford Financial Services Group, Inc. | 23,616           | 5.9%               | 1.01        |
| PGR           | The Progressive Corporation                 | 39,839           | 10.0%              | 0.85        |
| CNA           | CNA Financial Corporation                   | 16,093           | 4.0%               | 0.94        |
| MKL           | Markel Corporation                          | 19,309           | 4.8%               | 0.76        |
| XL            | XL Group plc                                | 17,507           | 4.4%               | 0.88        |
| Y             | Alleghany Corporation                       | 10,980           | 2.8%               | 0.92        |
| CINF          | Cincinnati Financial Corporation            | 13,039           | 3.3%               | 0.87        |
| RE            | Everest Re Group, Ltd.                      | 11,158           | 2.8%               | 0.70        |
| WRB           | W. R. Berkley Corporation                   | 11,545           | 2.9%               | 0.84        |
| PRE           | PartnerRe Ltd.                              | 8,905            | 2.2%               | 0.35        |
| AXS           | AXIS Capital Holdings Limited               | 6,960            | 1.7%               | 0.69        |
| AFG           | American Financial Group, Inc.              | 11,275           | 2.8%               | 0.88        |
| HCC           | HCC Insurance Holdings, Inc.                | 1,961            | 0.5%               | 0.96        |
| RNR           | RenaissanceRe Holdings Ltd.                 | 6,964            | 1.7%               | 0.70        |
| ORI           | Old Republic International Corporation      | 7,413            | 1.9%               | 0.89        |
| ERIE          | Erie Indemnity Company                      | 5,509            | 1.4%               | 0.72        |
| THG           | The Hanover Insurance Group, Inc.           | 5,797            | 1.5%               | 0.83        |
| MCY           | Mercury General Corporation                 | 3,328            | 0.8%               | 0.94        |
| KMPR          | Kemper Corporation                          | 3,530            | 0.9%               | 1.26        |
| GLRE          | Greenlight Capital Re, Ltd.                 | 1,280            | 0.3%               | 1.11        |
| RLI           | RLI Corp.                                   | 2,954            | 0.7%               | 0.83        |
| SIGI          | Selective Insurance Group, Inc.             | 4,057            | 1.0%               | 0.98        |
|               | <b>All Companies</b>                        | <b>398,574</b>   | <b>100.0%</b>      | <b>0.86</b> |
|               |   |                  |                    | Average     |

**Source:** Bloomberg

**Note:** The average beta is the simple average over all companies in the group

NATIONAL COUNCIL ON COMPENSATION INSURANCE  
INTERNAL RATE OF RETURN ANALYSIS  
FLORIDA - VOLUNTARY

**Overview**

According to actuarial principles, insurance rates must be determined such that insurers can be expected to earn an appropriate rate of return. Analysis and determination of a profit and contingency (P&C) provision is necessary to ensure this objective is achieved. To determine the profit and contingency provision, NCCI first uses market-based financial methods to estimate the rate of return (also known as the cost of capital) required by investors of securities with a similar risk profile to workers compensation insurance. NCCI then performs an Internal Rate of Return (IRR) analysis to estimate the profit and contingency provision that needs to be included in the proposed rates for insurers to earn the cost of capital, after accounting for investment income.

The IRR model is based on the principle that the internal rate of return from an investment opportunity equals the investor's cost of capital if the sum of all cash flows from that investment, discounted at the cost of capital, equals zero. In the case of workers compensation insurance, cash flows to the capital providers are comprised of insurance cash flows, investment income, and commitment and release of capital in support of the insurance transaction.

- Insurance cash flows consist of premiums earned less payments for expenses, losses, loss adjustment expenses (LAE), and federal income taxes. These cash flows are estimated based on the provisions included in this proposed rate filing.
- Investment income on reserves and surplus depends on an after-tax return on investment (RoI), which is estimated using a combination of current financial market data and forecasts.
- The cost of capital used is a weighted average cost of capital (WACC), which takes into account both debt and equity components of a representative insurer's capital structure.

**IRR Model Inputs and Results**

The model estimates the P&C provision necessary in order for the proposed rates to cover the cost of capital. The P&C provision is estimated using two different assumptions regarding the return on investment and cost of capital:

- The "Static" estimate of the P&C provision assumes that the return on investment and the WACC do not change over time, but remain static at their indicated market values at the time the model was run.
- The "Dynamic" estimate assumes that the return on investment and WACC vary over time. The investment portfolio is assumed to be reinvested at future forecasted yields as securities mature, and WACC varies to reflect future expected costs of equity and debt. The starting point for the Dynamic estimates is January 1, 2019.

The following table summarizes the inputs and results of the model under these two scenarios.

**TABLE 1: IRR MODEL INPUTS AND RESULTS**

| <u>Inputs:</u> |   |               |                 |
|----------------|---|---------------|-----------------|
| (1)            | Expenses and Taxes as a Percentage of Net Premium at NCCI Level . . . . . |               | 20.07%          |
| (2)            | Reserve-to-Surplus Ratio . . . . .  |               | 1.83            |
| (3)            | Cash Flow Patterns . . . . .  |               | See Table 2     |
|                |   | <u>Static</u> | <u>Dynamic*</u> |
| (4)            | Return on Investments . . . . .   | 3.20%         | 4.14% - 4.62%   |
| (5)            | Weighted Average Cost of Capital . . . . .                                | 8.08%         | 9.07% - 9.64%   |
| <u>Results</u> |   |               |                 |
|                |   | <u>Static</u> | <u>Dynamic</u>  |
| <b>(6)</b>     | <b>Indicated Profit and Contingency Provision . . . . .</b>               | <b>0.32%</b>  | <b>-1.94%</b>   |
| (7)            | Loss and Loss Adjustment Expense Provision [100% - (6) - (1)] . . . . .   | 79.61%        | 81.87%          |

Table Notes:

It is assumed that no policyholders dividends are paid and that there are no rate departures (deviations or schedule rating).

- (1) Expense provisions and taxes derived from the filing.
- (2) Calculated from Best's 2017 Aggregates & Averages, for Commercial Casualty Composite, as the weighted average of Loss, LAE, and Unearned Premium Reserves to Policyholder Surplus, for years 2012 - 2016.

\* See Table 3 for details by time period.

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TABLE 2: CASH FLOW PATTERNS (CUMULATIVE)

| Time  | (1)<br>Policy-Year<br>Collected<br>Premium | (2)<br>Earned<br>Premium | (3)<br>Written<br>Premium | (4)<br>Expenses<br>and Taxes | (5)<br>Paid<br>Losses<br>and LAE |
|-------|--|--------------------------|---------------------------|------------------------------|----------------------------------|
| 0.00  | -  | -                        | -                         | -                            | -                                |
| 0.25  | 15.08%                                     | 4.51%                    | 36.10%                    | 15.52%                       | 1.13%                            |
| 0.50  | 32.73%                                     | 16.51%                   | 59.90%                    | 33.30%                       | 4.13%                            |
| 0.75  | 53.69%                                     | 33.75%                   | 78.00%                    | 54.20%                       | 8.44%                            |
| 1.00  | 76.50%                                     | 56.00%                   | 100.00%                   | 76.99%                       | 14.00%                           |
| 1.25  | 88.99%                                     | 76.49%                   |                           | 89.22%                       | 23.13%                           |
| 1.50  | 96.77%                                     | 89.49%                   |                           | 96.84%                       | 32.25%                           |
| 1.75  | 100.00%                                    | 97.25%                   |                           | 100.00%                      | 41.38%                           |
| 2.00  |  | 100.00%                  |                           |                              | 50.50%                           |
| 2.25  |  |                          |                           |                              | 55.03%                           |
| 2.50  |  |                          |                           |                              | 59.55%                           |
| 2.75  |  |                          |                           |                              | 64.08%                           |
| 3.00  |  |                          |                           |                              | 68.60%                           |
| 3.25  |  |                          |                           |                              | 70.73%                           |
| 3.50  |  |                          |                           |                              | 72.85%                           |
| 3.75  |  |                          |                           |                              | 74.98%                           |
| 4.00  |  |                          |                           |                              | 77.10%                           |
| 4.25  |  |                          |                           |                              | 78.23%                           |
| 4.50  |  |                          |                           |                              | 79.35%                           |
| 4.75  |  |                          |                           |                              | 80.48%                           |
| 5.00  |  |                          |                           |                              | 81.60%                           |
| 6.00  |  |                          |                           |                              | 84.30%                           |
| 7.00  |  |                          |                           |                              | 86.00%                           |
| 8.00  |  |                          |                           |                              | 87.30%                           |
| 9.00  |  |                          |                           |                              | 88.30%                           |
| 10.00 |  |                          |                           |                              | 89.50%                           |
| 11.00 |  |                          |                           |                              | 90.10%                           |
| 12.00 |  |                          |                           |                              | 90.90%                           |
| 13.00 |  |                          |                           |                              | 91.30%                           |
| 14.00 |  |                          |                           |                              | 91.90%                           |
| 15.00 |  |                          |                           |                              | 92.50%                           |
| 16.00 |  |                          |                           |                              | 92.90%                           |
| 17.00 |  |                          |                           |                              | 93.40%                           |
| 18.00 |  |                          |                           |                              | 93.70%                           |
| 19.00 |  |                          |                           |                              | 94.00%                           |
| 20.00 |  |                          |                           |                              | 94.40%                           |
| 21.00 |  |                          |                           |                              | 94.60%                           |
| 22.00 |  |                          |                           |                              | 94.90%                           |
| 23.00 |  |                          |                           |                              | 95.20%                           |
| 24.00 |  |                          |                           |                              | 95.30%                           |
| 25.00 |  |                          |                           |                              | 95.70%                           |
| 26.00 |  |                          |                           |                              | 95.90%                           |
| 27.00 |  |                          |                           |                              | 96.40%                           |
| 28.00 |  |                          |                           |                              | 96.80%                           |
| 29.00 |  |                          |                           |                              | 97.30%                           |
| 30.00 |  |                          |                           |                              | 97.80%                           |
| 31.00 |  |                          |                           |                              | 98.39%                           |
| 32.00 |  |                          |                           |                              | 98.90%                           |
| 33.00 |  |                          |                           |                              | 99.33%                           |
| 34.00 |  |                          |                           |                              | 99.69%                           |
| 35.00 |  |                          |                           |                              | 100.00%                          |

TABLE 3: DYNAMIC ESTIMATE  
INPUTS

| Time  | (1)<br>Return on<br>Investments | (2)<br>Weighted<br>Average Cost<br>of Capital |
|-------|---------------------------------|---|
| 0.00  | -                               | -   |
| 0.25  | 4.14%                           | 9.07%   |
| 0.50  | 4.17%                           | 9.23%   |
| 0.75  | 4.26%                           | 9.39%   |
| 1.00  | 4.27%                           | 9.42%   |
| 1.25  | 4.27%                           | 9.35%   |
| 1.50  | 4.25%                           | 9.25%   |
| 1.75  | 4.23%                           | 9.20%   |
| 2.00  | 4.23%                           | 9.21%   |
| 2.25  | 4.23%                           | 9.26%   |
| 2.50  | 4.23%                           | 9.31%   |
| 2.75  | 4.30%                           | 9.34%   |
| 3.00  | 4.30%                           | 9.40%   |
| 3.25  | 4.27%                           | 9.43%   |
| 3.50  | 4.27%                           | 9.44%   |
| 3.75  | 4.24%                           | 9.41%   |
| 4.00  | 4.24%                           | 9.40%   |
| 4.25  | 4.24%                           | 9.41%   |
| 4.50  | 4.24%                           | 9.41%   |
| 4.75  | 4.25%                           | 9.41%   |
| 5.00  | 4.25%                           | 9.40%   |
| 6.00  | 4.28%                           | 9.48%   |
| 7.00  | 4.33%                           | 9.65%   |
| 8.00  | 4.54%                           | 9.85%   |
| 9.00  | 4.69%                           | 9.88%   |
| 10.00 | 4.66%                           | 9.80%   |
| 11.00 | 4.58%                           | 9.73%   |
| 12.00 | 4.57%                           | 9.68%   |
| 13.00 | 4.56%                           | 9.66%   |
| 14.00 | 4.55%                           | 9.64%   |
| 15.00 | 4.56%                           | 9.63%   |
| 16.00 | 4.56%                           | 9.62%   |
| 17.00 | 4.57%                           | 9.61%   |
| 18.00 | 4.57%                           | 9.61%   |
| 19.00 | 4.57%                           | 9.61%   |
| 20.00 | 4.58%                           | 9.62%   |
| 21.00 | 4.61%                           | 9.63%   |
| 22.00 | 4.62%                           | 9.64%   |
| 23.00 | 4.62%                           | 9.64%   |
| 24.00 | 4.62%                           | 9.64%   |
| 25.00 | 4.62%                           | 9.64%   |
| 26.00 | 4.62%                           | 9.64%   |
| 27.00 | 4.62%                           | 9.64%   |
| 28.00 | 4.62%                           | 9.64%   |
| 29.00 | 4.62%                           | 9.64%   |
| 30.00 | 4.62%                           | 9.64%   |
| 31.00 | 4.62%                           | 9.64%   |
| 32.00 | 4.62%                           | 9.64%   |
| 33.00 | 4.62%                           | 9.64%   |
| 34.00 | 4.62%                           | 9.64%   |
| 35.00 | 4.62%                           | 9.64%   |

Table 2 Notes:

Table 2 shows cumulative cash flows. For ease of reading no additional numbers are shown after a column reaches 100% cumulative cash flow.

- (1) Derived from estimates of premium distribution and payment terms by size of policy.
- (2) Based on written premium pattern assuming uniform writings within quarters and standard quarterly earning pattern.
- (3) Based on this jurisdiction's premium writings by quarter.
- (4) Expenses assumed paid as premium is collected; timing of taxes based on NCCI's Tax and Assessment Directory.
- (5) Derived from loss development data underlying this rate filing. Payouts for the first 30 years are based upon the ratio of paid losses to incurred losses from the most recent 30 policy years for which data is available. For the following years, loss payouts are assumed to trail off geometrically, with an adjustment so that the payout will be complete at 35 years.

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**Calculation Details**

The tables in the following pages show the detailed calculations of the IRR model.

List of Tables

Static Estimate

Table 4: Derivation of Insurance Cash Flows

Table 5: Derivation of Cash Flows to the Capital Providers

Dynamic Estimate

Table 6: Derivation of Insurance Cash Flows

Table 7: Derivation of Cash Flows to the Capital Providers

Appendices

Appendix A: Calculation of Weighted Average Cost of Capital and Return on Investments

Table A.1: Calculation of Weighted Average Cost of Capital

Table A.2: Calculation of Return on Investments

Appendix B: Federal Income Tax Incurred from Insurance Operations

Table B.1: Federal Income Tax Calculation (Static Estimate)

Table B.2: Federal Income Tax Calculation (Dynamic Estimate)

Appendix C: Reserve-to-Surplus Ratio

Note: Although values are displayed to 4 decimal places in the following tables, the calculations themselves are carried to the full precision of the computer.

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**Calculation Details - Static Estimate**

TABLE 4: DERIVATION OF INSURANCE CASH FLOW (STATIC ESTIMATE)

| Time  | (1)<br>Collected<br>Premium<br>Factor | (2)<br>Expense<br>and Taxes<br>Factor | (3)<br>Paid Losses<br>and LAE<br>Factor | (4)<br>Federal<br>Income Tax<br>Factor | (5)<br>Insurance<br>Cash flow<br>Factor |
|-------|---------------------------------------|---------------------------------------|---|--|---|
| 0.00  | -                                     | -                                     | -                                       | -                                      | -                                       |
| 0.25  | 0.1508                                | 0.0311                                | 0.0090                                  | 0.0066                                 | 0.1040                                  |
| 0.50  | 0.3273                                | 0.0668                                | 0.0329                                  | 0.0133                                 | 0.2143                                  |
| 0.75  | 0.5369                                | 0.1088                                | 0.0672                                  | 0.0199                                 | 0.3411                                  |
| 1.00  | 0.7650                                | 0.1545                                | 0.1115                                  | 0.0265                                 | 0.4725                                  |
| 1.25  | 0.8899                                | 0.1791                                | 0.1841                                  | 0.0224                                 | 0.5043                                  |
| 1.50  | 0.9677                                | 0.1944                                | 0.2567                                  | 0.0183                                 | 0.4983                                  |
| 1.75  | 1.0000                                | 0.2007                                | 0.3294                                  | 0.0142                                 | 0.4557                                  |
| 2.00  | 1.0000                                | 0.2007                                | 0.4020                                  | 0.0101                                 | 0.3872                                  |
| 2.25  | 1.0000                                | 0.2007                                | 0.4381                                  | 0.0094                                 | 0.3519                                  |
| 2.50  | 1.0000                                | 0.2007                                | 0.4741                                  | 0.0087                                 | 0.3165                                  |
| 2.75  | 1.0000                                | 0.2007                                | 0.5101                                  | 0.0080                                 | 0.2812                                  |
| 3.00  | 1.0000                                | 0.2007                                | 0.5461                                  | 0.0073                                 | 0.2459                                  |
| 3.25  | 1.0000                                | 0.2007                                | 0.5630                                  | 0.0070                                 | 0.2293                                  |
| 3.50  | 1.0000                                | 0.2007                                | 0.5800                                  | 0.0066                                 | 0.2127                                  |
| 3.75  | 1.0000                                | 0.2007                                | 0.5969                                  | 0.0063                                 | 0.1961                                  |
| 4.00  | 1.0000                                | 0.2007                                | 0.6138                                  | 0.0059                                 | 0.1796                                  |
| 4.25  | 1.0000                                | 0.2007                                | 0.6228                                  | 0.0058                                 | 0.1708                                  |
| 4.50  | 1.0000                                | 0.2007                                | 0.6317                                  | 0.0056                                 | 0.1620                                  |
| 4.75  | 1.0000                                | 0.2007                                | 0.6407                                  | 0.0054                                 | 0.1533                                  |
| 5.00  | 1.0000                                | 0.2007                                | 0.6496                                  | 0.0052                                 | 0.1445                                  |
| 6.00  | 1.0000                                | 0.2007                                | 0.6711                                  | 0.0047                                 | 0.1235                                  |
| 7.00  | 1.0000                                | 0.2007                                | 0.6846                                  | 0.0042                                 | 0.1104                                  |
| 8.00  | 1.0000                                | 0.2007                                | 0.6950                                  | 0.0038                                 | 0.1005                                  |
| 9.00  | 1.0000                                | 0.2007                                | 0.7030                                  | 0.0034                                 | 0.0929                                  |
| 10.00 | 1.0000                                | 0.2007                                | 0.7125                                  | 0.0029                                 | 0.0838                                  |
| 11.00 | 1.0000                                | 0.2007                                | 0.7173                                  | 0.0026                                 | 0.0794                                  |
| 12.00 | 1.0000                                | 0.2007                                | 0.7237                                  | 0.0023                                 | 0.0734                                  |
| 13.00 | 1.0000                                | 0.2007                                | 0.7268                                  | 0.0020                                 | 0.0704                                  |
| 14.00 | 1.0000                                | 0.2007                                | 0.7316                                  | 0.0018                                 | 0.0659                                  |
| 15.00 | 1.0000                                | 0.2007                                | 0.7364                                  | 0.0015                                 | 0.0614                                  |
| 16.00 | 1.0000                                | 0.2007                                | 0.7396                                  | 0.0014                                 | 0.0584                                  |
| 17.00 | 1.0000                                | 0.2007                                | 0.7436                                  | 0.0012                                 | 0.0546                                  |
| 18.00 | 1.0000                                | 0.2007                                | 0.7459                                  | 0.0010                                 | 0.0523                                  |
| 19.00 | 1.0000                                | 0.2007                                | 0.7483                                  | 0.0009                                 | 0.0501                                  |
| 20.00 | 1.0000                                | 0.2007                                | 0.7515                                  | 0.0008                                 | 0.0470                                  |
| 21.00 | 1.0000                                | 0.2007                                | 0.7531                                  | 0.0008                                 | 0.0454                                  |
| 22.00 | 1.0000                                | 0.2007                                | 0.7555                                  | 0.0008                                 | 0.0430                                  |
| 23.00 | 1.0000                                | 0.2007                                | 0.7579                                  | 0.0008                                 | 0.0406                                  |
| 24.00 | 1.0000                                | 0.2007                                | 0.7587                                  | 0.0008                                 | 0.0398                                  |
| 25.00 | 1.0000                                | 0.2007                                | 0.7619                                  | 0.0008                                 | 0.0367                                  |
| 26.00 | 1.0000                                | 0.2007                                | 0.7635                                  | 0.0008                                 | 0.0351                                  |
| 27.00 | 1.0000                                | 0.2007                                | 0.7674                                  | 0.0007                                 | 0.0311                                  |
| 28.00 | 1.0000                                | 0.2007                                | 0.7706                                  | 0.0007                                 | 0.0279                                  |
| 29.00 | 1.0000                                | 0.2007                                | 0.7746                                  | 0.0007                                 | 0.0240                                  |
| 30.00 | 1.0000                                | 0.2007                                | 0.7786                                  | 0.0007                                 | 0.0200                                  |
| 31.00 | 1.0000                                | 0.2007                                | 0.7833                                  | 0.0007                                 | 0.0153                                  |
| 32.00 | 1.0000                                | 0.2007                                | 0.7873                                  | 0.0007                                 | 0.0113                                  |
| 33.00 | 1.0000                                | 0.2007                                | 0.7907                                  | 0.0007                                 | 0.0079                                  |
| 34.00 | 1.0000                                | 0.2007                                | 0.7936                                  | 0.0007                                 | 0.0050                                  |
| 35.00 | 1.0000                                | 0.2007                                | 0.7961                                  | 0.0007                                 | 0.0025                                  |

Column Notes:

- (1) is Collected Premium by time period, expressed as a factor, = Table 2 col (1)
- (2) is Expenses and Taxes by time period, expressed as a factor, = Table 1 row (1) x Table 2 col (4)
- (3) is Paid Losses and LAE by time period, expressed as a factor, = Table 1 row (7, Static) x Table 2 col (5)
- (4) per the Tax Cuts and Jobs Act of 2017, federal income taxes are computed as the tax rate (21%) times the adjusted underwriting income calculated per IRS rules. See Appendix B for details.
- (5) is the Total Insurance Cash Flow by time period, expressed as a factor, = (1) - [(2) + (3) + (4)]



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**Calculation Details - Static Estimate (continued)**

**TABLE 5: DERIVATION OF CASH FLOWS TO THE CAPITAL PROVIDERS (STATIC ESTIMATE)**

| Time  | (1)<br>Unearned Premium,<br>Unpaid Loss<br>and Unpaid LAE<br>Reserve Factor | (2)<br>Factor for<br>Surplus<br>Allocated to<br>Reserves | (3)<br>Total Invested<br>Funds<br>Factor | (4)<br>Income from<br>Invested Funds<br>Factor | (5)<br>Capital<br>Provider<br>Equity<br>Factor | (6)<br>Capital<br>Provider<br>Cash Flow<br>Factor | (7)<br>Discounted<br>Capital<br>Provider Cash<br>Flow Factor |
|-------|---|--|--|--|--|---|--|
| 0.00  | -   | -  | -  | -  | -  | -   | -  |
| 0.25  | 0.3428  | 0.1873   | 0.3199                                   | 0.0013   | (0.2147)                                       | (0.2147)  | (0.2126)   |
| 0.50  | 0.5325  | 0.2910   | 0.5517                                   | 0.0047   | (0.3327)                                       | (0.1180)  | (0.1147)   |
| 0.75  | 0.6440  | 0.3519   | 0.7528                                   | 0.0099   | (0.4019)                                       | (0.0692)  | (0.0660)   |
| 1.00  | 0.7744  | 0.4231   | 0.9625                                   | 0.0166   | (0.4734)                                       | (0.0715)  | (0.0668)   |
| 1.25  | 0.6599  | 0.3606   | 0.9105                                   | 0.0240   | (0.3821)                                       | 0.0913  | 0.0836   |
| 1.50  | 0.5608  | 0.3064   | 0.8350                                   | 0.0309   | (0.3057)                                       | 0.0764  | 0.0687   |
| 1.75  | 0.4723  | 0.2581   | 0.7304                                   | 0.0371   | (0.2376)                                       | 0.0681  | 0.0601   |
| 2.00  | 0.3941  | 0.2153   | 0.6094                                   | 0.0424   | (0.1798)                                       | 0.0578  | 0.0499   |
| 2.25  | 0.3580  | 0.1957   | 0.5537                                   | 0.0470   | (0.1548)                                       | 0.0250  | 0.0212   |
| 2.50  | 0.3220  | 0.1760   | 0.4980                                   | 0.0511   | (0.1303)                                       | 0.0245  | 0.0204   |
| 2.75  | 0.2860  | 0.1563   | 0.4423                                   | 0.0548   | (0.1062)                                       | 0.0241  | 0.0196   |
| 3.00  | 0.2500  | 0.1366   | 0.3866                                   | 0.0581   | (0.0826)                                       | 0.0236  | 0.0189   |
| 3.25  | 0.2331  | 0.1274   | 0.3604                                   | 0.0611   | (0.0700)                                       | 0.0125  | 0.0098   |
| 3.50  | 0.2161  | 0.1181   | 0.3343                                   | 0.0638   | (0.0577)                                       | 0.0123  | 0.0095   |
| 3.75  | 0.1992  | 0.1089   | 0.3081                                   | 0.0663   | (0.0456)                                       | 0.0121  | 0.0091   |
| 4.00  | 0.1823  | 0.0996   | 0.2819                                   | 0.0687   | (0.0337)                                       | 0.0119  | 0.0088   |
| 4.25  | 0.1734  | 0.0947   | 0.2681                                   | 0.0708   | (0.0264)                                       | 0.0072  | 0.0053   |
| 4.50  | 0.1644  | 0.0898   | 0.2542                                   | 0.0729   | (0.0193)                                       | 0.0071  | 0.0051   |
| 4.75  | 0.1554  | 0.0849   | 0.2404                                   | 0.0749   | (0.0123)                                       | 0.0070  | 0.0049   |
| 5.00  | 0.1465  | 0.0800   | 0.2265                                   | 0.0767   | (0.0053)                                       | 0.0069  | 0.0047   |
| 6.00  | 0.1250  | 0.0683   | 0.1933                                   | 0.0834   | 0.0136   | 0.0190  | 0.0124   |
| 7.00  | 0.1115  | 0.0609   | 0.1724                                   | 0.0893   | 0.0273   | 0.0137  | 0.0082   |
| 8.00  | 0.1011  | 0.0552   | 0.1564                                   | 0.0945   | 0.0387   | 0.0114  | 0.0063   |
| 9.00  | 0.0931  | 0.0509   | 0.1440                                   | 0.0993   | 0.0482   | 0.0095  | 0.0049   |
| 10.00 | 0.0836  | 0.0457   | 0.1293                                   | 0.1037   | 0.0583   | 0.0101  | 0.0048   |
| 11.00 | 0.0788  | 0.0431   | 0.1219                                   | 0.1077   | 0.0652   | 0.0070  | 0.0031   |
| 12.00 | 0.0724  | 0.0396   | 0.1120                                   | 0.1114   | 0.0728   | 0.0075  | 0.0031   |
| 13.00 | 0.0693  | 0.0378   | 0.1071                                   | 0.1149   | 0.0783   | 0.0055  | 0.0021   |
| 14.00 | 0.0645  | 0.0352   | 0.0997                                   | 0.1182   | 0.0844   | 0.0062  | 0.0022   |
| 15.00 | 0.0597  | 0.0326   | 0.0923                                   | 0.1213   | 0.0903   | 0.0059  | 0.0019   |
| 16.00 | 0.0565  | 0.0309   | 0.0874                                   | 0.1242   | 0.0951   | 0.0048  | 0.0014   |
| 17.00 | 0.0525  | 0.0287   | 0.0813                                   | 0.1269   | 0.1002   | 0.0051  | 0.0014   |
| 18.00 | 0.0502  | 0.0274   | 0.0776                                   | 0.1294   | 0.1042   | 0.0040  | 0.0010   |
| 19.00 | 0.0478  | 0.0261   | 0.0739                                   | 0.1318   | 0.1080   | 0.0039  | 0.0009   |
| 20.00 | 0.0446  | 0.0244   | 0.0689                                   | 0.1341   | 0.1121   | 0.0041  | 0.0009   |
| 21.00 | 0.0430  | 0.0235   | 0.0665                                   | 0.1363   | 0.1152   | 0.0030  | 0.0006   |
| 22.00 | 0.0406  | 0.0222   | 0.0628                                   | 0.1383   | 0.1186   | 0.0034  | 0.0006   |
| 23.00 | 0.0382  | 0.0209   | 0.0591                                   | 0.1403   | 0.1218   | 0.0033  | 0.0006   |
| 24.00 | 0.0374  | 0.0204   | 0.0579                                   | 0.1422   | 0.1241   | 0.0023  | 0.0004   |
| 25.00 | 0.0342  | 0.0187   | 0.0529                                   | 0.1439   | 0.1277   | 0.0035  | 0.0005   |
| 26.00 | 0.0326  | 0.0178   | 0.0505                                   | 0.1456   | 0.1302   | 0.0025  | 0.0003   |
| 27.00 | 0.0287  | 0.0157   | 0.0443                                   | 0.1471   | 0.1339   | 0.0037  | 0.0005   |
| 28.00 | 0.0255  | 0.0139   | 0.0394                                   | 0.1484   | 0.1370   | 0.0031  | 0.0004   |
| 29.00 | 0.0215  | 0.0117   | 0.0332                                   | 0.1496   | 0.1403   | 0.0033  | 0.0004   |
| 30.00 | 0.0175  | 0.0096   | 0.0271                                   | 0.1506   | 0.1435   | 0.0032  | 0.0003   |
| 31.00 | 0.0128  | 0.0070   | 0.0198                                   | 0.1513   | 0.1468   | 0.0033  | 0.0003   |
| 32.00 | 0.0088  | 0.0048   | 0.0136                                   | 0.1518   | 0.1496   | 0.0027  | 0.0002   |
| 33.00 | 0.0054  | 0.0029   | 0.0083                                   | 0.1522   | 0.1518   | 0.0022  | 0.0002   |
| 34.00 | 0.0025  | 0.0013   | 0.0038                                   | 0.1524   | 0.1536   | 0.0018  | 0.0001   |
| 35.00 | -   | -  | -  | 0.1525   | 0.1550   | 0.0014  | 0.0001   |

**Column Notes:**

- (1) is Unearned Premium Reserve (equal to Written Premium minus Earned Premium, per the cashflow pattern) plus Unpaid Loss and LAE Reserve (equal to Incurred minus Paid Losses and LAE) by time period, expressed as a factor, = [Table 2 col (3) - Table 2 col (2)] + Table 1 row (7, Static) x [Table 2 col (2) - Table 2 col (5)]
- (2) is the Surplus derived from Reserves per the Reserve-to-Surplus Ratio by time period, expressed as a factor, = (1) / Table 1 row (2)
- (3) is Reserves plus Surplus minus Agent Balances by time period, expressed as a factor, = (1) + (2) - Agent Balances. Agent Balances exist when Written Premium exceeds Collected Premium, = [Table 2 col (3) - Table 2 col (1)].
- (4) is derived by applying the Return on Investments [Table 1 row (4, Static)] to the average Invested Funds (4) from the previous and current time periods, plus previous Income from Invested Funds, by time period expressed as a factor.
- (5) is Insurance Cash Flow plus Income from Invested Funds minus Total Invested Funds by time period, expressed as a factor, = Table 4 col (5) + (4) - (3)
- (6) is the difference between Capital Provider Equity (5) at the current and previous time periods, expressed as a factor
- (7) is the Capital Provider Cash Flow (6) discounted by the Weighted Average Cost of Capital [Table 1 row (5, Static)], expressed as a factor

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**Calculation Details - Dynamic Estimate**

TABLE 6: DERIVATION OF INSURANCE CASH FLOW (DYNAMIC ESTIMATE)

| Time  | (1)<br>Collected<br>Premium<br>Factor | (2)<br>Expense<br>and Taxes<br>Factor | (3)<br>Paid Losses<br>and LAE<br>Factor | (4)<br>Federal<br>Income Tax<br>Factor | (5)<br>Insurance<br>Cash flow<br>Factor |
|-------|---------------------------------------|---------------------------------------|---|--|---|
| 0.00  | -                                     | -                                     | -                                       | -                                      | -                                       |
| 0.25  | 0.1508                                | 0.0311                                | 0.0092                                  | 0.0061                                 | 0.1043                                  |
| 0.50  | 0.3273                                | 0.0668                                | 0.0338                                  | 0.0122                                 | 0.2145                                  |
| 0.75  | 0.5369                                | 0.1088                                | 0.0691                                  | 0.0183                                 | 0.3408                                  |
| 1.00  | 0.7650                                | 0.1545                                | 0.1146                                  | 0.0244                                 | 0.4715                                  |
| 1.25  | 0.8899                                | 0.1791                                | 0.1893                                  | 0.0197                                 | 0.5019                                  |
| 1.50  | 0.9677                                | 0.1944                                | 0.2640                                  | 0.0150                                 | 0.4944                                  |
| 1.75  | 1.0000                                | 0.2007                                | 0.3387                                  | 0.0103                                 | 0.4503                                  |
| 2.00  | 1.0000                                | 0.2007                                | 0.4135                                  | 0.0056                                 | 0.3803                                  |
| 2.25  | 1.0000                                | 0.2007                                | 0.4505                                  | 0.0049                                 | 0.3439                                  |
| 2.50  | 1.0000                                | 0.2007                                | 0.4875                                  | 0.0041                                 | 0.3076                                  |
| 2.75  | 1.0000                                | 0.2007                                | 0.5246                                  | 0.0034                                 | 0.2713                                  |
| 3.00  | 1.0000                                | 0.2007                                | 0.5616                                  | 0.0027                                 | 0.2349                                  |
| 3.25  | 1.0000                                | 0.2007                                | 0.5790                                  | 0.0024                                 | 0.2179                                  |
| 3.50  | 1.0000                                | 0.2007                                | 0.5964                                  | 0.0020                                 | 0.2008                                  |
| 3.75  | 1.0000                                | 0.2007                                | 0.6138                                  | 0.0017                                 | 0.1838                                  |
| 4.00  | 1.0000                                | 0.2007                                | 0.6312                                  | 0.0013                                 | 0.1667                                  |
| 4.25  | 1.0000                                | 0.2007                                | 0.6404                                  | 0.0011                                 | 0.1577                                  |
| 4.50  | 1.0000                                | 0.2007                                | 0.6497                                  | 0.0010                                 | 0.1487                                  |
| 4.75  | 1.0000                                | 0.2007                                | 0.6589                                  | 0.0008                                 | 0.1397                                  |
| 5.00  | 1.0000                                | 0.2007                                | 0.6681                                  | 0.0006                                 | 0.1306                                  |
| 6.00  | 1.0000                                | 0.2007                                | 0.6902                                  | 0.0000                                 | 0.1091                                  |
| 7.00  | 1.0000                                | 0.2007                                | 0.7041                                  | (0.0004)                               | 0.0956                                  |
| 8.00  | 1.0000                                | 0.2007                                | 0.7147                                  | (0.0009)                               | 0.0854                                  |
| 9.00  | 1.0000                                | 0.2007                                | 0.7229                                  | (0.0013)                               | 0.0776                                  |
| 10.00 | 1.0000                                | 0.2007                                | 0.7328                                  | (0.0017)                               | 0.0683                                  |
| 11.00 | 1.0000                                | 0.2007                                | 0.7377                                  | (0.0021)                               | 0.0638                                  |
| 12.00 | 1.0000                                | 0.2007                                | 0.7442                                  | (0.0024)                               | 0.0575                                  |
| 13.00 | 1.0000                                | 0.2007                                | 0.7475                                  | (0.0027)                               | 0.0545                                  |
| 14.00 | 1.0000                                | 0.2007                                | 0.7524                                  | (0.0029)                               | 0.0498                                  |
| 15.00 | 1.0000                                | 0.2007                                | 0.7573                                  | (0.0032)                               | 0.0452                                  |
| 16.00 | 1.0000                                | 0.2007                                | 0.7606                                  | (0.0034)                               | 0.0421                                  |
| 17.00 | 1.0000                                | 0.2007                                | 0.7647                                  | (0.0036)                               | 0.0382                                  |
| 18.00 | 1.0000                                | 0.2007                                | 0.7671                                  | (0.0037)                               | 0.0359                                  |
| 19.00 | 1.0000                                | 0.2007                                | 0.7696                                  | (0.0039)                               | 0.0336                                  |
| 20.00 | 1.0000                                | 0.2007                                | 0.7729                                  | (0.0039)                               | 0.0304                                  |
| 21.00 | 1.0000                                | 0.2007                                | 0.7745                                  | (0.0040)                               | 0.0287                                  |
| 22.00 | 1.0000                                | 0.2007                                | 0.7770                                  | (0.0040)                               | 0.0263                                  |
| 23.00 | 1.0000                                | 0.2007                                | 0.7794                                  | (0.0040)                               | 0.0238                                  |
| 24.00 | 1.0000                                | 0.2007                                | 0.7802                                  | (0.0040)                               | 0.0230                                  |
| 25.00 | 1.0000                                | 0.2007                                | 0.7835                                  | (0.0040)                               | 0.0198                                  |
| 26.00 | 1.0000                                | 0.2007                                | 0.7852                                  | (0.0040)                               | 0.0181                                  |
| 27.00 | 1.0000                                | 0.2007                                | 0.7892                                  | (0.0040)                               | 0.0141                                  |
| 28.00 | 1.0000                                | 0.2007                                | 0.7925                                  | (0.0040)                               | 0.0108                                  |
| 29.00 | 1.0000                                | 0.2007                                | 0.7966                                  | (0.0040)                               | 0.0067                                  |
| 30.00 | 1.0000                                | 0.2007                                | 0.8007                                  | (0.0040)                               | 0.0026                                  |
| 31.00 | 1.0000                                | 0.2007                                | 0.8056                                  | (0.0040)                               | (0.0022)                                |
| 32.00 | 1.0000                                | 0.2007                                | 0.8097                                  | (0.0041)                               | (0.0064)                                |
| 33.00 | 1.0000                                | 0.2007                                | 0.8132                                  | (0.0041)                               | (0.0098)                                |
| 34.00 | 1.0000                                | 0.2007                                | 0.8162                                  | (0.0041)                               | (0.0128)                                |
| 35.00 | 1.0000                                | 0.2007                                | 0.8187                                  | (0.0041)                               | (0.0153)                                |

Column Notes:

- (1) is Collected Premium by time period, expressed as a factor, = Table 2 col (1)
- (2) is Expenses and Taxes by time period, expressed as a factor, = Table 1 row (1) x Table 2 col (4)
- (3) is Paid Losses and LAE by time period, expressed as a factor, = Table 1 row (7, Dynamic) x Table 2 col (5)
- (4) per the Tax Cuts and Jobs Act of 2017, federal income taxes are computed as the tax rate (21%) times the adjusted underwriting income calculated per IRS rules. See Appendix B for details.
- (5) is the Total Insurance Cash Flow by time period, expressed as a factor, = (1) - [(2) + (3) + (4)]

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**Calculation Details - Dynamic Estimate (continued)**

TABLE 7: DERIVATION OF CASH FLOWS TO THE CAPITAL PROVIDERS (DYNAMIC ESTIMATE)

| Time  | (1)<br>Unearned Premium,<br>Unpaid Loss<br>and Unpaid LAE<br>Reserve Factor | (2)<br>Factor for<br>Surplus<br>Allocated to<br>Reserves | (3)<br>Total<br>Invested<br>Funds<br>Factor | (4)<br>Income from<br>Invested<br>Funds<br>Factor | (5)<br>Capital<br>Provider<br>Equity<br>Factor | (6)<br>Capital<br>Provider<br>Cash Flow<br>Factor | (7)<br>Cumulative<br>Discount<br>Factor | (8)<br>Discounted<br>Capital<br>Provider Cash<br>Flow Factor |
|-------|---|--|---|---|--|---|---|--|
| 0.00  | -   | -  | -   | -   | -  | -   | -                                       | -  |
| 0.25  | 0.3436  | 0.1878   | 0.3211                                      | 0.0016  | (0.2152)                                       | (0.2152)  | 0.9892                                  | (0.2128)   |
| 0.50  | 0.5353  | 0.2925   | 0.5561                                      | 0.0061  | (0.3354)                                       | (0.1203)  | 0.9676                                  | (0.1164)   |
| 0.75  | 0.6497  | 0.3550   | 0.7617                                      | 0.0131  | (0.4079)                                       | (0.0724)  | 0.9462                                  | (0.0685)   |
| 1.00  | 0.7839  | 0.4283   | 0.9772                                      | 0.0222  | (0.4835)                                       | (0.0757)  | 0.9251                                  | (0.0700)   |
| 1.25  | 0.6720  | 0.3672   | 0.9291                                      | 0.0322  | (0.3951)                                       | 0.0884  | 0.9047                                  | 0.0800   |
| 1.50  | 0.5737  | 0.3135   | 0.8550                                      | 0.0415  | (0.3191)                                       | 0.0760  | 0.8849                                  | 0.0673   |
| 1.75  | 0.4850  | 0.2650   | 0.7500                                      | 0.0499  | (0.2498)                                       | 0.0693  | 0.8656                                  | 0.0600   |
| 2.00  | 0.4053  | 0.2215   | 0.6267                                      | 0.0571  | (0.1894)                                       | 0.0604  | 0.8468                                  | 0.0511   |
| 2.25  | 0.3682  | 0.2012   | 0.5694                                      | 0.0633  | (0.1622)                                       | 0.0272  | 0.8282                                  | 0.0225   |
| 2.50  | 0.3312  | 0.1810   | 0.5121                                      | 0.0689  | (0.1356)                                       | 0.0266  | 0.8100                                  | 0.0215   |
| 2.75  | 0.2941  | 0.1607   | 0.4548                                      | 0.0741  | (0.1095)                                       | 0.0261  | 0.7921                                  | 0.0206   |
| 3.00  | 0.2571  | 0.1405   | 0.3976                                      | 0.0786  | (0.0841)                                       | 0.0255  | 0.7745                                  | 0.0197   |
| 3.25  | 0.2397  | 0.1310   | 0.3707                                      | 0.0826  | (0.0702)                                       | 0.0139  | 0.7573                                  | 0.0105   |
| 3.50  | 0.2223  | 0.1215   | 0.3437                                      | 0.0863  | (0.0566)                                       | 0.0136  | 0.7404                                  | 0.0101   |
| 3.75  | 0.2049  | 0.1120   | 0.3168                                      | 0.0898  | (0.0433)                                       | 0.0133  | 0.7239                                  | 0.0096   |
| 4.00  | 0.1875  | 0.1025   | 0.2899                                      | 0.0930  | (0.0302)                                       | 0.0130  | 0.7078                                  | 0.0092   |
| 4.25  | 0.1783  | 0.0974   | 0.2757                                      | 0.0959  | (0.0221)                                       | 0.0082  | 0.6921                                  | 0.0057   |
| 4.50  | 0.1691  | 0.0924   | 0.2615                                      | 0.0987  | (0.0140)                                       | 0.0080  | 0.6767                                  | 0.0054   |
| 4.75  | 0.1599  | 0.0874   | 0.2472                                      | 0.1014  | (0.0062)                                       | 0.0079  | 0.6617                                  | 0.0052   |
| 5.00  | 0.1506  | 0.0823   | 0.2330                                      | 0.1039  | 0.0016   | 0.0077  | 0.6470                                  | 0.0050   |
| 6.00  | 0.1285  | 0.0702   | 0.1988                                      | 0.1131  | 0.0234   | 0.0219  | 0.6114                                  | 0.0134   |
| 7.00  | 0.1146  | 0.0626   | 0.1773                                      | 0.1213  | 0.0396   | 0.0162  | 0.5576                                  | 0.0090   |
| 8.00  | 0.1040  | 0.0568   | 0.1608                                      | 0.1290  | 0.0536   | 0.0140  | 0.5076                                  | 0.0071   |
| 9.00  | 0.0958  | 0.0523   | 0.1481                                      | 0.1362  | 0.0657   | 0.0121  | 0.4620                                  | 0.0056   |
| 10.00 | 0.0860  | 0.0470   | 0.1329                                      | 0.1428  | 0.0781   | 0.0124  | 0.4207                                  | 0.0052   |
| 11.00 | 0.0811  | 0.0443   | 0.1253                                      | 0.1487  | 0.0871   | 0.0090  | 0.3834                                  | 0.0034   |
| 12.00 | 0.0745  | 0.0407   | 0.1152                                      | 0.1542  | 0.0965   | 0.0094  | 0.3496                                  | 0.0033   |
| 13.00 | 0.0712  | 0.0389   | 0.1102                                      | 0.1593  | 0.1037   | 0.0072  | 0.3188                                  | 0.0023   |
| 14.00 | 0.0663  | 0.0362   | 0.1026                                      | 0.1641  | 0.1114   | 0.0078  | 0.2908                                  | 0.0023   |
| 15.00 | 0.0614  | 0.0336   | 0.0950                                      | 0.1686  | 0.1189   | 0.0074  | 0.2652                                  | 0.0020   |
| 16.00 | 0.0581  | 0.0318   | 0.0899                                      | 0.1729  | 0.1251   | 0.0062  | 0.2420                                  | 0.0015   |
| 17.00 | 0.0540  | 0.0295   | 0.0836                                      | 0.1768  | 0.1314   | 0.0064  | 0.2207                                  | 0.0014   |
| 18.00 | 0.0516  | 0.0282   | 0.0798                                      | 0.1806  | 0.1367   | 0.0052  | 0.2014                                  | 0.0011   |
| 19.00 | 0.0491  | 0.0268   | 0.0760                                      | 0.1841  | 0.1417   | 0.0050  | 0.1837                                  | 0.0009   |
| 20.00 | 0.0458  | 0.0251   | 0.0709                                      | 0.1875  | 0.1469   | 0.0052  | 0.1676                                  | 0.0009   |
| 21.00 | 0.0442  | 0.0242   | 0.0684                                      | 0.1907  | 0.1511   | 0.0041  | 0.1529                                  | 0.0006   |
| 22.00 | 0.0418  | 0.0228   | 0.0646                                      | 0.1938  | 0.1555   | 0.0044  | 0.1395                                  | 0.0006   |
| 23.00 | 0.0393  | 0.0215   | 0.0608                                      | 0.1967  | 0.1597   | 0.0042  | 0.1272                                  | 0.0005   |
| 24.00 | 0.0385  | 0.0210   | 0.0595                                      | 0.1994  | 0.1630   | 0.0032  | 0.1160                                  | 0.0004   |
| 25.00 | 0.0352  | 0.0192   | 0.0544                                      | 0.2021  | 0.1674   | 0.0044  | 0.1058                                  | 0.0005   |
| 26.00 | 0.0336  | 0.0183   | 0.0519                                      | 0.2045  | 0.1707   | 0.0034  | 0.0965                                  | 0.0003   |
| 27.00 | 0.0295  | 0.0161   | 0.0456                                      | 0.2068  | 0.1752   | 0.0045  | 0.0880                                  | 0.0004   |
| 28.00 | 0.0262  | 0.0143   | 0.0405                                      | 0.2088  | 0.1790   | 0.0038  | 0.0803                                  | 0.0003   |
| 29.00 | 0.0221  | 0.0121   | 0.0342                                      | 0.2105  | 0.1830   | 0.0040  | 0.0732                                  | 0.0003   |
| 30.00 | 0.0180  | 0.0098   | 0.0279                                      | 0.2119  | 0.1867   | 0.0037  | 0.0668                                  | 0.0002   |
| 31.00 | 0.0131  | 0.0072   | 0.0203                                      | 0.2130  | 0.1905   | 0.0038  | 0.0609                                  | 0.0002   |
| 32.00 | 0.0090  | 0.0049   | 0.0139                                      | 0.2138  | 0.1935   | 0.0031  | 0.0556                                  | 0.0002   |
| 33.00 | 0.0055  | 0.0030   | 0.0085                                      | 0.2143  | 0.1960   | 0.0024  | 0.0507                                  | 0.0001   |
| 34.00 | 0.0025  | 0.0014   | 0.0039                                      | 0.2146  | 0.1979   | 0.0019  | 0.0462                                  | 0.0001   |
| 35.00 | -   | -  | -   | 0.2147  | 0.1994   | 0.0015  | 0.0422                                  | 0.0001   |

Column Notes:

- (1) is Unearned Premium Reserve (equal to Written Premium minus Earned Premium, per the cashflow pattern) plus Unpaid Loss and LAE Reserve (equal to Incurred minus Paid Losses and LAE) by time period, expressed as a factor,  
= [Table 2 col (3) - Table 2 col (2)] + Table 1 row (7, Dynamic) x [Table 2 col (2) - Table 2 col (5)]
- (2) is the Surplus derived from Reserves per the Reserve-to-Surplus Ratio by time period, expressed as a factor, = (1) / Table 1 row (2)
- (3) is Reserves plus Surplus minus Agent Balances by time period, expressed as a factor, = (1) + (2) - Agent Balances. Agent Balances exist when Written Premium exceeds Collected Premium, = [Table 2 col (3) - Table 2 col (1)].
- (4) is derived by applying the Return on Investments [Table 3 col (1)] to the average Invested Funds (4) from the previous and current time periods, plus previous Income from Invested Funds, by time period expressed as a factor.
- (5) is Insurance Cash Flow plus Income from Invested Funds minus Total Invested Funds by time period, expressed as a factor,  
= Table 6 col (5) + (4) - (3)
- (6) is the difference between Capital Provider Equity (5) at the current and previous time periods, expressed as a factor
- (7) is derived from the respective Weighted Average Cost of Capital [Table 3 col (2)] for each time period, expressed as a factor
- (8) is the Capital Provider Cash Flow (6) discounted by the Cumulative Discount Factor (7), expressed as a factor

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APPENDIX A: CALCULATION OF WEIGHTED AVERAGE COST OF CAPITAL AND RETURN ON INVESTMENTS

The calculation of the Weighted Average Cost of Capital (WACC) is shown in Table A.1, and the calculation of the Return on Investments (RoI) is shown in Table A.2. The calculation for the Static estimate is shown in each. Calculations of the WACC and RoI under the Dynamic estimate for time periods 1, 2, and 5 are also provided for illustrative purposes. Note that the IRR model under the Dynamic estimate includes estimates of the WACC and RoI on a quarterly basis for the first five years and annually thereafter.

TABLE A.1: CALCULATION OF WEIGHTED AVERAGE COST OF CAPITAL

|   | Static | IRR Model Time (yrs) |        |        |
|---|--------|----------------------|--------|--------|
|   |        | 1.00                 | 2.00   | 5.00   |
| (1) 5 year US T-note Yield                    | 2.53%  | 3.92%                | 3.71%  | 3.90%  |
| (2) US Equity Market Risk Premium             | 7.65%  |                      |        |        |
| (3) Beta for Property/Casualty (P/C) Insurers | 0.86   |                      |        |        |
| (4) Equity Cost of Capital for P/C Insurers   | 9.11%  | 10.50%               | 10.29% | 10.48% |
| (5) Share of Equity Capital for P/C Insurers  | 83%    |                      |        |        |
| (6) Debt Cost of Capital for P/C Insurers     | 3.03%  | 4.13%                | 3.96%  | 4.11%  |
| (7) Weighted Average Cost of Capital (WACC)   | 8.08%  | 9.42%                | 9.21%  | 9.40%  |

Column Notes:

- (1) Forward estimates of the 5-year US T-note yield are from Moody's forecasts and apply only to the Dynamic estimate of the WACC. Time periods provided are illustrative; the full model includes estimates on a quarterly basis for the first five years and annually thereafter.
- (3) & (5) P/C beta and share of equity capital are estimated from historical data for a collection of insurers with publicly traded equity and debt.
- (4) = (1) + (2) x (3)
- (6) P/C debt cost of capital is the sum of the 5-year US T-note yield plus the historical corporate spread, net of income tax.
- (7) = (4) x (5) + (6) x [1 - (5)]

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APPENDIX A: CALCULATION OF WEIGHTED AVERAGE COST OF CAPITAL AND RETURN ON INVESTMENTS (CONTINUED)

TABLE A.2 CALCULATION OF RETURN ON INVESTMENTS

| (1)   | (2)                  | (3)                                  | (4)              | (5)             | (6)                  | (7)          | (8)          | (9)          |
|---|----------------------|--------------------------------------|------------------|-----------------|----------------------|--------------|--------------|--------------|
| Security Description                            | Investment Portfolio | Yield Curve, Maturity and Spread     | Roll-over Period | Income Tax Rate | Post-tax Return      |              |              |              |
|   |                      |                                      |                  |                 | IRR Model Time (yrs) |              |              |              |
|   |                      |                                      |                  |                 | Static               | 1.00         | 2.00         | 5.00         |
| Bonds, of which                                 | 73.6%                |                                      |                  |                 |                      |              |              |              |
| Government Direct Obligations                   | 6.5%                 |                                      |                  |                 |                      |              |              |              |
| < 1yr   | 2.0%                 | 6 mo US T-bill                       | 0.50 yrs         | 21.00%          | 1.40%                | 2.85%        | 2.80%        | 2.34%        |
| 1 – 5 yrs                                       | 2.5%                 | 2.5 yr US T-note                     | 2.50 yrs         | 21.00%          | 1.76%                | 2.63%        | 2.63%        | 2.88%        |
| 5 – 10 yrs                                      | 1.3%                 | 7.5 yr US T-note                     | 7.50 yrs         | 21.00%          | 2.13%                | 2.94%        | 2.94%        | 2.94%        |
| 10 – 20 yrs                                     | 0.3%                 | 15 yr US T-note                      | 15.00 yrs        | 21.00%          | 2.24%                | 3.23%        | 3.23%        | 3.23%        |
| > 20 yrs  | 0.4%                 | 20 yr US T-note                      | 20.00 yrs        | 21.00%          | 2.29%                | 3.47%        | 3.47%        | 3.47%        |
| Collateralized Securities                       | 6.5%                 |                                      |                  |                 |                      |              |              |              |
| < 1yr   | 0.8%                 | 6 mo US T-bill + 50 basis points     | 0.50 yrs         | 21.00%          | 1.79%                | 3.25%        | 3.20%        | 2.73%        |
| 1 – 5 yrs                                       | 2.5%                 | 2.5 yr US T-note + 50 basis points   | 2.50 yrs         | 21.00%          | 2.16%                | 3.02%        | 3.02%        | 3.27%        |
| 5 – 10 yrs                                      | 1.7%                 | 7.5 yr US T-note + 50 basis points   | 7.50 yrs         | 21.00%          | 2.53%                | 3.34%        | 3.34%        | 3.34%        |
| 10 – 20 yrs                                     | 1.1%                 | 15 yr US T-note + 50 basis points    | 15.00 yrs        | 21.00%          | 2.63%                | 3.63%        | 3.63%        | 3.63%        |
| > 20 yrs  | 0.4%                 | 20 yr US T-note + 50 basis points    | 20.00 yrs        | 21.00%          | 2.69%                | 3.86%        | 3.86%        | 3.86%        |
| Tax-exempt Bonds                                | 25.5%                |                                      |                  |                 |                      |              |              |              |
| < 1yr   | 2.0%                 | 6 mo US T-bill + Tax-exempt spread   | 0.50 yrs         | 5.25%           | 1.78%                | 3.53%        | 3.46%        | 2.91%        |
| 1 – 5 yrs                                       | 6.1%                 | 2.5 yr US T-note + Tax-exempt spread | 2.50 yrs         | 5.25%           | 2.31%                | 3.35%        | 3.35%        | 3.65%        |
| 5 – 10 yrs                                      | 8.7%                 | 7.5 yr US T-note + Tax-exempt spread | 7.50 yrs         | 5.25%           | 2.82%                | 3.79%        | 3.79%        | 3.79%        |
| 10 – 20 yrs                                     | 6.6%                 | 15 yr US T-note + Tax-exempt spread  | 15.00 yrs        | 5.25%           | 3.06%                | 4.24%        | 4.24%        | 4.24%        |
| > 20 yrs  | 2.2%                 | 20 yr US T-note + Tax-exempt spread  | 20.00 yrs        | 5.25%           | 3.19%                | 4.57%        | 4.57%        | 4.57%        |
| Industrial and Hybrid Securities (unaffiliated) | 33.6%                |                                      |                  |                 |                      |              |              |              |
| < 1yr   | 4.2%                 | 6 mo US T-bill + Corp spread         | 0.50 yrs         | 21.00%          | 1.96%                | 3.42%        | 3.37%        | 2.91%        |
| 1 – 5 yrs                                       | 13.2%                | 2.5 yr US T-note + Corp spread       | 2.50 yrs         | 21.00%          | 2.61%                | 3.47%        | 3.47%        | 3.73%        |
| 5 – 10 yrs                                      | 12.2%                | 7.5 yr US T-note + Corp spread       | 7.50 yrs         | 21.00%          | 3.24%                | 4.05%        | 4.05%        | 4.05%        |
| 10 – 20 yrs                                     | 1.7%                 | 15 yr US T-note + Corp spread        | 15.00 yrs        | 21.00%          | 3.43%                | 4.41%        | 4.41%        | 4.41%        |
| > 20 yrs  | 2.3%                 | 20 yr US T-note + Corp spread        | 20.00 yrs        | 21.00%          | 3.52%                | 4.65%        | 4.65%        | 4.65%        |
| Industrial and Hybrid Securities (affiliated)   | 1.4%                 |                                      |                  |                 |                      |              |              |              |
| < 1yr   | 0.9%                 | 6 mo US T-bill + Corp spread         | 0.50 yrs         | 5.25%           | 2.36%                | 4.11%        | 4.04%        | 3.49%        |
| 1 – 5 yrs                                       | 0.5%                 | 2.5 yr US T-note + Corp spread       | 2.50 yrs         | 5.25%           | 3.13%                | 4.17%        | 4.17%        | 4.47%        |
| 5 – 10 yrs                                      | 0.0%                 | 7.5 yr US T-note + Corp spread       | 7.50 yrs         | 5.25%           | 3.89%                | 4.86%        | 4.86%        | 4.86%        |
| 10 – 20 yrs                                     | 0.0%                 | 15 yr US T-note + Corp spread        | 15.00 yrs        | 5.25%           | 4.11%                | 5.28%        | 5.28%        | 5.28%        |
| > 20 yrs  | 0.0%                 | 20 yr US T-note + Corp spread        | 20.00 yrs        | 5.25%           | 4.22%                | 5.57%        | 5.57%        | 5.57%        |
| Stocks, of which                                | 12.5%                |                                      |                  |                 |                      |              |              |              |
| Preferred Stock                                 | 0.4%                 | 5 year US T-note + 382 basis points  | 0.25 yrs         | 13.13%          | 5.52%                | 6.73%        | 6.55%        | 6.71%        |
| Common Stock                                    | 12.1%                | 5 year US T-note + 765 basis points  | 0.25 yrs         | 18.33%          | 8.32%                | 9.45%        | 9.28%        | 9.43%        |
| Mortgage Loans                                  | 1.8%                 |                                      |                  |                 |                      |              |              |              |
| Real Estate                                     | 0.4%                 |                                      |                  |                 |                      |              |              |              |
| Cash & Short-Term Investment                    | 3.9%                 | 3 month US T-bill                    | 0.25 yrs         | 21.00%          | 1.25%                | 2.88%        | 2.73%        | 2.26%        |
| All Other Assets*                               | 7.9%                 |                                      |                  |                 |                      |              |              |              |
| Post-Tax Return on Invested Funds, pre-Expense: |                      |                                      |                  |                 | 3.37%                | 4.44%        | 4.41%        | 4.43%        |
| Investment Expense**:                           |                      |                                      |                  |                 | -0.17%               | -0.17%       | -0.17%       | -0.17%       |
| Post-Tax Return on Invested Funds:              |                      |                                      |                  |                 | <b>3.20%</b>         | <b>4.27%</b> | <b>4.23%</b> | <b>4.25%</b> |

Table Notes:

- Government Direct Obligations include US Government Issuer Obligations and Non-US Government Issuer Obligations. Collateralized Securities include Mortgage Backed, Loan Backed, or Structured Securities. Tax-exempt Bonds include Issuer Obligations of US States, Territories, and Possessions, US Political Subdivisions of States, Territories, and Possessions, and US Special Revenue and Special Assessment Obligations. Industrial and Hybrid Securities (unaffiliated) include Industrial and Miscellaneous and Hybrid Securities. Industrial and Hybrid Securities (affiliated) include Parents, Subsidiaries, and Affiliates.
- Bond and total portfolio distributions are 3-year averages for 2014-2016, calculated from various annual editions of Best's Aggregates & Averages (Property-Casualty), Assets for Commercial Casualty Composite, p. 276, Column 3, Net Admitted Assets. For each year 2014-2016, the maturity distribution pertains to all bonds owned as of December 31 at book/adjusted carrying value for Commercial Casualty Composite, Schedule D, Part 1A, Section 2.
- Spread to US treasury yields are either constant or varying by maturity (tax-exempt or corporate) as applicable. The tax-exempt spread is a term structure of average historical spreads in forward rates at different maturities between US municipal bonds and US Treasuries. Data on historical yields to US municipal bonds are from Bloomberg. The corporate spread is a term structure of average historical spreads in forward rates at different maturities between US corporate bonds and US Treasuries. Historical data on yields to US corporate bonds are from the US Department of Treasury.
- Applies only to the Dynamic estimate of the return on invested funds. The roll-over period is the time interval at which the estimated yield is updated for the given security in the investment portfolio. For bonds, the roll-over period is the bond's term to maturity. Forward yields for common and preferred stocks are updated quarterly.
- It is assumed that investment returns, except dividends and tax exempt municipal bond income, are taxed at 21%. With respect to dividends, it is assumed that 50% of dividends received are tax exempt. It is further assumed that in accordance with the "pro-ration" provision, 25% of otherwise exempt municipal bond income and dividends are taxed at 21%. The portion of income attributable to capital appreciation is assumed to equal 66.1% while the income portion is 33.9%. The percentages were obtained from Morningstar's Analyst Research Center containing Table 6-7 previously published in Ibbotson SBBI Classic Yearbook, large company stocks, arithmetic mean.
- Static estimates of treasury yields are actual current yields.
- (7)-(9) Apply only to the Dynamic estimate of the return on invested funds. Forward estimates of treasury yields at various maturities are from Moody's.

\* Yields to mortgage loans, real estate, and all other assets are not directly estimated, but are assumed to be equal to the weighted average portfolio yield net of these categories.

\*\* Investment expense calculated from Annual Statement data for the Commercial Casualty Composite by dividing Total Investment Expense by Cash and Invested Assets.

Total investment expense for 2016 from the Annual Statement, Exhibit of Net Investment Income.

Average of 2015 and 2016 cash and invested assets from Best's Aggregates and Averages (Property-Casualty), Assets for Commercial Casualty Composite, p.276, Line 12.

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APPENDIX B: FEDERAL INCOME TAX INCURRED FROM INSURANCE OPERATIONS

Federal taxes on underwriting income, based on the Tax Cuts and Jobs Act of 2017, are calculated in the following tables on an annual basis. Columns (1) through (4) are the same under both the Static and Dynamic Estimates; the paid losses and LAE factors (col (5)) vary by Estimate. Note that investment taxes are accounted for in Appendix A. Annual tax is prorated when quarterly amounts are required.

TABLE B.1: FEDERAL INCOME TAX CALCULATION (STATIC ESTIMATE)

| Time  | (1)<br>Written<br>Premium<br>Factor | (2)<br>Unearned<br>Premium<br>Factor | (3)<br>Expense<br>and Taxes<br>Factor | (4)<br>Discount<br>Factor | (5)<br>Paid<br>Losses<br>and LAE<br>Factor | (6)<br>AY1 Paid<br>Losses<br>and LAE<br>Factor | (7)<br>AY2 Paid<br>Losses<br>and LAE<br>Factor | (8)<br>Discounted<br>AY1 Unpaid<br>Losses & LAE<br>Factor | (9)<br>Discounted<br>AY2 Unpaid<br>Losses & LAE<br>Factor | (10)<br>Federal<br>Income<br>Tax<br>Factor |
|-------|-------------------------------------|--------------------------------------|---------------------------------------|---------------------------|--|--|--|---|---|--|
| 0.00  | -                                   | -                                    | -                                     | -                         | -  | -  | -  | -   | -   | -  |
| 1.00  | 1.0000                              | 0.4400                               | 0.1545                                | 0.8919                    | 0.1115                                     | 0.1115   | -  | 0.2556  | -   | 0.0265                                     |
| 2.00  | 1.0000                              | -                                    | 0.2007                                | 0.8783                    | 0.4020                                     | 0.2458   | 0.1562   | 0.1337  | 0.2157  | 0.0101                                     |
| 3.00  | 1.0000                              | -                                    | 0.2007                                | 0.8685                    | 0.5461                                     | 0.2867   | 0.2594   | 0.0967  | 0.1218  | 0.0073                                     |
| 4.00  | 1.0000                              | -                                    | 0.2007                                | 0.8551                    | 0.6138                                     | 0.3170   | 0.2968   | 0.0693  | 0.0879  | 0.0059                                     |
| 5.00  | 1.0000                              | -                                    | 0.2007                                | 0.8501                    | 0.6496                                     | 0.3287   | 0.3209   | 0.0589  | 0.0660  | 0.0052                                     |
| 6.00  | 1.0000                              | -                                    | 0.2007                                | 0.8455                    | 0.6711                                     | 0.3390   | 0.3321   | 0.0499  | 0.0560  | 0.0047                                     |
| 7.00  | 1.0000                              | -                                    | 0.2007                                | 0.8490                    | 0.6846                                     | 0.3440   | 0.3407   | 0.0459  | 0.0485  | 0.0042                                     |
| 8.00  | 1.0000                              | -                                    | 0.2007                                | 0.8567                    | 0.6950                                     | 0.3492   | 0.3457   | 0.0418  | 0.0444  | 0.0038                                     |
| 9.00  | 1.0000                              | -                                    | 0.2007                                | 0.8624                    | 0.7030                                     | 0.3526   | 0.3504   | 0.0392  | 0.0409  | 0.0034                                     |
| 10.00 | 1.0000                              | -                                    | 0.2007                                | 0.8794                    | 0.7125                                     | 0.3581   | 0.3544   | 0.0351  | 0.0376  | 0.0029                                     |
| 11.00 | 1.0000                              | -                                    | 0.2007                                | 0.8904                    | 0.7173                                     | 0.3589   | 0.3584   | 0.0348  | 0.0349  | 0.0026                                     |
| 12.00 | 1.0000                              | -                                    | 0.2007                                | 0.9016                    | 0.7237                                     | 0.3633   | 0.3604   | 0.0313  | 0.0335  | 0.0023                                     |
| 13.00 | 1.0000                              | -                                    | 0.2007                                | 0.9130                    | 0.7268                                     | 0.3635   | 0.3634   | 0.0316  | 0.0313  | 0.0020                                     |
| 14.00 | 1.0000                              | -                                    | 0.2007                                | 0.9246                    | 0.7316                                     | 0.3670   | 0.3647   | 0.0287  | 0.0305  | 0.0018                                     |
| 15.00 | 1.0000                              | -                                    | 0.2007                                | 0.9363                    | 0.7364                                     | 0.3688   | 0.3676   | 0.0274  | 0.0282  | 0.0015                                     |
| 16.00 | 1.0000                              | -                                    | 0.2007                                | 0.9483                    | 0.7396                                     | 0.3703   | 0.3693   | 0.0263  | 0.0269  | 0.0014                                     |
| 17.00 | 1.0000                              | -                                    | 0.2007                                | 0.9604                    | 0.7436                                     | 0.3725   | 0.3710   | 0.0245  | 0.0256  | 0.0012                                     |
| 18.00 | 1.0000                              | -                                    | 0.2007                                | 0.9726                    | 0.7459                                     | 0.3732   | 0.3728   | 0.0242  | 0.0243  | 0.0010                                     |
| 19.00 | 1.0000                              | -                                    | 0.2007                                | 0.9848                    | 0.7483                                     | 0.3747   | 0.3737   | 0.0230  | 0.0237  | 0.0009                                     |
| 20.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7515                                     | 0.3763   | 0.3752   | 0.0215  | 0.0225  | 0.0008                                     |
| 21.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7531                                     | 0.3767   | 0.3764   | 0.0211  | 0.0213  | 0.0008                                     |
| 22.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7555                                     | 0.3783   | 0.3772   | 0.0195  | 0.0206  | 0.0008                                     |
| 23.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7579                                     | 0.3793   | 0.3786   | 0.0185  | 0.0192  | 0.0008                                     |
| 24.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7587                                     | 0.3794   | 0.3793   | 0.0184  | 0.0185  | 0.0008                                     |
| 25.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7619                                     | 0.3817   | 0.3802   | 0.0161  | 0.0177  | 0.0008                                     |
| 26.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7635                                     | 0.3817   | 0.3817   | 0.0161  | 0.0161  | 0.0008                                     |
| 27.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7674                                     | 0.3847   | 0.3827   | 0.0132  | 0.0151  | 0.0007                                     |
| 28.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7706                                     | 0.3856   | 0.3850   | 0.0123  | 0.0129  | 0.0007                                     |
| 29.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7746                                     | 0.3881   | 0.3865   | 0.0098  | 0.0114  | 0.0007                                     |
| 30.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7786                                     | 0.3899   | 0.3887   | 0.0081  | 0.0092  | 0.0007                                     |
| 31.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7833                                     | 0.3926   | 0.3908   | 0.0054  | 0.0072  | 0.0007                                     |
| 32.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7873                                     | 0.3942   | 0.3931   | 0.0038  | 0.0049  | 0.0007                                     |
| 33.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7907                                     | 0.3959   | 0.3948   | 0.0021  | 0.0032  | 0.0007                                     |
| 34.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7936                                     | 0.3973   | 0.3964   | 0.0008  | 0.0016  | 0.0007                                     |
| 35.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7961                                     | 0.3981   | 0.3981   | -   | -   | 0.0007                                     |

Column Notes:

- (1) is Written Premium by time period, expressed as a factor, = Table 2 col (3)
- (2) is Written Premium minus Earned Premium by time period, expressed as a factor, = Table 2 col (3) - Table 2 col (2)
- (3) is Expenses and Taxes by time period, expressed as a factor, = Table 1 row (1) x Table 2 col (4)
- (4) is calculated using a payout pattern derived from Best's 2016 Aggregates and Averages, Schedule P Table 1D, and a discount rate of 2.63%
- (5) is Paid Losses and LAE by time period, expressed as a factor, = Table 1 row (7, Static) x Table 2 col (5)
- (6) and (7) split the payments between the accident year coincident with the policy year ("AY1"), and the following accident year ("AY2"). Assuming that the payout pattern is linear between integer times, and that the average accident date for AY2 is two-thirds of a year later than the average accident date for AY1, columns (6) and (7) are determined by solving these two equations simultaneously:  

$$\text{Col (6)} + \text{Col (7)} = \text{Col (5)}$$

$$\text{Col (7)} = (2/3) * \text{Col (6, previous row)} + (1/3) * \text{Col (6)}$$
 with Col (6, Time 1) = Col (5, Time 1) and Col (6, Time 35) = Col (7, Time 35)
- (8) is the discounted difference between AY1 Losses and LAE that will ultimately be paid, and the amount already paid,  

$$= [\text{col (6, Time 35)} - (6)] * (4)$$
- (9) is the discounted difference between AY2 Losses and LAE that will ultimately be paid, and the amount already paid,  

$$= [\text{col (7, Time 35)} - (7)] * \text{col (4, previous row)}$$
- (10) Per IRS rules, federal income tax equals the tax rate (21%) times the adjusted underwriting income  

$$= 21\% * \{ (1) - 0.8 * (2) - [(3) + (5) + (8) + (9)] \}$$

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APPENDIX B: FEDERAL INCOME TAX INCURRED FROM INSURANCE OPERATIONS (CONTINUED)

TABLE B.2: FEDERAL INCOME TAX CALCULATION (DYNAMIC ESTIMATE)

| Time  | (1)<br>Written<br>Premium<br>Factor | (2)<br>Unearned<br>Premium<br>Factor | (3)<br>Expense<br>and Taxes<br>Factor | (4)<br>Discount<br>Factor | (5)<br>Paid<br>Losses<br>and LAE<br>Factor | (6)<br>AY1 Paid<br>Losses<br>and LAE<br>Factor | (7)<br>AY2 Paid<br>Losses<br>and LAE<br>Factor | (8)<br>Discounted<br>AY1 Unpaid<br>Losses & LAE<br>Factor | (9)<br>Discounted<br>AY2 Unpaid<br>Losses & LAE<br>Factor | (10)<br>Federal<br>Income<br>Tax<br>Factor |
|-------|-------------------------------------|--------------------------------------|---------------------------------------|---------------------------|--|--|--|---|---|--|
| 0.00  | -                                   | -                                    | -                                     | -                         | -  | -  | -  | -   | -   | -  |
| 1.00  | 1.0000                              | 0.4400                               | 0.1545                                | 0.8919                    | 0.1146                                     | 0.1146   | -  | 0.2629  | -   | 0.0244                                     |
| 2.00  | 1.0000                              | -                                    | 0.2007                                | 0.8783                    | 0.4135                                     | 0.2528   | 0.1607   | 0.1375  | 0.2218  | 0.0056                                     |
| 3.00  | 1.0000                              | -                                    | 0.2007                                | 0.8685                    | 0.5616                                     | 0.2948   | 0.2668   | 0.0995  | 0.1252  | 0.0027                                     |
| 4.00  | 1.0000                              | -                                    | 0.2007                                | 0.8551                    | 0.6312                                     | 0.3260   | 0.3052   | 0.0713  | 0.0904  | 0.0013                                     |
| 5.00  | 1.0000                              | -                                    | 0.2007                                | 0.8501                    | 0.6681                                     | 0.3381   | 0.3300   | 0.0606  | 0.0678  | 0.0006                                     |
| 6.00  | 1.0000                              | -                                    | 0.2007                                | 0.8455                    | 0.6902                                     | 0.3486   | 0.3416   | 0.0514  | 0.0576  | 0.0000                                     |
| 7.00  | 1.0000                              | -                                    | 0.2007                                | 0.8490                    | 0.7041                                     | 0.3538   | 0.3503   | 0.0472  | 0.0499  | (0.0004)                                   |
| 8.00  | 1.0000                              | -                                    | 0.2007                                | 0.8567                    | 0.7147                                     | 0.3592   | 0.3556   | 0.0430  | 0.0457  | (0.0009)                                   |
| 9.00  | 1.0000                              | -                                    | 0.2007                                | 0.8624                    | 0.7229                                     | 0.3626   | 0.3603   | 0.0403  | 0.0420  | (0.0013)                                   |
| 10.00 | 1.0000                              | -                                    | 0.2007                                | 0.8794                    | 0.7328                                     | 0.3683   | 0.3645   | 0.0361  | 0.0387  | (0.0017)                                   |
| 11.00 | 1.0000                              | -                                    | 0.2007                                | 0.8904                    | 0.7377                                     | 0.3691   | 0.3685   | 0.0358  | 0.0359  | (0.0021)                                   |
| 12.00 | 1.0000                              | -                                    | 0.2007                                | 0.9016                    | 0.7442                                     | 0.3736   | 0.3706   | 0.0322  | 0.0345  | (0.0024)                                   |
| 13.00 | 1.0000                              | -                                    | 0.2007                                | 0.9130                    | 0.7475                                     | 0.3738   | 0.3737   | 0.0325  | 0.0322  | (0.0027)                                   |
| 14.00 | 1.0000                              | -                                    | 0.2007                                | 0.9246                    | 0.7524                                     | 0.3774   | 0.3750   | 0.0296  | 0.0314  | (0.0029)                                   |
| 15.00 | 1.0000                              | -                                    | 0.2007                                | 0.9363                    | 0.7573                                     | 0.3793   | 0.3780   | 0.0282  | 0.0290  | (0.0032)                                   |
| 16.00 | 1.0000                              | -                                    | 0.2007                                | 0.9483                    | 0.7606                                     | 0.3808   | 0.3798   | 0.0271  | 0.0277  | (0.0034)                                   |
| 17.00 | 1.0000                              | -                                    | 0.2007                                | 0.9604                    | 0.7647                                     | 0.3831   | 0.3816   | 0.0252  | 0.0264  | (0.0036)                                   |
| 18.00 | 1.0000                              | -                                    | 0.2007                                | 0.9726                    | 0.7671                                     | 0.3838   | 0.3833   | 0.0249  | 0.0250  | (0.0037)                                   |
| 19.00 | 1.0000                              | -                                    | 0.2007                                | 0.9848                    | 0.7696                                     | 0.3853   | 0.3843   | 0.0237  | 0.0244  | (0.0039)                                   |
| 20.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7729                                     | 0.3870   | 0.3859   | 0.0221  | 0.0231  | (0.0039)                                   |
| 21.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7745                                     | 0.3874   | 0.3871   | 0.0217  | 0.0219  | (0.0040)                                   |
| 22.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7770                                     | 0.3890   | 0.3879   | 0.0201  | 0.0212  | (0.0040)                                   |
| 23.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7794                                     | 0.3900   | 0.3894   | 0.0191  | 0.0197  | (0.0040)                                   |
| 24.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7802                                     | 0.3902   | 0.3901   | 0.0190  | 0.0190  | (0.0040)                                   |
| 25.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7835                                     | 0.3926   | 0.3910   | 0.0166  | 0.0182  | (0.0040)                                   |
| 26.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7852                                     | 0.3926   | 0.3926   | 0.0166  | 0.0166  | (0.0040)                                   |
| 27.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7892                                     | 0.3956   | 0.3936   | 0.0135  | 0.0156  | (0.0040)                                   |
| 28.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7925                                     | 0.3966   | 0.3960   | 0.0126  | 0.0132  | (0.0040)                                   |
| 29.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.7966                                     | 0.3992   | 0.3974   | 0.0101  | 0.0118  | (0.0040)                                   |
| 30.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.8007                                     | 0.4009   | 0.3998   | 0.0083  | 0.0095  | (0.0040)                                   |
| 31.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.8056                                     | 0.4037   | 0.4019   | 0.0056  | 0.0074  | (0.0040)                                   |
| 32.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.8097                                     | 0.4054   | 0.4043   | 0.0039  | 0.0050  | (0.0041)                                   |
| 33.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.8132                                     | 0.4072   | 0.4060   | 0.0021  | 0.0033  | (0.0041)                                   |
| 34.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.8162                                     | 0.4085   | 0.4076   | 0.0008  | 0.0017  | (0.0041)                                   |
| 35.00 | 1.0000                              | -                                    | 0.2007                                | 0.9870                    | 0.8187                                     | 0.4094   | 0.4094   | -   | -   | (0.0041)                                   |

Column Notes:

- (1) is Written Premium by time period, expressed as a factor, = Table 2 col (3)
- (2) is Written Premium minus Earned Premium by time period, expressed as a factor, = Table 2 col (3) - Table 2 col (2)
- (3) is Expenses and Taxes by time period, expressed as a factor, = Table 1 row (1) x Table 2 col (4)
- (4) is calculated using a payout pattern derived from Best's 2016 Aggregates and Averages, Schedule P Table 1D, and a discount rate of 2.63%
- (5) is Paid Losses and LAE by time period, expressed as a factor, = Table 1 row (7, Dynamic) x Table 2 col (5)
- (6) and (7) split the payments between the accident year coincident with the policy year ("AY1"), and the following accident year ("AY2"). Assuming that the payout pattern is linear between integer times, and that the average accident date for AY2 is two-thirds of a year later than the average accident date for AY1, columns (6) and (7) are determined by solving these two equations simultaneously:  

$$\text{Col (6)} + \text{Col (7)} = \text{Col (5)}$$

$$\text{Col (7)} = (2/3) * \text{Col (6, previous row)} + (1/3) * \text{Col (6)}$$
 with Col (6, Time 1) = Col (5, Time 1) and Col (6, Time 35) = Col (7, Time 35)
- (8) is the discounted difference between AY1 Losses and LAE that will ultimately be paid, and the amount already paid,  

$$= [\text{col (6, Time 35)} - (6)] * (4)$$
- (9) is the discounted difference between AY2 Losses and LAE that will ultimately be paid, and the amount already paid,  

$$= [\text{col (7, Time 35)} - (7)] * \text{col (4, previous row)}$$
- (10) Per IRS rules, federal income tax equals the tax rate (21%) times the adjusted underwriting income  

$$= 21\% * \{ (1) - 0.8 * (2) - [(3) + (5) + (8) + (9)] \}$$

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APPENDIX C: RESERVE-TO-SURPLUS RATIO  
in 000's

|             | (1)              | (2)                                  | (3)                 | (4)                     | (5)   | (6)   |
|-------------|------------------|--------------------------------------|---------------------|-------------------------|---|---|
| Year<br>End | Unpaid<br>Losses | Unpaid Loss<br>Adjustment<br>Expense | Unearned<br>Premium | Policyholder<br>Surplus | Ratio excl.<br>Unearned<br>Premium<br>{(1)+(2)}<br>/(4) | Ratio incl.<br>Unearned<br>Premium<br>{(1)+(2)<br>+(3)}/(4) |
| 2016        | 186,424,236      | 41,741,053                           | 72,716,997          | 169,831,305             | 1.34  | 1.77  |
| 2015        | 185,919,427      | 42,816,231                           | 73,469,477          | 169,017,203             | 1.35  | 1.79  |
| 2014        | 214,239,981      | 48,564,685                           | 83,674,315          | 192,947,461             | 1.36  | 1.80  |
| 2013        | 215,275,673      | 47,841,227                           | 81,229,642          | 182,832,920             | 1.44  | 1.88  |
| 2012        | 212,275,479      | 46,533,070                           | 75,723,720          | 174,892,306             | 1.48  | 1.91  |
| 2012 - 2016 | 1,014,134,796    | 227,496,266                          | 386,814,151         | 889,521,195             | 1.40  | 1.83  |

Selected Ratio including Unearned Premium: 1.83

Source: Columns (1) - (4) for the latest year are taken from Liabilities, Surplus and Other Funds on page 277 in Best's 2017 Aggregates & Averages, for Commercial Casualty Composite.



### Return on Invested Assets, As-Reported

| <b>Year</b> | <b>Nominal<br/>Investment Return</b> | <b>Real<br/>Investment Return</b> | <b>(% change YoY)<br/>GDP Deflator</b> |
|-------------|--------------------------------------|-----------------------------------|--|
| 2001        | 5.6%                                 | 3.4%                              | 2.2%                                   |
| 2002        | 5.3%                                 | 3.7%                              | 1.6%                                   |
| 2003        | 5.1%                                 | 3.3%                              | 1.9%                                   |
| 2004        | 4.9%                                 | 2.2%                              | 2.7%                                   |
| 2005        | 5.9%                                 | 2.8%                              | 3.1%                                   |
| 2006        | 5.0%                                 | 1.9%                              | 3.0%                                   |
| 2007        | 5.5%                                 | 2.8%                              | 2.7%                                   |
| 2008        | 2.4%                                 | 0.5%                              | 2.0%                                   |
| 2009        | 3.3%                                 | 2.6%                              | 0.8%                                   |
| 2010        | 4.5%                                 | 3.3%                              | 1.2%                                   |
| 2011        | 4.5%                                 | 2.4%                              | 2.1%                                   |
| 2012        | 4.4%                                 | 2.5%                              | 1.9%                                   |
| 2013        | 4.3%                                 | 2.6%                              | 1.8%                                   |
| 2014        | 4.6%                                 | 2.7%                              | 1.9%                                   |
| 2015        | 4.1%                                 | 3.0%                              | 1.1%                                   |
| 2016        | 3.7%                                 | 2.7%                              | 1.1%                                   |

**Sources:** Best's Aggregates and Averages;  
U.S. Bureau of Economic Analysis; NCCI

**Note:** Real investment return =  
Nominal investment return - % change GDP Deflator

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**Overview**

According to actuarial principles, insurance rates must be determined such that insurers can be expected to earn an appropriate rate of return. Analysis and determination of a profit and contingency (P&C) provision is necessary to ensure this objective is achieved. To determine the profit and contingency provision, NCCI first uses market-based financial methods to estimate the rate of return (also known as the cost of capital) required by investors of securities with a similar risk profile to workers compensation insurance. NCCI then performs an Internal Rate of Return (IRR) analysis to estimate the profit and contingency provision that needs to be included in the proposed rates for insurers to earn the cost of capital, after accounting for investment income.

The IRR model is based on the principle that the internal rate of return from an investment opportunity equals the investor's cost of capital if the sum of all cash flows from that investment, discounted at the cost of capital, equals zero. In the case of workers compensation insurance, cash flows to the capital providers are comprised of insurance cash flows, investment income, and commitment and release of capital in support of the insurance transaction.

- Insurance cash flows consist of premiums earned less payments for expenses, losses, loss adjustment expenses (LAE), and federal income taxes. These cash flows are estimated based on the provisions included in this proposed rate filing.
- Investment income on reserves and surplus depends on an after-tax return on investment (RoI), which is estimated using a combination of current financial market data and forecasts.
- The cost of capital used is a weighted average cost of capital (WACC), which takes into account both debt and equity components of a representative insurer's capital structure.

**IRR Model Inputs and Results**

The model estimates the P&C provision necessary in order for the proposed rates to cover the cost of capital. The P&C provision is estimated using two different assumptions regarding the return on investment and cost of capital:

- The "Static" estimate of the P&C provision assumes that the return on investment and the WACC do not change over time, but remain static at their indicated market values at the time the model was run.
- The "Dynamic" estimate assumes that the return on investment and WACC vary over time. The investment portfolio is assumed to be reinvested at future forecasted yields as securities mature, and WACC varies to reflect future expected costs of equity and debt. The starting point for the Dynamic estimates is January 1, 2019.

The following table summarizes the inputs and results of the model under these two scenarios.

**TABLE 1: IRR MODEL INPUTS AND RESULTS**

| <u>Inputs:</u> |   |                           |                            |
|----------------|---|---------------------------|----------------------------|
| (1)            | Expenses and Taxes as a Percentage of Net Premium at NCCI Level . . . . . |                           | 20.07%                     |
| (2)            | Reserve-to-Surplus Ratio . . . . .  |                           | 1.83                       |
| (3)            | Cash Flow Patterns . . . . .  |                           | See Table 2                |
|                |   | <u>Static</u>             | <u>Dynamic*</u>            |
| (4)            | Return on Investments . . . . .   | 3.196301247291810%        | 4.14% - 4.62%              |
| (5)            | Weighted Average Cost of Capital . . . . .                                | 8.078310919695230%        | 9.07% - 9.64%              |
| <u>Results</u> |   |                           |                            |
|                |   | <u>Static</u>             | <u>Dynamic</u>             |
| <b>(6)</b>     | <b>Indicated Profit and Contingency Provision . . . . .</b>               | <b>0.319647356306528%</b> | <b>-1.941994677444160%</b> |
| (7)            | Loss and Loss Adjustment Expense Provision [100% - (6) - (1) ] . . . . .  | 79.610352643693500%       | 81.871994677444200%        |

Table Notes:

It is assumed that no policyholders dividends are paid and that there are no rate departures (deviations or schedule rating).

(1) Expense provisions and taxes derived from the filing.

(2) Calculated from Best's 2017 Aggregates & Averages, for Commercial Casualty Composite, as the weighted average of Loss, LAE, and Unearned Premium Reserves to Policyholder Surplus, for years 2012 - 2016.

\* See Table 3 for details by time period.

NATIONAL COUNCIL ON COMPENSATION INSURANCE  
INTERNAL RATE OF RETURN ANALYSIS  
FLORIDA - VOLUNTARY

Exhibit 14a

TABLE 2: CASH FLOW PATTERNS (CUMULATIVE)

| Time  | (1)<br>Policy-Year<br>Collected<br>Premium | (2)<br>Earned<br>Premium | (3)<br>Written<br>Premium | (4)<br>Expenses<br>and Taxes | (5)<br>Paid<br>Losses<br>and LAE |
|-------|--|--------------------------|---------------------------|------------------------------|----------------------------------|
| 0.00  | 0.0000000000000000%                        | 0.0000000000000000%      | 0.0000000000000000%       | 0.0000000000000000%          | 0.0000000000000000%              |
| 0.25  | 15.0790458792000000%                       | 4.5125000000000000%      | 36.1000000000000000%      | 15.5189462643886000%         | 1.1281250000000000%              |
| 0.50  | 32.7312918254000000%                       | 16.5125000000000000%     | 59.9000000000000000%      | 33.2998447617892000%         | 4.1281250000000000%              |
| 0.75  | 53.6915935574000000%                       | 33.7500000000000000%     | 78.0000000000000000%      | 54.2002896563483000%         | 8.4375000000000000%              |
| 1.00  | 76.5028354362000000%                       | 56.0000000000000000%     | 100.0000000000000000%     | 76.9945548740075000%         | 14.0000000000000000%             |
| 1.25  | 88.9904376964000000%                       | 76.4875000000000000%     |                           | 89.2208321242781000%         | 23.1250000000000000%             |
| 1.50  | 96.7725440512000000%                       | 89.4875000000000000%     |                           | 96.8400842354799000%         | 32.2500000000000000%             |
| 1.75  | 100.0000000000000000%                      | 97.2500000000000000%     |                           | 100.0000000000000000%        | 41.3750000000000000%             |
| 2.00  |  | 100.0000000000000000%    |                           |                              | 50.5000000000000000%             |
| 2.25  |  |                          |                           |                              | 55.0250000000000000%             |
| 2.50  |  |                          |                           |                              | 59.5500000000000000%             |
| 2.75  |  |                          |                           |                              | 64.0750000000000000%             |
| 3.00  |  |                          |                           |                              | 68.6000000000000000%             |
| 3.25  |  |                          |                           |                              | 70.7250000000000000%             |
| 3.50  |  |                          |                           |                              | 72.8500000000000000%             |
| 3.75  |  |                          |                           |                              | 74.9750000000000000%             |
| 4.00  |  |                          |                           |                              | 77.1000000000000000%             |
| 4.25  |  |                          |                           |                              | 78.2250000000000000%             |
| 4.50  |  |                          |                           |                              | 79.3500000000000000%             |
| 4.75  |  |                          |                           |                              | 80.4750000000000000%             |
| 5.00  |  |                          |                           |                              | 81.6000000000000000%             |
| 6.00  |  |                          |                           |                              | 84.3000000000000000%             |
| 7.00  |  |                          |                           |                              | 86.0000000000000000%             |
| 8.00  |  |                          |                           |                              | 87.3000000000000000%             |
| 9.00  |  |                          |                           |                              | 88.3000000000000000%             |
| 10.00 |  |                          |                           |                              | 89.5000000000000000%             |
| 11.00 |  |                          |                           |                              | 90.1000000000000000%             |
| 12.00 |  |                          |                           |                              | 90.9000000000000000%             |
| 13.00 |  |                          |                           |                              | 91.3000000000000000%             |
| 14.00 |  |                          |                           |                              | 91.9000000000000000%             |
| 15.00 |  |                          |                           |                              | 92.5000000000000000%             |
| 16.00 |  |                          |                           |                              | 92.9000000000000000%             |
| 17.00 |  |                          |                           |                              | 93.4000000000000000%             |
| 18.00 |  |                          |                           |                              | 93.7000000000000000%             |
| 19.00 |  |                          |                           |                              | 94.0000000000000000%             |
| 20.00 |  |                          |                           |                              | 94.4000000000000000%             |
| 21.00 |  |                          |                           |                              | 94.6000000000000000%             |
| 22.00 |  |                          |                           |                              | 94.9000000000000000%             |
| 23.00 |  |                          |                           |                              | 95.2000000000000000%             |
| 24.00 |  |                          |                           |                              | 95.3000000000000000%             |
| 25.00 |  |                          |                           |                              | 95.7000000000000000%             |
| 26.00 |  |                          |                           |                              | 95.9000000000000000%             |
| 27.00 |  |                          |                           |                              | 96.4000000000000000%             |
| 28.00 |  |                          |                           |                              | 96.8000000000000000%             |
| 29.00 |  |                          |                           |                              | 97.3000000000000000%             |
| 30.00 |  |                          |                           |                              | 97.8000000000000000%             |
| 31.00 |  |                          |                           |                              | 98.3942058603573000%             |
| 32.00 |  |                          |                           |                              | 98.8987765002671000%             |
| 33.00 |  |                          |                           |                              | 99.3272332820733000%             |
| 34.00 |  |                          |                           |                              | 99.6910578873030000%             |
| 35.00 |  |                          |                           |                              | 100.0000000000000000%            |

TABLE 3: DYNAMIC ESTIMATE INPUTS

| Time  | (1)<br>Return on<br>Investments | (2)<br>Weighted<br>Average Cost<br>of Capital |
|-------|---------------------------------|---|
| 0.00  | 0.0000000000000000%             | 0.0000000000000000%                           |
| 0.25  | 4.137590029461030%              | 9.065632301910180%                            |
| 0.50  | 4.170840003522350%              | 9.229739643784860%                            |
| 0.75  | 4.264529384134310%              | 9.388585622875210%                            |
| 1.00  | 4.271167464990780%              | 9.417135634707690%                            |
| 1.25  | 4.267868119898060%              | 9.352934794280420%                            |
| 1.50  | 4.253837395985310%              | 9.247866744775470%                            |
| 1.75  | 4.234274615707560%              | 9.196841301705840%                            |
| 2.00  | 4.234614404435410%              | 9.214510472477720%                            |
| 2.25  | 4.231645398777310%              | 9.262644065999420%                            |
| 2.50  | 4.234647641351740%              | 9.310628918826650%                            |
| 2.75  | 4.295658264691580%              | 9.341210342585740%                            |
| 3.00  | 4.296788343959870%              | 9.398600402334410%                            |
| 3.25  | 4.268211439219510%              | 9.426851275018080%                            |
| 3.50  | 4.265247784397840%              | 9.440341662648520%                            |
| 3.75  | 4.239813355085890%              | 9.413874564530680%                            |
| 4.00  | 4.237322926354610%              | 9.395161357021620%                            |
| 4.25  | 4.244202887135710%              | 9.412496829176240%                            |
| 4.50  | 4.244961488296520%              | 9.407421287503550%                            |
| 4.75  | 4.254162279197100%              | 9.408704025839410%                            |
| 5.00  | 4.254562085826620%              | 9.398213699503680%                            |
| 6.00  | 4.279446586920260%              | 9.480450649918450%                            |
| 7.00  | 4.333794477560260%              | 9.645497948408120%                            |
| 8.00  | 4.538895057231820%              | 9.851258869690050%                            |
| 9.00  | 4.693101583222570%              | 9.876954905764520%                            |
| 10.00 | 4.659669118187340%              | 9.801563385165810%                            |
| 11.00 | 4.581902027426700%              | 9.725871053992070%                            |
| 12.00 | 4.571388418510010%              | 9.684565801915360%                            |
| 13.00 | 4.559896406290160%              | 9.655877623273890%                            |
| 14.00 | 4.552702156245030%              | 9.639216220189130%                            |
| 15.00 | 4.555931064069000%              | 9.625503222130420%                            |
| 16.00 | 4.561760041536400%              | 9.617315898069480%                            |
| 17.00 | 4.565247754806380%              | 9.612173899609470%                            |
| 18.00 | 4.569150166405390%              | 9.609250650253830%                            |
| 19.00 | 4.572979867844010%              | 9.610501687966310%                            |
| 20.00 | 4.577645182308800%              | 9.619292516183550%                            |
| 21.00 | 4.614998670890840%              | 9.627626208643460%                            |
| 22.00 | 4.618866639855940%              | 9.635397917150480%                            |
| 23.00 | 4.619858545291210%              | 9.635397917150480%                            |
| 24.00 | 4.620850450726480%              | 9.635397917150480%                            |
| 25.00 | 4.620850450726480%              | 9.635397917150480%                            |
| 26.00 | 4.620850450726480%              | 9.635397917150480%                            |
| 27.00 | 4.620850450726480%              | 9.635397917150480%                            |
| 28.00 | 4.620850450726480%              | 9.635397917150480%                            |
| 29.00 | 4.620850450726480%              | 9.635397917150480%                            |
| 30.00 | 4.620850450726480%              | 9.635397917150480%                            |
| 31.00 | 4.618440117483130%              | 9.635397917150480%                            |
| 32.00 | 4.618440117483130%              | 9.635397917150480%                            |
| 33.00 | 4.618440117483130%              | 9.635397917150480%                            |
| 34.00 | 4.618440117483130%              | 9.635397917150480%                            |
| 35.00 | 4.618440117483130%              | 9.635397917150480%                            |

Table 2 Notes:

Table 2 shows cumulative cash flows. For ease of reading no additional numbers are shown after a column reaches 100% cumulative cash flow.

- (1) Derived from estimates of premium distribution and payment terms by size of policy.
- (2) Based on written premium pattern assuming uniform writings within quarters and standard quarterly earning pattern.
- (3) Based on this jurisdiction's premium writings by quarter.
- (4) Expenses assumed paid as premium is collected; timing of taxes based on NCCI's Tax and Assessment Directory.
- (5) Derived from loss development data underlying this rate filing. Payouts for the first 30 years are based upon the ratio of paid losses to incurred losses from the most recent 30 policy years for which data is available. For the following years, loss payouts are assumed to trail off geometrically, with an adjustment so that the payout will be complete at 35 years.

NATIONAL COUNCIL ON COMPENSATION INSURANCE  
INTERNAL RATE OF RETURN ANALYSIS  
FLORIDA - LARGE DEDUCTIBLE

**Overview**

According to actuarial principles, insurance rates must be determined such that insurers can be expected to earn an appropriate rate of return. Analysis and determination of a profit and contingency (P&C) provision is necessary to ensure this objective is achieved. To determine the profit and contingency provision, NCCI first uses market-based financial methods to estimate the rate of return (also known as the cost of capital) required by investors of securities with a similar risk profile to workers compensation insurance. NCCI then performs an Internal Rate of Return (IRR) analysis to estimate the profit and contingency provision that needs to be included in the proposed rates for insurers to earn the cost of capital, after accounting for investment income.

The IRR model is based on the principle that the internal rate of return from an investment opportunity equals the investor's cost of capital if the sum of all cash flows from that investment, discounted at the cost of capital, equals zero. In the case of workers compensation insurance, cash flows to the capital providers are comprised of insurance cash flows, investment income, and commitment and release of capital in support of the insurance transaction.

- Insurance cash flows consist of premiums earned less payments for expenses, losses, loss adjustment expenses (LAE), and federal income taxes. These cash flows are estimated based on the provisions included in this proposed rate filing.
- Investment income on reserves and surplus depends on an after-tax return on investment (RoI), which is estimated using a combination of current financial market data and forecasts.
- The cost of capital used is a weighted average cost of capital (WACC), which takes into account both debt and equity components of a representative insurer's capital structure.

**IRR Model Inputs and Results**

The model estimates the P&C provision necessary in order for the proposed rates to cover the cost of capital. The P&C provision is estimated using two different assumptions regarding the return on investment and cost of capital:

- The "Static" estimate of the P&C provision assumes that the return on investment and the WACC do not change over time, but remain static at their indicated market values at the time the model was run.
- The "Dynamic" estimate assumes that the return on investment and WACC vary over time. The investment portfolio is assumed to be reinvested at future forecasted yields as securities mature, and WACC varies to reflect future expected costs of equity and debt. The starting point for the Dynamic estimates is January 1, 2019.

The following table summarizes the inputs and results of the model under these two scenarios.

**TABLE 1: IRR MODEL INPUTS AND RESULTS**

| <u>Inputs:</u> |   |                           |                            |
|----------------|---|---------------------------|----------------------------|
| (1)            | Expenses and Taxes as a Percentage of Net Premium at NCCI Level ..... |                           | 20.07%                     |
| (2)            | Reserve-to-Surplus Ratio .....  |                           | 1.83                       |
| (3)            | Cash Flow Patterns .....  |                           | See Table 2                |
|                |   | <u>Static</u>             | <u>Dynamic*</u>            |
| (4)            | Return on Investments .....   | 3.196301247291810%        | 4.14% - 4.62%              |
| (5)            | Weighted Average Cost of Capital .....                                | 8.078310919695230%        | 9.07% - 9.64%              |
| <u>Results</u> |   |                           |                            |
|                |   | <u>Static</u>             | <u>Dynamic</u>             |
| <b>(6)</b>     | <b>Indicated Profit and Contingency Provision .....</b>               | <b>0.154061457824252%</b> | <b>-2.453911107419730%</b> |
| (7)            | Loss and Loss Adjustment Expense Provision [100% - (6) - (1)] .....   | 79.775938542175800%       | 82.383911107419700%        |

**Table Notes:**

It is assumed that no policyholders dividends are paid and that there are no rate departures (deviations or schedule rating).

(1) Expense provisions and taxes derived from the filing.

(2) Calculated from Best's 2017 Aggregates & Averages, for Commercial Casualty Composite, as the weighted average of Loss, LAE, and Unearned Premium Reserves to Policyholder Surplus, for years 2012 - 2016.

\* See Table 3 for details by time period.

NATIONAL COUNCIL ON COMPENSATION INSURANCE  
INTERNAL RATE OF RETURN ANALYSIS  
FLORIDA - LARGE DEDUCTIBLE

Exhibit 14b

TABLE 2: CASH FLOW PATTERNS (CUMULATIVE)

| (1)   | (2)                           | (3)                   | (4)                   | (5)                   |
|-------|-------------------------------|-----------------------|-----------------------|-----------------------|
| Time  | Policy-Year Collected Premium | Earned Premium        | Written Premium       | Expenses and Taxes    |
| 0.00  | 0.0000000000000000%           | 0.0000000000000000%   | 0.0000000000000000%   | 0.0000000000000000%   |
| 0.25  | 15.0790458792000000%          | 4.5125000000000000%   | 36.1000000000000000%  | 15.518946264388600%   |
| 0.50  | 32.7312918254000000%          | 16.5125000000000000%  | 59.9000000000000000%  | 33.299844761789200%   |
| 0.75  | 53.6915935574000000%          | 33.7500000000000000%  | 78.0000000000000000%  | 54.200289656348300%   |
| 1.00  | 76.5028354362000000%          | 56.0000000000000000%  | 100.0000000000000000% | 76.994554874007500%   |
| 1.25  | 88.9904376964000000%          | 76.4875000000000000%  |                       | 89.220832124278100%   |
| 1.50  | 96.7725440512000000%          | 89.4875000000000000%  |                       | 96.840084235479900%   |
| 1.75  | 100.0000000000000000%         | 97.2500000000000000%  |                       | 100.0000000000000000% |
| 2.00  |                               | 100.0000000000000000% |                       |                       |
| 2.25  |                               |                       |                       |                       |
| 2.50  |                               |                       |                       |                       |
| 2.75  |                               |                       |                       |                       |
| 3.00  |                               |                       |                       |                       |
| 3.25  |                               |                       |                       |                       |
| 3.50  |                               |                       |                       |                       |
| 3.75  |                               |                       |                       |                       |
| 4.00  |                               |                       |                       |                       |
| 4.25  |                               |                       |                       |                       |
| 4.50  |                               |                       |                       |                       |
| 4.75  |                               |                       |                       |                       |
| 5.00  |                               |                       |                       |                       |
| 6.00  |                               |                       |                       |                       |
| 7.00  |                               |                       |                       |                       |
| 8.00  |                               |                       |                       |                       |
| 9.00  |                               |                       |                       |                       |
| 10.00 |                               |                       |                       |                       |
| 11.00 |                               |                       |                       |                       |
| 12.00 |                               |                       |                       |                       |
| 13.00 |                               |                       |                       |                       |
| 14.00 |                               |                       |                       |                       |
| 15.00 |                               |                       |                       |                       |
| 16.00 |                               |                       |                       |                       |
| 17.00 |                               |                       |                       |                       |
| 18.00 |                               |                       |                       |                       |
| 19.00 |                               |                       |                       |                       |
| 20.00 |                               |                       |                       |                       |
| 21.00 |                               |                       |                       |                       |
| 22.00 |                               |                       |                       |                       |
| 23.00 |                               |                       |                       |                       |
| 24.00 |                               |                       |                       |                       |
| 25.00 |                               |                       |                       |                       |
| 26.00 |                               |                       |                       |                       |
| 27.00 |                               |                       |                       |                       |
| 28.00 |                               |                       |                       |                       |
| 29.00 |                               |                       |                       |                       |
| 30.00 |                               |                       |                       |                       |
| 31.00 |                               |                       |                       |                       |
| 32.00 |                               |                       |                       |                       |
| 33.00 |                               |                       |                       |                       |
| 34.00 |                               |                       |                       |                       |
| 35.00 |                               |                       |                       |                       |

TABLE 3: DYNAMIC ESTIMATE INPUTS

| (1)   | (2)                   |
|-------|-----------------------|
| Time  | Return on Investments |
| 0.00  | 0.0000000000000000%   |
| 0.25  | 4.137590029461030%    |
| 0.50  | 4.170840003522350%    |
| 0.75  | 4.264529384134310%    |
| 1.00  | 4.271167464990780%    |
| 1.25  | 4.267868119898060%    |
| 1.50  | 4.253837395985310%    |
| 1.75  | 4.234274615707560%    |
| 2.00  | 4.234614404435410%    |
| 2.25  | 4.231645398777310%    |
| 2.50  | 4.234647641351740%    |
| 2.75  | 4.295658264691580%    |
| 3.00  | 4.296788343959870%    |
| 3.25  | 4.268211439219510%    |
| 3.50  | 4.265247784397840%    |
| 3.75  | 4.239813355085890%    |
| 4.00  | 4.237322926354610%    |
| 4.25  | 4.244202887135710%    |
| 4.50  | 4.244961488296520%    |
| 4.75  | 4.254162279197100%    |
| 5.00  | 4.254562085826620%    |
| 6.00  | 4.279446586920260%    |
| 7.00  | 4.333794477560260%    |
| 8.00  | 4.538895057231820%    |
| 9.00  | 4.693101583222570%    |
| 10.00 | 4.659669118187340%    |
| 11.00 | 4.581902027426700%    |
| 12.00 | 4.571388418510010%    |
| 13.00 | 4.559896406290160%    |
| 14.00 | 4.552702156245030%    |
| 15.00 | 4.555931064069000%    |
| 16.00 | 4.561760041536400%    |
| 17.00 | 4.565247754806380%    |
| 18.00 | 4.569150166405390%    |
| 19.00 | 4.572979867844010%    |
| 20.00 | 4.577645182308800%    |
| 21.00 | 4.614998670890840%    |
| 22.00 | 4.618866639855940%    |
| 23.00 | 4.619858545291210%    |
| 24.00 | 4.620850450726480%    |
| 25.00 | 4.620850450726480%    |
| 26.00 | 4.620850450726480%    |
| 27.00 | 4.620850450726480%    |
| 28.00 | 4.620850450726480%    |
| 29.00 | 4.620850450726480%    |
| 30.00 | 4.620850450726480%    |
| 31.00 | 4.618440117483130%    |
| 32.00 | 4.618440117483130%    |
| 33.00 | 4.618440117483130%    |
| 34.00 | 4.618440117483130%    |
| 35.00 | 4.618440117483130%    |

Table 2 Notes:

Table 2 shows cumulative cash flows. For ease of reading no additional numbers are shown after a column reaches 100% cumulative cash flow.

- (1) Derived from estimates of premium distribution and payment terms by size of policy.
- (2) Based on written premium pattern assuming uniform writings within quarters and standard quarterly earning pattern.
- (3) Based on this jurisdiction's premium writings by quarter.
- (4) Expenses assumed paid as premium is collected; timing of taxes based on NCCI's Tax and Assessment Directory.
- (5) Derived from loss development data underlying this rate filing. Payouts for the first 27 years are based upon the ratio of paid losses to incurred losses from the most recent 27 policy years for which data is available. For the following years, loss payouts are assumed to trail off geometrically, with an adjustment so that the payout will be complete at 35 years.

**NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 ANNUAL COUNTRYWIDE EXPENSE REVIEW**

**Adjustment of Schedule Rating and Carrier Deviations to an Earned Basis  
Calendar Year NAIC Annual Statement Data  
Dollars in (000's)**

|   |                |
|---|----------------|
| (1) 2017 Countrywide Written Premium  | 23,130,933,805 |
| (2) 2017 Countrywide Written Premium Excl. Schedule Rating  | 24,397,733,681 |
| <b>(2a) 2017 Countrywide Schedule Rating Factor</b>   | <b>0.9481</b>  |
| (3) 2016 Countrywide Written Premium  | 23,085,913,367 |
| (4) 2016 Countrywide Written Premium Excl. Schedule Rating  | 24,298,241,199 |
| (5) Percentage of 2017 Written Premium Earned in 2017<br>(based on countrywide written premium distribution)  | 59.3%          |
| <b>(6) 2017 Countrywide Schedule Rating Factor Adjusted to an Earned Basis</b><br>$\{(5) \times (1) + [1 - (5)] \times (3)\} / \{(5) \times (2) + [1 - (5)] \times (4)\}$ | <b>0.9489</b>  |
| (7) 2017 Countrywide Written Premium Excl. Carrier Deviations   | 22,277,819,300 |
| <b>(7a) 2017 Countrywide Deviation</b>  | <b>1.0383</b>  |
| (8) 2016 Countrywide Written Premium Excl. Carrier Deviations   | 22,340,986,343 |
| <b>(9) 2017 Countrywide Carrier Deviation Adjusted to an Earned Basis</b><br>$\{(5) \times (1) + [1 - (5)] \times (3)\} / \{(5) \times (7) + [1 - (5)] \times (8)\}$      | <b>1.0363</b>  |

**NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 ANNUAL COUNTRYWIDE EXPENSE REVIEW**

**Effect of Deductibles  
WCSP Data**

| <u>Policy Year</u> | <u>Standard Premium @ Co. Level</u> |                                 |                                     |  |
|--------------------|-------------------------------------|---------------------------------|-------------------------------------|--|
|                    | <u>Gross of Deductible</u><br>(1)   | <u>Net of Deductible</u><br>(2) | <u>Effect of Deductibles</u><br>(3) | <u>Adjusted Effect of Deductibles</u><br>(4) |
| 2007               | 38,200,283,413                      | 27,103,725,554                  | 0.7095                              |  |
| 2008               | 33,987,336,546                      | 24,422,513,169                  | 0.7186                              | 0.7146                                       |
| 2009               | 31,453,973,771                      | 22,823,543,463                  | 0.7256                              | 0.7226                                       |
| 2010               | 32,224,022,380                      | 23,579,690,306                  | 0.7317                              | 0.7293                                       |
| 2011               | 33,289,818,529                      | 24,325,067,241                  | 0.7307                              | 0.7311                                       |
| 2012               | 33,951,371,785                      | 24,806,693,996                  | 0.7307                              | 0.7307                                       |
| 2013               | 36,134,080,069                      | 26,420,425,267                  | 0.7312                              | 0.7310                                       |
| 2014               | 37,330,953,366                      | 27,403,655,397                  | 0.7341                              | 0.7329                                       |
| 2015               | 37,947,186,224                      | 27,829,976,201                  | 0.7334                              | 0.7337                                       |
| 2016               | 33,209,653,250                      | 24,532,273,082                  | 0.7387                              | 0.7364                                       |
| 2017               | -----                               | -----                           | 0.7387                              | 0.7387                                       |

(5) Percentage of current year written premium earned in current year: 59.3%

**Notes**

(3) = (2) / (1). The value for 2017 is set equal to 2016

(4) = 
$$\frac{(2, \text{Current Year}) \times (5) + (2, \text{Previous Year}) \times [1-(5)]}{(1, \text{Current Year}) \times (5) + (1, \text{Previous Year}) \times [1-(5)]}$$

**NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 ANNUAL COUNTRYWIDE EXPENSE REVIEW**

**TABLE OF PREMIUM DISCOUNTS AND EXPENSE GRADATIONS**

| <b>Year</b> | <b>Effect of<br/>Premium<br/>Discounts</b> | <b>Adjusted<br/>Effect of<br/>Premium<br/>Discounts</b> | <b>General<br/>Expense<br/>Gradations</b> | <b>Adjusted<br/>General<br/>Expense<br/>Gradations</b> | <b>Production<br/>Expense<br/>Gradations</b> |
|-------------|--|---|---|--|--|
|             | (1)  | (2)   | (3)                                       | (4)  | (5)  |
| 2010        | 7.19%                                      | ----  | 1.30%                                     | ----   | 6.77%  |
| 2011        | 7.18%                                      | 7.18%   | 1.28%                                     | 1.29%  | 6.74%  |
| 2012        | 7.12%                                      | 7.14%   | 1.28%                                     | 1.28%  | 6.76%  |
| 2013        | 7.11%                                      | 7.11%   | 1.27%                                     | 1.27%  | 6.76%  |
| 2014        | 7.15%                                      | 7.13%   | 1.26%                                     | 1.26%  | 6.76%  |
| 2015        | 7.17%                                      | 7.16%   | 1.28%                                     | 1.27%  | 6.79%  |
| 2016        | 7.16%                                      | 7.16%   | 1.28%                                     | 1.28%  | 6.78%  |
| 2017        | 7.16%                                      | 7.16%   | 1.28%                                     | 1.28%  | 6.78%  |

**Notes**

- (1) Average effect of premium discount. The value for 2016 is calculated in Page 11 Line 9, Net of Deductible Credits. The value for 2017 is set equal to 2016.
- (2)  $[(1, \text{current year}) \times w] + [(1, \text{previous year}) \times (1-w)]$ ,  $w = \% \text{ earned from policies written in current year.}$
- (3) General expenses in average premium discount under discount program. The value for 2016 is calculated in Page 11 Line 8, Gross of Deductible Credits. The value for 2017 is set equal to 2016.
- (4)  $[(3, \text{current year}) \times w] + [(3, \text{previous year}) \times (1-w)]$ ,  $w = \% \text{ earned from policies written in current year.}$
- (5) Production expenses in average premium discount. The value for 2016 is calculated in Page 11 Line 8, Gross of Deductible Credits. The value for 2017 is set equal to 2016.



**NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 ANNUAL COUNTRYWIDE EXPENSE REVIEW**

**DISCOUNT PROGRAM**

| <b>Premium<br/>Range</b> | <b>Type A<br/>Discounts</b> | <b>Type B<br/>Discounts</b> | <b>Production<br/>Expense<br/>Gradations</b> | <b>General<br/>Expense<br/>Gradations</b> |
|--------------------------|-----------------------------|-----------------------------|--|---|
| 1 - 10,000               | ---                         | ---                         | 15.0%  | 5.9%                                      |
| 10,001 - 200,000         | 9.1%                        | 5.1%                        | 7.5%   | 4.9%                                      |
| 200,001 - 1,750,000      | 11.3%                       | 6.5%                        | 6.0%   | 4.3%                                      |
| 1,750,000 +              | 12.3%                       | 7.5%                        | 6.0%   | 3.4%                                      |

**NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 ANNUAL COUNTRYWIDE EXPENSE REVIEW**

**DETERMINATION OF WEIGHTS**

| <b>Month</b> | <b>Standard Written<br/>Premium</b> |                           |
|--------------|-------------------------------------|---------------------------|
|              | <b>Distribution</b>                 | <b>Earning Percentage</b> |
|              | (1)                                 | (2)                       |
| January      | 17.5%                               | 100.0%                    |
| February     | 5.5%                                | 91.7%                     |
| March        | 8.1%                                | 83.3%                     |
| April        | 9.8%                                | 75.0%                     |
| May          | 7.0%                                | 66.7%                     |
| June         | 7.5%                                | 58.3%                     |
| July         | 10.9%                               | 50.0%                     |
| August       | 5.9%                                | 41.7%                     |
| September    | 6.2%                                | 33.3%                     |
| October      | 8.5%                                | 25.0%                     |
| November     | 5.6%                                | 16.7%                     |
| December     | 7.5%                                | 8.3%                      |
| Total        | 100.0%                              |                           |
|              | <b>(3) % Earned in Written CY:</b>  | <b>59.3%</b>              |
|              | <b>(4) % Earned in Next CY:</b>     | <b>40.7%</b>              |

**Notes**

- 
- (1) Distribution assumption from on-leveling procedure.
  - (2) [12 - Time of month prem written] / 12.
  - (3) Sumproduct of (1) and (2).
  - (4) 100% - (3).

**NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 ANNUAL COUNTRYWIDE EXPENSE REVIEW**

**SCHEDULE RATING FACTORS AND CARRIER DEVIATIONS**

| Year | Adjusted Effect of Schedule Rating | Adjusted Effect of Carrier Deviations | Effect of Schedule Rating | Effect of Carrier Deviations |
|------|------------------------------------|---------------------------------------|---------------------------|------------------------------|
|      | (1)                                | (2)                                   | (3)                       | (4)                          |
| 2010 | ----                               | ----                                  | 0.9137                    | 0.9828                       |
| 2011 | 0.9196                             | 0.9869                                | 0.9233                    | 0.9896                       |
| 2012 | 0.9367                             | 0.9978                                | 0.9453                    | 1.0030                       |
| 2013 | 0.9543                             | 1.0176                                | 0.9602                    | 1.0270                       |
| 2014 | 0.9613                             | 1.0333                                | 0.9621                    | 1.0375                       |
| 2015 | 0.9605                             | 1.0383                                | 0.9595                    | 1.0388                       |
| 2016 | 0.9501                             | 1.0249                                | 0.9501                    | 1.0248                       |
| 2017 | 0.9489                             | 1.0278                                | 0.9481                    | 1.0297                       |

**Notes**

$$(1) \frac{\left( \sum_S P_{S,i} \right) (w) + \left( \sum_S P_{S,i-1} \right) (1-w)}{\left( \sum_S \frac{P_{S,i}}{f_{S,i}} \right) (w) + \left( \sum_S \frac{P_{S,i-1}}{f_{S,i-1}} \right) (1-w)}$$

$$(2) \frac{\left( \sum_S P_{S,i} \right) (w) + \left( \sum_S P_{S,i-1} \right) (1-w)}{\left( \sum_S \frac{P_{S,i}}{c_{S,i}} \right) (w) + \left( \sum_S \frac{P_{S,i-1}}{c_{S,i-1}} \right) (1-w)}$$

$$(3) \frac{\sum_S P_S}{\sum_S P_S / f_S}$$

$$(4) \frac{\sum_S P_S}{\sum_S P_S / c_S}$$

$P_S$  = CY written premium for state S.

$f_S$  = schedule rating factor for state S.

$c_S$  = carrier deviation for state S.

$w$  = % earned from policies written in current year.

$P_{S,i}$  = current year i CY written premium for state S.

$f_{S,i}$  = schedule rating factor for state S and current year i.

$c_{S,i}$  = carrier deviation for state S and current year i.

**NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 ANNUAL COUNTRYWIDE EXPENSE REVIEW**

**EXPENSE CONSTANT CALCULATIONS**

| Year | Policy Count | Standard Earned         | Effect of Carrier Deviations | Standard Earned         | Expense Constant Offset | Adjusted Expense Constant Offset | Proportion of Expense Constant   | Proportion of Expense Constant      |
|------|--------------|-------------------------|------------------------------|-------------------------|-------------------------|----------------------------------|----------------------------------|-------------------------------------|
|      |              | Level Excl. Exp. Const. |                              | Level Excl. Exp. Const. |                         |                                  | Attributable to General Expenses | Attributable to Production Expenses |
|      | (1)          | (2)                     | (3)                          | (4)                     | (5)                     | (6)                              | (7)                              | (8)                                 |
| 2008 | 1,731,022    | 33,987,336,546          |                              |                         |                         |                                  |                                  |                                     |
| 2009 | 1,770,567    | 31,453,973,771          |                              |                         |                         |                                  |                                  |                                     |
| 2010 | 1,757,214    | 32,224,022,380          | 0.9828                       | 32,787,975,560          | 0.9915                  |                                  |                                  |                                     |
| 2011 | 1,802,336    | 33,289,818,529          | 0.9896                       | 33,639,671,109          | 0.9915                  | 0.9915                           | 0.4063                           | 0.5313                              |
| 2012 | 1,806,282    | 33,951,371,785          | 1.0030                       | 33,849,822,318          | 0.9915                  | 0.9915                           | 0.4063                           | 0.5313                              |
| 2013 | 1,830,542    | 36,134,080,069          | 1.0270                       | 35,184,109,123          | 0.9917                  | 0.9917                           | 0.4063                           | 0.5313                              |
| 2014 | 1,847,047    | 37,330,953,366          | 1.0375                       | 35,981,641,799          | 0.9919                  | 0.9918                           | 0.4063                           | 0.5313                              |
| 2015 | 1,870,943    | 37,947,186,224          | 1.0388                       | 36,529,828,864          | 0.9919                  | 0.9919                           | 0.4063                           | 0.5313                              |
| 2016 | 1,688,754    | 33,209,653,250          | 1.0248                       | 32,405,984,826          | 0.9917                  | 0.9918                           | 0.4063                           | 0.5313                              |
| 2017 | ----         | ----                    | ----                         | ----                    | 0.9917                  | 0.9918                           | 0.4063                           | 0.5313                              |

**Notes**

- (1) Policy year data from WCSP (excluding state fund data).  
(2) Policy year data from WCSP (excluding state fund data).  
(3) From Page 15.  
(4) (2)/(3)  
(5) (4)/[(4) + (1) x \$160]. The value for 2017 set equal to 2016.  
(6) 
$$\frac{[(4, \text{current year}) \times w] + [(4, \text{previous year}) \times (1-w)]}{w \times [(1, \text{current year}) \times (\$160) + (4, \text{current year})] + (1 - w) \times [(1, \text{previous year}) \times (\$160) + (4, \text{previous year})]}$$
  
(7) (EG) / E. E=expense constant from 2015 Expense By Size Study, EG = portion of expense constant for general expenses.  
(8) (EP) / E. E=expense constant from 2015 Expense By Size Study, EP = portion of expense constant for production expenses.

**NATIONAL COUNCIL ON COMPENSATION INSURANCE**  
**2017 ANNUAL COUNTRYWIDE EXPENSE REVIEW**  
**Effect of Premium Discounts and Expense Gradations**  
**Policy Year 2015 WCSP Data**

Net of Deductible Credits

| <u>Premium Range</u>   | <u>Policy Count</u><br>(1) | <u>Standard Premium @ Company Level</u><br>(2) | <u>Premium Distribution</u><br>(3) | <u>General Expense Gradations</u><br>(4) | <u>Production Expense Gradations</u><br>(5) | <u>Type A Discounts</u><br>(6) | <u>Type B Discounts</u><br>(7) |
|------------------------|----------------------------|--|------------------------------------|--|---|--------------------------------|--------------------------------|
| 1 - 10,000             | 1,353,149                  | 6,121,204,818                                  | 25.1%                              | 5.90%                                    | 15.00%                                      | ---                            | ---                            |
| 10,001 - 200,000       | 285,675                    | 11,259,683,396                                 | 46.2%                              | 4.90%                                    | 7.50%                                       | 9.10%                          | 5.10%                          |
| 200,001 - 1,750,000    | 17,244                     | 5,044,286,534                                  | 20.7%                              | 4.30%                                    | 6.00%                                       | 11.30%                         | 6.50%                          |
| 1,750,000 +            | 654                        | 1,953,098,698                                  | 8.0%                               | 3.40%                                    | 6.00%                                       | 12.30%                         | 7.50%                          |
| <b>Total / Average</b> | <b>1,656,722</b>           | <b>24,378,273,446</b>                          | <b>100.0%</b>                      | <b>4.91%</b>                             | <b>8.95%</b>                                | <b>7.71%</b>                   | <b>3.55%</b>                   |

(8) Expenses in average premium discount: 0.99% 6.05%

**(9) Average premium discount for mutual and stock carriers combined: 7.17%**

Gross of Deductible Credits

| <u>Premium Range</u>   | <u>Policy Count</u><br>(1) | <u>Standard Premium @ Company Level</u><br>(2) | <u>Premium Distribution</u><br>(3) | <u>General Expense Gradations</u><br>(4) | <u>Production Expense Gradations</u><br>(5) | <u>Type A Discounts</u><br>(6) | <u>Type B Discounts</u><br>(7) |
|------------------------|----------------------------|--|------------------------------------|--|---|--------------------------------|--------------------------------|
| 1 - 10,000             | 1,350,810                  | 6,149,044,832                                  | 18.6%                              | 5.90%                                    | 15.00%                                      | ---                            | ---                            |
| 10,001 - 200,000       | 285,891                    | 11,659,193,641                                 | 35.4%                              | 4.90%                                    | 7.50%                                       | 9.10%                          | 5.10%                          |
| 200,001 - 1,750,000    | 18,319                     | 8,104,972,829                                  | 24.6%                              | 4.30%                                    | 6.00%                                       | 11.30%                         | 6.50%                          |
| 1,750,000 +            | 1,702                      | 7,037,445,100                                  | 21.4%                              | 3.40%                                    | 6.00%                                       | 12.30%                         | 7.50%                          |
| <b>Total / Average</b> | <b>1,656,722</b>           | <b>32,950,656,402</b>                          | <b>100.0%</b>                      | <b>4.62%</b>                             | <b>8.21%</b>                                | <b>8.85%</b>                   | <b>3.81%</b>                   |

**(8) Expenses in average premium discount: 1.28% 6.79%**

(9) Average premium discount for mutual and stock carriers combined: 8.32%

**Notes**

- 
- (3) = (2) / (2,Total).
  - (4) Average is sumproduct of (3) and (4).
  - (5) Average is sumproduct of (3) and (5).
  - (6) Average is sumproduct of stock premium distribution and (6).
  - (7) Average is sumproduct of mutual premium distribution and (7).
  - (8) For general expenses, 5.90% - (4,Average); for production expenses, 15.00% - (5,Average).
  - (9) Weighted average of (6) and (7) with respect to premium distribution.

**NATIONAL COUNCIL ON COMPENSATION INSURANCE**  
**2018 ANNUAL COUNTRYWIDE EXPENSE REVIEW**  
**Effect of Premium Discounts and Expense Gradations**  
**Policy Year 2016 WCSP Data**

Net of Deductible Credits

| <u>Premium Range</u>   | <u>Policy Count</u><br>(1) | <u>Standard Premium @ Company Level</u><br>(2) | <u>Premium Distribution</u><br>(3) | <u>General Expense Gradations</u><br>(4) | <u>Production Expense Gradations</u><br>(5) | <u>Type A Discounts</u><br>(6) | <u>Type B Discounts</u><br>(7) |
|------------------------|----------------------------|--|------------------------------------|--|---|--------------------------------|--------------------------------|
| 1 - 10,000             | 1,382,486                  | 6,190,476,009                                  | 25.3%                              | 5.90%                                    | 15.00%                                      | ---                            | ---                            |
| 10,001 - 200,000       | 288,249                    | 11,292,737,729                                 | 46.0%                              | 4.90%                                    | 7.50%                                       | 9.10%                          | 5.10%                          |
| 200,001 - 1,750,000    | 17,381                     | 5,058,617,697                                  | 20.6%                              | 4.30%                                    | 6.00%                                       | 11.30%                         | 6.50%                          |
| 1,750,000 +            | 638                        | 1,990,441,647                                  | 8.1%                               | 3.40%                                    | 6.00%                                       | 12.30%                         | 7.50%                          |
| <b>Total / Average</b> | <b>1,688,754</b>           | <b>24,532,273,082</b>                          | <b>100.0%</b>                      | <b>4.91%</b>                             | <b>8.97%</b>                                | <b>7.69%</b>                   | <b>3.60%</b>                   |

(8) Expenses in average premium discount: 0.99% 6.03%

**(9) Average premium discount for all carriers: 7.16%**

Gross of Deductible Credits

| <u>Premium Range</u>   | <u>Policy Count</u><br>(1) | <u>Standard Premium @ Company Level</u><br>(2) | <u>Premium Distribution</u><br>(3) | <u>General Expense Gradations</u><br>(4) | <u>Production Expense Gradations</u><br>(5) | <u>Type A Discounts</u><br>(6) | <u>Type B Discounts</u><br>(7) |
|------------------------|----------------------------|--|------------------------------------|--|---|--------------------------------|--------------------------------|
| 1 - 10,000             | 1,379,978                  | 6,219,881,477                                  | 18.8%                              | 5.90%                                    | 15.00%                                      | ---                            | ---                            |
| 10,001 - 200,000       | 288,571                    | 11,705,124,769                                 | 35.2%                              | 4.90%                                    | 7.50%                                       | 9.10%                          | 5.10%                          |
| 200,001 - 1,750,000    | 18,523                     | 8,119,056,641                                  | 24.4%                              | 4.30%                                    | 6.00%                                       | 11.30%                         | 6.50%                          |
| 1,750,000 +            | 1,682                      | 7,165,590,363                                  | 21.6%                              | 3.40%                                    | 6.00%                                       | 12.30%                         | 7.50%                          |
| <b>Total / Average</b> | <b>1,688,754</b>           | <b>33,209,653,250</b>                          | <b>100.0%</b>                      | <b>4.62%</b>                             | <b>8.22%</b>                                | <b>8.84%</b>                   | <b>3.86%</b>                   |

**(8) Expenses in average premium discount: 1.28% 6.78%**

(9) Average premium discount for all carriers: 8.31%

**Notes**

- 
- (3) = (2) / (2,Total).
  - (4) Average is sumproduct of (3) and (4).
  - (5) Average is sumproduct of (3) and (5).
  - (6) Average is sumproduct of stock premium distribution and (6).
  - (7) Average is sumproduct of mutual premium distribution and (7).
  - (8) For general expenses, 5.90% - (4,Average); for production expenses, 15.00% - (5,Average).
  - (9) Weighted average of (6) and (7) with respect to premium distribution of mutual and stock carriers.

**Countrywide Distribution of Premium by Size of Policy - Gross of Large Deductible  
Policy Period 2015**

**PREMIUM DISCOUNT PROGRAM**

**Stock**

| Premium Size         | Number of Policies | Standard Earned Premium | 1st \$10,000 of Premium | Next \$190,000       | Next \$1,550,000     | Over \$1,750,000     |
|----------------------|--------------------|-------------------------|-------------------------|----------------------|----------------------|----------------------|
| 1 - 10,000           | 1,120,974          | 2,555,211,356           | 2,555,211,356           |                      |                      |                      |
| 10,001 - 200,000     | 233,316            | 8,923,895,457           | 2,333,160,000           | 6,590,735,457        |                      |                      |
| 200,001 - 1,750,000  | 16,256             | 8,224,067,437           | 162,560,000             | 3,088,640,000        | 4,972,867,437        |                      |
| 1,750,000 - and over | 1,631              | 9,794,733,167           | 16,310,000              | 309,890,000          | 2,528,050,000        | 6,940,483,167        |
| <b>Total</b>         | <b>1,372,177</b>   | <b>29,497,907,417</b>   | <b>5,067,241,356</b>    | <b>9,989,265,457</b> | <b>7,500,917,437</b> | <b>6,940,483,167</b> |
| % of Total Premium   |                    | 100.0%                  | 17.2%                   | 33.9%                | 25.4%                | 23.5%                |

**Non-Stock**

| Premium Size         | Number of Policies | Standard Earned Premium | 1st \$10,000 of Premium | Next \$190,000       | Next \$1,550,000   | Over \$1,750,000  |
|----------------------|--------------------|-------------------------|-------------------------|----------------------|--------------------|-------------------|
| 1 - 10,000           | 229,836            | 534,713,476             | 534,713,476             |                      |                    |                   |
| 10,001 - 200,000     | 52,575             | 1,790,218,184           | 525,750,000             | 1,264,468,184        |                    |                   |
| 200,001 - 1,750,000  | 2,063              | 906,605,392             | 20,630,000              | 391,970,000          | 494,005,392        |                   |
| 1,750,000 - and over | 71                 | 221,211,933             | 710,000                 | 13,490,000           | 110,050,000        | 96,961,933        |
| <b>Total</b>         | <b>284,545</b>     | <b>3,452,748,985</b>    | <b>1,081,803,476</b>    | <b>1,669,928,184</b> | <b>604,055,392</b> | <b>96,961,933</b> |
| % of Total Premium   |                    | 100.0%                  | 31.3%                   | 48.4%                | 17.5%              | 2.8%              |

**Stock and Non-Stock**

| Premium Size         | Number of Policies | Standard Earned Premium | 1st \$10,000 of Premium | Next \$190,000        | Next \$1,550,000     | Over \$1,750,000     |
|----------------------|--------------------|-------------------------|-------------------------|-----------------------|----------------------|----------------------|
| 1 - 10,000           | 1,350,810          | 3,089,924,832           | 3,089,924,832           |                       |                      |                      |
| 10,001 - 200,000     | 285,891            | 10,714,113,641          | 2,858,910,000           | 7,855,203,641         |                      |                      |
| 200,001 - 1,750,000  | 18,319             | 9,130,672,829           | 183,190,000             | 3,480,610,000         | 5,466,872,829        |                      |
| 1,750,000 - and over | 1,702              | 10,015,945,100          | 17,020,000              | 323,380,000           | 2,638,100,000        | 7,037,445,100        |
| <b>Total</b>         | <b>1,656,722</b>   | <b>32,950,656,402</b>   | <b>6,149,044,832</b>    | <b>11,659,193,641</b> | <b>8,104,972,829</b> | <b>7,037,445,100</b> |
| % of Total Premium   |                    | 100.0%                  | 18.6%                   | 35.4%                 | 24.6%                | 21.4%                |

Source: WCSP Data

**Countrywide Distribution of Premium by Size of Policy - Net of Large Deductible  
Policy Period 2015**

**PREMIUM DISCOUNT PROGRAM**

**Stock**

| Premium Size         | Number of Policies | Standard Earned Premium | 1st \$10,000 of Premium | Next \$190,000       | Next \$1,550,000     | Over \$1,750,000     |
|----------------------|--------------------|-------------------------|-------------------------|----------------------|----------------------|----------------------|
| 1 - 10,000           | 1,123,012          | 2,551,075,566           | 2,551,075,566           |                      |                      |                      |
| 10,001 - 200,000     | 233,251            | 8,930,101,247           | 2,332,510,000           | 6,597,591,247        |                      |                      |
| 200,001 - 1,750,000  | 15,283             | 6,713,414,999           | 152,830,000             | 2,903,770,000        | 3,656,814,999        |                      |
| 1,750,000 - and over | 631                | 3,037,531,672           | 6,310,000               | 119,890,000          | 978,050,000          | 1,933,281,672        |
| <b>Total</b>         | <b>1,372,177</b>   | <b>21,232,123,484</b>   | <b>5,042,725,566</b>    | <b>9,621,251,247</b> | <b>4,634,864,999</b> | <b>1,933,281,672</b> |
| % of Total Premium   |                    | 100.0%                  | 23.8%                   | 45.3%                | 21.8%                | 9.1%                 |

**Non-Stock**

| Premium Size         | Number of Policies | Standard Earned Premium | 1st \$10,000 of Premium | Next \$190,000       | Next \$1,550,000   | Over \$1,750,000  |
|----------------------|--------------------|-------------------------|-------------------------|----------------------|--------------------|-------------------|
| 1 - 10,000           | 230,137            | 534,399,252             | 534,399,252             |                      |                    |                   |
| 10,001 - 200,000     | 52,424             | 1,785,712,149           | 524,240,000             | 1,261,472,149        |                    |                   |
| 200,001 - 1,750,000  | 1,961              | 765,971,535             | 19,610,000              | 372,590,000          | 373,771,535        |                   |
| 1,750,000 - and over | 23                 | 60,067,026              | 230,000                 | 4,370,000            | 35,650,000         | 19,817,026        |
| <b>Total</b>         | <b>284,545</b>     | <b>3,146,149,962</b>    | <b>1,078,479,252</b>    | <b>1,638,432,149</b> | <b>409,421,535</b> | <b>19,817,026</b> |
| % of Total Premium   |                    | 100.0%                  | 34.3%                   | 52.1%                | 13.0%              | 0.6%              |

**Stock and Non-Stock**

| Premium Size         | Number of Policies | Standard Earned Premium | 1st \$10,000 of Premium | Next \$190,000        | Next \$1,550,000     | Over \$1,750,000     |
|----------------------|--------------------|-------------------------|-------------------------|-----------------------|----------------------|----------------------|
| 1 - 10,000           | 1,353,149          | 3,085,474,818           | 3,085,474,818           |                       |                      |                      |
| 10,001 - 200,000     | 285,675            | 10,715,813,396          | 2,856,750,000           | 7,859,063,396         |                      |                      |
| 200,001 - 1,750,000  | 17,244             | 7,479,386,534           | 172,440,000             | 3,276,360,000         | 4,030,586,534        |                      |
| 1,750,000 - and over | 654                | 3,097,598,698           | 6,540,000               | 124,260,000           | 1,013,700,000        | 1,953,098,698        |
| <b>Total</b>         | <b>1,656,722</b>   | <b>24,378,273,446</b>   | <b>6,121,204,818</b>    | <b>11,259,683,396</b> | <b>5,044,286,534</b> | <b>1,953,098,698</b> |
| % of Total Premium   |                    | 100.0%                  | 25.1%                   | 46.2%                 | 20.7%                | 8.0%                 |

Source: WCSP Data



**Countrywide Distribution of Premium by Size of Policy - Gross of Large Deductible  
Policy Period 2016**

**PREMIUM DISCOUNT PROGRAM**

**Stock**

| Premium Size         | Number of Policies | Standard Earned Premium | 1st \$10,000 of Premium | Next \$190,000        | Next \$1,550,000     | Over \$1,750,000     |
|----------------------|--------------------|-------------------------|-------------------------|-----------------------|----------------------|----------------------|
| 1 - 10,000           | 1,156,484          | 2,608,982,652           | 2,608,982,652           |                       |                      |                      |
| 10,001 - 200,000     | 235,504            | 8,941,892,760           | 2,355,040,000           | 6,586,852,760         |                      |                      |
| 200,001 - 1,750,000  | 16,397             | 8,282,938,793           | 163,970,000             | 3,115,430,000         | 5,003,538,793        |                      |
| 1,750,000 - and over | 1,606              | 9,871,093,351           | 16,060,000              | 305,140,000           | 2,489,300,000        | 7,060,593,351        |
| <b>Total</b>         | <b>1,409,991</b>   | <b>29,704,907,556</b>   | <b>5,144,052,652</b>    | <b>10,007,422,760</b> | <b>7,492,838,793</b> | <b>7,060,593,351</b> |
| % of Total Premium   |                    | 100.0%                  | 17.3%                   | 33.7%                 | 25.2%                | 23.8%                |

**Non-Stock**

| Premium Size         | Number of Policies | Standard Earned Premium | 1st \$10,000 of Premium | Next \$190,000       | Next \$1,550,000   | Over \$1,750,000   |
|----------------------|--------------------|-------------------------|-------------------------|----------------------|--------------------|--------------------|
| 1 - 10,000           | 223,494            | 534,713,476             | 534,713,476             |                      |                    |                    |
| 10,001 - 200,000     | 53,067             | 1,809,992,009           | 530,670,000             | 1,279,322,009        |                    |                    |
| 200,001 - 1,750,000  | 2,126              | 933,617,848             | 21,260,000              | 403,940,000          | 508,417,848        |                    |
| 1,750,000 - and over | 76                 | 237,997,012             | 760,000                 | 14,440,000           | 117,800,000        | 104,997,012        |
| <b>Total</b>         | <b>278,763</b>     | <b>3,516,320,345</b>    | <b>1,087,403,476</b>    | <b>1,697,702,009</b> | <b>626,217,848</b> | <b>104,997,012</b> |
| % of Total Premium   |                    | 100.0%                  | 30.9%                   | 48.3%                | 17.8%              | 3.0%               |

**Stock and Non-Stock**

| Premium Size         | Number of Policies | Standard Earned Premium | 1st \$10,000 of Premium | Next \$190,000        | Next \$1,550,000     | Over \$1,750,000     |
|----------------------|--------------------|-------------------------|-------------------------|-----------------------|----------------------|----------------------|
| 1 - 10,000           | 1,379,978          | 3,143,696,128           | 3,143,696,128           |                       |                      |                      |
| 10,001 - 200,000     | 288,571            | 10,751,884,769          | 2,885,710,000           | 7,866,174,769         |                      |                      |
| 200,001 - 1,750,000  | 18,523             | 9,216,556,641           | 185,230,000             | 3,519,370,000         | 5,511,956,641        |                      |
| 1,750,000 - and over | 1,682              | 10,109,090,363          | 16,820,000              | 319,580,000           | 2,607,100,000        | 7,165,590,363        |
| <b>Total</b>         | <b>1,688,754</b>   | <b>33,221,227,901</b>   | <b>6,231,456,128</b>    | <b>11,705,124,769</b> | <b>8,119,056,641</b> | <b>7,165,590,363</b> |
| % of Total Premium   |                    | 100.0%                  | 18.8%                   | 35.2%                 | 24.4%                | 21.6%                |

Source: WCSP Data

**Countrywide Distribution of Premium by Size of Policy - Net of Large Deductible  
Policy Period 2016**

**PREMIUM DISCOUNT PROGRAM**

**Stock**

| Premium Size         | Number of Policies | Standard Earned Premium | 1st \$10,000 of Premium | Next \$190,000       | Next \$1,550,000     | Over \$1,750,000     |
|----------------------|--------------------|-------------------------|-------------------------|----------------------|----------------------|----------------------|
| 1 - 10,000           | 1,158,601          | 2,604,883,167           | 2,604,883,167           |                      |                      |                      |
| 10,001 - 200,000     | 235,426            | 8,948,359,810           | 2,354,260,000           | 6,594,099,810        |                      |                      |
| 200,001 - 1,750,000  | 15,356             | 6,753,940,640           | 153,560,000             | 2,917,640,000        | 3,682,740,640        |                      |
| 1,750,000 - and over | 608                | 3,029,505,760           | 6,080,000               | 115,520,000          | 942,400,000          | 1,965,505,760        |
| <b>Total</b>         | <b>1,409,991</b>   | <b>21,336,689,377</b>   | <b>5,118,783,167</b>    | <b>9,627,259,810</b> | <b>4,625,140,640</b> | <b>1,965,505,760</b> |
| % of Total Premium   |                    | 100.0%                  | 24.0%                   | 45.1%                | 21.7%                | 9.2%                 |

**Non-Stock**

| Premium Size         | Number of Policies | Standard Earned Premium | 1st \$10,000 of Premium | Next \$190,000       | Next \$1,550,000   | Over \$1,750,000  |
|----------------------|--------------------|-------------------------|-------------------------|----------------------|--------------------|-------------------|
| 1 - 10,000           | 223,885            | 522,912,842             | 522,912,842             |                      |                    |                   |
| 10,001 - 200,000     | 52,823             | 1,803,257,919           | 528,230,000             | 1,275,027,919        |                    |                   |
| 200,001 - 1,750,000  | 2,025              | 791,977,057             | 20,250,000              | 384,750,000          | 386,977,057        |                   |
| 1,750,000 - and over | 30                 | 77,435,887              | 300,000                 | 5,700,000            | 46,500,000         | 24,935,887        |
| <b>Total</b>         | <b>278,763</b>     | <b>3,195,583,705</b>    | <b>1,071,692,842</b>    | <b>1,665,477,919</b> | <b>433,477,057</b> | <b>24,935,887</b> |
| % of Total Premium   |                    | 100.0%                  | 33.5%                   | 52.1%                | 13.6%              | 0.8%              |

**Stock and Non-Stock**

| Premium Size         | Number of Policies | Standard Earned Premium | 1st \$10,000 of Premium | Next \$190,000        | Next \$1,550,000     | Over \$1,750,000     |
|----------------------|--------------------|-------------------------|-------------------------|-----------------------|----------------------|----------------------|
| 1 - 10,000           | 1,382,486          | 3,127,796,009           | 3,127,796,009           |                       |                      |                      |
| 10,001 - 200,000     | 288,249            | 10,751,617,729          | 2,882,490,000           | 7,869,127,729         |                      |                      |
| 200,001 - 1,750,000  | 17,381             | 7,545,917,697           | 173,810,000             | 3,302,390,000         | 4,069,717,697        |                      |
| 1,750,000 - and over | 638                | 3,106,941,647           | 6,380,000               | 121,220,000           | 988,900,000          | 1,990,441,647        |
| <b>Total</b>         | <b>1,688,754</b>   | <b>24,532,273,082</b>   | <b>6,190,476,009</b>    | <b>11,292,737,729</b> | <b>5,058,617,697</b> | <b>1,990,441,647</b> |
| % of Total Premium   |                    | 100.0%                  | 25.2%                   | 46.0%                 | 20.6%                | 8.1%                 |

Source: WCSP Data

**ALL COMPANIES EXCLUDING STATE FUNDS**

|  | 2015       |       | 2016       |       | 2017       |       |
|--|------------|-------|------------|-------|------------|-------|
|  | \$ (000)   | %     | \$ (000)   | %     | \$ (000)   | %     |
| <b>COUNTRYWIDE DATA</b>                |            |       |            |       |            |       |
| (1) Direct Written Premium             | 49,175,822 |       | 50,464,459 |       | 50,569,205 |       |
| (2) Direct Commission & Brokerage      | 4,254,673  | 8.7%  | 4,486,956  | 8.9%  | 4,463,183  | 8.8%  |
| (3) Other Acquisition Expense          | 2,709,883  | 5.5%  | 2,941,135  | 5.8%  | 2,538,086  | 5.0%  |
| (4) Total Production Expense ((2)+(3)) | 6,964,556  | 14.2% | 7,428,091  | 14.7% | 7,001,269  | 13.8% |
| (5) Direct Earned Premium              | 48,542,248 |       | 50,156,317 |       | 50,407,833 |       |
| (6) General Expense                    | 2,868,715  | 5.9%  | 2,860,701  | 5.7%  | 3,245,884  | 6.4%  |
| <b>FLORIDA DATA</b>                    |            |       |            |       |            |       |
| (1) Direct Written Premium             | 2,625,440  |       | 2,769,021  |       | 3,183,303  |       |
| (2) Direct Commission & Brokerage      | 253,934    | 9.7%  | 258,272    | 9.3%  | 319,300    | 10.0% |

Source: Insurance Expense Exhibit (Countrywide data) and State Page data (Florida data)

**Ultimate DCCE Pd to Ind+Med Pd Losses**

| PY   | DCCE Pd to Total Pd Latest Report | Ultimate Dev Factor | DCCE Pd to Total Pd Ultimate Report |
|------|-----------------------------------|---------------------|-------------------------------------|
| 2007 | 0.161                             | 0.980               | 0.158                               |
| 2008 | 0.155                             | 0.978               | 0.152                               |
| 2009 | 0.147                             | 0.972               | 0.143                               |
| 2010 | 0.140                             | 0.968               | 0.136                               |
| 2011 | 0.140                             | 0.965               | 0.135                               |
| 2012 | 0.137                             | 0.963               | 0.132                               |
| 2013 | 0.138                             | 0.963               | 0.133                               |
| 2014 | 0.135                             | 0.967               | 0.131                               |
| 2015 | 0.128                             | 0.977               | 0.125                               |
| 2016 | 0.121                             | 1.070               | 0.129                               |

**DCCE Pd to Ind+Med Pd Losses**

| PY   | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    | 11    | 12    | 13    | 14    | 15    | 16    | 17    | 18    | 19    |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1994 |       |       |       | 0.109 | 0.118 | 0.116 | 0.119 | 0.120 | 0.121 | 0.121 | 0.122 | 0.121 | 0.122 | 0.121 | 0.121 | 0.121 | 0.123 | 0.118 | 0.118 |
| 1995 |       |       | 0.106 | 0.114 | 0.114 | 0.120 | 0.121 | 0.121 | 0.121 | 0.122 | 0.121 | 0.122 | 0.122 | 0.121 | 0.120 | 0.118 | 0.118 | 0.118 | 0.117 |
| 1996 |       | 0.106 | 0.118 | 0.121 | 0.122 | 0.129 | 0.130 | 0.129 | 0.129 | 0.129 | 0.129 | 0.131 | 0.130 | 0.130 | 0.128 | 0.127 | 0.127 | 0.127 | 0.126 |
| 1997 | 0.115 | 0.123 | 0.126 | 0.128 | 0.130 | 0.131 | 0.129 | 0.129 | 0.130 | 0.131 | 0.134 | 0.133 | 0.132 | 0.130 | 0.129 | 0.129 | 0.129 | 0.128 | 0.128 |
| 1998 | 0.118 | 0.123 | 0.132 | 0.133 | 0.135 | 0.131 | 0.130 | 0.130 | 0.129 | 0.133 | 0.133 | 0.132 | 0.130 | 0.126 | 0.126 | 0.126 | 0.126 | 0.125 | 0.125 |
| 1999 | 0.116 | 0.139 | 0.143 | 0.144 | 0.142 | 0.142 | 0.141 | 0.142 | 0.143 | 0.142 | 0.141 | 0.141 | 0.137 | 0.137 | 0.136 | 0.136 | 0.135 | 0.135 |       |
| 2000 | 0.126 | 0.140 | 0.144 | 0.145 | 0.146 | 0.146 | 0.148 | 0.148 | 0.148 | 0.147 | 0.146 | 0.143 | 0.142 | 0.142 | 0.141 | 0.139 | 0.139 |       |       |
| 2001 | 0.127 | 0.144 | 0.147 | 0.148 | 0.149 | 0.150 | 0.151 | 0.150 | 0.150 | 0.150 | 0.148 | 0.148 | 0.147 | 0.147 | 0.146 | 0.145 |       |       |       |
| 2002 | 0.137 | 0.153 | 0.159 | 0.161 | 0.162 | 0.161 | 0.159 | 0.158 | 0.158 | 0.156 | 0.155 | 0.155 | 0.154 | 0.154 | 0.153 | 0.153 | 0.152 |       |       |
| 2003 | 0.138 | 0.153 | 0.158 | 0.161 | 0.163 | 0.160 | 0.157 | 0.156 | 0.155 | 0.154 | 0.154 | 0.154 | 0.153 | 0.153 | 0.153 |       |       |       |       |
| 2004 | 0.131 | 0.147 | 0.154 | 0.154 | 0.153 | 0.153 | 0.152 | 0.151 | 0.150 | 0.150 | 0.150 | 0.149 | 0.147 |       |       |       |       |       |       |
| 2005 | 0.132 | 0.152 | 0.155 | 0.153 | 0.152 | 0.151 | 0.151 | 0.151 | 0.150 | 0.150 | 0.148 | 0.146 |       |       |       |       |       |       |       |
| 2006 | 0.143 | 0.160 | 0.162 | 0.163 | 0.161 | 0.161 | 0.160 | 0.160 | 0.158 | 0.157 | 0.155 |       |       |       |       |       |       |       |       |
| 2007 | 0.161 | 0.173 | 0.175 | 0.173 | 0.172 | 0.170 | 0.168 | 0.168 | 0.166 | 0.161 |       |       |       |       |       |       |       |       |       |
| 2008 | 0.155 | 0.166 | 0.167 | 0.166 | 0.165 | 0.164 | 0.164 | 0.162 | 0.155 |       |       |       |       |       |       |       |       |       |       |
| 2009 | 0.149 | 0.154 | 0.156 | 0.155 | 0.155 | 0.154 | 0.153 | 0.147 |       |       |       |       |       |       |       |       |       |       |       |
| 2010 | 0.139 | 0.149 | 0.149 | 0.148 | 0.148 | 0.148 | 0.140 |       |       |       |       |       |       |       |       |       |       |       |       |
| 2011 | 0.137 | 0.147 | 0.150 | 0.150 | 0.149 | 0.140 |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2012 | 0.129 | 0.140 | 0.144 | 0.144 | 0.137 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2013 | 0.131 | 0.144 | 0.144 | 0.138 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2014 | 0.128 | 0.138 | 0.135 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2015 | 0.123 | 0.128 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2016 | 0.121 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 2017 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |

**Selected Development Factors**

| Selection      | 1/2   | 2/3   | 3/4   | 4/5   | 5/6   | 6/7   | 7/8   | 8/9   | 9/10  | 10/11 | 11/12 | 12/13 | 13/14 | 14/15 | 15/16 | 16/17 | 17/18 | 18/19 |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Avg            | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  | 2-yr  |
| Current Factor | 1.095 | 1.010 | 1.004 | 1.000 | 0.998 | 0.997 | 0.996 | 0.994 | 0.998 | 0.996 | 0.999 | 0.998 | 0.997 | 0.997 | 0.999 | 0.998 | 0.999 | 0.997 |
| Age to Tail    | 1/19  | 2/19  | 3/19  | 4/19  | 5/19  | 6/19  | 7/19  | 8/19  | 9/19  | 10/19 | 11/19 | 12/19 | 13/19 | 14/19 | 15/19 | 16/19 | 17/19 | 18/19 |
| Current Factor | 1.070 | 0.977 | 0.967 | 0.963 | 0.963 | 0.965 | 0.968 | 0.972 | 0.978 | 0.980 | 0.984 | 0.985 | 0.987 | 0.990 | 0.993 | 0.994 | 0.996 | 0.997 |

**NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017**

**LOSS ADJUSTMENT EXPENSE SUMMARY  
Analysis Based on Private Carrier Data**

| Year                | (1)<br>Selected Ultimate<br>DCCE Ratio<br>(Avg. of Paid and<br>Incurred Indications) <sup>1,2</sup> | (2)<br>Selected Ultimate<br>AOE Ratio<br>(Avg. of Paid and Incurred<br>Indications) <sup>1,3,4</sup> | (3)=(1)+(2)<br>Selected<br>Ultimate<br>LAE Ratio | (4)<br>Calendar Year<br>Incurred DCCE<br>Ratio From IEE <sup>5</sup> | (5)<br>Calendar Year<br>Incurred AOE<br>Ratio From IEE <sup>4,5</sup> | (6)=(4)+(5)<br>Incurred LAE<br>Ratio IEE <sup>4</sup> | (7)=(3)-(6)<br>Difference |
|---------------------|---|--|--|--|---|---|---------------------------|
| 2008                | 10.6%   | 7.1%   | 17.7%  | 11.9%  | 7.1%  | 19.0%   | -1.3%                     |
| 2009                | 10.9%   | 7.4%   | 18.3%  | 11.3%  | 7.3%  | 18.6%   | -0.3%                     |
| 2010                | 11.2%   | 6.9%   | 18.1%  | 11.9%  | 7.2%  | 19.1%   | -1.0%                     |
| 2011                | 11.8%   | 6.6%   | 18.4%  | 11.4%  | 6.7%  | 18.1%   | 0.3%                      |
| 2012                | 12.7%   | 6.9%   | 19.6%  | 12.2%  | 6.2%  | 18.4%   | 1.2%                      |
| 2013                | 13.1%   | 7.2%   | 20.3%  | 12.1%  | 7.0%  | 19.1%   | 1.2%                      |
| 2014                | 13.4%   | 6.9%   | 20.3%  | 13.0%  | 6.7%  | 19.7%   | 0.6%                      |
| 2015                | 13.1%   | 6.9%   | 20.0%  | 13.9%  | 6.9%  | 20.8%   | -0.8%                     |
| 2016                | <b>13.2%</b>  | <b>7.3%</b>  | 20.5%  | 14.4%  | 7.4%  | 21.8%   | -1.3%                     |
| 2017                | <b>13.2%</b>  | <b>7.8%</b>  | 21.0%  | 14.1%  | 7.5%  | 21.6%   | -0.6%                     |
| <b>Proposed LAE</b> | <b>13.2%</b>  | <b>7.6%</b>  | <b>20.8%</b>                                     |  |   |   |                           |
| Current LAE         | 13.3%   | 7.3%   | 20.6%  |  |   |   |                           |

**Notes:**

<sup>1</sup> Data Source: NCCI's Financial Data Collection Call 19—Countrywide Loss Adjustment Expense Information using private carrier only data.

<sup>2</sup> Details underlying ult. DCCE paid ratio data and ult. DCCE incurred (paid+unpaid) ratio data are found on Page 24 of 40.

<sup>3</sup> Details underlying ult. AOE paid ratio data and ult. AOE incurred (paid+unpaid) ratio data are found on Page 27 of 40.

<sup>4</sup> Adjusted for impact of large deductibles.

<sup>5</sup> Data Source: Insurance Expense Exhibit, direct of reinsurance excluding state fund data.

NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW  
Analysis Based on Private Carrier Data

**Ultimate Expense-to-Loss Ratios — Projected as of Latest Three Valuations**

| Ultimate Paid DCCE-to-Loss Ratios<br>Projected as of: |            |            |            | Ultimate Incurred DCCE-to-Loss Ratios<br>Projected as of: |            |            |            | Average Ultimate Paid & Incurred<br>DCCE-to-Loss Ratios<br>Projected as of: |            |            |            |
|---|------------|------------|------------|---|------------|------------|------------|---|------------|------------|------------|
| AY  | 12/31/2015 | 12/31/2016 | 12/31/2017 | AY  | 12/31/2015 | 12/31/2016 | 12/31/2017 | AY  | 12/31/2015 | 12/31/2016 | 12/31/2017 |
| 2008  | 11.1%      | 11.1%      | 10.6%      | 2008  | 10.8%      | 10.9%      | 10.5%      | 2008  | 11.0%      | 11.0%      | 10.6%      |
| 2009  | 11.3%      | 11.3%      | 11.0%      | 2009  | 11.1%      | 11.1%      | 10.8%      | 2009  | 11.2%      | 11.2%      | 10.9%      |
| 2010  | 11.6%      | 11.6%      | 11.2%      | 2010  | 11.6%      | 11.7%      | 11.2%      | 2010  | 11.6%      | 11.7%      | 11.2%      |
| 2011  | 12.3%      | 12.3%      | 11.8%      | 2011  | 12.1%      | 12.2%      | 11.8%      | 2011  | 12.2%      | 12.3%      | 11.8%      |
| 2012  | 12.9%      | 12.8%      | 12.5%      | 2012  | 13.1%      | 13.3%      | 12.8%      | 2012  | 13.0%      | 13.1%      | 12.7%      |
| 2013  | 13.0%      | 13.1%      | 12.9%      | 2013  | 12.9%      | 13.3%      | 13.3%      | 2013  | 13.0%      | 13.2%      | 13.1%      |
| 2014  | 13.5%      | 13.5%      | 13.3%      | 2014  | 13.4%      | 13.7%      | 13.5%      | 2014  | 13.5%      | 13.6%      | 13.4%      |
| 2015  | 13.5%      | 13.4%      | 13.2%      | 2015  | 12.9%      | 13.0%      | 12.9%      | 2015  | 13.2%      | 13.2%      | 13.1%      |
| 2016  |            | 13.0%      | 13.1%      | 2016  |            | 13.3%      | 13.3%      | 2016  |            | 13.2%      | 13.2%      |
| 2017  |            |            | 12.9%      | 2017  |            |            | 13.5%      | 2017  |            |            | 13.2%      |
| Selected Avg.   |            |            |            |   |            |            |            |   | 13.2%      | 13.3%      | 13.2%      |

| Ultimate Paid AOE-to-Loss Ratios<br>Projected as of: |            |            |            | Ultimate Incurred AOE-to-Loss Ratios<br>Projected as of: |            |            |            | Average Ultimate Paid & Incurred<br>AOE-to-Loss Ratios<br>Projected as of: |            |            |            |
|--|------------|------------|------------|--|------------|------------|------------|--|------------|------------|------------|
| AY   | 12/31/2015 | 12/31/2016 | 12/31/2017 | AY   | 12/31/2015 | 12/31/2016 | 12/31/2017 | AY   | 12/31/2015 | 12/31/2016 | 12/31/2017 |
| 2008   | 6.8%       | 6.9%       | 7.2%       | 2008   | 6.6%       | 6.6%       | 7.0%       | 2008   | 6.7%       | 6.8%       | 7.1%       |
| 2009   | 7.3%       | 7.3%       | 7.5%       | 2009   | 7.0%       | 7.0%       | 7.2%       | 2009   | 7.2%       | 7.2%       | 7.4%       |
| 2010   | 7.0%       | 7.0%       | 7.0%       | 2010   | 6.8%       | 6.8%       | 6.8%       | 2010   | 6.9%       | 6.9%       | 6.9%       |
| 2011   | 6.6%       | 6.6%       | 6.6%       | 2011   | 6.6%       | 6.4%       | 6.5%       | 2011   | 6.6%       | 6.5%       | 6.6%       |
| 2012   | 6.9%       | 7.1%       | 7.0%       | 2012   | 6.8%       | 6.7%       | 6.7%       | 2012   | 6.9%       | 6.9%       | 6.9%       |
| 2013   | 7.4%       | 7.5%       | 7.2%       | 2013   | 7.3%       | 7.3%       | 7.1%       | 2013   | 7.4%       | 7.4%       | 7.2%       |
| 2014   | 7.5%       | 7.6%       | 7.0%       | 2014   | 7.4%       | 7.2%       | 6.7%       | 2014   | 7.5%       | 7.4%       | 6.9%       |
| 2015   | 7.2%       | 7.4%       | 7.0%       | 2015   | 7.1%       | 7.1%       | 6.7%       | 2015   | 7.2%       | 7.3%       | 6.9%       |
| 2016   |            | 7.5%       | 7.5%       | 2016   |            | 7.1%       | 7.0%       | 2016   |            | 7.3%       | 7.3%       |
| 2017   |            |            | 8.1%       | 2017   |            |            | 7.4%       | 2017   |            |            | 7.8%       |
| Selected Avg.  |            |            |            |  |            |            |            |  | 7.4%       | 7.3%       | 7.6%       |

Date Source: NCCI's Financial Data Collection Call #19

This exhibit should not be used to calculate development. The ultimate estimates for the accident years above change across valuations due to actual emergence, modified development selections, and data corrections.

NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017  
Analysis Based on Private Carrier Data

**Paid DCCE Tail Factor Data & Analysis**

| Valuation Date  | Paid 10th/Ult. |       | Paid 10th/Ult. Factor<br>DCCE-to-Loss |
|-----------------|----------------|-------|---------------------------------------|
|                 | DCCE           | Loss  |                                       |
| 12/31/2008      | 1.193          | 1.194 | 0.999                                 |
| 12/31/2009      | 1.165          | 1.167 | 0.998                                 |
| 12/31/2010      | 1.163          | 1.167 | 0.997                                 |
| 12/31/2011      | 1.178          | 1.208 | 0.975                                 |
| 12/31/2012      | 1.137          | 1.171 | 0.971                                 |
| 12/31/2013      | 1.151          | 1.193 | 0.965                                 |
| 12/31/2014      | 1.190          | 1.188 | 1.002                                 |
| 12/31/2015      | 1.199          | 1.183 | 1.014                                 |
| 12/31/2016      | 1.116          | 1.158 | 0.964                                 |
| 12/31/2017      | 1.125          | 1.130 | 0.996                                 |
| <b>Current</b>  |                |       | <b>0.985</b>                          |
| <b>Selected</b> |                |       | <b>0.985</b>                          |

| Straight Averages<br>Paid 10th/Ult. Factor<br>DCCE-to-Loss |       |
|--|-------|
| 10-yr avg  | 0.988 |
| 9-yr avg   | 0.987 |
| 8-yr avg   | 0.986 |
| 7-yr avg   | 0.984 |
| 6-yr avg   | 0.985 |
| 5-yr avg   | 0.988 |

**Incurred DCCE Tail Factor Data & Analysis**

| Valuation Date  | Incurred 10th/Ult. |       | Incurred 10th/Ult. Factor<br>DCCE-to-Loss |
|-----------------|--------------------|-------|---|
|                 | DCCE               | Loss  |   |
| 12/31/2008      | 1.129              | 1.058 | 1.067                                     |
| 12/31/2009      | 1.049              | 1.026 | 1.022                                     |
| 12/31/2010      | 1.051              | 1.033 | 1.017                                     |
| 12/31/2011      | 1.035              | 1.042 | 0.993                                     |
| 12/31/2012      | 1.013              | 1.016 | 0.997                                     |
| 12/31/2013      | 1.034              | 1.029 | 1.005                                     |
| 12/31/2014      | 1.026              | 1.030 | 0.996                                     |
| 12/31/2015      | 1.037              | 1.025 | 1.012                                     |
| 12/31/2016      | 0.994              | 0.995 | 0.999                                     |
| 12/31/2017      | 0.999              | 0.980 | 1.019                                     |
| <b>Current</b>  |                    |       | <b>1.000</b>                              |
| <b>Selected</b> |                    |       | <b>1.000</b>                              |

| Straight Averages<br>Incurred 10th/Ult. Factor<br>DCCE-to-Loss |       |
|--|-------|
| 10-yr avg  | 1.013 |
| 9-yr avg   | 1.007 |
| 8-yr avg   | 1.005 |
| 7-yr avg   | 1.003 |
| 6-yr avg   | 1.005 |
| 5-yr avg   | 1.006 |

Date Source: NCCI's Financial Data Collection Call #19

NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017  
Analysis Based on Private Carrier Data

**Paid AOE Tail Factor Data & Analysis**

| Valuation Date  | Paid 10th/Ult. |       | Paid 10th/Ult. Factor<br>AOE-to-Loss |
|-----------------|----------------|-------|--------------------------------------|
|                 | AOE            | Loss  |                                      |
| 12/31/2008      | 1.100          | 1.214 | 0.906                                |
| 12/31/2009      | 1.044          | 1.204 | 0.867                                |
| 12/31/2010      | 1.134          | 1.169 | 0.970                                |
| 12/31/2011      | 1.170          | 1.245 | 0.940                                |
| 12/31/2012      | 1.167          | 1.221 | 0.956                                |
| 12/31/2013      | 1.118          | 1.252 | 0.893                                |
| 12/31/2014      | 1.089          | 1.233 | 0.883                                |
| 12/31/2015      | 1.057          | 1.214 | 0.871                                |
| 12/31/2016      | 1.081          | 1.196 | 0.904                                |
| 12/31/2017      | 1.073          | 1.193 | 0.899                                |
| <b>Current</b>  |                |       | <b>0.910</b>                         |
| <b>Selected</b> |                |       | <b>0.900</b>                         |

| Straight Averages<br>Paid 10th/Ult. Factor<br>AOE-to-Loss |       |
|---|-------|
| 10-yr avg   | 0.909 |
| 9-yr avg  | 0.909 |
| 8-yr avg  | 0.915 |
| 7-yr avg  | 0.907 |
| 6-yr avg  | 0.901 |
| 5-yr avg  | 0.890 |

**Incurred AOE Tail Factor Data & Analysis**

| Valuation Date  | Incurred 10th/Ult. |       | Incurred 10th/Ult. Factor<br>AOE-to-Loss |
|-----------------|--------------------|-------|--|
|                 | AOE                | Loss  |  |
| 12/31/2008      | 1.051              | 1.056 | 0.995                                    |
| 12/31/2009      | 1.021              | 1.061 | 0.962                                    |
| 12/31/2010      | 1.109              | 1.043 | 1.063                                    |
| 12/31/2011      | 1.112              | 1.047 | 1.062                                    |
| 12/31/2012      | 1.113              | 1.026 | 1.085                                    |
| 12/31/2013      | 1.051              | 1.039 | 1.012                                    |
| 12/31/2014      | 1.027              | 1.033 | 0.994                                    |
| 12/31/2015      | 0.999              | 1.017 | 0.982                                    |
| 12/31/2016      | 1.004              | 0.995 | 1.009                                    |
| 12/31/2017      | 1.000              | 0.998 | 1.002                                    |
| <b>Current</b>  |                    |       | <b>1.000</b>                             |
| <b>Selected</b> |                    |       | <b>1.000</b>                             |

| Straight Averages<br>Incurred 10th/Ult. Factor<br>AOE-to-Loss |       |
|---|-------|
| 10-yr avg   | 1.017 |
| 9-yr avg  | 1.019 |
| 8-yr avg  | 1.026 |
| 7-yr avg  | 1.021 |
| 6-yr avg  | 1.014 |
| 5-yr avg  | 1.000 |

Date Source: NCCI's Financial Data Collection Call #19



**NATIONAL COUNCIL ON COMPENSATION INSURANCE**

**2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017**

**DCCE—PAID ANALYSIS—Excluding Large Deductible Policies**

|           | (1)                           | (2)                                    | (3)=(1)x(2)   | (4)                             | (5)                                    | (6)=(4)x(5)   | (7)=(3)/(6)x10th/Ult.                  |
|-----------|-------------------------------|--|---|---------------------------------|--|---|--|
|           |                               | Cumulative<br>Paid DCCE<br>Development | Estimated<br>Paid DCCE<br>Developed to a<br>10th Report |                                 | Cumulative<br>Paid Loss<br>Development | Estimated<br>Paid Losses<br>Developed to a<br>10th Report | Estimated<br>Ultimate<br>DCCE<br>Ratio |
| <u>AY</u> | <u>Paid DCCE</u> <sup>1</sup> | <u>Factors</u>                         | <u>10th Report</u>                                      | <u>Paid Losses</u> <sup>1</sup> | <u>Factors</u>                         | <u>10th Report</u>  | <u>Ratio</u>                           |
| 2008      | 1,680,109,763                 | NA                                     | 1,680,109,763   | 15,550,174,503                  | NA                                     | 15,550,174,503  | 10.6%                                  |
| 2009      | 1,618,748,303                 | 1.014                                  | 1,641,410,779   | 14,488,379,836                  | 1.013                                  | 14,676,728,774  | 11.0%                                  |
| 2010      | 1,714,607,111                 | 1.032                                  | 1,769,474,539   | 15,036,694,282                  | 1.030                                  | 15,487,795,110  | 11.2%                                  |
| 2011      | 1,805,658,577                 | 1.058                                  | 1,910,386,774   | 15,082,292,389                  | 1.053                                  | 15,881,653,886  | 11.8%                                  |
| 2012      | 1,842,810,401                 | 1.096                                  | 2,019,720,199   | 14,619,416,867                  | 1.086                                  | 15,876,686,718  | 12.5%                                  |
| 2013      | 1,833,826,545                 | 1.155                                  | 2,118,069,659   | 14,280,305,358                  | 1.136                                  | 16,222,426,887  | 12.9%                                  |
| 2014      | 1,767,844,160                 | 1.258                                  | 2,223,947,953   | 13,527,914,593                  | 1.220                                  | 16,504,055,803  | 13.3%                                  |
| 2015      | 1,544,702,010                 | 1.463                                  | 2,259,899,041   | 12,166,804,064                  | 1.387                                  | 16,875,357,237  | 13.2%                                  |
| 2016      | 1,141,609,537                 | 2.003                                  | 2,286,643,903   | 9,573,040,893                   | 1.799                                  | 17,221,900,567  | 13.1%                                  |
| 2017      | 423,345,884                   | 5.394                                  | 2,283,527,698   | 4,377,249,892                   | 3.979                                  | 17,417,077,320  | 12.9%                                  |

**DCCE—INCURRED ANALYSIS—Excluding Large Deductible Policies**

|           | (1)                               | (2)  | (3)=(1)x(2)   | (4)                                 | (5)  | (6)=(4)x(5)   | (7)=(3)/(6)x10th/Ult.                  |
|-----------|-----------------------------------|--|---|-------------------------------------|--|---|--|
|           |                                   | Cumulative<br>Incurred DCCE<br>Development | Estimated<br>Incurred DCCE<br>Developed to a<br>10th Report |                                     | Cumulative<br>Incurred Loss<br>Development | Estimated<br>Incurred Losses<br>Developed to a<br>10th Report | Estimated<br>Ultimate<br>DCCE<br>Ratio |
| <u>AY</u> | <u>Incurred DCCE</u> <sup>1</sup> | <u>Factors</u>                             | <u>10th Report</u>  | <u>Incurred Losses</u> <sup>1</sup> | <u>Factors</u>                             | <u>10th Report</u>  | <u>Ratio</u>                           |
| 2008      | 1,893,122,054                     | NA   | 1,893,122,054   | 17,958,330,075                      | NA   | 17,958,330,075  | 10.5%                                  |
| 2009      | 1,826,625,609                     | 1.001                                      | 1,828,452,235   | 17,009,498,315                      | 0.999                                      | 16,992,488,817  | 10.8%                                  |
| 2010      | 1,983,689,311                     | 1.003                                      | 1,989,640,379   | 17,851,013,836                      | 0.998                                      | 17,815,311,808  | 11.2%                                  |
| 2011      | 2,174,020,451                     | 1.004                                      | 2,182,716,533   | 18,461,307,066                      | 0.998                                      | 18,424,384,452  | 11.8%                                  |
| 2012      | 2,355,828,137                     | 1.012                                      | 2,384,098,075   | 18,688,895,494                      | 0.998                                      | 18,651,517,703  | 12.8%                                  |
| 2013      | 2,511,776,032                     | 1.018                                      | 2,556,988,001   | 19,349,438,778                      | 0.996                                      | 19,272,041,023  | 13.3%                                  |
| 2014      | 2,637,955,666                     | 1.016                                      | 2,680,162,957   | 20,048,981,584                      | 0.987                                      | 19,788,344,823  | 13.5%                                  |
| 2015      | 2,637,948,261                     | 1.022                                      | 2,695,983,123   | 21,299,863,138                      | 0.982                                      | 20,916,465,602  | 12.9%                                  |
| 2016      | 2,787,064,266                     | 1.028                                      | 2,865,102,065   | 22,200,698,491                      | 0.969                                      | 21,512,476,838  | 13.3%                                  |
| 2017      | 2,829,739,996                     | 1.036                                      | 2,931,610,636   | 22,920,999,819                      | 0.950                                      | 21,774,949,828  | 13.5%                                  |

<sup>1</sup> Data Source: NCCI's Financial Data Collection Call #19—Countrywide Loss Adjustment Expense Information using private carrier only data.

**NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017**

**SUMMARY OF DEVELOPMENT FACTORS  
DCCE—PAID DEVELOPMENT**

**Paid DCCE**

| AY         | 1/2        | 2/3        | 3/4        | 4/5        | 5/6        | 6/7        | 7/8        | 8/9        | 9/10        |
|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| 1998       | 2.863      | 1.444      | 1.185      | 1.109      | 1.071      | 1.048      | 1.032      | 1.027      | 1.019       |
| 1999       | 2.863      | 1.652      | 1.203      | 1.117      | 1.072      | 1.047      | 1.036      | 1.026      | 1.019       |
| 2000       | 2.820      | 1.485      | 1.228      | 1.120      | 1.074      | 1.053      | 1.033      | 1.025      | 1.018       |
| 2001       | 2.858      | 1.498      | 1.214      | 1.116      | 1.074      | 1.046      | 1.032      | 1.022      | 1.017       |
| 2002       | 2.873      | 1.438      | 1.202      | 1.112      | 1.065      | 1.042      | 1.027      | 1.021      | 1.017       |
| 2003       | 2.717      | 1.422      | 1.197      | 1.104      | 1.062      | 1.038      | 1.026      | 1.021      | 1.017       |
| 2004       | 2.790      | 1.422      | 1.188      | 1.100      | 1.056      | 1.037      | 1.029      | 1.022      | 1.018       |
| 2005       | 2.662      | 1.393      | 1.180      | 1.091      | 1.057      | 1.041      | 1.028      | 1.022      | 1.017       |
| 2006       | 2.673      | 1.400      | 1.170      | 1.095      | 1.058      | 1.038      | 1.029      | 1.020      | 1.016       |
| 2007       | 2.669      | 1.377      | 1.172      | 1.101      | 1.060      | 1.042      | 1.028      | 1.021      | 1.014       |
| 2008       | 2.565      | 1.377      | 1.174      | 1.094      | 1.059      | 1.039      | 1.026      | 1.018      | 1.014       |
| 2009       | 2.620      | 1.391      | 1.175      | 1.102      | 1.059      | 1.040      | 1.025      | 1.018      | -           |
| 2010       | 2.695      | 1.382      | 1.187      | 1.095      | 1.059      | 1.037      | 1.025      | -          | -           |
| 2011       | 2.647      | 1.400      | 1.168      | 1.093      | 1.052      | 1.035      | -          | -          | -           |
| 2012       | 2.741      | 1.369      | 1.164      | 1.089      | 1.055      | -          | -          | -          | -           |
| 2013       | 2.640      | 1.373      | 1.164      | 1.089      | -          | -          | -          | -          | -           |
| 2014       | 2.654      | 1.370      | 1.161      | -          | -          | -          | -          | -          | -           |
| 2015       | 2.684      | 1.368      | -          | -          | -          | -          | -          | -          | -           |
| 2016       | 2.702      | -          | -          | -          | -          | -          | -          | -          | -           |
| <b>Avg</b> | <b>1/2</b> | <b>2/3</b> | <b>3/4</b> | <b>4/5</b> | <b>5/6</b> | <b>6/7</b> | <b>7/8</b> | <b>8/9</b> | <b>9/10</b> |
| 2yr.       | 2.693      | 1.369      | 1.163      | 1.089      | 1.054      | 1.036      | 1.025      | 1.018      | 1.014       |
| 3yr.       | 2.680      | 1.370      | 1.163      | 1.090      | 1.055      | 1.037      | 1.025      | 1.019      | 1.015       |
| 4yr.       | 2.670      | 1.370      | 1.164      | 1.092      | 1.056      | 1.038      | 1.026      | 1.019      | 1.015       |
| 5yr.       | 2.684      | 1.376      | 1.169      | 1.094      | 1.057      | 1.039      | 1.027      | 1.020      | 1.016       |
| Sel.       | 2.693      | 1.369      | 1.163      | 1.089      | 1.054      | 1.036      | 1.025      | 1.018      | 1.014       |

|                |       |       |       |       |       |       |       |       |       |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Last Year Sel. | 2.674 | 1.373 | 1.165 | 1.092 | 1.056 | 1.039 | 1.026 | 1.020 | 1.016 |
| % Change       | 0.7%  | -0.3% | -0.2% | -0.3% | -0.2% | -0.3% | -0.1% | -0.2% | -0.2% |

**Paid Losses (for use with DCCE)**

| AY         | 1/2        | 2/3        | 3/4        | 4/5        | 5/6        | 6/7        | 7/8        | 8/9        | 9/10        |
|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| 1998       | 2.255      | 1.302      | 1.153      | 1.081      | 1.053      | 1.035      | 1.026      | 1.020      | 1.019       |
| 1999       | 2.347      | 1.379      | 1.153      | 1.086      | 1.054      | 1.036      | 1.028      | 1.021      | 1.017       |
| 2000       | 2.341      | 1.332      | 1.155      | 1.084      | 1.053      | 1.035      | 1.026      | 1.021      | 1.016       |
| 2001       | 2.273      | 1.336      | 1.153      | 1.083      | 1.053      | 1.037      | 1.027      | 1.020      | 1.016       |
| 2002       | 2.212      | 1.313      | 1.143      | 1.078      | 1.051      | 1.033      | 1.025      | 1.018      | 1.016       |
| 2003       | 2.172      | 1.304      | 1.138      | 1.081      | 1.050      | 1.034      | 1.025      | 1.021      | 1.016       |
| 2004       | 2.112      | 1.287      | 1.136      | 1.075      | 1.048      | 1.033      | 1.025      | 1.020      | 1.018       |
| 2005       | 2.076      | 1.288      | 1.136      | 1.076      | 1.047      | 1.035      | 1.026      | 1.022      | 1.015       |
| 2006       | 2.116      | 1.292      | 1.138      | 1.075      | 1.052      | 1.037      | 1.029      | 1.021      | 1.017       |
| 2007       | 2.176      | 1.303      | 1.142      | 1.082      | 1.056      | 1.039      | 1.027      | 1.020      | 1.013       |
| 2008       | 2.152      | 1.305      | 1.148      | 1.088      | 1.056      | 1.036      | 1.025      | 1.017      | 1.013       |
| 2009       | 2.177      | 1.317      | 1.156      | 1.090      | 1.054      | 1.035      | 1.022      | 1.017      | -           |
| 2010       | 2.184      | 1.315      | 1.154      | 1.086      | 1.050      | 1.032      | 1.022      | -          | -           |
| 2011       | 2.192      | 1.313      | 1.147      | 1.079      | 1.047      | 1.029      | -          | -          | -           |
| 2012       | 2.202      | 1.305      | 1.137      | 1.077      | 1.044      | -          | -          | -          | -           |
| 2013       | 2.203      | 1.296      | 1.139      | 1.071      | -          | -          | -          | -          | -           |
| 2014       | 2.178      | 1.300      | 1.135      | -          | -          | -          | -          | -          | -           |
| 2015       | 2.242      | 1.294      | -          | -          | -          | -          | -          | -          | -           |
| 2016       | 2.181      | -          | -          | -          | -          | -          | -          | -          | -           |
| <b>Avg</b> | <b>1/2</b> | <b>2/3</b> | <b>3/4</b> | <b>4/5</b> | <b>5/6</b> | <b>6/7</b> | <b>7/8</b> | <b>8/9</b> | <b>9/10</b> |
| 2yr.       | 2.212      | 1.297      | 1.137      | 1.074      | 1.046      | 1.031      | 1.022      | 1.017      | 1.013       |
| 3yr.       | 2.200      | 1.297      | 1.137      | 1.076      | 1.047      | 1.032      | 1.023      | 1.018      | 1.014       |
| 4yr.       | 2.201      | 1.299      | 1.140      | 1.078      | 1.049      | 1.033      | 1.024      | 1.019      | 1.015       |
| 5yr.       | 2.201      | 1.302      | 1.142      | 1.081      | 1.050      | 1.034      | 1.025      | 1.019      | 1.015       |
| Sel.       | 2.212      | 1.297      | 1.137      | 1.074      | 1.046      | 1.031      | 1.022      | 1.017      | 1.013       |

|                |       |       |       |       |       |       |       |       |       |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Last Year Sel. | 2.216 | 1.300 | 1.139 | 1.079 | 1.050 | 1.035 | 1.025 | 1.019 | 1.016 |
| % Change       | -0.2% | -0.2% | -0.2% | -0.5% | -0.4% | -0.4% | -0.3% | -0.2% | -0.3% |

Data Source: NCCI's Financial Data Collection Call #19—Countrywide Loss Adjustment Expense Information using private carrier only data.

**NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017**

**SUMMARY OF DEVELOPMENT FACTORS  
DCCE—INCURRED DEVELOPMENT**

**Incurred DCCE**

| AY         | 1/2        | 2/3        | 3/4        | 4/5        | 5/6        | 6/7        | 7/8        | 8/9        | 9/10        |
|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| 1998       | 1.037      | 1.049      | 1.025      | 1.012      | 1.032      | 1.015      | 1.015      | 1.029      | 1.014       |
| 1999       | 1.109      | 1.041      | 1.003      | 1.049      | 1.019      | 1.016      | 1.037      | 1.025      | 1.005       |
| 2000       | 1.069      | 0.999      | 1.047      | 1.026      | 1.025      | 1.025      | 1.023      | 1.008      | 1.008       |
| 2001       | 0.984      | 1.024      | 1.047      | 1.007      | 1.045      | 1.050      | 1.006      | 1.013      | 0.999       |
| 2002       | 0.973      | 1.028      | 1.029      | 1.043      | 1.024      | 1.009      | 0.998      | 1.002      | 0.999       |
| 2003       | 0.960      | 1.013      | 1.024      | 1.033      | 0.989      | 0.999      | 1.004      | 0.991      | 0.996       |
| 2004       | 0.982      | 0.972      | 1.015      | 0.994      | 1.004      | 0.993      | 0.987      | 1.000      | 0.997       |
| 2005       | 0.961      | 0.951      | 0.983      | 0.999      | 0.986      | 0.993      | 1.007      | 0.999      | 1.005       |
| 2006       | 0.982      | 0.972      | 0.978      | 0.983      | 0.986      | 1.006      | 0.998      | 1.003      | 1.004       |
| 2007       | 1.008      | 0.993      | 0.992      | 0.979      | 1.008      | 0.999      | 1.005      | 1.005      | 0.997       |
| 2008       | 1.020      | 1.013      | 0.997      | 0.981      | 0.994      | 1.018      | 1.006      | 1.004      | 1.003       |
| 2009       | 1.047      | 1.020      | 0.990      | 0.991      | 1.005      | 1.016      | 1.000      | 0.999      | -           |
| 2010       | 1.020      | 0.989      | 1.006      | 0.992      | 1.027      | 1.006      | 0.997      | -          | -           |
| 2011       | 1.031      | 1.011      | 1.009      | 1.007      | 0.999      | 1.000      | -          | -          | -           |
| 2012       | 1.017      | 1.004      | 1.013      | 1.002      | 1.003      | -          | -          | -          | -           |
| 2013       | 1.000      | 1.010      | 1.008      | 0.997      | -          | -          | -          | -          | -           |
| 2014       | 0.993      | 1.012      | 0.993      | -          | -          | -          | -          | -          | -           |
| 2015       | 1.016      | 0.992      | -          | -          | -          | -          | -          | -          | -           |
| 2016       | 1.012      | -          | -          | -          | -          | -          | -          | -          | -           |
| <b>Avg</b> | <b>1/2</b> | <b>2/3</b> | <b>3/4</b> | <b>4/5</b> | <b>5/6</b> | <b>6/7</b> | <b>7/8</b> | <b>8/9</b> | <b>9/10</b> |
| 2yr.       | 1.014      | 1.002      | 1.001      | 1.000      | 1.001      | 1.003      | 0.999      | 1.002      | 1.000       |
| 3yr.       | 1.007      | 1.005      | 1.005      | 1.002      | 1.010      | 1.007      | 1.001      | 1.003      | 1.001       |
| 4yr.       | 1.005      | 1.005      | 1.006      | 1.000      | 1.009      | 1.010      | 1.002      | 1.003      | 1.002       |
| 5yr.       | 1.008      | 1.006      | 1.006      | 0.998      | 1.006      | 1.008      | 1.001      | 1.002      | 1.001       |
| Sel.       | 1.008      | 1.006      | 1.006      | 0.998      | 1.006      | 1.008      | 1.001      | 1.002      | 1.001       |

|                |       |       |       |       |       |       |       |       |       |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Last Year Sel. | 1.009 | 1.005 | 1.006 | 0.993 | 1.008 | 1.009 | 1.004 | 1.003 | 1.000 |
| % Change       | -0.1% | 0.1%  | 0.0%  | 0.5%  | -0.2% | -0.1% | -0.3% | -0.1% | 0.1%  |

**Incurred Losses (for use with DCCE)**

| AY         | 1/2        | 2/3        | 3/4        | 4/5        | 5/6        | 6/7        | 7/8        | 8/9        | 9/10        |
|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| 1998       | 1.081      | 1.020      | 1.019      | 1.019      | 1.011      | 1.013      | 1.013      | 1.010      | 1.009       |
| 1999       | 1.081      | 1.065      | 1.028      | 1.022      | 1.013      | 1.014      | 1.010      | 1.014      | 1.001       |
| 2000       | 1.101      | 1.040      | 1.030      | 1.022      | 1.013      | 1.012      | 1.010      | 1.005      | 0.996       |
| 2001       | 1.047      | 1.021      | 1.018      | 1.010      | 1.018      | 1.015      | 1.004      | 0.998      | 1.002       |
| 2002       | 1.004      | 1.003      | 1.005      | 1.005      | 1.008      | 1.004      | 0.994      | 1.003      | 1.000       |
| 2003       | 0.982      | 0.977      | 0.988      | 0.995      | 0.998      | 0.991      | 0.998      | 0.997      | 1.000       |
| 2004       | 0.940      | 0.958      | 0.972      | 0.977      | 0.995      | 0.994      | 0.998      | 0.997      | 1.003       |
| 2005       | 0.922      | 0.949      | 0.966      | 0.983      | 0.994      | 0.994      | 0.996      | 1.002      | 0.998       |
| 2006       | 0.940      | 0.964      | 0.983      | 0.983      | 0.992      | 0.994      | 1.002      | 0.999      | 1.002       |
| 2007       | 0.971      | 0.991      | 0.991      | 0.983      | 0.998      | 1.003      | 0.999      | 1.002      | 0.997       |
| 2008       | 1.003      | 1.000      | 1.000      | 0.994      | 1.002      | 1.001      | 1.005      | 0.998      | 0.997       |
| 2009       | 1.003      | 1.002      | 1.007      | 0.996      | 1.002      | 1.004      | 1.000      | 0.995      | -           |
| 2010       | 1.017      | 1.001      | 1.009      | 0.993      | 1.000      | 0.999      | 0.993      | -          | -           |
| 2011       | 1.011      | 0.996      | 1.003      | 0.990      | 0.993      | 0.994      | -          | -          | -           |
| 2012       | 0.971      | 0.989      | 0.987      | 0.993      | 0.992      | -          | -          | -          | -           |
| 2013       | 0.977      | 0.980      | 0.996      | 0.982      | -          | -          | -          | -          | -           |
| 2014       | 0.977      | 0.990      | 0.978      | -          | -          | -          | -          | -          | -           |
| 2015       | 0.996      | 0.979      | -          | -          | -          | -          | -          | -          | -           |
| 2016       | 0.980      | -          | -          | -          | -          | -          | -          | -          | -           |
| <b>Avg</b> | <b>1/2</b> | <b>2/3</b> | <b>3/4</b> | <b>4/5</b> | <b>5/6</b> | <b>6/7</b> | <b>7/8</b> | <b>8/9</b> | <b>9/10</b> |
| 2yr.       | 0.988      | 0.985      | 0.987      | 0.988      | 0.993      | 0.997      | 0.997      | 0.997      | 0.997       |
| 3yr.       | 0.984      | 0.983      | 0.987      | 0.988      | 0.995      | 0.999      | 0.999      | 0.998      | 0.999       |
| 4yr.       | 0.983      | 0.985      | 0.991      | 0.990      | 0.997      | 1.000      | 0.999      | 0.999      | 0.999       |
| 5yr.       | 0.980      | 0.987      | 0.995      | 0.991      | 0.998      | 1.000      | 1.000      | 0.999      | 0.999       |
| Sel.       | 0.980      | 0.987      | 0.995      | 0.991      | 0.998      | 1.000      | 1.000      | 0.999      | 0.999       |

|                |       |       |       |       |       |       |       |       |       |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Last Year Sel. | 0.986 | 0.991 | 1.000 | 0.991 | 1.000 | 1.001 | 1.001 | 1.000 | 1.000 |
| % Change       | -0.6% | -0.4% | -0.5% | 0.0%  | -0.2% | -0.1% | -0.1% | -0.1% | -0.1% |

Data Source: NCCI's Financial Data Collection Call #19—Countrywide Loss Adjustment Expense Information using private carrier only data.

**NATIONAL COUNCIL ON COMPENSATION INSURANCE**

**2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017**

**AOE—PAID ANALYSIS—Including Large Deductible Policies**

|      | (1)                   | (2)                                     | (3)=(1)x(2)                                   | (4)                      | (5)                                      | (6)  | (7)=(3)/(6)x10th/Ult.        |
|------|-----------------------|---|---|--------------------------|--|--|------------------------------|
|      | Paid AOE <sup>1</sup> | Cumulative Paid AOE Development Factors | Estimated Paid AOE Developed to a 10th Report | Paid Losses <sup>1</sup> | Cumulative Paid Loss Development Factors | Estimated Paid Losses Developed to a 10th Report | Estimated Ultimate AOE Ratio |
| 2008 | 1,790,268,123         | NA                                      | 1,790,268,123                                 | 16,110,264,393           | NA                                       | 16,110,264,393                                   | 7.2% (a)                     |
| 2009 | 1,707,898,967         | 1.010                                   | 1,724,977,957                                 | 14,906,882,274           | 1.016                                    | 15,145,392,390                                   | 7.5% (b)                     |
| 2010 | 1,639,665,480         | 1.021                                   | 1,674,098,455                                 | 15,344,135,573           | 1.035                                    | 15,881,180,318                                   | 7.0% (c)                     |
| 2011 | 1,600,666,370         | 1.036                                   | 1,658,290,359                                 | 15,435,686,845           | 1.060                                    | 16,361,828,056                                   | 6.6% (d)                     |
| 2012 | 1,629,947,879         | 1.059                                   | 1,726,114,804                                 | 14,958,525,596           | 1.095                                    | 16,379,585,528                                   | 7.0% (e)                     |
| 2013 | 1,692,594,791         | 1.093                                   | 1,850,006,107                                 | 14,591,679,250           | 1.149                                    | 16,765,839,458                                   | 7.2% (f)                     |
| 2014 | 1,572,683,257         | 1.144                                   | 1,799,149,646                                 | 13,782,781,546           | 1.237                                    | 17,049,300,772                                   | 7.0% (g)                     |
| 2015 | 1,491,480,029         | 1.237                                   | 1,844,960,796                                 | 12,356,586,839           | 1.410                                    | 17,422,787,443                                   | 7.0% (h)                     |
| 2016 | 1,415,678,668         | 1.437                                   | 2,034,330,246                                 | 9,721,260,518            | 1.832                                    | 17,809,349,269                                   | 7.5% (i)                     |
| 2017 | 1,017,239,249         | 2.193                                   | 2,230,805,673                                 | 4,479,578,635            | 4.076                                    | 18,258,762,516                                   | 8.1% (j)                     |

**AOE—INCURRED ANALYSIS—Including Large Deductible Policies**

|      | (1)                       | (2)   | (3)=(1)x(2)                                       | (4)                          | (5)  | (6)  | (7)=(3)/(6)x10th/Ult.        |
|------|---------------------------|---|---|------------------------------|--|--|------------------------------|
|      | Incurred AOE <sup>1</sup> | Cumulative Incurred AOE Development Factors | Estimated Incurred AOE Developed to a 10th Report | Incurred Losses <sup>1</sup> | Cumulative Incurred Loss Development Factors | Estimated Incurred Losses Developed to a 10th Report | Estimated Ultimate AOE Ratio |
| 2008 | 1,857,397,047             | NA  | 1,857,397,047                                     | 19,447,281,667               | NA   | 19,447,281,667                                       | 7.0% (a)                     |
| 2009 | 1,786,694,439             | 1.003                                       | 1,792,054,522                                     | 18,238,274,040               | 0.999  | 18,220,035,766                                       | 7.2% (b)                     |
| 2010 | 1,737,372,944             | 1.007                                       | 1,749,534,555                                     | 19,005,159,025               | 0.997  | 18,948,143,548                                       | 6.8% (c)                     |
| 2011 | 1,746,292,238             | 1.011                                       | 1,765,501,453                                     | 19,812,981,584               | 0.997  | 19,753,542,639                                       | 6.5% (d)                     |
| 2012 | 1,795,747,983             | 1.015                                       | 1,822,684,203                                     | 20,120,853,336               | 0.997  | 20,060,490,776                                       | 6.7% (e)                     |
| 2013 | 1,985,262,763             | 1.019                                       | 2,022,982,755                                     | 20,957,803,827               | 0.994  | 20,832,057,004                                       | 7.1% (f)                     |
| 2014 | 1,897,332,121             | 1.015                                       | 1,925,792,103                                     | 21,675,011,718               | 0.982  | 21,284,861,507                                       | 6.7% (g)                     |
| 2015 | 2,022,000,892             | 1.016                                       | 2,054,352,906                                     | 23,038,452,006               | 0.975  | 22,462,490,706                                       | 6.7% (h)                     |
| 2016 | 2,208,078,878             | 1.004                                       | 2,216,911,194                                     | 24,015,627,237               | 0.959  | 23,030,986,520                                       | 7.0% (i)                     |
| 2017 | 2,406,575,698             | 0.964                                       | 2,319,938,973                                     | 24,733,277,497               | 0.932  | 23,051,414,627                                       | 7.4% (j)                     |

<sup>1</sup> Data Source: NCCI's Financial Data Collection Call #19—Countrywide Loss Adjustment Expense Information using private carrier only data.

Adjusted for Impact of Large Deductibles

- (a) (Col.3/Col.6 x (10th/Ult.) + 0.008) x 0.67
- (b) (Col.3/Col.6 x (10th/Ult.) + 0.008) x 0.68
- (c) (Col.3/Col.6 x (10th/Ult.) + 0.007) x 0.69
- (d) (Col.3/Col.6 x (10th/Ult.) + 0.005) x 0.69
- (e) (Col.3/Col.6 x (10th/Ult.) + 0.005) x 0.70
- (f) (Col.3/Col.6 x (10th/Ult.) + 0.004) x 0.70
- (g) (Col.3/Col.6 x (10th/Ult.) + 0.005) x 0.70
- (h) (Col.3/Col.6 x (10th/Ult.) + 0.005) x 0.70
- (i) (Col.3/Col.6 x (10th/Ult.) + 0.004) x 0.70
- (j) (Col.3/Col.6 x (10th/Ult.) + 0.005) x 0.70

**NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017**

**SUMMARY OF DEVELOPMENT FACTORS  
AOE—PAID DEVELOPMENT**

**Paid AOE**

| AY         | 1/2        | 2/3        | 3/4        | 4/5        | 5/6        | 6/7        | 7/8        | 8/9        | 9/10        |
|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| 1998       | 1.345      | 1.127      | 1.028      | 1.048      | 1.042      | 1.029      | 1.028      | 1.020      | 1.017       |
| 1999       | 1.461      | 1.163      | 1.050      | 1.068      | 1.044      | 1.030      | 1.026      | 1.019      | 1.013       |
| 2000       | 1.593      | 1.140      | 1.101      | 1.070      | 1.039      | 1.032      | 1.025      | 1.017      | 1.011       |
| 2001       | 1.428      | 1.182      | 1.092      | 1.068      | 1.049      | 1.035      | 1.023      | 1.017      | 1.017       |
| 2002       | 1.453      | 1.145      | 1.099      | 1.051      | 1.040      | 1.027      | 1.020      | 1.017      | 1.014       |
| 2003       | 1.441      | 1.136      | 1.078      | 1.053      | 1.031      | 1.023      | 1.017      | 1.012      | 1.011       |
| 2004       | 1.365      | 1.148      | 1.081      | 1.047      | 1.031      | 1.022      | 1.019      | 1.012      | 1.010       |
| 2005       | 1.383      | 1.160      | 1.072      | 1.045      | 1.030      | 1.029      | 1.021      | 1.013      | 1.013       |
| 2006       | 1.487      | 1.131      | 1.062      | 1.050      | 1.042      | 1.027      | 1.020      | 1.019      | 1.015       |
| 2007       | 1.460      | 1.137      | 1.073      | 1.057      | 1.038      | 1.025      | 1.023      | 1.019      | 1.012       |
| 2008       | 1.425      | 1.150      | 1.085      | 1.056      | 1.043      | 1.029      | 1.018      | 1.012      | 1.008       |
| 2009       | 1.402      | 1.158      | 1.092      | 1.051      | 1.034      | 1.031      | 1.016      | 1.010      | -           |
| 2010       | 1.461      | 1.135      | 1.089      | 1.050      | 1.041      | 1.023      | 1.013      | -          | -           |
| 2011       | 1.450      | 1.152      | 1.084      | 1.048      | 1.032      | 1.021      | -          | -          | -           |
| 2012       | 1.487      | 1.146      | 1.089      | 1.048      | 1.032      | -          | -          | -          | -           |
| 2013       | 1.483      | 1.155      | 1.078      | 1.046      | -          | -          | -          | -          | -           |
| 2014       | 1.553      | 1.168      | 1.084      | -          | -          | -          | -          | -          | -           |
| 2015       | 1.581      | 1.155      | -          | -          | -          | -          | -          | -          | -           |
| 2016       | 1.470      | -          | -          | -          | -          | -          | -          | -          | -           |
| <b>Avg</b> | <b>1/2</b> | <b>2/3</b> | <b>3/4</b> | <b>4/5</b> | <b>5/6</b> | <b>6/7</b> | <b>7/8</b> | <b>8/9</b> | <b>9/10</b> |
| 2yr.       | 1.526      | 1.162      | 1.081      | 1.047      | 1.032      | 1.022      | 1.015      | 1.011      | 1.010       |
| 3yr.       | 1.535      | 1.159      | 1.084      | 1.047      | 1.035      | 1.025      | 1.016      | 1.014      | 1.012       |
| 4yr.       | 1.522      | 1.156      | 1.084      | 1.048      | 1.035      | 1.026      | 1.018      | 1.015      | 1.012       |
| 5yr.       | 1.515      | 1.155      | 1.085      | 1.049      | 1.036      | 1.026      | 1.018      | 1.015      | 1.012       |
| Sel.       | 1.526      | 1.162      | 1.081      | 1.047      | 1.032      | 1.022      | 1.015      | 1.011      | 1.010       |

|                |       |       |       |       |       |       |       |       |       |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Last Year Sel. | 1.525 | 1.155 | 1.086 | 1.054 | 1.043 | 1.033 | 1.023 | 1.019 | 1.016 |
| % Change       | 0.1%  | 0.6%  | -0.5% | -0.7% | -1.1% | -1.1% | -0.8% | -0.8% | -0.6% |

**Paid Losses (for use with AOE)**

| AY         | 1/2        | 2/3        | 3/4        | 4/5        | 5/6        | 6/7        | 7/8        | 8/9        | 9/10        |
|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| 1998       | 2.286      | 1.317      | 1.133      | 1.078      | 1.057      | 1.040      | 1.030      | 1.022      | 1.021       |
| 1999       | 2.276      | 1.321      | 1.156      | 1.094      | 1.059      | 1.041      | 1.032      | 1.024      | 1.020       |
| 2000       | 2.337      | 1.351      | 1.164      | 1.093      | 1.060      | 1.038      | 1.032      | 1.025      | 1.019       |
| 2001       | 2.239      | 1.344      | 1.162      | 1.092      | 1.060      | 1.048      | 1.032      | 1.024      | 1.020       |
| 2002       | 2.202      | 1.318      | 1.150      | 1.083      | 1.060      | 1.039      | 1.031      | 1.021      | 1.020       |
| 2003       | 2.141      | 1.306      | 1.143      | 1.087      | 1.054      | 1.039      | 1.029      | 1.024      | 1.019       |
| 2004       | 2.080      | 1.287      | 1.132      | 1.079      | 1.050      | 1.034      | 1.027      | 1.022      | 1.018       |
| 2005       | 2.065      | 1.291      | 1.139      | 1.080      | 1.050      | 1.038      | 1.030      | 1.023      | 1.017       |
| 2006       | 2.071      | 1.294      | 1.141      | 1.079      | 1.056      | 1.041      | 1.032      | 1.020      | 1.019       |
| 2007       | 2.183      | 1.308      | 1.146      | 1.086      | 1.060      | 1.044      | 1.028      | 1.023      | 1.016       |
| 2008       | 2.156      | 1.308      | 1.152      | 1.093      | 1.057      | 1.040      | 1.028      | 1.019      | 1.015       |
| 2009       | 2.184      | 1.321      | 1.160      | 1.092      | 1.057      | 1.038      | 1.024      | 1.018      | -           |
| 2010       | 2.184      | 1.320      | 1.156      | 1.090      | 1.052      | 1.034      | 1.024      | -          | -           |
| 2011       | 2.194      | 1.310      | 1.153      | 1.084      | 1.050      | 1.031      | -          | -          | -           |
| 2012       | 2.198      | 1.309      | 1.144      | 1.079      | 1.047      | -          | -          | -          | -           |
| 2013       | 2.215      | 1.298      | 1.142      | 1.074      | -          | -          | -          | -          | -           |
| 2014       | 2.203      | 1.303      | 1.138      | -          | -          | -          | -          | -          | -           |
| 2015       | 2.259      | 1.295      | -          | -          | -          | -          | -          | -          | -           |
| 2016       | 2.191      | -          | -          | -          | -          | -          | -          | -          | -           |
| <b>Avg</b> | <b>1/2</b> | <b>2/3</b> | <b>3/4</b> | <b>4/5</b> | <b>5/6</b> | <b>6/7</b> | <b>7/8</b> | <b>8/9</b> | <b>9/10</b> |
| 2yr.       | 2.225      | 1.299      | 1.140      | 1.077      | 1.049      | 1.033      | 1.024      | 1.019      | 1.016       |
| 3yr.       | 2.218      | 1.299      | 1.141      | 1.079      | 1.050      | 1.034      | 1.025      | 1.020      | 1.017       |
| 4yr.       | 2.217      | 1.301      | 1.144      | 1.082      | 1.052      | 1.036      | 1.026      | 1.020      | 1.017       |
| 5yr.       | 2.213      | 1.303      | 1.147      | 1.084      | 1.053      | 1.037      | 1.027      | 1.021      | 1.017       |
| Sel.       | 2.225      | 1.299      | 1.140      | 1.077      | 1.049      | 1.033      | 1.024      | 1.019      | 1.016       |

|                |       |       |       |       |       |       |       |       |       |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Last Year Sel. | 2.241 | 1.303 | 1.145 | 1.083 | 1.053 | 1.038 | 1.027 | 1.022 | 1.018 |
| % Change       | -0.7% | -0.3% | -0.4% | -0.6% | -0.4% | -0.5% | -0.3% | -0.3% | -0.2% |

Data Source: NCCI's Financial Data Collection Call #19—Countrywide Loss Adjustment Expense Information using private carrier only data.

**NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017**

**SUMMARY OF DEVELOPMENT FACTORS  
AOE—INCURRED DEVELOPMENT**

**Incurred AOE**

| AY         | 1/2        | 2/3        | 3/4        | 4/5        | 5/6        | 6/7        | 7/8        | 8/9        | 9/10        |
|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| 1998       | 1.035      | 0.998      | 0.981      | 1.003      | 1.018      | 1.026      | 1.024      | 1.028      | 1.008       |
| 1999       | 1.010      | 1.045      | 1.013      | 1.032      | 1.030      | 1.021      | 1.021      | 1.016      | 1.001       |
| 2000       | 1.097      | 1.034      | 1.030      | 1.047      | 1.028      | 1.018      | 1.020      | 1.005      | 1.004       |
| 2001       | 1.060      | 1.027      | 1.044      | 1.043      | 1.038      | 1.021      | 1.006      | 1.009      | 1.002       |
| 2002       | 0.987      | 1.031      | 1.049      | 1.023      | 1.014      | 1.011      | 1.006      | 1.002      | 1.008       |
| 2003       | 1.014      | 1.008      | 1.040      | 1.014      | 1.011      | 1.006      | 1.004      | 1.004      | 1.012       |
| 2004       | 0.930      | 1.014      | 1.013      | 1.010      | 1.010      | 1.001      | 1.009      | 1.017      | 1.003       |
| 2005       | 0.973      | 0.999      | 1.007      | 1.014      | 1.004      | 1.012      | 1.017      | 1.003      | 1.004       |
| 2006       | 0.933      | 1.006      | 1.008      | 1.005      | 1.017      | 1.017      | 1.005      | 1.008      | 1.005       |
| 2007       | 0.986      | 0.983      | 1.006      | 1.009      | 1.025      | 1.008      | 1.005      | 1.006      | 1.002       |
| 2008       | 0.986      | 1.007      | 1.005      | 1.004      | 1.008      | 1.006      | 1.007      | 1.002      | 1.001       |
| 2009       | 0.970      | 1.005      | 1.022      | 0.999      | 1.003      | 1.005      | 1.004      | 1.001      | -           |
| 2010       | 0.930      | 0.987      | 1.007      | 0.993      | 1.005      | 1.002      | 1.000      | -          | -           |
| 2011       | 0.966      | 0.986      | 0.999      | 0.995      | 1.003      | 1.001      | -          | -          | -           |
| 2012       | 0.929      | 0.983      | 1.003      | 1.002      | 1.001      | -          | -          | -          | -           |
| 2013       | 0.950      | 0.998      | 1.003      | 0.993      | -          | -          | -          | -          | -           |
| 2014       | 0.956      | 0.993      | 0.993      | -          | -          | -          | -          | -          | -           |
| 2015       | 0.971      | 0.979      | -          | -          | -          | -          | -          | -          | -           |
| 2016       | 0.992      | -          | -          | -          | -          | -          | -          | -          | -           |
| <b>Avg</b> | <b>1/2</b> | <b>2/3</b> | <b>3/4</b> | <b>4/5</b> | <b>5/6</b> | <b>6/7</b> | <b>7/8</b> | <b>8/9</b> | <b>9/10</b> |
| 2yr.       | 0.982      | 0.986      | 0.998      | 0.998      | 1.002      | 1.002      | 1.002      | 1.002      | 1.002       |
| 3yr.       | 0.973      | 0.990      | 1.000      | 0.997      | 1.003      | 1.003      | 1.004      | 1.003      | 1.003       |
| 4yr.       | 0.967      | 0.988      | 1.000      | 0.996      | 1.003      | 1.004      | 1.004      | 1.004      | 1.003       |
| 5yr.       | 0.960      | 0.988      | 1.001      | 0.996      | 1.004      | 1.004      | 1.004      | 1.004      | 1.003       |
| Sel.       | 0.960      | 0.988      | 1.001      | 0.996      | 1.004      | 1.004      | 1.004      | 1.004      | 1.003       |

|                |       |       |       |       |       |       |       |       |       |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Last Year Sel. | 0.948 | 0.984 | 1.005 | 0.997 | 1.010 | 1.009 | 1.009 | 1.009 | 1.006 |
| % Change       | 1.3%  | 0.4%  | -0.4% | -0.1% | -0.6% | -0.5% | -0.5% | -0.5% | -0.3% |

**Incurred Losses (for use with AOE)**

| AY         | 1/2        | 2/3        | 3/4        | 4/5        | 5/6        | 6/7        | 7/8        | 8/9        | 9/10        |
|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| 1998       | 1.081      | 1.034      | 0.994      | 1.017      | 1.015      | 1.020      | 1.015      | 1.012      | 1.013       |
| 1999       | 1.085      | 1.038      | 1.035      | 1.031      | 1.018      | 1.019      | 1.012      | 1.018      | 1.003       |
| 2000       | 1.095      | 1.045      | 1.054      | 1.026      | 1.021      | 1.011      | 1.019      | 1.007      | 1.001       |
| 2001       | 1.050      | 1.033      | 1.027      | 1.018      | 1.024      | 1.023      | 1.009      | 1.000      | 1.007       |
| 2002       | 1.011      | 1.007      | 1.015      | 1.013      | 1.008      | 1.005      | 1.000      | 1.006      | 1.001       |
| 2003       | 0.976      | 0.976      | 1.005      | 1.001      | 0.994      | 0.997      | 1.003      | 0.998      | 1.002       |
| 2004       | 0.949      | 0.972      | 0.984      | 0.982      | 0.988      | 0.994      | 1.000      | 0.999      | 1.001       |
| 2005       | 0.917      | 0.965      | 0.971      | 0.987      | 0.992      | 0.996      | 0.999      | 1.001      | 0.999       |
| 2006       | 0.940      | 0.966      | 0.984      | 0.984      | 0.993      | 0.995      | 1.001      | 0.997      | 0.999       |
| 2007       | 0.973      | 0.991      | 0.993      | 0.983      | 0.999      | 1.003      | 0.998      | 0.999      | 0.998       |
| 2008       | 1.008      | 1.002      | 0.998      | 0.992      | 0.998      | 1.003      | 1.014      | 0.996      | 0.998       |
| 2009       | 1.006      | 0.999      | 1.008      | 0.989      | 1.004      | 1.004      | 0.996      | 0.995      | -           |
| 2010       | 1.004      | 1.000      | 1.006      | 0.991      | 1.002      | 0.997      | 0.993      | -          | -           |
| 2011       | 1.014      | 0.988      | 1.002      | 0.986      | 0.991      | 0.994      | -          | -          | -           |
| 2012       | 0.964      | 0.985      | 0.987      | 0.993      | 0.991      | -          | -          | -          | -           |
| 2013       | 0.969      | 0.983      | 0.996      | 0.982      | -          | -          | -          | -          | -           |
| 2014       | 0.970      | 0.988      | 0.975      | -          | -          | -          | -          | -          | -           |
| 2015       | 0.986      | 0.976      | -          | -          | -          | -          | -          | -          | -           |
| 2016       | 0.971      | -          | -          | -          | -          | -          | -          | -          | -           |
| <b>Avg</b> | <b>1/2</b> | <b>2/3</b> | <b>3/4</b> | <b>4/5</b> | <b>5/6</b> | <b>6/7</b> | <b>7/8</b> | <b>8/9</b> | <b>9/10</b> |
| 2yr.       | 0.979      | 0.982      | 0.986      | 0.988      | 0.991      | 0.996      | 0.995      | 0.996      | 0.998       |
| 3yr.       | 0.976      | 0.982      | 0.986      | 0.987      | 0.995      | 0.998      | 1.001      | 0.997      | 0.998       |
| 4yr.       | 0.974      | 0.983      | 0.990      | 0.988      | 0.997      | 1.000      | 1.000      | 0.997      | 0.999       |
| 5yr.       | 0.972      | 0.984      | 0.993      | 0.988      | 0.997      | 1.000      | 1.000      | 0.998      | 0.999       |
| Sel.       | 0.972      | 0.984      | 0.993      | 0.988      | 0.997      | 1.000      | 1.000      | 0.998      | 0.999       |

|                |       |       |       |       |       |       |       |       |       |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Last Year Sel. | 0.979 | 0.988 | 0.999 | 0.988 | 1.000 | 1.002 | 1.003 | 1.000 | 1.000 |
| % Change       | -0.7% | -0.4% | -0.6% | 0.0%  | -0.3% | -0.2% | -0.3% | -0.2% | -0.1% |

Data Source: NCCI's Financial Data Collection Call #19—Countrywide Loss Adjustment Expense Information using private carrier only data.

**NATIONAL COUNCIL ON COMPENSATION INSURANCE**  
**2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW**  
**Calendar Year 2017 DCCE Ratios and Relativities by State**  
**Excluding State Funds**

| State          | (1)<br>CY 2017<br>Paid Losses (000s) | (2)<br>CY 2017<br>Paid DCCE (000s) | (3)<br>DCCE Ratio<br>(2) / (1) | (4)<br>DCCE<br>Relativity <sup>1</sup> |
|----------------|--------------------------------------|------------------------------------|--------------------------------|--|
| Alabama        | 168,985                              | 19,023                             | 11.3%                          | 0.869                                  |
| Alaska         | 116,059                              | 12,631                             | 10.9%                          | 0.838                                  |
| Arizona        | 437,762                              | 48,768                             | 11.1%                          | 0.854                                  |
| Arkansas       | 113,914                              | 11,106                             | 9.7%                           | 0.746                                  |
| California     | 4,405,699                            | 899,633                            | 20.4%                          | 1.569                                  |
| Colorado       | 205,067                              | 26,619                             | 13.0%                          | 1.000                                  |
| Connecticut    | 421,894                              | 44,246                             | 10.5%                          | 0.808                                  |
| Delaware       | 102,606                              | 14,711                             | 14.3%                          | 1.100                                  |
| DC             | 72,369                               | 7,807                              | 10.8%                          | 0.831                                  |
| Florida        | 1,358,449                            | 180,153                            | 13.3%                          | 1.023                                  |
| Georgia        | 727,158                              | 85,772                             | 11.8%                          | 0.908                                  |
| Hawaii         | 106,690                              | 11,127                             | 10.4%                          | 0.800                                  |
| Idaho          | 76,971                               | 6,104                              | 7.9%                           | 0.608                                  |
| Illinois       | 1,363,752                            | 153,952                            | 11.3%                          | 0.869                                  |
| Indiana        | 403,163                              | 34,577                             | 8.6%                           | 0.662                                  |
| Iowa           | 401,241                              | 32,004                             | 8.0%                           | 0.615                                  |
| Kansas         | 192,529                              | 20,912                             | 10.9%                          | 0.838                                  |
| Kentucky       | 237,079                              | 31,926                             | 13.5%                          | 1.038                                  |
| Louisiana      | 336,964                              | 46,791                             | 13.9%                          | 1.069                                  |
| Maine          | 145,382                              | 9,387                              | 6.5%                           | 0.500                                  |
| Maryland       | 371,074                              | 41,262                             | 11.1%                          | 0.854                                  |
| Massachusetts  | 678,397                              | 68,004                             | 10.0%                          | 0.769                                  |
| Michigan       | 443,187                              | 49,747                             | 11.2%                          | 0.862                                  |
| Minnesota      | 479,346                              | 54,032                             | 11.3%                          | 0.869                                  |
| Mississippi    | 179,546                              | 22,072                             | 12.3%                          | 0.946                                  |
| Missouri       | 388,222                              | 45,289                             | 11.7%                          | 0.900                                  |
| Montana        | 54,418                               | 4,628                              | 8.5%                           | 0.654                                  |
| Nebraska       | 195,226                              | 14,182                             | 7.3%                           | 0.562                                  |
| Nevada         | 183,199                              | 15,970                             | 8.7%                           | 0.669                                  |
| New Hampshire  | 115,186                              | 8,985                              | 7.8%                           | 0.600                                  |
| New Jersey     | 1,138,669                            | 174,832                            | 15.4%                          | 1.185                                  |
| New Mexico     | 84,544                               | 7,830                              | 9.3%                           | 0.715                                  |
| New York       | 1,591,761                            | 169,383                            | 10.6%                          | 0.815                                  |
| North Carolina | 645,166                              | 69,178                             | 10.7%                          | 0.823                                  |
| Oklahoma       | 219,787                              | 26,088                             | 11.9%                          | 0.915                                  |
| Oregon         | 116,842                              | 13,063                             | 11.2%                          | 0.862                                  |
| Pennsylvania   | 1,320,118                            | 143,747                            | 10.9%                          | 0.838                                  |
| Rhode Island   | 40,707                               | 5,552                              | 13.6%                          | 1.046                                  |
| South Carolina | 385,541                              | 44,238                             | 11.5%                          | 0.885                                  |
| South Dakota   | 80,116                               | 6,159                              | 7.7%                           | 0.592                                  |
| Tennessee      | 371,024                              | 43,597                             | 11.8%                          | 0.908                                  |
| Texas          | 586,965                              | 84,984                             | 14.5%                          | 1.115                                  |
| Utah           | 76,664                               | 8,959                              | 11.7%                          | 0.900                                  |
| Vermont        | 106,726                              | 8,002                              | 7.5%                           | 0.577                                  |
| Virginia       | 564,291                              | 50,651                             | 9.0%                           | 0.692                                  |
| West Virginia  | 114,386                              | 19,164                             | 16.8%                          | 1.292                                  |
| Wisconsin      | 1,019,110                            | 83,122                             | 8.2%                           | 0.631                                  |
| Countrywide    | 22,943,951                           | 2,979,969                          | 13.0%                          | 1.000                                  |

Source: 2017 NAIC Annual Statement Data

<sup>1</sup> State-specific ratio from column (3) divided by the Countrywide ratio from column (3).

**NATIONAL COUNCIL ON COMPENSATION INSURANCE**  
**2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW**

**Development of Factor for Adjusting and Other Expense (AOE)  
Provision for Effect of Large Deductibles—Calendar Year 2017**

|  |             |
|--|-------------|
| A. PY 2016 STD Earned Premium Excluding Large Deductible Credits (000's)               | 33,209,654  |
| B. PY 2016 STD Earned Premium Including Large Deductible Credits (000's)               | 24,532,273  |
| C. Factor to Adjust for Impact of Large Deductibles<br>[B / A]                         | 0.739       |
| D. General Expenses as a % of Standard Premium <sup>1</sup>                            | 5.0%        |
| E. Production Expense as a % of Standard Premium <sup>1</sup>                          | 18.3%       |
| F. Taxes as a % of Standard Premium <sup>2</sup>                                       | 2.9%        |
| G. Profit and Contingency Provision as a % of Standard Premium <sup>3</sup>            | 0.0%        |
| H. AOE as a % of Losses <sup>4</sup>   | 7.3%        |
| I. DCCE as a % of Losses <sup>4</sup>  | 13.3%       |
| J. Permissible Loss Ratio<br>[(1-D-E-F-G) / (1+H+I)]                                   | 0.612       |
| K. Permissible Loss Ratio Including DCCE and Loss Based Assessments<br>[J x (1+I)]     | 0.693       |
| L. AOE as a % of STD Premium<br>[H x J]  | 4.5%        |
| M. Factor to Adjust AOE for Impact of Large Deductibles<br>[(1-E-F-G) x C - (D+L)] / K | <b>0.70</b> |

**Notes**

<sup>1</sup> From 2017 Countrywide Expense Review with data evaluated as of 12/31/2016.

<sup>2</sup> Review of 2015 Countrywide Tax and Assessment Directory.

<sup>3</sup> Average approved Profit and Contingency provision for all NCCI rate states (AZ, FL, ID, IA, and IL) of June 1, 2018.

<sup>4</sup> From 2017 Countrywide LAE Review with data evaluated as of 12/31/2016.



**NATIONAL COUNCIL ON COMPENSATION INSURANCE**  
**2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW — EVALUATED AS OF 12/31/2017**

**IMPACT OF LARGE DEDUCTIBLE POLICIES ON AOE**

| Carrier Response to Financial Data Collection Call #19 Questions   | (1)<br>AOE Large Deductible Adjustment Based on Call #19 Responses | (2)<br>CY 2017 Total Incurred Losses | (3)=(1)/(2)<br>AOE Large Deductible Adjustment | (4)=(2)/(2)Total<br>CY 2017 Losses as a % of Total Incurred Losses | (5)=(3)x(4)<br>Results | Notes |
|--|--|--------------------------------------|--|--|------------------------|-------|
| AOE amount prior to reimbursement for large deductible policies and reported in IEE as a negative number | 109,754,488  | 3,772,038,766                        | 2.9%   | 16.5%  | 0.5%                   | (a)   |
| AOE amount paid by employer's TPA for large deductible policies  | 4,891,983  | 113,289,159                          | 4.3%   | 0.5%   | 0.0%                   | (b)   |
| Not Applicable   | -  | 18,957,320,729                       | 0.0%   | 83.0%  | 0.0%                   | (c)   |
| Total CY Incurred Losses 2017  |  | 22,842,648,654                       | ---  | 100.0%   | ---                    | ---   |

|   |      |             |
|---|------|-------------|
| 2017 Selected Large Deductible Adjustment | 0.5% | (a)+(b)+(c) |
|---|------|-------------|

OFF BALANCE EXHIBIT

Exhibit 23

01/01/19  
1st Report Start: 01/01/15  
1st Report End: 12/31/15

|      |                 | (1)                                      | (2)   | (3)                               | (4)                              | (5)   |
|------|-----------------|--|---|-----------------------------------|----------------------------------|---|
|      | Policy Period   | Premiums @<br>06/01/2018<br>Manual Rates | Manual<br>Premium<br>w/o Man/Std<br>(1) / curr. M/E | PY Standard<br>Earned<br>Premiums | Premiums<br>@ PY<br>Manual Rates | Proposed<br>Manual to<br>Earned<br>Ratio<br>(4)/(3) |
| IG 1 | 1/11-12/11      | 322,385,750                              | 285,044,872   | 300,447,193                       | 334,108,539                      |   |
|      | 1/12-12/12      | 334,176,341                              | 295,469,797   | 337,338,354                       | 380,942,376                      |   |
|      | 1/13-12/13      | 362,635,933                              | 320,633,009   | 378,831,940                       | 432,896,939                      |   |
|      | Curr. M/E       | 385,519,460                              | 340,866,012   | 379,068,718                       | 438,971,976                      |   |
|      | 1.131           | 418,632,611                              | 370,143,776   | 384,684,093                       | 448,748,574                      |   |
|      | 3 Yr Fixed Rate | 0  | 0   | 0                                 | 0                                |   |
|      | 5 Yr Totals     | 1,823,350,095                            | 1,612,157,467                                       | 1,780,370,298                     | 2,035,668,404                    | 1.143   |
| IG 2 | 1/11-12/11      | 705,228,293                              | 657,249,108   | 576,009,789                       | 614,721,738                      |   |
|      | 1/12-12/12      | 789,083,231                              | 735,399,097   | 704,879,551                       | 750,708,876                      |   |
|      | 1/13-12/13      | 902,381,663                              | 840,989,434   | 854,810,422                       | 913,337,432                      |   |
|      | Curr. M/E       | 1,029,844,722                            | 959,780,729   | 983,377,313                       | 1,061,929,357                    |   |
|      | 1.073           | 1,201,444,912                            | 1,119,706,349                                       | 1,063,892,033                     | 1,172,610,907                    |   |
|      | 3 Yr Fixed Rate | 0  | 0   | 0                                 | 0                                |   |
|      | 5 Yr Totals     | 4,627,982,821                            | 4,313,124,717                                       | 4,182,969,108                     | 4,513,308,310                    | 1.079   |
| IG 3 | 1/11-12/11      | 478,038,351                              | 429,504,358   | 449,082,740                       | 488,942,559                      |   |
|      | 1/12-12/12      | 503,189,986                              | 452,102,413   | 500,412,640                       | 550,355,293                      |   |
|      | 1/13-12/13      | 534,133,566                              | 479,904,372   | 543,085,375                       | 610,555,310                      |   |
|      | Curr. M/E       | 565,876,315                              | 508,424,362   | 561,664,604                       | 642,162,042                      |   |
|      | 1.113           | 603,381,384                              | 542,121,639   | 563,434,247                       | 656,401,802                      |   |
|      | 3 Yr Fixed Rate | 0  | 0   | 0                                 | 0                                |   |
|      | 5 Yr Totals     | 2,684,619,602                            | 2,412,057,144                                       | 2,617,679,606                     | 2,948,417,006                    | 1.126   |
| IG 4 | 1/11-12/11      | 1,388,692,859                            | 1,316,296,548                                       | 1,246,177,336                     | 1,293,658,646                    |   |
|      | 1/12-12/12      | 1,443,040,340                            | 1,367,810,748                                       | 1,414,945,597                     | 1,481,224,156                    |   |
|      | 1/13-12/13      | 1,519,880,700                            | 1,440,645,214                                       | 1,564,970,096                     | 1,662,384,348                    |   |
|      | Curr. M/E       | 1,620,040,756                            | 1,535,583,655                                       | 1,643,792,620                     | 1,777,453,114                    |   |
|      | 1.055           | 1,738,213,282                            | 1,647,595,528                                       | 1,650,215,640                     | 1,805,797,896                    |   |
|      | 3 Yr Fixed Rate | 0  | 0   | 0                                 | 0                                |   |
|      | 5 Yr Totals     | 7,709,867,937                            | 7,307,931,693                                       | 7,520,101,289                     | 8,020,518,160                    | 1.067   |
| IG 5 | 1/11-12/11      | 601,796,113                              | 562,952,397   | 538,397,195                       | 555,695,783                      |   |
|      | 1/12-12/12      | 637,843,151                              | 596,672,733   | 610,736,589                       | 646,534,872                      |   |
|      | 1/13-12/13      | 674,203,611                              | 630,686,259   | 671,320,344                       | 722,496,543                      |   |
|      | Curr. M/E       | 714,818,460                              | 668,679,570   | 693,733,825                       | 770,759,587                      |   |
|      | 1.069           | 790,362,400                              | 739,347,428   | 739,386,831                       | 805,501,634                      |   |
|      | 3 Yr Fixed Rate | 0  | 0   | 0                                 | 0                                |   |
|      | 5 Yr Totals     | 3,419,023,735                            | 3,198,338,386                                       | 3,253,574,784                     | 3,500,988,419                    | 1.076   |

|                | (1)                                      | (2)                              | Current<br>Manual to<br>Earned<br>Ratio<br>(1)/(2) | (3)                               | (4)                              | (5)<br>Proposed<br>Manual to<br>Earned<br>Ratio<br>(4)/(3) |
|----------------|--|----------------------------------|--|-----------------------------------|----------------------------------|--|
|                | Premiums @<br>06/01/2018<br>Manual Rates | Manual<br>Premium<br>w/o Man/Std |  | PY Standard<br>Earned<br>Premiums | Premiums<br>@ PY<br>Manual Rates |  |
| 1/11-12/11     | 3,496,141,365                            | 3,251,047,283                    | 1.075  | 3,110,114,253                     | 3,287,127,265                    | 1.057  |
| 1/12-12/12     | 3,707,333,048                            | 3,447,454,788                    | 1.075  | 3,568,312,731                     | 3,809,765,573                    | 1.068  |
| 1/13-12/13     | 3,993,235,473                            | 3,712,858,288                    | 1.076  | 4,013,018,177                     | 4,341,670,572                    | 1.082  |
| 1/14-12/14     | 4,316,099,712                            | 4,013,334,328                    | 1.075  | 4,261,637,080                     | 4,691,276,076                    | 1.101  |
| 1/15-12/15     | 4,752,034,590                            | 4,418,914,720                    | 1.075  | 4,401,612,844                     | 4,889,060,813                    | 1.111  |
| Three Year **  | 13,061,369,776                           | 12,145,107,336                   | 1.075  | 12,676,268,101                    | 13,922,007,461                   | 1.098  |
| Grand Totals * | 20,264,844,189                           | 18,843,609,407                   | 1.075  | 19,354,695,085                    | 21,018,900,299                   | 1.086  |

\* Totals for all five reports and three-year fixed rate policies.

\*\* First through third reports plus three-year fixed rate policies.

**MARITIME CODES**

| <b>Risk Group</b> | <b>Program 1</b> | <b>Program 2 Option 1 State Act</b> | <b>Program 2 Option 2 USL Act</b> | <b>Description</b>  | <b>Source Code*</b> |
|-------------------|------------------|-------------------------------------|-----------------------------------|---|---------------------|
| A                 | 7394             | 7395                                | 7398                              | Diving and Marine Wrecking  | 7395                |
| B                 | 7333             | 7335                                | 7337                              | Dredging  | 7335                |
| C                 | 7046             | 7098                                | 7099                              | Vessels - not self-propelled                                      | 7098                |
| D                 | 7038             | 7090                                | 7050                              | Vessels - sail, boat livery, yachts                               | 7090                |
| E                 | 7016             | 7024                                | 7047                              | Vessels NOC, ferries, supply boats, fishing vessels, oyster boats | 7024                |

**DERIVATION OF RATE**

|            |                  |             |                      |
|------------|------------------|-------------|----------------------|
| All Groups | Source Code x .9 | Source Code | Source Code x EXPUSL |
|------------|------------------|-------------|----------------------|

\* The data for all three codes in the risk group is combined and used in calculating the derived by formula pure premiums for the source code.

**FELA CODES**

| <b>Program 1</b> | <b>Program 2 State Act</b> | <b>Program 2 USL Act</b> | <b>Description</b>   | <b>Source Code</b> |
|------------------|----------------------------|--------------------------|--|--------------------|
| 6702             | 6704                       | 6703                     | Railroad Construction                                      | 7855               |
| 7151             | 7153                       | 7152                     | Railroad Operation - All Employees                         | 7133               |
| 8814             | 8805                       | 8815                     | Railroad Operation - Clerical                              | 8810               |
| 8737             | 8734                       | 8738                     | Railroad Operation: Salespersons, Collectors or Messengers | 8742               |

**DERIVATION OF RATE**

|            |                                  |                    |                             |
|------------|----------------------------------|--------------------|-----------------------------|
| All Groups | Source Code x .1.215 (.9 x 1.35) | Source Code x 1.35 | Source Code x EXPUSL x 1.35 |
|------------|----------------------------------|--------------------|-----------------------------|

## Definitions and Calculations

EXPUSL – By applying the EXPUSL, the industrial codes are adjusted to remove the state benefits and assessments and apply the WEIGHTED state and federal benefits and assessments.

$$\begin{aligned} \text{EXPUSL} &= \text{Federal Weight} \times \text{Expense Adjusted USL Factor} + \text{State Weight} \\ &= 0.744 \times 1.93 + 0.256 \\ &= 1.692 \end{aligned}$$

Expense Adjusted USL Factor:

|   |       |
|---|-------|
| a. Loss Adjustment Expense                  | 1.210 |
| b. Overall Federal Assessment               | 1.065 |
| c. Overall State Assessment                 | 1.000 |
| d. Loss-based Expense Factor                | 1.054 |
| = ( (b) + (a) - 1 ) / ( (c) + (a) - 1 )     |       |
| ...rounded to 3 decimals places.            |       |
| e. Latest USL Factor                        | 1.83  |
| f. Expense Adjusted USL Factor              | 1.93  |
| = (d) x (e), rounded to two decimal places. |       |

The factor of 1.35 in the FELA calculations recognizes the increased chance that a FELA class will have an employer's liability claim compared to an industrial class.

The factor of 0.9 represents the reduced exposure to loss of Program 1 as compared to Program 2, State Act.

# MARITIME RATES

Exhibit 24

## ***Program 2, Option 1 Proposed Rates (Source Codes)***

| <b>Class Code</b>  | (a)<br><b>Voluntary Rate*</b> | (b)<br><b>ELR</b> | (c)<br><b>D-Ratio</b> |
|--|-------------------------------|-------------------|-----------------------|
| 7395   | 5.70                          | 1.82              | 0.29                  |
| 7335   | 6.77                          | 2.14              | 0.29                  |
| 7098   | 7.35                          | 2.32              | 0.28                  |
| 7090   | 5.65                          | 1.77              | 0.28                  |
| 7024   | 7.32                          | 2.32              | 0.29                  |
| Average USL for Experience Rating (d)                        |                               |                   | 1.92                  |
| Proposed Expense Adjusted USL (e)                            |                               |                   | 1.93                  |
| State Weight (f)   |                               |                   | 0.256                 |
| Federal Weight (g)   |                               |                   | 0.744                 |
| Program 2 Option 2 ELR Adjustment (h) = (d) x (g) + (f)      |                               |                   | 1.684                 |
| Program 2 Option2 Base Rate Adjustment (i) = (e) x (g) + (f) |                               |                   | 1.692                 |

## ***Program 2, Option 2***

| <b>Class Code</b> | (j) = (a) X (i)<br><b>Voluntary Rate*</b> | (k) = (b) x (h)<br><b>ELR</b> | (l) = (c)<br><b>D-Ratio</b> |
|-------------------|---|-------------------------------|-----------------------------|
| 7398              | 9.64                                      | 3.06                          | 0.29                        |
| 7337              | 11.45                                     | 3.60                          | 0.29                        |
| 7099              | 12.44                                     | 3.91                          | 0.28                        |
| 7050              | 9.56                                      | 2.98                          | 0.28                        |
| 7047              | 12.39                                     | 3.91                          | 0.29                        |

## ***Program 1***

| <b>Class Code</b> | (m) = (a) x 0.9<br><b>Voluntary Rate*</b> | (n)<br><b>ELR</b> | (o)<br><b>D-Ratio</b> |
|-------------------|---|-------------------|-----------------------|
| 7394              | 5.13                                      | 1.63              | 0.29                  |
| 7333              | 6.09                                      | 1.93              | 0.29                  |
| 7046              | 6.62                                      | 2.09              | 0.28                  |
| 7038              | 5.09                                      | 1.59              | 0.28                  |
| 7016              | 6.59                                      | 2.09              | 0.29                  |

\* The swing limits for the Program 2, Option 1 codes in the Miscellaneous industry group are from 4% above to 26% below the current rates. Per the B-1366 methodology, Program 2, Option 2 and Program 1 codes are calculated based on the limited Program 2, Option 1 codes, and are not further limited.

# FELA RATES

Exhibit 24

## *Proposed Industrial Rates (Source Codes)*

| <b>Class Code</b> | (p)<br><b>Voluntary Rate</b> | (q)<br><b>ELR</b> | (r)<br><b>D-Ratio</b> |
|-------------------|------------------------------|-------------------|-----------------------|
| 7133              | 3.37                         | 1.22              | 0.32                  |
| 8810              | 0.20                         | 0.08              | 0.43                  |
| 8742              | 0.38                         | 0.14              | 0.36                  |
| 7855              | 4.58                         | 1.74              | 0.36                  |

## *Program 2, USL Act*

| <b>Class Code</b> | (s) = (p) x (i) x 1.35<br><b>Voluntary Rate</b> | (t) = (q) x (h) x 1.35<br><b>ELR</b> | (u) = (r)<br><b>D-Ratio</b> |
|-------------------|---|--------------------------------------|-----------------------------|
| 7152              | 7.70  | 2.77                                 | 0.32                        |
| 8815              | 0.46  | 0.18                                 | 0.43                        |
| 8738              | 0.87  | 0.32                                 | 0.36                        |
| 6703              | 10.46   | 3.96                                 | 0.36                        |

## *Program 2, State Act*

| <b>Class Code</b> | (v) = (p) x 1.35<br><b>Voluntary Rate</b> | (w)<br><b>ELR</b> | (x)<br><b>D-Ratio</b> |
|-------------------|---|-------------------|-----------------------|
| 7153              | 4.55                                      | 1.65              | 0.32                  |
| 8805              | 0.27                                      | 0.12              | 0.43                  |
| 8734              | 0.51                                      | 0.19              | 0.36                  |
| 6704              | 6.18                                      | 2.35              | 0.36                  |

## *Program 1*

| <b>Class Code</b> | (y) = (p) x 0.9 x 1.35<br><b>Voluntary Rate</b> | (z)<br><b>ELR</b> | (aa)<br><b>D-Ratio</b> |
|-------------------|---|-------------------|------------------------|
| 7151              | 4.09  | 1.48              | 0.32                   |
| 8814              | 0.24  | 0.11              | 0.43                   |
| 8737              | 0.46  | 0.18              | 0.36                   |
| 6702              | 5.56  | 2.11              | 0.36                   |

## CCPAP Data

| <u>Report Number</u>                     | <u>Policy Period</u> | (1)<br>Standard Premium<br>for FCCPAP<br><u>Eligible Classes</u> | (2)<br><u>CCPAP Credit</u> | (3)<br>= (1) / [(1) + (2)]<br><u>Offset</u> |
|--|----------------------|--|----------------------------|---|
| 1  | (1/15-12/15)         | 1,070,584,701  | (422,988)                  | 1.000                                       |
| 2  | (1/14-12/14)         | 989,620,096  | (447,688)                  | 1.000                                       |
| 3  | (1/13-12/13)         | 860,295,866  | (515,176)                  | 1.001                                       |
| 3 Year Average                           |                      |  |                            | 1.000                                       |
| (a) Current offset applied to rates:     |                      |  |                            | 1.001                                       |
| (b) Selected offset for 1/1/2019 filing: |                      |  |                            | <b>1.000</b>                                |

Development of Deductible/Coinsurance Credit  
 Deductible with \$21,000 Coinsurance using the standard NCCI method  
 Florida - Program 1

Exhibit 28

Assumptions:

|  |       |
|--|-------|
| (1) Safety Factor .....  | 0.95  |
| (2) Target Cost Ratio .....  | 0.745 |
| (3) Claim Adjustment Expense as a<br>Percentage of Incurred Losses ..... | 0.210 |
| (4) Permissible Loss Ratio<br>{ (2) / (1.0 + (3)) } .....                | 0.616 |
| (5) Loss Adjustment Expense Ratio<br>to Premium { (2) - (4) } .....      | 0.129 |
| (6) Other Expenses .....   | 0.050 |

Loss Elimination Ratio:

$$(7) = 0.2 \times \text{LER}(\text{Coinsurance}) + 0.8 \times \text{LER}(\text{Deductible})$$

Premium Credit:

$$(8) = 1.0 - \{ [1.0 - (7) \times (1)] \times (4) + (5) + (6) \} / \{ (4) + (5) + (6) \}$$

(7) Loss Elimination Ratios

| Deductible<br>Amount | HG A  | HG B  | HG C  | HG D  | HG E  | HG F  | HG G  |
|----------------------|-------|-------|-------|-------|-------|-------|-------|
| \$500                | 0.129 | 0.107 | 0.099 | 0.080 | 0.065 | 0.054 | 0.043 |
| \$1,000              | 0.156 | 0.129 | 0.119 | 0.095 | 0.076 | 0.063 | 0.050 |
| \$1,500              | 0.178 | 0.146 | 0.135 | 0.107 | 0.086 | 0.071 | 0.056 |
| \$2,000              | 0.195 | 0.160 | 0.149 | 0.118 | 0.094 | 0.077 | 0.062 |
| \$2,500              | 0.211 | 0.173 | 0.161 | 0.127 | 0.102 | 0.084 | 0.067 |

(8) Premium Credits

| Deductible<br>Amount | HG A  | HG B  | HG C  | HG D  | HG E  | HG F  | HG G  |
|----------------------|-------|-------|-------|-------|-------|-------|-------|
| \$500                | 0.095 | 0.079 | 0.073 | 0.059 | 0.048 | 0.040 | 0.032 |
| \$1,000              | 0.115 | 0.095 | 0.088 | 0.070 | 0.056 | 0.046 | 0.037 |
| \$1,500              | 0.131 | 0.107 | 0.100 | 0.079 | 0.063 | 0.052 | 0.042 |
| \$2,000              | 0.144 | 0.118 | 0.110 | 0.087 | 0.069 | 0.057 | 0.046 |
| \$2,500              | 0.155 | 0.127 | 0.118 | 0.093 | 0.075 | 0.061 | 0.049 |



Development of Deductible/Coinsurance Credit  
 Coinsurance without Deductible using the standard NCCI method  
 Florida - Program 2

Exhibit 28

Assumptions:

|  |       |
|--|-------|
| (1) Safety Factor .....  | 0.95  |
| (2) Target Cost Ratio .....  | 0.745 |
| (3) Claim Adjustment Expense as a<br>Percentage of Incurred Losses ..... | 0.210 |
| (4) Permissible Loss Ratio<br>{ (2) / (1.0 + (3)) } .....                | 0.616 |
| (5) Loss Adjustment Expense Ratio<br>to Premium { (2) - (4) } .....      | 0.129 |
| (6) Other Expenses .....   | 0.050 |

Loss Elimination Ratio:

$$(7) = 0.2 \times \text{LER}(\text{Coinsurance})$$

Premium Credit:

$$(8) = 1.0 - \{ [1.0 - (7) \times (1)] \times (4) + (5) + (6) \} / \{ (4) + (5) + (6) \}$$

(7) Loss Elimination Ratios

Coinsurance

| <u>Amount</u> | <u>HG A</u> | <u>HG B</u> | <u>HG C</u> | <u>HG D</u> | <u>HG E</u> | <u>HG F</u> | <u>HG G</u> |
|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| \$5,000       | 0.045       | 0.036       | 0.034       | 0.026       | 0.021       | 0.017       | 0.013       |
| \$10,000      | 0.064       | 0.052       | 0.049       | 0.039       | 0.032       | 0.026       | 0.021       |
| \$15,000      | 0.077       | 0.064       | 0.060       | 0.049       | 0.041       | 0.034       | 0.028       |
| \$20,000      | 0.088       | 0.074       | 0.069       | 0.058       | 0.048       | 0.041       | 0.034       |
| \$21,000      | 0.090       | 0.076       | 0.071       | 0.059       | 0.050       | 0.043       | 0.035       |

(8) Premium Credits

Coinsurance

| <u>Amount</u> | <u>HG A</u> | <u>HG B</u> | <u>HG C</u> | <u>HG D</u> | <u>HG E</u> | <u>HG F</u> | <u>HG G</u> |
|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| \$5,000       | 0.033       | 0.027       | 0.025       | 0.019       | 0.015       | 0.012       | 0.010       |
| \$10,000      | 0.047       | 0.039       | 0.036       | 0.029       | 0.023       | 0.019       | 0.016       |
| \$15,000      | 0.057       | 0.047       | 0.044       | 0.036       | 0.030       | 0.025       | 0.021       |
| \$20,000      | 0.065       | 0.055       | 0.051       | 0.043       | 0.036       | 0.030       | 0.025       |
| \$21,000      | 0.066       | 0.056       | 0.052       | 0.044       | 0.037       | 0.031       | 0.026       |

Development of Deductible/Coinsurance Credit  
 Deductible without coinsurance using the standard NCCI method  
 Florida - Program 3

Exhibit 28

Assumptions:

|  |       |
|--|-------|
| (1) Safety Factor .....  | 0.95  |
| (2) Target Cost Ratio .....  | 0.745 |
| (3) Claim Adjustment Expense as a<br>Percentage of Incurred Losses ..... | 0.210 |
| (4) Permissible Loss Ratio<br>{ (2) / (1.0 + (3)) } .....                | 0.616 |
| (5) Loss Adjustment Expense Ratio<br>to Premium { (2) - (4) } .....      | 0.129 |
| (6) Other Expenses .....   | 0.050 |

Loss Elimination Ratio:

(7) = LER(Deductible)

Premium Credit:

(8) =  $1.0 - \{ [1.0 - (7) \times (1)] \times (4) + (5) + (6) \} / \{ (4) + (5) + (6) \}$

(7) Loss Elimination Ratios

| Deductible<br>Amount | HG A  | HG B  | HG C  | HG D  | HG E  | HG F  | HG G  |
|----------------------|-------|-------|-------|-------|-------|-------|-------|
| \$500                | 0.048 | 0.038 | 0.035 | 0.026 | 0.019 | 0.014 | 0.011 |
| \$1,000              | 0.082 | 0.066 | 0.061 | 0.045 | 0.033 | 0.025 | 0.020 |
| \$1,500              | 0.109 | 0.087 | 0.081 | 0.060 | 0.045 | 0.035 | 0.027 |
| \$2,000              | 0.131 | 0.105 | 0.098 | 0.073 | 0.056 | 0.043 | 0.034 |
| \$2,500              | 0.151 | 0.121 | 0.112 | 0.085 | 0.065 | 0.051 | 0.040 |
| \$5,000              | 0.223 | 0.181 | 0.168 | 0.130 | 0.103 | 0.083 | 0.066 |
| \$10,000             | 0.318 | 0.262 | 0.243 | 0.195 | 0.159 | 0.132 | 0.106 |
| \$15,000             | 0.387 | 0.322 | 0.299 | 0.246 | 0.203 | 0.172 | 0.139 |
| \$20,000             | 0.441 | 0.372 | 0.345 | 0.289 | 0.242 | 0.207 | 0.168 |
| \$25,000             | 0.486 | 0.413 | 0.384 | 0.326 | 0.275 | 0.237 | 0.194 |
| \$50,000             | 0.631 | 0.554 | 0.518 | 0.459 | 0.397 | 0.353 | 0.292 |
| \$75,000             | 0.709 | 0.635 | 0.598 | 0.541 | 0.476 | 0.432 | 0.361 |

(8) Premium Credits

| Deductible<br>Amount | HG A  | HG B  | HG C  | HG D  | HG E  | HG F  | HG G  |
|----------------------|-------|-------|-------|-------|-------|-------|-------|
| \$500                | 0.035 | 0.028 | 0.026 | 0.019 | 0.014 | 0.010 | 0.008 |
| \$1,000              | 0.061 | 0.048 | 0.045 | 0.033 | 0.025 | 0.019 | 0.014 |
| \$1,500              | 0.080 | 0.064 | 0.060 | 0.044 | 0.033 | 0.026 | 0.020 |
| \$2,000              | 0.097 | 0.078 | 0.072 | 0.054 | 0.041 | 0.032 | 0.025 |
| \$2,500              | 0.111 | 0.089 | 0.083 | 0.062 | 0.048 | 0.038 | 0.030 |
| \$5,000              | 0.164 | 0.133 | 0.123 | 0.095 | 0.076 | 0.061 | 0.049 |
| \$10,000             | 0.234 | 0.193 | 0.179 | 0.144 | 0.117 | 0.097 | 0.078 |
| \$15,000             | 0.285 | 0.237 | 0.220 | 0.181 | 0.150 | 0.127 | 0.103 |
| \$20,000             | 0.325 | 0.274 | 0.254 | 0.213 | 0.178 | 0.152 | 0.124 |
| \$25,000             | 0.358 | 0.304 | 0.283 | 0.240 | 0.202 | 0.175 | 0.143 |
| \$50,000             | 0.464 | 0.408 | 0.381 | 0.338 | 0.292 | 0.260 | 0.215 |
| \$75,000             | 0.522 | 0.468 | 0.440 | 0.398 | 0.350 | 0.318 | 0.266 |

**ELR FACTOR CALCULATION**

**FLORIDA**

**Exhibit 29a**

**ERA Experience Rating**

| Exp Rating 3rd rpt<br>01/01/15 | WCSP 3rd rpt<br>Losses | 3:U<br>Devel.* | Ultimate<br>Losses | Amend.<br>Factor | On-Level<br>Losses | Trend<br>Factor (10) <sup>*4</sup> | Trended<br>Losses |
|--------------------------------|------------------------|----------------|--------------------|------------------|--------------------|------------------------------------|-------------------|
| Fatal Likely                   | 370,501                | 1.288          | 477,205            | 1.084            | 517,290            | 0.867                              | 448,490           |
| Permanent Total                | 17,220,018             | 1.288          | 22,179,383         | 1.084            | 24,042,451         | 0.867                              | 20,844,805        |
| Permanent Partial Likely       | 79,831,023             | 1.288          | 102,822,358        | 1.155            | 118,759,823        | 0.867                              | 102,964,767       |
| Temporary Total Likely         | 78,513,349             | 1.288          | 101,125,194        | 1.143            | 115,586,097        | 0.867                              | 100,213,146       |
| Likely                         | 175,934,891            | 1.288          | 226,604,140        | 1.143            | 258,905,661        | 0.867                              | 224,471,208       |
| Fatal Not Likely               | 9,915,402              | 1.086          | 10,768,127         | 1.084            | 11,672,650         | 0.867                              | 10,120,188        |
| Permanent Partial Not Likely   | 140,563,912            | 1.086          | 152,652,408        | 1.155            | 176,313,531        | 0.867                              | 152,863,831       |
| Temporary Total Not Likely     | 186,311,413            | 1.086          | 202,334,195        | 1.143            | 231,267,985        | 0.867                              | 200,509,343       |
| Not-Likely                     | 336,790,727            | 1.086          | 365,754,730        | 1.146            | 419,254,166        | 0.867                              | 363,493,362       |
| Medical Likely                 | 292,146,652            | 1.324          | 386,802,167        | 1.112            | 430,124,010        | 0.922                              | 396,574,337       |
| Medical Not Likely             | 800,306,168            | 1.049          | 839,521,170        | 1.112            | 933,547,541        | 0.922                              | 860,730,833       |
| Medical                        | 1,092,452,820          | 1.123          | 1,226,323,337      | 1.112            | 1,363,671,551      | 0.922                              | 1,257,305,170     |

| Exp Rating 2nd rpt<br>01/01/16 | WCSP 2nd rpt<br>Losses | 2:U<br>Devel. | Ultimate<br>Losses | Amend.<br>Factor | On-Level<br>Losses | Trend<br>Factor (10) <sup>*3</sup> | Trended<br>Losses |
|--------------------------------|------------------------|---------------|--------------------|------------------|--------------------|------------------------------------|-------------------|
| Fatal Likely                   | 905,726                | 1.538         | 1,393,007          | 1.009            | 1,405,544          | 0.899                              | 1,263,584         |
| Permanent Total                | 9,740,033              | 1.538         | 14,980,171         | 1.009            | 15,114,993         | 0.899                              | 13,588,379        |
| Permanent Partial Likely       | 73,498,906             | 1.538         | 113,041,317        | 1.022            | 115,528,226        | 0.899                              | 103,859,875       |
| Temporary Total Likely         | 83,469,668             | 1.538         | 128,376,349        | 1.020            | 130,943,876        | 0.899                              | 117,718,545       |
| Likely                         | 167,614,333            | 1.538         | 257,790,844        | 1.020            | 262,992,639        | 0.899                              | 236,430,383       |
| Fatal Not Likely               | 11,364,186             | 1.164         | 13,227,913         | 1.009            | 13,346,964         | 0.899                              | 11,998,921        |
| Permanent Partial Not Likely   | 123,668,394            | 1.164         | 143,950,011        | 1.022            | 147,116,911        | 0.899                              | 132,258,103       |
| Temporary Total Not Likely     | 193,702,644            | 1.164         | 225,469,878        | 1.020            | 229,979,276        | 0.899                              | 206,751,369       |
| Not Likely                     | 328,735,224            | 1.164         | 382,647,802        | 1.020            | 390,443,151        | 0.899                              | 351,008,393       |
| Medical Likely                 | 299,128,713            | 1.437         | 429,847,961        | 1.016            | 436,725,528        | 0.941                              | 410,958,722       |
| Medical Not Likely             | 811,986,747            | 1.072         | 870,449,793        | 1.016            | 884,376,990        | 0.941                              | 832,198,748       |
| Medical                        | 1,111,115,460          | 1.170         | 1,300,297,754      | 1.016            | 1,321,102,518      | 0.941                              | 1,243,157,470     |

| Exp Rating 1st rpt<br>01/01/17 | WCSP 1st rpt<br>Losses | 1:U<br>Devel. | Ultimate<br>Losses | Amend.<br>Factor | On-Level<br>Losses | Trend<br>Factor (10) <sup>*2</sup> | Trended<br>Losses |
|--------------------------------|------------------------|---------------|--------------------|------------------|--------------------|------------------------------------|-------------------|
| Fatal Likely                   | 0                      | 2.318         | 0                  | 1.000            | 0                  | 0.931                              | 0                 |
| Permanent Total                | 3,364,095              | 2.318         | 7,797,972          | 1.000            | 7,797,972          | 0.931                              | 7,259,912         |
| Permanent Partial Likely       | 37,737,608             | 2.318         | 87,475,775         | 1.000            | 87,475,775         | 0.931                              | 81,439,947        |
| Temporary Total Likely         | 79,414,237             | 2.318         | 184,082,201        | 1.000            | 184,082,201        | 0.931                              | 171,380,529       |
| Likely                         | 120,515,940            | 2.318         | 279,355,948        | 1.000            | 279,355,948        | 0.931                              | 260,080,388       |
| Fatal Not Likely               | 13,939,408             | 1.358         | 18,929,716         | 1.000            | 18,929,716         | 0.931                              | 17,623,566        |
| Permanent Partial Not Likely   | 95,876,008             | 1.358         | 130,199,619        | 1.000            | 130,199,619        | 0.931                              | 121,215,845       |
| Temporary Total Not Likely     | 197,375,578            | 1.358         | 268,036,035        | 1.000            | 268,036,035        | 0.931                              | 249,541,549       |
| Not Likely                     | 307,190,994            | 1.358         | 417,165,370        | 1.000            | 417,165,370        | 0.931                              | 388,380,960       |
| Medical Likely                 | 281,462,287            | 1.701         | 478,767,350        | 1.000            | 478,767,350        | 0.960                              | 459,616,656       |
| Medical Not Likely             | 824,201,450            | 1.120         | 923,105,624        | 1.000            | 923,105,624        | 0.960                              | 886,181,399       |
| Medical                        | 1,105,663,737          | 1.268         | 1,401,872,974      | 1.000            | 1,401,872,974      | 0.960                              | 1,345,798,055     |

| Injury Type | Development | x Benefit | x Trend | x(LBP) | = Total | Reciprocal |
|-------------|-------------|-----------|---------|--------|---------|------------|
| Indemnity   | 1.343       | 1.051     | 0.899   | 1.210  | 1.535   | 0.651      |
| Medical     | 1.187       | 1.040     | 0.941   | 1.210  | 1.406   | 0.711      |
| Total       | 1.234       | 1.044     | 0.927   | 1.210  | 1.445   | 0.692      |

\* Development factor limited at \$500,000.

1st Report WCSP Start: 1/1/2015  
1st Report WCSP End: 12/31/2015

|                                  | Indemnity | Medical |
|----------------------------------|-----------|---------|
| 1.) Reciprocal Weighted Averages | 0.651     | 0.711   |
| ERA Medical Adjustment Factor    |           | 0.870   |
| Final Weighted Averages          | 0.651     | 0.619   |

|   | Overall |
|---|---------|
| 2.) (a) Trended WCSP Experience Change      | 1.025   |
| (1) WCSP Experience Change                  | 1.036   |
| (2) WCSP Trend                              | 0.959   |
| (3) Adjustment to Target Off-Balance(Mult.) | 1.032   |

|                                      |       |
|--------------------------------------|-------|
| (b) Financial Data Experience Change | 0.916 |
| (c) Experience Adj. Factor (a)/(b)   | 1.119 |

|   |       |
|---|-------|
| 3.) ELR Composite Factor<br>(change in MPM and other adjustments) | 1.000 |
|---|-------|

|                              | Indemnity | Medical |
|------------------------------|-----------|---------|
| 4.) Avg. RER/GERT ELR Factor | 0.728     | 0.796   |
| Avg. ERA ELR Factor          | 0.728     | 0.693   |
| [(1)x(2c)/(3)]               |           |         |

**5.) Adjustment for Excess Provision and Undeveloped Loss Layer Between Ratemaking Limit and SAL**

|                              | HG A  | HG B  | HG C  | HG D  | HG E  | HG F  | HG G  |
|------------------------------|-------|-------|-------|-------|-------|-------|-------|
| Indemnity & Medical Combined | 0.907 | 0.858 | 0.822 | 0.785 | 0.725 | 0.691 | 0.602 |

**6.) ELR Factors**

| ERA                   |       |       |       |       |       |       |       |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|
| Indemnity (4 Ind)x(5) | 0.660 | 0.625 | 0.598 | 0.571 | 0.528 | 0.503 | 0.438 |
| Medical (4 Med)x(5)   | 0.629 | 0.595 | 0.570 | 0.544 | 0.502 | 0.479 | 0.417 |

**7.) LAE & Assessment**

|                      |         |
|----------------------|---------|
| Loss Adj. Expense    | 1.210   |
| Indemnity Assessment | 1.00000 |
| Medical Assessment   | 1.00000 |
| Overall Assessment   | 1.00000 |

**8.) Financial Data Annual Trend**

|           |       |
|-----------|-------|
| Indemnity | 0.965 |
| Medical   | 0.980 |

**FLORIDA**  
**January 1, 2019**  
**SAMPLE RATE CALCULATION**

**Derivation of Proposed Rate - Code 8810**  
Industry Group - Office and Clerical, Hazard Group - C

The rate for the above-captioned classification is derived as follows:

|  | <u>Indemnity</u> | <u>Medical</u> | <u>Total</u> |
|--|------------------|----------------|--------------|
| 1. Indicated Pure Premium  | 0.033            | 0.092          | 0.13         |
| 2. Pure Premium Indicated by National Relativity   | 0.032            | 0.085          | 0.12         |
| 3. Pure Premium Present on Rate Level  | 0.031            | 0.096          | 0.13         |
| 4. State Credibilities   | 100%             | 100%           | xxx          |
| 5. National Credibilities  | 0%               | 0%             | xxx          |
| 6. Residual Credibilities = 100% - (4) - (5)   | 0%               | 0%             | xxx          |
| 7. Derived by Formula Pure Premiums<br>= (1) x (4) + (2) x (5) + (3) x (6)                               | 0.033            | 0.092          | 0.13         |
| 8. Test Correction Factor  | 0.9946           | 0.9946         | xxx          |
| 9. Underlying Pure Premiums = (7) x (8) *  | 0.038            | 0.092          | 0.13         |
| 10. Ratio of Manual to Standard Premium  |                  |                | 1.126        |
| 11. Target Cost Ratio  |                  |                | 0.745        |
| 12. Rate = (9) x (10) / (11)   |                  |                | 0.20         |
| 13. Rate Within Swing Limits   |                  |                | 0.20         |
| Current Rate x Swing Limits  |                  |                |              |
| a) Lower bound = 0.23 x 0.700 = 0.17   |                  |                |              |
| b) Upper bound = 0.23 x 1.000 = 0.23   |                  |                |              |
| 14. Pure Premiums Underlying Proposed Rate*<br>= ((14TOT) / (9TOT)) x (9) ; (14TOT) = (13) x (11) / (10) | 0.038            | 0.092          | 0.13         |
| 15. Hazard Group C ELR Factors   | 0.598            | 0.570          |              |
| 16. <b>ELR = [(14 ind) x (15 ind) + (14 med) x (15 med)] x (10)</b>                                      |                  |                | <b>0.08</b>  |
| 17. Hazard Group C D-Ratio Factors   | 0.439            | 0.422          |              |
| 18. <b>D-ratio = [(14 ind) x (17 ind) + (14 med) x (17 med)] / (14 tot)</b>                              |                  |                | <b>0.43</b>  |

\* Indemnity pure premium is adjusted for the rounded total pure premium:  
Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium

Florida - (Eff date 01/01/2019)  
**Industrials - Partial D-Ratios and Loss Distributions (Split point =\$17,000)**

Exhibit 29c

**Three Reports (1st-3rd) - HG A**

|    | (1)          | (2)            | (3)         | (4)        | (5)         | (6)                           | (7)             |                         |
|----|--------------|----------------|-------------|------------|-------------|-------------------------------|-----------------|-------------------------|
| HG | Injury Group | Ltd Total Loss | Primary     | Ltd Indem  | Ltd Med     | Est. Med. Primary (2)x(4)/(1) | Partial D-Ratio | Loss Distr              |
| A  | Lost-Time    | 272,010,149    | 125,522,886 | 88,152,855 | 183,857,294 | 84,843,519                    | 0.461           | <=(2) / (1) 0.303       |
| A  | Medical Only | 18,768,259     | 18,033,000  | -          | 18,768,259  | 18,033,000                    | 0.508           | <=Tot(5) / Tot(4) 0.697 |
| A  | Total        | 290,778,408    | 143,555,886 | 88,152,855 | 202,625,553 | 102,876,519                   | 0.494           | 1.000                   |

**Three Reports (1st-3rd) - HG B**

|    | (1)          | (2)            | (3)         | (4)         | (5)         | (6)                           | (7)             |                         |
|----|--------------|----------------|-------------|-------------|-------------|-------------------------------|-----------------|-------------------------|
| HG | Injury Group | Ltd Total Loss | Primary     | Ltd Indem   | Ltd Med     | Est. Med. Primary (2)x(4)/(1) | Partial D-Ratio | Loss Distr              |
| B  | Lost-Time    | 595,161,317    | 253,009,575 | 189,450,172 | 405,711,145 | 172,472,238                   | 0.425           | <=(2) / (1) 0.301       |
| B  | Medical Only | 34,661,898     | 33,039,821  | -           | 34,661,898  | 33,039,821                    | 0.467           | <=Tot(5) / Tot(4) 0.699 |
| B  | Total        | 629,823,215    | 286,049,396 | 189,450,172 | 440,373,043 | 205,512,059                   | 0.454           | 1.000                   |

**Three Reports (1st-3rd) - HG C**

|    | (1)          | (2)            | (3)         | (4)         | (5)         | (6)                           | (7)             |                         |
|----|--------------|----------------|-------------|-------------|-------------|-------------------------------|-----------------|-------------------------|
| HG | Injury Group | Ltd Total Loss | Primary     | Ltd Indem   | Ltd Med     | Est. Med. Primary (2)x(4)/(1) | Partial D-Ratio | Loss Distr              |
| C  | Lost-Time    | 1,098,774,448  | 435,872,745 | 368,286,207 | 730,488,241 | 289,777,320                   | 0.397           | <=(2) / (1) 0.317       |
| C  | Medical Only | 63,831,171     | 60,839,114  | -           | 63,831,171  | 60,839,114                    | 0.441           | <=Tot(5) / Tot(4) 0.683 |
| C  | Total        | 1,162,605,619  | 496,711,859 | 368,286,207 | 794,319,412 | 350,616,434                   | 0.427           | 1.000                   |

**Three Reports (1st-3rd) - HG D**

|    | (1)          | (2)            | (3)         | (4)         | (5)         | (6)                           | (7)             |                         |
|----|--------------|----------------|-------------|-------------|-------------|-------------------------------|-----------------|-------------------------|
| HG | Injury Group | Ltd Total Loss | Primary     | Ltd Indem   | Ltd Med     | Est. Med. Primary (2)x(4)/(1) | Partial D-Ratio | Loss Distr              |
| D  | Lost-Time    | 527,610,092    | 196,886,127 | 186,941,220 | 340,668,872 | 127,126,027                   | 0.373           | <=(2) / (1) 0.340       |
| D  | Medical Only | 21,553,553     | 20,335,466  | -           | 21,553,553  | 20,335,466                    | 0.407           | <=Tot(5) / Tot(4) 0.660 |
| D  | Total        | 549,163,645    | 217,221,593 | 186,941,220 | 362,222,425 | 147,461,493                   | 0.396           | 1.000                   |

**Three Reports (1st-3rd) - HG E**

|    | (1)          | (2)            | (3)         | (4)         | (5)         | (6)                           | (7)             |                         |
|----|--------------|----------------|-------------|-------------|-------------|-------------------------------|-----------------|-------------------------|
| HG | Injury Group | Ltd Total Loss | Primary     | Ltd Indem   | Ltd Med     | Est. Med. Primary (2)x(4)/(1) | Partial D-Ratio | Loss Distr              |
| E  | Lost-Time    | 819,946,560    | 282,344,264 | 296,340,368 | 523,606,192 | 180,301,025                   | 0.344           | <=(2) / (1) 0.350       |
| E  | Medical Only | 26,608,134     | 24,781,337  | -           | 26,608,134  | 24,781,337                    | 0.373           | <=Tot(5) / Tot(4) 0.650 |
| E  | Total        | 846,554,694    | 307,125,601 | 296,340,368 | 550,214,326 | 205,082,362                   | 0.363           | 1.000                   |

**Three Reports (1st-3rd) - HG F**

|    | (1)          | (2)            | (3)         | (4)         | (5)         | (6)                           | (7)             |                         |
|----|--------------|----------------|-------------|-------------|-------------|-------------------------------|-----------------|-------------------------|
| HG | Injury Group | Ltd Total Loss | Primary     | Ltd Indem   | Ltd Med     | Est. Med. Primary (2)x(4)/(1) | Partial D-Ratio | Loss Distr              |
| F  | Lost-Time    | 651,277,562    | 197,610,474 | 242,494,280 | 408,783,282 | 124,032,921                   | 0.303           | <=(2) / (1) 0.363       |
| F  | Medical Only | 16,331,681     | 14,271,720  | -           | 16,331,681  | 14,271,720                    | 0.325           | <=Tot(5) / Tot(4) 0.637 |
| F  | Total        | 667,609,243    | 211,882,194 | 242,494,280 | 425,114,963 | 138,304,641                   | 0.317           | 1.000                   |

**Three Reports (1st-3rd) - HG G**

|    | (1)          | (2)            | (3)        | (4)        | (5)        | (6)                           | (7)             |                         |
|----|--------------|----------------|------------|------------|------------|-------------------------------|-----------------|-------------------------|
| HG | Injury Group | Ltd Total Loss | Primary    | Ltd Indem  | Ltd Med    | Est. Med. Primary (2)x(4)/(1) | Partial D-Ratio | Loss Distr              |
| G  | Lost-Time    | 131,095,484    | 35,396,481 | 44,533,681 | 86,561,803 | 23,372,149                    | 0.270           | <=(2) / (1) 0.332       |
| G  | Medical Only | 3,060,852      | 2,677,964  | -          | 3,060,852  | 2,677,964                     | 0.291           | <=Tot(5) / Tot(4) 0.668 |
| G  | Total        | 134,156,336    | 38,074,445 | 44,533,681 | 89,622,655 | 26,050,113                    | 0.284           | 1.000                   |

**D-RATIO FACTOR CALCULATION**

| <b><i>Proposed Values HG A</i></b>               |                  |                |              | <b><i>Proposed Values HG B</i></b>               |                  |                |              |
|--|------------------|----------------|--------------|--|------------------|----------------|--------------|
|  | <b>Indemnity</b> | <b>Medical</b> | <b>Total</b> |  | <b>Indemnity</b> | <b>Medical</b> | <b>Total</b> |
| 1. Three Year Partial D-Ratios                   | 0.461            | 0.508          |              | 1. Three Year Partial D-Ratios                   | 0.425            | 0.467          |              |
| 2. Three Year Loss Distribution                  | 0.303            | 0.697          | 1.000        | 2. Three Year Loss Distribution                  | 0.301            | 0.699          | 1.000        |
| 3. WCSP Experience On-Level                      | 195,118,394      | 516,350,758    |              | 3. WCSP Experience On-Level                      | 455,514,845      | 1,211,177,819  |              |
| 4. Adjusted Experience Distribution (3) / Sum(3) | 0.274            | 0.726          | 1.000        | 4. Adjusted Experience Distribution (3) / Sum(3) | 0.273            | 0.727          | 1.000        |
| 5. D-Ratio Factors (1) x (2) / (4)               | 0.511            | 0.487          |              | 5. D-Ratio Factors (1) x (2) / (4)               | 0.468            | 0.449          |              |
| <b><i>Proposed Values HG C</i></b>               |                  |                |              | <b><i>Proposed Values HG D</i></b>               |                  |                |              |
|  | <b>Indemnity</b> | <b>Medical</b> | <b>Total</b> |  | <b>Indemnity</b> | <b>Medical</b> | <b>Total</b> |
| 1. Three Year Partial D-Ratios                   | 0.397            | 0.441          |              | 1. Three Year Partial D-Ratios                   | 0.373            | 0.407          |              |
| 2. Three Year Loss Distribution                  | 0.317            | 0.683          | 1.000        | 2. Three Year Loss Distribution                  | 0.340            | 0.660          | 1.000        |
| 3. WCSP Experience On-Level                      | 915,690,616      | 2,282,522,824  |              | 3. WCSP Experience On-Level                      | 465,283,978      | 1,059,557,557  |              |
| 4. Adjusted Experience Distribution (3) / Sum(3) | 0.286            | 0.714          | 1.000        | 4. Adjusted Experience Distribution (3) / Sum(3) | 0.305            | 0.695          | 1.000        |
| 5. D-Ratio Factors (1) x (2) / (4)               | 0.439            | 0.422          |              | 5. D-Ratio Factors (1) x (2) / (4)               | 0.416            | 0.386          |              |
| <b><i>Proposed Values HG E</i></b>               |                  |                |              | <b><i>Proposed Values HG F</i></b>               |                  |                |              |
|  | <b>Indemnity</b> | <b>Medical</b> | <b>Total</b> |  | <b>Indemnity</b> | <b>Medical</b> | <b>Total</b> |
| 1. Three Year Partial D-Ratios                   | 0.344            | 0.373          |              | 1. Three Year Partial D-Ratios                   | 0.303            | 0.325          |              |
| 2. Three Year Loss Distribution                  | 0.350            | 0.650          | 1.000        | 2. Three Year Loss Distribution                  | 0.363            | 0.637          | 1.000        |
| 3. WCSP Experience On-Level                      | 764,217,465      | 1,685,626,644  |              | 3. WCSP Experience On-Level                      | 638,515,798      | 1,348,103,501  |              |
| 4. Adjusted Experience Distribution (3) / Sum(3) | 0.312            | 0.688          | 1.000        | 4. Adjusted Experience Distribution (3) / Sum(3) | 0.321            | 0.679          | 1.000        |
| 5. D-Ratio Factors (1) x (2) / (4)               | 0.386            | 0.352          |              | 5. D-Ratio Factors (1) x (2) / (4)               | 0.343            | 0.305          |              |
| <b><i>Proposed Values HG G</i></b>               |                  |                |              |  |                  |                |              |
|  | <b>Indemnity</b> | <b>Medical</b> | <b>Total</b> |  |                  |                |              |
| 1. Three Year Partial D-Ratios                   | 0.270            | 0.291          |              |  |                  |                |              |
| 2. Three Year Loss Distribution                  | 0.332            | 0.668          | 1.000        |  |                  |                |              |
| 3. WCSP Experience On-Level                      | 131,692,020      | 331,293,373    |              |  |                  |                |              |
| 4. Adjusted Experience Distribution (3) / Sum(3) | 0.284            | 0.716          | 1.000        |  |                  |                |              |
| 5. D-Ratio Factors (1) x (2) / (4)               | 0.316            | 0.271          |              |  |                  |                |              |

# Florida

Exhibit 29d

Effective Date: 01/01/19  
First Report Policy Start Date: 01/01/15  
First Report Policy End Date: 12/31/15

## State Reference Point

### MIDPOINTS FROM JULIAN CALCULATION:

|                                       |          |
|---------------------------------------|----------|
| Midpoint of Experience Rating Period: | 11/17/16 |
| Midpoint of First Report WCSP:        | 11/17/15 |
| Midpoint of Second Report WCSP:       | 11/17/14 |
| Midpoint of Third Report WCSP:        | 11/17/13 |

| Policy Period    | Total Cases    | Incurred Total Losses* | Average Cost Per Case |
|------------------|----------------|------------------------|-----------------------|
| 1/2015 - 12/2015 | 180,931        | 1,650,858,914          | 9,124                 |
| 1/2014 - 12/2014 | 177,056        | 1,725,080,432          | 9,743                 |
| 1/2013 - 12/2013 | 176,675        | 1,760,664,682          | 9,966                 |
| <b>Totals</b>    | <b>534,662</b> | <b>5,136,604,028</b>   | <b>9,607</b>          |

|  |           |
|--|-----------|
| Indicated State Reference Point (250 x Avg. Cost per Case)           | 2,401,750 |
| Length of Trending Period (Julian Method)**                          | 2.001     |
| ELG Trend  | 1.000     |
| Trend Factor (ELG Trend ^ Length of Trending Period)                 | 1.000     |
| Trended State Reference Point (State Reference Point x Trend Factor) | 2,401,750 |
| Proposed State Reference Point (SRP Rounded to Nearest 5,000)        | 2,400,000 |

\* Total incurred losses are unlimited indemnity and medical losses.

\*\* Midpoint of the latest three USP policy periods to midpoint of the experience rating period.

**Carriers Excluded from Frequency & Severity Considerations  
Standard Coverage**

| <u>Policy Year</u> | <u>Carrier Name</u>          | <u>Exclusion Type</u> |
|--------------------|------------------------------|-----------------------|
| 2007               | BANKERS INS CO               | (R)                   |
| 2007               | ARGONAUT INS CO              | (R)                   |
| 2007               | OH FARMERS INS CO            | (R)                   |
| 2007               | TRUCK INSURANCE EXCHANGE     | (R)                   |
| 2007               | PRAETORIAN INSURANCE COMPANY | (R)                   |
| 2008               | BANKERS INS CO               | (R)                   |
| 2008               | OH FARMERS INS CO            | (R)                   |
| 2008               | TRUCK INSURANCE EXCHANGE     | (R)                   |
| 2008               | PRAETORIAN INSURANCE COMPANY | (R)                   |
| 2009               | A M C O INSURANCE COMPANY    | (R)                   |
| 2009               | BANKERS INS CO               | (R)                   |
| 2010               | BANKERS INS CO               | (R)                   |
| 2011               | BANKERS INS CO               | (R)                   |
| 2014               | SENECA INSURANCE CO          | (R)                   |
| 2015               | SENECA INSURANCE CO          | (R)                   |
| 2016               | SYNERGY INS CO               | (R)                   |

**Carriers Excluded from Loss Ratio Considerations  
Standard Coverage and Large Deductible**

| <u>Policy Year</u> | <u>Carrier Name</u>      | <u>Exclusion Type</u> |
|--------------------|--------------------------|-----------------------|
| 2007               | ARGONAUT INS CO          | (M)                   |
| 2007               | TRUCK INSURANCE EXCHANGE | (R)                   |
| 2008               | TRUCK INSURANCE EXCHANGE | (R)                   |
| 2008               | NATIONAL AMERICAN INS CO | (S)                   |
| 2009               | HANOVER INS CO           | (S)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.



**Carriers Excluded from Policy Year Standard Coverage Development Considerations  
Latest Diagonal - Indemnity Paid Data**

| <u>Link Ratio</u>                                | <u>Carrier Name</u>              | <u>Exclusion Type</u> |
|--|----------------------------------|-----------------------|
| 14th to 15th                                     | BANKERS INS CO                   | (R)                   |
| 2nd to 12th                                      | CASTLEPOINT NATIONAL INS CO      | (R)                   |
| 1st to 13th                                      | GUARANTEE INS CO                 | (R)                   |
| 17th to 18th                                     | OH FARMERS INS CO                | (R)                   |
| 13th to 19th                                     | OLD REPUBLIC INS CO              | (R)                   |
| 1st to 2nd, 3rd to 5th, 6th to 7th, 15th to 19th | PUBLIC SERVICE INSURANCE COMPANY | (R)                   |

**Latest Diagonal - Medical Paid Data**

| <u>Link Ratio</u>         | <u>Carrier Name</u>              | <u>Exclusion Type</u> |
|---------------------------|----------------------------------|-----------------------|
| 2nd to 12th               | CASTLEPOINT NATIONAL INS CO      | (R)                   |
| 1st to 13th               | GUARANTEE INS CO                 | (R)                   |
| 13th to 19th              | OLD REPUBLIC INS CO              | (R)                   |
| 1st to 10th, 15th to 19th | PUBLIC SERVICE INSURANCE COMPANY | (R)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Standard Coverage Development Considerations  
Latest Diagonal - Indemnity Paid+Case Data**

| <u>Link Ratio</u>                                | <u>Carrier Name</u>              | <u>Exclusion Type</u> |
|--|----------------------------------|-----------------------|
| 14th to 15th                                     | BANKERS INS CO                   | (R)                   |
| 2nd to 12th                                      | CASTLEPOINT NATIONAL INS CO      | (R)                   |
| 1st to 13th                                      | GUARANTEE INS CO                 | (R)                   |
| 17th to 18th                                     | OH FARMERS INS CO                | (R)                   |
| 13th to 19th                                     | OLD REPUBLIC INS CO              | (R)                   |
| 1st to 2nd, 3rd to 5th, 6th to 7th, 15th to 19th | PUBLIC SERVICE INSURANCE COMPANY | (R)                   |

**Latest Diagonal - Medical Paid+Case Data**

| <u>Link Ratio</u>         | <u>Carrier Name</u>              | <u>Exclusion Type</u> |
|---------------------------|----------------------------------|-----------------------|
| 2nd to 12th               | CASTLEPOINT NATIONAL INS CO      | (R)                   |
| 1st to 13th               | GUARANTEE INS CO                 | (R)                   |
| 13th to 19th              | OLD REPUBLIC INS CO              | (R)                   |
| 1st to 10th, 15th to 19th | PUBLIC SERVICE INSURANCE COMPANY | (R)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Standard Coverage Development Considerations  
Second Latest Diagonal - Indemnity Paid Data**

| <u>Link Ratio</u>        | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|--------------------------|--|-----------------------|
| 18th to 19th             | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 13th to 14th             | BANKERS INS CO                                     | (R)                   |
| 6th to 9th, 12th to 19th | NORTH AMERICAN SPECIALTY INS CO                    | (R)                   |
| 16th to 17th             | OH FARMERS INS CO                                  | (R)                   |
| 12th to 19th             | OLD REPUBLIC INS CO                                | (R)                   |
| 6th to 15th              | WESTPORT INSURANCE CORPORATION                     | (R)                   |

**Second Latest Diagonal - Medical Paid Data**

| <u>Link Ratio</u>        | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|--------------------------|--|-----------------------|
| 18th to 19th             | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 13th to 14th             | HARCO NATIONAL INS CO                              | (R)                   |
| 6th to 9th, 12th to 19th | NORTH AMERICAN SPECIALTY INS CO                    | (R)                   |
| 12th to 19th             | OLD REPUBLIC INS CO                                | (R)                   |
| 14th to 16th             | PA LUMBERMENS MUTUAL INS CO                        | (R)                   |
| 6th to 15th              | WESTPORT INSURANCE CORPORATION                     | (R)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Standard Coverage Development Considerations  
Second Latest Diagonal - Indemnity Paid+Case Data**

| <u>Link Ratio</u>         | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|---------------------------|--|-----------------------|
| 18th to 19th              | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 1st to 10th, 16th to 17th | ASSOCIATED INDUSTRIES INS CO (COMP OPTIONS INS CO) | (R)                   |
| 1st to 19th               | ASSOCIATED INDUSTRIES INS CO INC                   | (R)                   |
| 13th to 14th              | BANKERS INS CO                                     | (R)                   |
| 6th to 9th, 12th to 19th  | NORTH AMERICAN SPECIALTY INS CO                    | (R)                   |
| 16th to 17th              | OH FARMERS INS CO                                  | (R)                   |
| 12th to 19th              | OLD REPUBLIC INS CO                                | (R)                   |
| 6th to 15th               | WESTPORT INSURANCE CORPORATION                     | (R)                   |

**Second Latest Diagonal - Medical Paid+Case Data**

| <u>Link Ratio</u>         | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|---------------------------|--|-----------------------|
| 18th to 19th              | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 1st to 11th, 16th to 17th | ASSOCIATED INDUSTRIES INS CO (COMP OPTIONS INS CO) | (R)                   |
| 1st to 19th               | ASSOCIATED INDUSTRIES INS CO INC                   | (R)                   |
| 13th to 14th              | HARCO NATIONAL INS CO                              | (R)                   |
| 6th to 9th, 12th to 19th  | NORTH AMERICAN SPECIALTY INS CO                    | (R)                   |
| 12th to 19th              | OLD REPUBLIC INS CO                                | (R)                   |
| 14th to 16th              | PA LUMBERMENS MUTUAL INS CO                        | (R)                   |
| 6th to 15th               | WESTPORT INSURANCE CORPORATION                     | (R)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Standard Coverage Development Considerations  
Third Latest Diagonal - Indemnity Paid Data**

| <u>Link Ratio</u>                                  | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|--|--|-----------------------|
| 17th to 19th                                       | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 12th to 13th                                       | BANKERS INS CO                                     | (R)                   |
| 1st to 6th, 7th to 8th, 12th to 13th, 14th to 19th | LUMBERMENS UNDERWRITING ALLIANCE                   | (R)                   |
| 15th to 16th                                       | OH FARMERS INS CO                                  | (R)                   |
| 11th to 19th                                       | OLD REPUBLIC INS CO                                | (R)                   |

**Third Latest Diagonal - Medical Paid Data**

| <u>Link Ratio</u>                    | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|--------------------------------------|--|-----------------------|
| 17th to 19th                         | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 1st to 6th, 7th to 8th, 12th to 19th | LUMBERMENS UNDERWRITING ALLIANCE                   | (R)                   |
| 11th to 19th                         | OLD REPUBLIC INS CO                                | (R)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Standard Coverage Development Considerations  
Third Latest Diagonal - Indemnity Paid+Case Data**

| <u>Link Ratio</u>                                  | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|--|--|-----------------------|
| 17th to 19th                                       | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 12th to 13th                                       | BANKERS INS CO                                     | (R)                   |
| 1st to 6th, 7th to 8th, 12th to 13th, 14th to 19th | LUMBERMENS UNDERWRITING ALLIANCE                   | (R)                   |
| 15th to 16th                                       | OH FARMERS INS CO                                  | (R)                   |
| 11th to 19th                                       | OLD REPUBLIC INS CO                                | (R)                   |

**Third Latest Diagonal - Medical Paid+Case Data**

| <u>Link Ratio</u>                    | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|--------------------------------------|--|-----------------------|
| 17th to 19th                         | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 1st to 6th, 7th to 8th, 12th to 19th | LUMBERMENS UNDERWRITING ALLIANCE                   | (R)                   |
| 11th to 19th                         | OLD REPUBLIC INS CO                                | (R)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Large Deductible Development Considerations  
Latest Diagonal - Indemnity Paid Data**

| <u>Link Ratio</u>       | <u>Carrier Name</u>         | <u>Exclusion Type</u> |
|-------------------------|-----------------------------|-----------------------|
| 2nd to 5th, 6th to 12th | CASTLEPOINT NATIONAL INS CO | (S)                   |
| 1st to 9th              | GUARANTEE INS CO            | (S)                   |

**Latest Diagonal - Medical Paid Data**

| <u>Link Ratio</u>       | <u>Carrier Name</u>         | <u>Exclusion Type</u> |
|-------------------------|-----------------------------|-----------------------|
| 2nd to 5th, 6th to 12th | CASTLEPOINT NATIONAL INS CO | (S)                   |
| 1st to 9th              | GUARANTEE INS CO            | (S)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Large Deductible Development Considerations  
Latest Diagonal - Indemnity Paid+Case Data**

| <u>Link Ratio</u>       | <u>Carrier Name</u>         | <u>Exclusion Type</u> |
|-------------------------|-----------------------------|-----------------------|
| 2nd to 5th, 6th to 12th | CASTLEPOINT NATIONAL INS CO | (S)                   |
| 1st to 9th              | GUARANTEE INS CO            | (S)                   |

**Latest Diagonal - Medical Paid+Case Data**

| <u>Link Ratio</u>       | <u>Carrier Name</u>         | <u>Exclusion Type</u> |
|-------------------------|-----------------------------|-----------------------|
| 2nd to 5th, 6th to 12th | CASTLEPOINT NATIONAL INS CO | (S)                   |
| 1st to 9th              | GUARANTEE INS CO            | (S)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.



**Carriers Excluded from Policy Year Large Deductible Development Considerations  
Second Latest Diagonal - Indemnity Paid Data**

| <u>Link Ratio</u> | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|-------------------|--|-----------------------|
| 18th to 19th      | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 18th to 19th      | ZENITH INS CO                                      | (M)                   |

**Second Latest Diagonal - Medical Paid Data**

| <u>Link Ratio</u> | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|-------------------|--|-----------------------|
| 18th to 19th      | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 18th to 19th      | ZENITH INS CO                                      | (M)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Large Deductible Development Considerations  
Second Latest Diagonal - Indemnity Paid+Case Data**

| <u>Link Ratio</u> | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|-------------------|--|-----------------------|
| 18th to 19th      | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 18th to 19th      | ZENITH INS CO                                      | (M)                   |

**Second Latest Diagonal - Medical Paid+Case Data**

| <u>Link Ratio</u> | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|-------------------|--|-----------------------|
| 18th to 19th      | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 18th to 19th      | ZENITH INS CO                                      | (M)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Large Deductible Development Considerations**  
**Third Latest Diagonal - Indemnity Paid Data**

| <u>Link Ratio</u> | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|-------------------|--|-----------------------|
| 17th to 19th      | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 1st to 19th       | LUMBERMENS UNDERWRITING ALLIANCE                   | (S)                   |
| 17th to 19th      | ZENITH INS CO                                      | (M)                   |

**Third Latest Diagonal - Medical Paid Data**

| <u>Link Ratio</u> | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|-------------------|--|-----------------------|
| 17th to 19th      | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 1st to 19th       | LUMBERMENS UNDERWRITING ALLIANCE                   | (S)                   |
| 17th to 19th      | ZENITH INS CO                                      | (M)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Large Deductible Development Considerations**  
**Third Latest Diagonal - Indemnity Paid+Case Data**

| <u>Link Ratio</u> | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|-------------------|--|-----------------------|
| 17th to 19th      | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 1st to 19th       | LUMBERMENS UNDERWRITING ALLIANCE                   | (S)                   |
| 17th to 19th      | ZENITH INS CO                                      | (M)                   |

**Third Latest Diagonal - Medical Paid+Case Data**

| <u>Link Ratio</u> | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|-------------------|--|-----------------------|
| 17th to 19th      | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 1st to 19th       | LUMBERMENS UNDERWRITING ALLIANCE                   | (S)                   |
| 17th to 19th      | ZENITH INS CO                                      | (M)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Ultimate Development**

**Policy Year 1997 Valued as of 12/31/2016 & 12/31/2017**

| <b>Indemnity</b>                                   |     | <b>Medical</b>                                     |     |
|--|-----|--|-----|
| AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) |
| AMERISURE INS CO                                   | (R) | CONTINENTAL CASUALTY CO                            | (R) |
| GUIDEONE MUTUAL INS CO                             | (R) | GUIDEONE MUTUAL INS CO                             | (R) |
| OLD REPUBLIC INS CO                                | (M) | HARTFORD ACCIDENT AND INDEMNITY CO                 | (R) |
| ZENITH INS CO                                      | (M) | OLD REPUBLIC INS CO                                | (M) |
|  |     | PUBLIC SERVICE INSURANCE COMPANY                   | (R) |
|  |     | ZENITH INS CO                                      | (M) |

**Policy Year 1996 Valued as of 12/31/2015 & 12/31/2016**

| <b>Indemnity</b>                                   |     | <b>Medical</b>                                     |     |
|--|-----|--|-----|
| AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) |
| AMERISURE INS CO                                   | (R) | ASSOCIATED INDUSTRIES INS CO INC                   | (M) |
| ASSOCIATED INDUSTRIES INS CO INC                   | (M) | CONTINENTAL CASUALTY CO                            | (R) |
| GUIDEONE MUTUAL INS CO                             | (R) | GUIDEONE MUTUAL INS CO                             | (R) |
| NORTH AMERICAN SPECIALTY INS CO                    | (R) | HARTFORD ACCIDENT AND INDEMNITY CO                 | (R) |
| OLD REPUBLIC INS CO                                | (M) | NORTH AMERICAN SPECIALTY INS CO                    | (R) |
| ZENITH INS CO                                      | (M) | OLD REPUBLIC INS CO                                | (M) |
|  |     | ZENITH INS CO                                      | (M) |

**Policy Year 1995 Valued as of 12/31/2014 & 12/31/2015**

| <b>Indemnity</b>                                   |     | <b>Medical</b>                                     |     |
|--|-----|--|-----|
| AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) |
| AMERISURE INS CO                                   | (R) | CONTINENTAL CASUALTY CO                            | (R) |
| GUIDEONE MUTUAL INS CO                             | (R) | GUIDEONE MUTUAL INS CO                             | (R) |
| LUMBERMENS UNDERWRITING ALLIANCE                   | (R) | HARTFORD ACCIDENT AND INDEMNITY CO                 | (R) |
| OLD REPUBLIC INS CO                                | (M) | LUMBERMENS UNDERWRITING ALLIANCE                   | (R) |
| ZENITH INS CO                                      | (M) | OLD REPUBLIC INS CO                                | (M) |
|  |     | ZENITH INS CO                                      | (M) |

**Carriers Excluded from Ultimate Development**

**Policy Year 1994 Valued as of 12/31/2013 & 12/31/2014**

| <b>Indemnity</b>                                   |     | <b>Medical</b>                                     |     |
|--|-----|--|-----|
| AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) |
| AMERISURE INS CO                                   | (R) | ARGONAUT INS CO                                    | (R) |
| ARGONAUT INS CO                                    | (R) | CONTINENTAL CASUALTY CO                            | (R) |
| CUMIS INSURANCE SOCIETY INC                        | (R) | CUMIS INSURANCE SOCIETY INC                        | (R) |
| GUIDEONE MUTUAL INS CO                             | (R) | GUIDEONE MUTUAL INS CO                             | (R) |
| IN LUMBERMENS MUTUAL INS CO                        | (R) | HARTFORD ACCIDENT AND INDEMNITY CO                 | (R) |
| OLD REPUBLIC INS CO                                | (M) | IN LUMBERMENS MUTUAL INS CO                        | (R) |
|  |     | OLD REPUBLIC INS CO                                | (M) |

**Policy Year 1993 Valued as of 12/31/2012 & 12/31/2013**

| <b>Indemnity</b>                                   |     | <b>Medical</b>                                     |     |
|--|-----|--|-----|
| AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) |
| AMERISURE INS CO                                   | (S) | CONTINENTAL CASUALTY CO                            | (R) |
| GUIDEONE MUTUAL INS CO                             | (R) | GUIDEONE MUTUAL INS CO                             | (R) |
| OLD REPUBLIC INS CO                                | (M) | HARTFORD ACCIDENT AND INDEMNITY CO                 | (R) |
| ZENITH INS CO                                      | (M) | OLD REPUBLIC INS CO                                | (M) |
|  |     | ZENITH INS CO                                      | (M) |

**Policy Year 1992 Valued as of 12/31/2011 & 12/31/2012**

| <b>Indemnity</b>                                   |     | <b>Medical</b>                                     |     |
|--|-----|--|-----|
| AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) |
| GUIDEONE MUTUAL INS CO                             | (R) | CONTINENTAL CASUALTY CO                            | (R) |
| OLD REPUBLIC INS CO                                | (M) | GUIDEONE MUTUAL INS CO                             | (R) |
|  |     | HARTFORD ACCIDENT AND INDEMNITY CO                 | (R) |
|  |     | OLD REPUBLIC INS CO                                | (M) |

**Carriers Excluded from Ultimate Development**

**Policy Year 1991 Valued as of 12/31/2010 & 12/31/2011**

| <b>Indemnity</b>                                   |     | <b>Medical</b>                                     |     |
|--|-----|--|-----|
| AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) |
| COREPOINTE INSURANCE COMPANY                       | (R) | CONTINENTAL CASUALTY CO                            | (R) |
| GUIDEONE MUTUAL INS CO                             | (R) | GUIDEONE MUTUAL INS CO                             | (R) |
| OLD REPUBLIC INS CO                                | (M) | HARTFORD ACCIDENT AND INDEMNITY CO                 | (R) |
|  |     | OLD REPUBLIC INS CO                                | (M) |

**Policy Year 1990 Valued as of 12/31/2009 & 12/31/2010**

| <b>Indemnity</b>                                   |     | <b>Medical</b>                                     |     |
|--|-----|--|-----|
| AQUICAP INS CO                                     | (R) | AQUICAP INS CO                                     | (R) |
| AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) |
| ARROWOOD INDEMNITY CO                              | (R) | ARROWOOD INDEMNITY CO                              | (R) |
| ATLANTIC MUTUAL INS CO                             | (R) | ATLANTIC MUTUAL INS CO                             | (R) |
| COREPOINTE INSURANCE COMPANY                       | (R) | CONTINENTAL CASUALTY CO                            | (S) |
| GUIDEONE MUTUAL INS CO                             | (R) | GUIDEONE MUTUAL INS CO                             | (R) |
| TRAVELERS INSURANCE CO                             | (M) | HARTFORD ACCIDENT AND INDEMNITY CO                 | (R) |
|  |     | TRAVELERS INSURANCE CO                             | (M) |

**Policy Year 1989 Valued as of 12/31/2008 & 12/31/2009**

| <b>Indemnity</b>                                   |     | <b>Medical</b>                                     |     |
|--|-----|--|-----|
| AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) |
| COREPOINTE INSURANCE COMPANY                       | (S) | GUIDEONE MUTUAL INS CO                             | (R) |
| GUIDEONE MUTUAL INS CO                             | (R) | MI MILLERS MUTUAL INS CO                           | (R) |
| MI MILLERS MUTUAL INS CO                           | (R) | PROVIDENCE WA INS CO                               | (R) |
| PROVIDENCE WA INS CO                               | (R) | TIG INSURANCE CO                                   | (R) |
| TIG INSURANCE CO                                   | (R) |  |     |

**Carriers Excluded from Ultimate Development**

**Policy Year 1988 Valued as of 12/31/2007 & 12/31/2008**

| <b>Indemnity</b>                                   |     | <b>Medical</b>                                     |     |
|--|-----|--|-----|
| AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M) |
| BROTHERHOOD MUTUAL INS CO                          | (R) | BROTHERHOOD MUTUAL INS CO                          | (R) |
| FRONTIER INS CO                                    | (R) | FRONTIER INS CO                                    | (R) |
| GUIDEONE MUTUAL INS CO                             | (R) | GUIDEONE MUTUAL INS CO                             | (R) |
| STATE FARM GENERAL INS CO                          | (R) | HARTFORD ACCIDENT AND INDEMNITY CO                 | (S) |
|  |     | STATE FARM GENERAL INS CO                          | (R) |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.



**Carriers Excluded from Policy Year Standard Coverage Conversion Ratio Considerations  
Indemnity Conversion Ratio Data**

| <u>Policy Year</u> | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|--------------------|--|-----------------------|
| 1998               | OLD REPUBLIC INS CO                                | (R)                   |
| 1997               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 1997               | OLD REPUBLIC INS CO                                | (R)                   |
| 1996               | OLD REPUBLIC INS CO                                | (R)                   |
| 1996               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 1995               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 1995               | OLD REPUBLIC INS CO                                | (R)                   |
| 1994               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 1994               | OLD REPUBLIC INS CO                                | (R)                   |
| 1994               | TRAVELERS INSURANCE CO                             | (R)                   |

**Carriers Excluded from Policy Year Large Deductible Conversion Ratio Considerations  
Indemnity Conversion Ratio Data**

| <u>Policy Year</u> | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|--------------------|--|-----------------------|
| 1997               | ZENITH INS CO                                      | (M)                   |
| 1997               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 1996               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 1996               | ZENITH INS CO                                      | (M)                   |
| 1995               | ZENITH INS CO                                      | (M)                   |
| 1995               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 1994               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Standard Coverage Conversion Ratio Considerations  
Medical Conversion Ratio Data**

| <u>Policy Year</u> | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|--------------------|--|-----------------------|
| 1998               | OLD REPUBLIC INS CO                                | (R)                   |
| 1997               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 1997               | OLD REPUBLIC INS CO                                | (R)                   |
| 1996               | OLD REPUBLIC INS CO                                | (R)                   |
| 1996               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 1995               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 1995               | OLD REPUBLIC INS CO                                | (R)                   |
| 1994               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (R)                   |
| 1994               | OLD REPUBLIC INS CO                                | (R)                   |
| 1994               | TRAVELERS INSURANCE CO                             | (R)                   |

**Carriers Excluded from Policy Year Large Deductible Conversion Ratio Considerations  
Medical Conversion Ratio Data**

| <u>Policy Year</u> | <u>Carrier Name</u>                                | <u>Exclusion Type</u> |
|--------------------|--|-----------------------|
| 1997               | ZENITH INS CO                                      | (M)                   |
| 1997               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 1996               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 1996               | ZENITH INS CO                                      | (M)                   |
| 1995               | ZENITH INS CO                                      | (M)                   |
| 1995               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |
| 1994               | AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA) | (M)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Standard Coverage Development Considerations  
Latest Diagonal - Premium Data**

| <u>Link Ratio</u> | <u>Carrier Name</u>              | <u>Exclusion Type</u> |
|-------------------|----------------------------------|-----------------------|
| 2nd to 5th        | CASTLEPOINT NATIONAL INS CO      | (R)                   |
| 1st to 5th        | GUARANTEE INS CO                 | (R)                   |
| 1st to 5th        | PUBLIC SERVICE INSURANCE COMPANY | (R)                   |
| 1st to 2nd        | SYNERGY INS CO                   | (R)                   |

**Carriers Excluded from Policy Year Large Deductible Development Considerations  
Latest Diagonal - Premium Data**

| <u>Link Ratio</u> | <u>Carrier Name</u>         | <u>Exclusion Type</u> |
|-------------------|-----------------------------|-----------------------|
| 2nd to 5th        | CASTLEPOINT NATIONAL INS CO | (S)                   |
| 1st to 5th        | GUARANTEE INS CO            | (S)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Standard Coverage Development Considerations  
Second Latest Diagonal - Premium Data**

| <u>Link Ratio</u> | <u>Carrier Name</u>    | <u>Exclusion Type</u> |
|-------------------|------------------------|-----------------------|
| 1st to 2nd        | SUNZ INSURANCE COMPANY | (R)                   |

**Carriers Excluded from Policy Year Large Deductible Development Considerations  
Second Latest Diagonal - Premium Data**

| <u>Link Ratio</u> | <u>Carrier Name</u> | <u>Exclusion Type</u> |
|-------------------|---------------------|-----------------------|
|-------------------|---------------------|-----------------------|

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Carriers Excluded from Policy Year Standard Coverage Development Considerations  
Third Latest Diagonal - Premium Data**

| <u>Link Ratio</u> | <u>Carrier Name</u>              | <u>Exclusion Type</u> |
|-------------------|----------------------------------|-----------------------|
| 1st to 5th        | LUMBERMENS UNDERWRITING ALLIANCE | (R)                   |

**Carriers Excluded from Policy Year Large Deductible Development Considerations  
Third Latest Diagonal - Premium Data**

| <u>Link Ratio</u> | <u>Carrier Name</u>              | <u>Exclusion Type</u> |
|-------------------|----------------------------------|-----------------------|
| 1st to 5th        | LUMBERMENS UNDERWRITING ALLIANCE | (S)                   |

(S) System Exclusion. Carrier submission did not meet the criteria required to complete the analysis.

(M) Manual Exclusion. Circumstances of the data could not be satisfactorily explained.

(R) Resultant Exclusion. Data excluded as a result of system or manual exclusion(s) to one or more data components or corresponding data components.

**Indemnity Paid Development Triangle - PY - Voluntary Business Only - FLORIDA - Private Carrier + Self Insured**

| PY               | 1/ 2           | 2/ 3           | 3/ 4           | 4/ 5           | 5/ 6           | 6/ 7           | 7/ 8           | 8/ 9           | 9/ 10          | 10/ 11          | 11/ 12          | 12/ 13          | 13/ 14          | 14/ 15          | 15/ 16          | 16/ 17          | 17/ 18          | 18/ 19          |                 |
|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1991             |                |                |                |                |                |                | 1.022          | 1.019          | 1.002          | 1.003           | 1.002           | 1.007           | 1.005           | 1.004           | 1.003           | 1.007           | 1.008           | 1.003           |                 |
| 1992             |                |                |                |                |                | 1.028          | 1.020          | 0.998          | 1.005          | 0.999           | 0.999           | 1.004           | 0.998           | 1.003           | 1.002           | 1.003           | 1.002           | 1.001           |                 |
| 1993             |                |                |                |                | 1.039          | 1.025          | 1.014          | 1.012          | 1.002          | 1.001           | 1.002           | 0.999           | 1.004           | 1.005           | 1.003           | 1.000           | 1.002           | 1.002           |                 |
| 1994             |                |                |                | 1.061          | 1.043          | 1.014          | 1.015          | 1.009          | 1.005          | 1.008           | 1.005           | 1.010           | 1.007           | 1.005           | 1.005           | 1.004           | 1.005           | 1.004           |                 |
| 1995             |                |                | 1.133          | 1.070          | 1.035          | 1.018          | 1.014          | 1.004          | 1.011          | 1.003           | 1.004           | 1.008           | 1.007           | 1.005           | 1.005           | 1.005           | 1.003           | 1.003           |                 |
| 1996             |                | 1.269          | 1.123          | 1.056          | 1.023          | 1.014          | 1.006          | 1.010          | 1.006          | 1.008           | 1.006           | 1.006           | 1.005           | 1.005           | 1.003           | 1.004           | 1.005           | 1.004           |                 |
| 1997             | 1.729          | 1.240          | 1.119          | 1.051          | 1.030          | 1.016          | 1.012          | 1.006          | 1.008          | 1.010           | 1.006           | 1.006           | 1.006           | 1.006           | 1.006           | 1.004           | 1.004           | 1.003           |                 |
| 1998             | 1.644          | 1.261          | 1.127          | 1.059          | 1.035          | 1.024          | 1.024          | 1.021          | 1.013          | 1.009           | 1.006           | 1.005           | 1.006           | 1.005           | 1.006           | 1.003           | 1.003           | 1.004           |                 |
| 1999             | 1.753          | 1.289          | 1.123          | 1.068          | 1.035          | 1.031          | 1.024          | 1.019          | 1.013          | 1.013           | 1.008           | 1.007           | 1.005           | 1.006           | 1.004           | 1.004           | 1.002           |                 |                 |
| 2000             | 1.766          | 1.277          | 1.108          | 1.072          | 1.049          | 1.025          | 1.022          | 1.015          | 1.009          | 1.010           | 1.007           | 1.007           | 1.006           | 1.005           | 1.003           | 1.004           |                 |                 |                 |
| 2001             | 1.712          | 1.237          | 1.121          | 1.062          | 1.044          | 1.028          | 1.017          | 1.008          | 1.009          | 1.009           | 1.009           | 1.009           | 1.008           | 1.004           | 1.003           |                 |                 |                 |                 |
| 2002             | 1.642          | 1.240          | 1.110          | 1.065          | 1.038          | 1.026          | 1.017          | 1.013          | 1.013          | 1.010           | 1.007           | 1.006           | 1.009           | 1.006           |                 |                 |                 |                 |                 |
| 2003             | 1.563          | 1.210          | 1.099          | 1.054          | 1.035          | 1.022          | 1.024          | 1.011          | 1.014          | 1.009           | 1.007           | 1.003           | 1.003           |                 |                 |                 |                 |                 |                 |
| 2004             | 1.550          | 1.196          | 1.090          | 1.043          | 1.031          | 1.026          | 1.024          | 1.012          | 1.009          | 1.007           | 1.004           | 1.006           |                 |                 |                 |                 |                 |                 |                 |
| 2005             | 1.514          | 1.184          | 1.093          | 1.037          | 1.036          | 1.025          | 1.020          | 1.011          | 1.010          | 1.011           | 1.004           |                 |                 |                 |                 |                 |                 |                 |                 |
| 2006             | 1.497          | 1.187          | 1.079          | 1.059          | 1.033          | 1.024          | 1.013          | 1.014          | 1.007          | 1.005           |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2007             | 1.546          | 1.184          | 1.100          | 1.056          | 1.044          | 1.024          | 1.011          | 1.018          | 1.008          |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2008             | 1.498          | 1.206          | 1.095          | 1.057          | 1.036          | 1.020          | 1.014          | 1.012          |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2009             | 1.555          | 1.186          | 1.088          | 1.041          | 1.025          | 1.020          | 1.013          |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2010             | 1.539          | 1.216          | 1.078          | 1.040          | 1.031          | 1.021          |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2011             | 1.539          | 1.180          | 1.091          | 1.059          | 1.035          |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2012             | 1.538          | 1.157          | 1.088          | 1.044          |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2013             | 1.491          | 1.212          | 1.089          |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2014             | 1.559          | 1.215          |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2015             | 1.596          |                |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>Avg</b>       | <b>1/ 2</b>    | <b>2/ 3</b>    | <b>3/ 4</b>    | <b>4/ 5</b>    | <b>5/ 6</b>    | <b>6/ 7</b>    | <b>7/ 8</b>    | <b>8/ 9</b>    | <b>9/ 10</b>   | <b>10/ 11</b>   | <b>11/ 12</b>   | <b>12/ 13</b>   | <b>13/ 14</b>   | <b>14/ 15</b>   | <b>15/ 16</b>   | <b>16/ 17</b>   | <b>17/ 18</b>   | <b>18/ 19</b>   |                 |
| 2-YR             | 1.578          | 1.214          | 1.089          | 1.052          | 1.033          | 1.021          | 1.014          | 1.015          | 1.008          | 1.008           | 1.004           | 1.005           | 1.006           | 1.005           | 1.003           | 1.004           | 1.003           | 1.004           |                 |
| 3-YR             | 1.549          | 1.195          | 1.089          | 1.048          | 1.030          | 1.020          | 1.013          | 1.015          | 1.008          | 1.008           | 1.005           | 1.005           | 1.007           | 1.005           | 1.003           | 1.004           | 1.003           | 1.004           |                 |
| 4-YR             | 1.546          | 1.191          | 1.087          | 1.046          | 1.032          | 1.021          | 1.013          | 1.014          | 1.009          | 1.008           | 1.006           | 1.006           | 1.007           | 1.005           | 1.004           | 1.004           | 1.004           | 1.004           |                 |
| 5-YR             | 1.545          | 1.196          | 1.087          | 1.048          | 1.034          | 1.022          | 1.014          | 1.013          | 1.010          | 1.008           | 1.006           | 1.006           | 1.006           | 1.005           | 1.004           | 1.004           | 1.003           | 1.004           |                 |
| 5-YR Ex-HiLo     | 1.545          | 1.202          | 1.088          | 1.047          | 1.034          | 1.022          | 1.013          | 1.013          | 1.009          | 1.009           | 1.006           | 1.006           | 1.007           | 1.005           | 1.004           | 1.004           | 1.003           | 1.004           |                 |
| <b>Data Type</b> | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      |                 |
| <b>Loss Type</b> | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     |                 |
| <b>Selected</b>  | <b>1.549</b>   | <b>1.195</b>   | <b>1.089</b>   | <b>1.048</b>   | <b>1.030</b>   | <b>1.020</b>   | <b>1.013</b>   | <b>1.015</b>   | <b>1.008</b>   | <b>1.008</b>    | <b>1.005</b>    | <b>1.005</b>    | <b>1.007</b>    | <b>1.005</b>    | <b>1.003</b>    | <b>1.004</b>    | <b>1.003</b>    | <b>1.004</b>    |                 |
|                  | <b>1 / Ult</b> | <b>2 / Ult</b> | <b>3 / Ult</b> | <b>4 / Ult</b> | <b>5 / Ult</b> | <b>6 / Ult</b> | <b>7 / Ult</b> | <b>8 / Ult</b> | <b>9 / Ult</b> | <b>10 / Ult</b> | <b>11 / Ult</b> | <b>12 / Ult</b> | <b>13 / Ult</b> | <b>14 / Ult</b> | <b>15 / Ult</b> | <b>16 / Ult</b> | <b>17 / Ult</b> | <b>18 / Ult</b> | <b>19 / Ult</b> |
| <b>3-YR</b>      | <b>2.468</b>   | <b>1.593</b>   | <b>1.333</b>   | <b>1.224</b>   | <b>1.168</b>   | <b>1.134</b>   | <b>1.112</b>   | <b>1.098</b>   | <b>1.082</b>   | <b>1.073</b>    | <b>1.064</b>    | <b>1.059</b>    | <b>1.054</b>    | <b>1.047</b>    | <b>1.042</b>    | <b>1.039</b>    | <b>1.035</b>    | <b>1.032</b>    | <b>1.028</b>    |

| Exp. Prd | Rpt Losses  | Ult. Losses |
|----------|-------------|-------------|
| PY 2016  | 171,917,790 | 424,293,106 |
| PY 2015  | 260,601,087 | 415,137,532 |

Conversion Factors for use with Paid Method

0.985

**Medical Paid Development Triangle - PY - Voluntary Business Only - FLORIDA - Private Carrier + Self Insured**

| PY               | 1/ 2           | 2/ 3           | 3/ 4           | 4/ 5           | 5/ 6           | 6/ 7           | 7/ 8           | 8/ 9           | 9/ 10          | 10/ 11          | 11/ 12          | 12/ 13          | 13/ 14          | 14/ 15          | 15/ 16          | 16/ 17          | 17/ 18          | 18/ 19          |                 |
|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1991             |                |                |                |                |                |                | 1.040          | 1.020          | 1.014          | 1.012           | 1.000           | 1.017           | 1.018           | 1.012           | 1.008           | 1.015           | 1.011           | 1.006           |                 |
| 1992             |                |                |                |                |                | 1.027          | 1.015          | 1.006          | 1.006          | 1.006           | 1.005           | 1.004           | 1.003           | 1.005           | 1.005           | 1.006           | 1.004           | 1.007           |                 |
| 1993             |                |                |                |                | 1.028          | 1.015          | 1.011          | 1.006          | 1.005          | 1.002           | 0.998           | 0.999           | 1.003           | 1.004           | 1.003           | 1.002           | 1.001           | 1.002           |                 |
| 1994             |                |                |                | 1.033          | 1.027          | 1.012          | 1.011          | 1.007          | 1.003          | 1.004           | 1.004           | 1.007           | 1.007           | 1.003           | 1.006           | 1.006           | 1.011           | 1.004           |                 |
| 1995             |                |                | 1.081          | 1.048          | 1.027          | 1.013          | 1.011          | 1.007          | 1.007          | 1.005           | 1.006           | 1.011           | 1.006           | 1.004           | 1.009           | 1.004           | 1.005           | 1.003           |                 |
| 1996             |                | 1.143          | 1.075          | 1.039          | 1.021          | 1.011          | 1.008          | 1.013          | 1.006          | 1.008           | 1.007           | 1.006           | 1.006           | 1.005           | 1.002           | 1.004           | 1.004           | 1.003           |                 |
| 1997             | 1.376          | 1.164          | 1.080          | 1.049          | 1.023          | 1.015          | 1.012          | 1.006          | 1.008          | 1.008           | 1.008           | 1.007           | 1.005           | 1.005           | 1.006           | 1.004           | 1.002           | 1.006           |                 |
| 1998             | 1.417          | 1.182          | 1.094          | 1.049          | 1.026          | 1.022          | 1.025          | 1.014          | 1.012          | 1.009           | 1.006           | 1.005           | 1.004           | 1.005           | 1.007           | 1.004           | 1.004           | 1.005           |                 |
| 1999             | 1.434          | 1.176          | 1.085          | 1.048          | 1.036          | 1.022          | 1.018          | 1.022          | 1.013          | 1.008           | 1.008           | 1.007           | 1.008           | 1.007           | 1.004           | 1.003           | 1.004           |                 |                 |
| 2000             | 1.442          | 1.168          | 1.074          | 1.047          | 1.030          | 1.020          | 1.016          | 1.013          | 1.007          | 1.009           | 1.008           | 1.008           | 1.008           | 1.006           | 1.004           | 1.004           |                 |                 |                 |
| 2001             | 1.394          | 1.150          | 1.078          | 1.052          | 1.026          | 1.019          | 1.024          | 1.006          | 1.007          | 1.006           | 1.006           | 1.006           | 1.006           | 1.004           | 1.004           |                 |                 |                 |                 |
| 2002             | 1.363          | 1.148          | 1.071          | 1.037          | 1.030          | 1.020          | 1.019          | 1.011          | 1.014          | 1.008           | 1.006           | 1.005           | 1.007           | 1.008           |                 |                 |                 |                 |                 |
| 2003             | 1.338          | 1.129          | 1.058          | 1.039          | 1.024          | 1.024          | 1.020          | 1.009          | 1.009          | 1.006           | 1.006           | 1.004           | 1.003           |                 |                 |                 |                 |                 |                 |
| 2004             | 1.295          | 1.109          | 1.059          | 1.024          | 1.018          | 1.015          | 1.018          | 1.015          | 1.007          | 1.006           | 1.005           | 1.005           | 1.006           |                 |                 |                 |                 |                 |                 |
| 2005             | 1.272          | 1.120          | 1.052          | 1.029          | 1.027          | 1.016          | 1.012          | 1.008          | 1.012          | 1.011           | 1.003           |                 |                 |                 |                 |                 |                 |                 |                 |
| 2006             | 1.252          | 1.090          | 1.043          | 1.038          | 1.011          | 1.011          | 1.012          | 1.015          | 1.004          | 1.007           |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2007             | 1.290          | 1.090          | 1.051          | 1.027          | 1.018          | 1.021          | 1.008          | 1.011          | 1.005          |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2008             | 1.286          | 1.099          | 1.046          | 1.028          | 1.020          | 1.015          | 1.011          | 1.012          |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2009             | 1.295          | 1.102          | 1.043          | 1.028          | 1.017          | 1.013          | 1.010          |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2010             | 1.286          | 1.099          | 1.044          | 1.024          | 1.016          | 1.009          |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2011             | 1.283          | 1.097          | 1.052          | 1.029          | 1.016          |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2012             | 1.259          | 1.074          | 1.038          | 1.022          |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2013             | 1.257          | 1.105          | 1.038          |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2014             | 1.278          | 1.090          |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2015             | 1.288          |                |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>Avg</b>       | <b>1/ 2</b>    | <b>2/ 3</b>    | <b>3/ 4</b>    | <b>4/ 5</b>    | <b>5/ 6</b>    | <b>6/ 7</b>    | <b>7/ 8</b>    | <b>8/ 9</b>    | <b>9/ 10</b>   | <b>10/ 11</b>   | <b>11/ 12</b>   | <b>12/ 13</b>   | <b>13/ 14</b>   | <b>14/ 15</b>   | <b>15/ 16</b>   | <b>16/ 17</b>   | <b>17/ 18</b>   | <b>18/ 19</b>   |                 |
| 2-YR             | 1.283          | 1.098          | 1.038          | 1.026          | 1.016          | 1.011          | 1.011          | 1.012          | 1.005          | 1.009           | 1.004           | 1.005           | 1.005           | 1.006           | 1.004           | 1.004           | 1.004           | 1.006           |                 |
| 3-YR             | 1.274          | 1.090          | 1.043          | 1.025          | 1.016          | 1.012          | 1.010          | 1.013          | 1.007          | 1.008           | 1.005           | 1.005           | 1.005           | 1.006           | 1.004           | 1.004           | 1.003           | 1.005           |                 |
| 4-YR             | 1.271          | 1.092          | 1.043          | 1.026          | 1.017          | 1.015          | 1.010          | 1.012          | 1.007          | 1.008           | 1.005           | 1.005           | 1.006           | 1.006           | 1.005           | 1.004           | 1.004           | 1.004           |                 |
| 5-YR             | 1.273          | 1.093          | 1.043          | 1.026          | 1.017          | 1.014          | 1.011          | 1.012          | 1.007          | 1.008           | 1.005           | 1.006           | 1.006           | 1.006           | 1.005           | 1.004           | 1.004           | 1.004           |                 |
| 5-YR Ex-HiLo     | 1.273          | 1.095          | 1.042          | 1.027          | 1.017          | 1.013          | 1.011          | 1.013          | 1.007          | 1.007           | 1.006           | 1.006           | 1.007           | 1.006           | 1.005           | 1.004           | 1.004           | 1.004           |                 |
| <b>Data Type</b> | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      | <b>VOL</b>      |                 |
| <b>Loss Type</b> | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     |                 |
| <b>Selected</b>  | <b>1.274</b>   | <b>1.090</b>   | <b>1.043</b>   | <b>1.025</b>   | <b>1.016</b>   | <b>1.012</b>   | <b>1.010</b>   | <b>1.013</b>   | <b>1.007</b>   | <b>1.008</b>    | <b>1.005</b>    | <b>1.005</b>    | <b>1.005</b>    | <b>1.006</b>    | <b>1.004</b>    | <b>1.004</b>    | <b>1.003</b>    | <b>1.005</b>    |                 |
|                  | <b>1 / Ult</b> | <b>2 / Ult</b> | <b>3 / Ult</b> | <b>4 / Ult</b> | <b>5 / Ult</b> | <b>6 / Ult</b> | <b>7 / Ult</b> | <b>8 / Ult</b> | <b>9 / Ult</b> | <b>10 / Ult</b> | <b>11 / Ult</b> | <b>12 / Ult</b> | <b>13 / Ult</b> | <b>14 / Ult</b> | <b>15 / Ult</b> | <b>16 / Ult</b> | <b>17 / Ult</b> | <b>18 / Ult</b> | <b>19 / Ult</b> |
| <b>3-YR</b>      | <b>1.770</b>   | <b>1.389</b>   | <b>1.274</b>   | <b>1.221</b>   | <b>1.191</b>   | <b>1.172</b>   | <b>1.158</b>   | <b>1.147</b>   | <b>1.132</b>   | <b>1.124</b>    | <b>1.115</b>    | <b>1.109</b>    | <b>1.103</b>    | <b>1.098</b>    | <b>1.091</b>    | <b>1.087</b>    | <b>1.083</b>    | <b>1.080</b>    | <b>1.075</b>    |

| Exp. Prd | Rpt Losses  | Ult. Losses |
|----------|-------------|-------------|
| PY 2016  | 530,786,374 | 939,491,882 |
| PY 2015  | 650,738,072 | 903,875,182 |

Conversion Factors for use with Paid Method

0.978

**Indemnity Paid+Case Development Triangle - PY - Voluntary Business Only - FLORIDA - Private Carrier + Self Insured**

| PY               | 1/ 2         | 2/ 3         | 3/ 4         | 4/ 5         | 5/ 6         | 6/ 7         | 7/ 8         | 8/ 9         | 9/ 10        | 10/ 11        | 11/ 12        | 12/ 13        | 13/ 14        | 14/ 15        | 15/ 16        | 16/ 17        | 17/ 18        | 18/ 19        |              |
|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|
| 1991             |              |              |              |              |              |              | 0.996        | 1.009        | 1.011        | 1.000         | 0.991         | 1.003         | 1.001         | 0.997         | 1.013         | 0.999         | 1.004         | 1.000         |              |
| 1992             |              |              |              |              |              | 1.007        | 1.005        | 0.994        | 1.002        | 0.993         | 0.996         | 0.998         | 0.996         | 1.001         | 0.999         | 1.004         | 1.000         | 0.998         |              |
| 1993             |              |              |              |              | 1.001        | 0.997        | 1.016        | 0.999        | 0.992        | 0.995         | 0.997         | 1.003         | 1.002         | 0.999         | 0.997         | 1.001         | 1.001         | 1.001         |              |
| 1994             |              |              |              | 1.014        | 1.016        | 1.004        | 1.008        | 0.995        | 1.003        | 1.006         | 1.006         | 1.002         | 1.000         | 1.004         | 1.006         | 1.003         | 1.003         | 1.003         |              |
| 1995             |              |              | 1.062        | 1.005        | 1.004        | 1.002        | 0.995        | 1.007        | 1.003        | 1.004         | 1.000         | 1.000         | 1.004         | 1.004         | 1.002         | 1.006         | 0.998         | 1.000         |              |
| 1996             |              | 1.123        | 1.037        | 1.018        | 1.008        | 0.992        | 1.009        | 1.000        | 1.005        | 1.002         | 1.003         | 1.004         | 1.004         | 1.002         | 1.001         | 1.002         | 1.000         | 1.002         |              |
| 1997             | 1.372        | 1.089        | 1.031        | 1.020        | 1.006        | 1.009        | 0.995        | 1.002        | 1.005        | 1.001         | 1.002         | 1.004         | 1.001         | 1.002         | 1.003         | 1.000         | 1.004         | 1.001         |              |
| 1998             | 1.268        | 1.101        | 1.055        | 1.036        | 1.018        | 1.002        | 1.012        | 1.005        | 1.003        | 1.004         | 1.006         | 1.004         | 1.002         | 1.004         | 1.000         | 1.001         | 1.004         | 1.000         |              |
| 1999             | 1.320        | 1.131        | 1.054        | 1.019        | 1.009        | 1.009        | 1.013        | 1.000        | 1.010        | 1.007         | 1.005         | 1.003         | 1.001         | 1.001         | 1.003         | 1.001         | 1.001         |               |              |
| 2000             | 1.274        | 1.127        | 1.053        | 1.025        | 1.017        | 1.010        | 1.005        | 1.007        | 1.002        | 1.005         | 1.006         | 1.003         | 1.003         | 1.004         | 1.002         | 1.000         |               |               |              |
| 2001             | 1.284        | 1.124        | 1.040        | 1.018        | 1.021        | 1.010        | 1.000        | 1.005        | 1.005        | 1.005         | 1.005         | 1.003         | 1.007         | 1.001         | 1.001         |               |               |               |              |
| 2002             | 1.256        | 1.113        | 1.043        | 1.032        | 1.013        | 1.010        | 1.008        | 1.012        | 1.006        | 1.004         | 1.001         | 1.002         | 1.003         | 1.001         |               |               |               |               |              |
| 2003             | 1.203        | 1.081        | 1.028        | 1.013        | 1.016        | 1.022        | 1.008        | 1.006        | 1.006        | 1.008         | 1.004         | 1.001         | 1.000         |               |               |               |               |               |              |
| 2004             | 1.162        | 1.071        | 1.017        | 1.019        | 1.020        | 1.009        | 1.011        | 1.004        | 1.006        | 1.005         | 1.002         | 1.003         |               |               |               |               |               |               |              |
| 2005             | 1.144        | 1.062        | 1.042        | 1.013        | 1.018        | 1.012        | 1.008        | 1.007        | 1.006        | 1.004         | 1.002         |               |               |               |               |               |               |               |              |
| 2006             | 1.161        | 1.095        | 1.037        | 1.026        | 1.017        | 1.009        | 1.002        | 1.009        | 1.005        | 1.003         |               |               |               |               |               |               |               |               |              |
| 2007             | 1.223        | 1.087        | 1.049        | 1.030        | 1.024        | 1.006        | 1.010        | 1.009        | 1.005        |               |               |               |               |               |               |               |               |               |              |
| 2008             | 1.207        | 1.110        | 1.055        | 1.029        | 1.017        | 1.009        | 1.003        | 1.003        |              |               |               |               |               |               |               |               |               |               |              |
| 2009             | 1.220        | 1.102        | 1.045        | 1.019        | 1.013        | 1.012        | 1.008        |              |              |               |               |               |               |               |               |               |               |               |              |
| 2010             | 1.226        | 1.114        | 1.044        | 1.015        | 1.022        | 1.010        |              |              |              |               |               |               |               |               |               |               |               |               |              |
| 2011             | 1.209        | 1.132        | 1.044        | 1.035        | 1.020        |              |              |              |              |               |               |               |               |               |               |               |               |               |              |
| 2012             | 1.224        | 1.076        | 1.049        | 1.031        |              |              |              |              |              |               |               |               |               |               |               |               |               |               |              |
| 2013             | 1.225        | 1.115        | 1.058        |              |              |              |              |              |              |               |               |               |               |               |               |               |               |               |              |
| 2014             | 1.260        | 1.112        |              |              |              |              |              |              |              |               |               |               |               |               |               |               |               |               |              |
| 2015             | 1.248        |              |              |              |              |              |              |              |              |               |               |               |               |               |               |               |               |               |              |
| <b>Avg</b>       | <b>1/ 2</b>  | <b>2/ 3</b>  | <b>3/ 4</b>  | <b>4/ 5</b>  | <b>5/ 6</b>  | <b>6/ 7</b>  | <b>7/ 8</b>  | <b>8/ 9</b>  | <b>9/ 10</b> | <b>10/ 11</b> | <b>11/ 12</b> | <b>12/ 13</b> | <b>13/ 14</b> | <b>14/ 15</b> | <b>15/ 16</b> | <b>16/ 17</b> | <b>17/ 18</b> | <b>18/ 19</b> |              |
| 2-YR             | 1.254        | 1.114        | 1.054        | 1.033        | 1.021        | 1.011        | 1.006        | 1.006        | 1.005        | 1.004         | 1.002         | 1.002         | 1.002         | 1.001         | 1.002         | 1.001         | 1.003         | 1.001         |              |
| 3-YR             | 1.244        | 1.101        | 1.050        | 1.027        | 1.018        | 1.010        | 1.007        | 1.007        | 1.005        | 1.004         | 1.003         | 1.002         | 1.003         | 1.002         | 1.002         | 1.001         | 1.003         | 1.001         |              |
| 4-YR             | 1.239        | 1.109        | 1.049        | 1.025        | 1.018        | 1.009        | 1.006        | 1.007        | 1.006        | 1.005         | 1.002         | 1.002         | 1.003         | 1.002         | 1.002         | 1.001         | 1.002         | 1.001         |              |
| 5-YR             | 1.233        | 1.110        | 1.048        | 1.026        | 1.019        | 1.009        | 1.006        | 1.006        | 1.006        | 1.005         | 1.003         | 1.002         | 1.003         | 1.002         | 1.002         | 1.001         | 1.001         | 1.001         |              |
| 5-YR Ex-HiLo     | 1.232        | 1.114        | 1.046        | 1.026        | 1.020        | 1.009        | 1.006        | 1.007        | 1.006        | 1.004         | 1.003         | 1.003         | 1.002         | 1.002         | 1.002         | 1.001         | 1.002         | 1.001         |              |
| <b>Data Type</b> | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    |              |
| <b>Loss Type</b> | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    |              |
| <b>Selected</b>  | <b>1.244</b> | <b>1.101</b> | <b>1.050</b> | <b>1.027</b> | <b>1.018</b> | <b>1.010</b> | <b>1.007</b> | <b>1.007</b> | <b>1.005</b> | <b>1.004</b>  | <b>1.003</b>  | <b>1.002</b>  | <b>1.003</b>  | <b>1.002</b>  | <b>1.002</b>  | <b>1.001</b>  | <b>1.003</b>  | <b>1.001</b>  |              |
| <b>3-YR</b>      | <b>1.600</b> | <b>1.286</b> | <b>1.168</b> | <b>1.112</b> | <b>1.083</b> | <b>1.064</b> | <b>1.053</b> | <b>1.046</b> | <b>1.039</b> | <b>1.034</b>  | <b>1.030</b>  | <b>1.027</b>  | <b>1.025</b>  | <b>1.022</b>  | <b>1.020</b>  | <b>1.018</b>  | <b>1.017</b>  | <b>1.014</b>  | <b>1.013</b> |

| Exp. Prd | Rpt Losses  | Ult. Losses |
|----------|-------------|-------------|
| PY 2016  | 283,678,881 | 453,886,210 |
| PY 2015  | 327,549,064 | 421,228,096 |



**Medical Paid+Case Development Triangle - PY - Voluntary Business Only - FLORIDA - Private Carrier + Self Insured**

| PY               | 1/ 2         | 2/ 3         | 3/ 4         | 4/ 5         | 5/ 6         | 6/ 7         | 7/ 8         | 8/ 9         | 9/ 10        | 10/ 11        | 11/ 12        | 12/ 13        | 13/ 14        | 14/ 15        | 15/ 16        | 16/ 17        | 17/ 18        | 18/ 19        |              |
|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|
| 1991             |              |              |              |              |              |              | 1.003        | 1.005        | 1.026        | 1.011         | 0.992         | 1.012         | 1.022         | 1.010         | 1.000         | 1.007         | 1.006         | 1.000         |              |
| 1992             |              |              |              |              |              | 1.012        | 1.009        | 1.004        | 0.997        | 1.006         | 1.006         | 1.005         | 1.005         | 0.994         | 1.002         | 1.007         | 1.003         | 0.996         |              |
| 1993             |              |              |              |              | 1.004        | 1.006        | 1.007        | 0.999        | 0.995        | 0.996         | 1.003         | 0.996         | 1.000         | 1.001         | 1.000         | 1.003         | 1.000         | 1.002         |              |
| 1994             |              |              |              | 1.019        | 1.011        | 1.007        | 1.010        | 0.996        | 1.003        | 1.003         | 1.005         | 1.002         | 1.002         | 1.004         | 1.011         | 0.999         | 1.003         | 1.003         |              |
| 1995             |              |              | 1.041        | 1.022        | 1.012        | 0.999        | 0.997        | 1.010        | 1.010        | 1.000         | 1.009         | 1.007         | 1.007         | 1.006         | 1.005         | 1.004         | 1.003         | 0.997         |              |
| 1996             |              | 1.052        | 1.027        | 1.010        | 1.007        | 1.000        | 1.016        | 1.006        | 0.998        | 1.004         | 1.011         | 1.001         | 1.005         | 1.006         | 1.002         | 1.002         | 1.000         | 1.002         |              |
| 1997             | 1.170        | 1.049        | 1.023        | 1.042        | 0.998        | 1.018        | 1.006        | 0.998        | 1.002        | 0.997         | 1.003         | 1.006         | 1.001         | 1.003         | 1.004         | 1.008         | 0.988         | 1.002         |              |
| 1998             | 1.151        | 1.082        | 1.032        | 1.021        | 1.023        | 1.010        | 1.006        | 0.998        | 1.008        | 1.005         | 1.006         | 1.004         | 1.008         | 1.003         | 1.004         | 1.002         | 1.001         | 1.000         |              |
| 1999             | 1.169        | 1.067        | 1.038        | 1.023        | 1.021        | 1.014        | 1.008        | 1.010        | 1.006        | 1.006         | 1.004         | 1.002         | 1.015         | 1.000         | 0.995         | 1.001         | 1.002         |               |              |
| 2000             | 1.164        | 1.061        | 1.036        | 1.040        | 1.010        | 1.012        | 1.002        | 1.022        | 1.007        | 0.991         | 1.008         | 1.001         | 1.005         | 1.006         | 1.001         | 1.001         |               |               |              |
| 2001             | 1.155        | 1.075        | 1.040        | 1.021        | 1.011        | 1.012        | 1.014        | 1.007        | 1.001        | 1.004         | 1.000         | 1.004         | 1.000         | 0.999         | 1.005         |               |               |               |              |
| 2002             | 1.125        | 1.069        | 1.020        | 1.026        | 1.013        | 1.010        | 1.014        | 1.013        | 1.010        | 1.003         | 1.002         | 1.000         | 1.005         | 0.996         |               |               |               |               |              |
| 2003             | 1.123        | 1.034        | 1.024        | 1.016        | 1.006        | 1.024        | 1.003        | 1.008        | 1.005        | 1.007         | 1.000         | 1.001         | 1.001         |               |               |               |               |               |              |
| 2004             | 1.083        | 1.044        | 1.006        | 1.022        | 1.016        | 0.997        | 1.009        | 1.010        | 1.005        | 1.003         | 0.999         | 1.005         |               |               |               |               |               |               |              |
| 2005             | 1.068        | 1.033        | 1.029        | 1.015        | 1.006        | 1.011        | 1.005        | 1.008        | 1.014        | 1.005         | 1.004         |               |               |               |               |               |               |               |              |
| 2006             | 1.050        | 1.033        | 1.026        | 1.013        | 1.004        | 1.006        | 1.003        | 1.006        | 1.000        | 1.003         |               |               |               |               |               |               |               |               |              |
| 2007             | 1.113        | 1.035        | 1.025        | 1.009        | 1.007        | 1.007        | 1.009        | 1.001        | 1.002        |               |               |               |               |               |               |               |               |               |              |
| 2008             | 1.112        | 1.036        | 1.020        | 1.012        | 1.014        | 1.017        | 1.004        | 1.005        |              |               |               |               |               |               |               |               |               |               |              |
| 2009             | 1.085        | 1.039        | 1.021        | 1.018        | 1.010        | 1.010        | 1.008        |              |              |               |               |               |               |               |               |               |               |               |              |
| 2010             | 1.091        | 1.048        | 1.030        | 1.014        | 1.008        | 1.004        |              |              |              |               |               |               |               |               |               |               |               |               |              |
| 2011             | 1.083        | 1.063        | 1.027        | 1.015        | 1.009        |              |              |              |              |               |               |               |               |               |               |               |               |               |              |
| 2012             | 1.079        | 1.028        | 1.015        | 1.016        |              |              |              |              |              |               |               |               |               |               |               |               |               |               |              |
| 2013             | 1.125        | 1.032        | 1.019        |              |              |              |              |              |              |               |               |               |               |               |               |               |               |               |              |
| 2014             | 1.080        | 1.038        |              |              |              |              |              |              |              |               |               |               |               |               |               |               |               |               |              |
| 2015             | 1.065        |              |              |              |              |              |              |              |              |               |               |               |               |               |               |               |               |               |              |
| <b>Avg</b>       | <b>1/ 2</b>  | <b>2/ 3</b>  | <b>3/ 4</b>  | <b>4/ 5</b>  | <b>5/ 6</b>  | <b>6/ 7</b>  | <b>7/ 8</b>  | <b>8/ 9</b>  | <b>9/ 10</b> | <b>10/ 11</b> | <b>11/ 12</b> | <b>12/ 13</b> | <b>13/ 14</b> | <b>14/ 15</b> | <b>15/ 16</b> | <b>16/ 17</b> | <b>17/ 18</b> | <b>18/ 19</b> |              |
| 2-YR             | 1.073        | 1.035        | 1.017        | 1.016        | 1.009        | 1.007        | 1.006        | 1.003        | 1.001        | 1.004         | 1.002         | 1.003         | 1.003         | 0.998         | 1.003         | 1.001         | 1.002         | 1.001         |              |
| 3-YR             | 1.090        | 1.033        | 1.020        | 1.015        | 1.009        | 1.010        | 1.007        | 1.004        | 1.005        | 1.004         | 1.001         | 1.002         | 1.002         | 1.000         | 1.000         | 1.001         | 0.997         | 1.001         |              |
| 4-YR             | 1.087        | 1.040        | 1.023        | 1.016        | 1.010        | 1.010        | 1.006        | 1.005        | 1.005        | 1.005         | 1.001         | 1.003         | 1.003         | 1.000         | 1.001         | 1.003         | 0.998         | 1.000         |              |
| 5-YR             | 1.086        | 1.042        | 1.022        | 1.015        | 1.010        | 1.009        | 1.006        | 1.006        | 1.005        | 1.004         | 1.001         | 1.002         | 1.005         | 1.001         | 1.002         | 1.003         | 0.999         | 1.001         |              |
| 5-YR Ex-HiLo     | 1.081        | 1.039        | 1.022        | 1.015        | 1.009        | 1.008        | 1.006        | 1.006        | 1.004        | 1.004         | 1.001         | 1.002         | 1.004         | 1.001         | 1.003         | 1.002         | 1.001         | 1.001         |              |
| <b>Data Type</b> | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>   | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    | <b>VOL</b>    |              |
| <b>Loss Type</b> | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>   | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    | <b>P+C</b>    |              |
| <b>Selected</b>  | <b>1.090</b> | <b>1.033</b> | <b>1.020</b> | <b>1.015</b> | <b>1.009</b> | <b>1.010</b> | <b>1.007</b> | <b>1.004</b> | <b>1.005</b> | <b>1.004</b>  | <b>1.001</b>  | <b>1.002</b>  | <b>1.002</b>  | <b>1.000</b>  | <b>1.000</b>  | <b>1.001</b>  | <b>0.997</b>  | <b>1.001</b>  |              |
| <b>3-YR</b>      | <b>1.276</b> | <b>1.171</b> | <b>1.134</b> | <b>1.112</b> | <b>1.096</b> | <b>1.086</b> | <b>1.075</b> | <b>1.068</b> | <b>1.064</b> | <b>1.059</b>  | <b>1.055</b>  | <b>1.054</b>  | <b>1.052</b>  | <b>1.050</b>  | <b>1.050</b>  | <b>1.050</b>  | <b>1.049</b>  | <b>1.052</b>  | <b>1.051</b> |

| Exp. Prd | Rpt Losses  | Ult. Losses |
|----------|-------------|-------------|
| PY 2016  | 754,671,657 | 962,961,034 |
| PY 2015  | 750,909,430 | 879,314,943 |

**Indemnity Paid Development Triangle - PY - Large Deductible - FLORIDA - Private Carrier + Self Insured**

| PY   | 1/ 2           | 2/ 3           | 3/ 4           | 4/ 5           | 5/ 6           | 6/ 7           | 7/ 8           | 8/ 9           | 9/ 10          | 10/ 11          | 11/ 12          | 12/ 13          | 13/ 14          | 14/ 15          | 15/ 16          | 16/ 17          | 17/ 18          | 18/ 19          |                 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1991   |                |                |                |                |                |                | 1.036          | 1.018          | 1.010          | 1.007           | 1.001           | 1.007           | 1.014           | 1.001           | 1.004           | 1.004           | 1.006           | 1.003           |                 |
| 1992   |                |                |                |                |                | 1.058          | 1.026          | 0.963          | 1.005          | 1.010           | 1.006           | 1.002           | 1.004           | 1.001           | 1.006           | 1.006           | 1.005           | 1.005           |                 |
| 1993   |                |                |                |                | 1.082          | 1.032          | 1.032          | 1.025          | 1.005          | 1.006           | 1.003           | 1.002           | 1.004           | 1.003           | 1.005           | 1.019           | 1.001           | 1.002           |                 |
| 1994   |                |                |                | 1.171          | 1.039          | 1.113          | 1.018          | 1.009          | 1.010          | 1.013           | 1.023           | 1.012           | 1.007           | 1.009           | 1.018           | 1.007           | 1.004           | 1.009           |                 |
| 1995   |                |                | 1.223          | 1.076          | 1.102          | 1.028          | 1.030          | 1.021          | 1.012          | 1.005           | 1.008           | 1.013           | 1.005           | 1.018           | 1.004           | 1.007           | 1.005           | 1.005           |                 |
| 1996   |                | 1.444          | 1.184          | 1.080          | 1.069          | 1.036          | 1.022          | 1.021          | 1.009          | 1.010           | 1.011           | 1.005           | 1.011           | 1.004           | 1.005           | 1.004           | 1.006           | 1.003           |                 |
| 1997   | 1.893          | 1.391          | 1.244          | 1.084          | 1.061          | 1.029          | 1.032          | 1.024          | 1.018          | 1.012           | 1.015           | 1.009           | 1.006           | 1.007           | 1.008           | 1.005           | 1.006           | 1.004           |                 |
| 1998   | 1.860          | 1.401          | 1.179          | 1.099          | 1.057          | 1.042          | 1.031          | 1.024          | 1.022          | 1.016           | 1.017           | 1.009           | 1.008           | 1.005           | 1.008           | 1.004           | 1.005           | 1.003           |                 |
| 1999   | 1.922          | 1.341          | 1.187          | 1.087          | 1.050          | 1.042          | 1.025          | 1.023          | 1.022          | 1.016           | 1.012           | 1.010           | 1.007           | 1.006           | 1.004           | 1.004           | 1.005           |                 |                 |
| 2000   | 1.913          | 1.372          | 1.141          | 1.079          | 1.058          | 1.045          | 1.028          | 1.022          | 1.016          | 1.011           | 1.011           | 1.010           | 1.008           | 1.007           | 1.003           | 1.006           |                 |                 |                 |
| 2001   | 2.025          | 1.315          | 1.140          | 1.080          | 1.066          | 1.037          | 1.028          | 1.018          | 1.011          | 1.013           | 1.013           | 1.010           | 1.006           | 1.007           | 1.005           |                 |                 |                 |                 |
| 2002   | 1.783          | 1.298          | 1.134          | 1.078          | 1.053          | 1.035          | 1.031          | 1.025          | 1.019          | 1.015           | 1.010           | 1.010           | 1.009           | 1.008           |                 |                 |                 |                 |                 |
| 2003   | 1.636          | 1.242          | 1.124          | 1.065          | 1.037          | 1.031          | 1.020          | 1.021          | 1.013          | 1.014           | 1.011           | 1.009           | 1.010           |                 |                 |                 |                 |                 |                 |
| 2004   | 1.651          | 1.223          | 1.108          | 1.069          | 1.047          | 1.029          | 1.021          | 1.028          | 1.017          | 1.017           | 1.007           | 1.007           |                 |                 |                 |                 |                 |                 |                 |
| 2005   | 1.580          | 1.189          | 1.097          | 1.063          | 1.034          | 1.022          | 1.032          | 1.012          | 1.015          | 1.008           | 1.006           |                 |                 |                 |                 |                 |                 |                 |                 |
| 2006   | 1.535          | 1.237          | 1.107          | 1.057          | 1.044          | 1.027          | 1.021          | 1.012          | 1.011          | 1.007           |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2007   | 1.590          | 1.223          | 1.117          | 1.075          | 1.046          | 1.025          | 1.021          | 1.019          | 1.010          |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2008   | 1.623          | 1.236          | 1.116          | 1.088          | 1.032          | 1.025          | 1.024          | 1.013          |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2009   | 1.607          | 1.242          | 1.124          | 1.074          | 1.052          | 1.036          | 1.024          |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2010   | 1.573          | 1.242          | 1.102          | 1.070          | 1.027          | 1.027          |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2011   | 1.601          | 1.232          | 1.105          | 1.069          | 1.041          |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2012   | 1.614          | 1.209          | 1.116          | 1.068          |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2013   | 1.575          | 1.218          | 1.098          |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2014   | 1.612          | 1.250          |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2015   | 1.663          |                |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>Avg</b>   | <b>1/ 2</b>    | <b>2/ 3</b>    | <b>3/ 4</b>    | <b>4/ 5</b>    | <b>5/ 6</b>    | <b>6/ 7</b>    | <b>7/ 8</b>    | <b>8/ 9</b>    | <b>9/ 10</b>   | <b>10/ 11</b>   | <b>11/ 12</b>   | <b>12/ 13</b>   | <b>13/ 14</b>   | <b>14/ 15</b>   | <b>15/ 16</b>   | <b>16/ 17</b>   | <b>17/ 18</b>   | <b>18/ 19</b>   |                 |
| 2-YR   | 1.638          | 1.234          | 1.107          | 1.069          | 1.034          | 1.032          | 1.024          | 1.016          | 1.011          | 1.008           | 1.007           | 1.008           | 1.010           | 1.008           | 1.004           | 1.005           | 1.005           | 1.004           |                 |
| 3-YR   | 1.617          | 1.226          | 1.106          | 1.069          | 1.040          | 1.029          | 1.023          | 1.015          | 1.012          | 1.011           | 1.008           | 1.009           | 1.008           | 1.007           | 1.004           | 1.005           | 1.005           | 1.003           |                 |
| 4-YR   | 1.616          | 1.227          | 1.105          | 1.070          | 1.038          | 1.028          | 1.023          | 1.014          | 1.013          | 1.012           | 1.009           | 1.009           | 1.008           | 1.007           | 1.005           | 1.005           | 1.006           | 1.004           |                 |
| 5-YR   | 1.613          | 1.230          | 1.109          | 1.074          | 1.040          | 1.028          | 1.024          | 1.017          | 1.013          | 1.012           | 1.009           | 1.009           | 1.008           | 1.007           | 1.006           | 1.005           | 1.005           | 1.005           |                 |
| 5-YR Ex-HiLo                                       | 1.609          | 1.231          | 1.108          | 1.071          | 1.040          | 1.026          | 1.023          | 1.015          | 1.013          | 1.012           | 1.009           | 1.010           | 1.008           | 1.007           | 1.006           | 1.004           | 1.005           | 1.004           |                 |
| <b>Data Type</b>                                   | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       |                 |
| <b>Loss Type</b>                                   | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     |                 |
| <b>Selected</b>                                    | <b>1.617</b>   | <b>1.226</b>   | <b>1.106</b>   | <b>1.069</b>   | <b>1.040</b>   | <b>1.029</b>   | <b>1.023</b>   | <b>1.015</b>   | <b>1.012</b>   | <b>1.011</b>    | <b>1.008</b>    | <b>1.009</b>    | <b>1.008</b>    | <b>1.007</b>    | <b>1.004</b>    | <b>1.005</b>    | <b>1.005</b>    | <b>1.003</b>    |                 |
|  | <b>1 / Ult</b> | <b>2 / Ult</b> | <b>3 / Ult</b> | <b>4 / Ult</b> | <b>5 / Ult</b> | <b>6 / Ult</b> | <b>7 / Ult</b> | <b>8 / Ult</b> | <b>9 / Ult</b> | <b>10 / Ult</b> | <b>11 / Ult</b> | <b>12 / Ult</b> | <b>13 / Ult</b> | <b>14 / Ult</b> | <b>15 / Ult</b> | <b>16 / Ult</b> | <b>17 / Ult</b> | <b>18 / Ult</b> | <b>19 / Ult</b> |
| <b>3-YR</b>  | <b>2.911</b>   | <b>1.800</b>   | <b>1.468</b>   | <b>1.327</b>   | <b>1.241</b>   | <b>1.193</b>   | <b>1.159</b>   | <b>1.133</b>   | <b>1.116</b>   | <b>1.103</b>    | <b>1.091</b>    | <b>1.082</b>    | <b>1.072</b>    | <b>1.063</b>    | <b>1.056</b>    | <b>1.052</b>    | <b>1.047</b>    | <b>1.042</b>    | <b>1.039</b>    |
| <b>Conversion Factors for use with Paid Method</b> |                |                |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 | <b>0.975</b>    |

| Exp. Prd | Rpt Losses  | Ult. Losses |
|----------|-------------|-------------|
| PY 2016  | 132,467,444 | 385,612,729 |
| PY 2015  | 199,777,075 | 359,598,735 |

**Medical Paid Development Triangle - PY - Large Deductible - FLORIDA - Private Carrier + Self Insured**

| PY               | 1/ 2           | 2/ 3           | 3/ 4           | 4/ 5           | 5/ 6           | 6/ 7           | 7/ 8           | 8/ 9           | 9/ 10          | 10/ 11          | 11/ 12          | 12/ 13          | 13/ 14          | 14/ 15          | 15/ 16          | 16/ 17          | 17/ 18          | 18/ 19          |                 |
|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1991             |                |                |                |                |                |                | 1.036          | 1.017          | 1.033          | 1.015           | 1.005           | 1.003           | 1.013           | 1.012           | 1.007           | 1.006           | 1.004           | 1.004           |                 |
| 1992             |                |                |                |                |                | 1.027          | 1.028          | 0.965          | 1.010          | 1.013           | 1.003           | 1.013           | 1.002           | 0.997           | 1.007           | 1.006           | 1.010           | 1.006           |                 |
| 1993             |                |                |                |                | 1.030          | 1.022          | 1.006          | 1.007          | 0.996          | 1.010           | 1.004           | 1.000           | 1.013           | 1.004           | 1.005           | 1.010           | 1.007           | 1.002           |                 |
| 1994             |                |                |                | 1.074          | 1.027          | 1.053          | 1.009          | 1.000          | 1.008          | 1.020           | 1.006           | 1.004           | 1.003           | 1.008           | 1.009           | 1.005           | 1.004           | 1.006           |                 |
| 1995             |                |                | 1.103          | 1.041          | 1.051          | 1.024          | 1.020          | 1.013          | 1.019          | 1.004           | 1.019           | 1.016           | 1.006           | 1.005           | 1.007           | 1.009           | 1.003           | 1.004           |                 |
| 1996             |                | 1.186          | 1.123          | 1.096          | 1.040          | 1.020          | 1.016          | 1.014          | 1.005          | 1.010           | 1.009           | 1.004           | 1.003           | 1.005           | 1.004           | 1.004           | 1.002           | 1.002           |                 |
| 1997             | 1.463          | 1.183          | 1.177          | 1.059          | 1.038          | 1.022          | 1.019          | 1.013          | 1.014          | 1.015           | 1.012           | 1.005           | 1.006           | 1.008           | 1.011           | 1.007           | 1.005           | 1.006           |                 |
| 1998             | 1.463          | 1.253          | 1.111          | 1.065          | 1.035          | 1.028          | 1.024          | 1.018          | 1.015          | 1.008           | 1.014           | 1.010           | 1.006           | 1.006           | 1.007           | 1.004           | 1.009           | 1.003           |                 |
| 1999             | 1.516          | 1.201          | 1.116          | 1.062          | 1.035          | 1.031          | 1.022          | 1.024          | 1.016          | 1.008           | 1.014           | 1.009           | 1.004           | 1.005           | 1.003           | 1.003           | 1.006           |                 |                 |
| 2000             | 1.502          | 1.194          | 1.101          | 1.055          | 1.037          | 1.035          | 1.022          | 1.015          | 1.008          | 1.013           | 1.012           | 1.012           | 1.012           | 1.011           | 1.006           | 1.007           |                 |                 |                 |
| 2001             | 1.591          | 1.191          | 1.081          | 1.050          | 1.039          | 1.024          | 1.017          | 1.013          | 1.010          | 1.009           | 1.008           | 1.009           | 1.006           | 1.007           | 1.004           |                 |                 |                 |                 |
| 2002             | 1.409          | 1.151          | 1.089          | 1.044          | 1.032          | 1.024          | 1.022          | 1.019          | 1.016          | 1.012           | 1.013           | 1.008           | 1.007           | 1.010           |                 |                 |                 |                 |                 |
| 2003             | 1.350          | 1.142          | 1.065          | 1.041          | 1.022          | 1.023          | 1.016          | 1.015          | 1.012          | 1.013           | 1.012           | 1.008           | 1.010           |                 |                 |                 |                 |                 |                 |
| 2004             | 1.386          | 1.114          | 1.050          | 1.038          | 1.023          | 1.019          | 1.017          | 1.014          | 1.014          | 1.012           | 1.007           | 1.007           |                 |                 |                 |                 |                 |                 |                 |
| 2005             | 1.299          | 1.091          | 1.046          | 1.032          | 1.020          | 1.014          | 1.017          | 1.007          | 1.011          | 1.006           | 1.005           |                 |                 |                 |                 |                 |                 |                 |                 |
| 2006             | 1.275          | 1.105          | 1.050          | 1.033          | 1.020          | 1.014          | 1.010          | 1.008          | 1.006          | 1.007           |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2007             | 1.321          | 1.104          | 1.052          | 1.033          | 1.023          | 1.015          | 1.014          | 1.017          | 1.009          |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2008             | 1.295          | 1.114          | 1.054          | 1.035          | 1.019          | 1.013          | 1.013          | 1.009          |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2009             | 1.325          | 1.112          | 1.062          | 1.038          | 1.029          | 1.019          | 1.017          |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2010             | 1.301          | 1.107          | 1.053          | 1.045          | 1.015          | 1.014          |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2011             | 1.313          | 1.109          | 1.069          | 1.024          | 1.019          |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2012             | 1.299          | 1.092          | 1.047          | 1.023          |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2013             | 1.271          | 1.085          | 1.043          |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2014             | 1.288          | 1.087          |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2015             | 1.306          |                |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>Avg</b>       | <b>1/ 2</b>    | <b>2/ 3</b>    | <b>3/ 4</b>    | <b>4/ 5</b>    | <b>5/ 6</b>    | <b>6/ 7</b>    | <b>7/ 8</b>    | <b>8/ 9</b>    | <b>9/ 10</b>   | <b>10/ 11</b>   | <b>11/ 12</b>   | <b>12/ 13</b>   | <b>13/ 14</b>   | <b>14/ 15</b>   | <b>15/ 16</b>   | <b>16/ 17</b>   | <b>17/ 18</b>   | <b>18/ 19</b>   |                 |
| 2-YR             | 1.297          | 1.086          | 1.045          | 1.024          | 1.017          | 1.017          | 1.015          | 1.013          | 1.008          | 1.007           | 1.006           | 1.008           | 1.009           | 1.009           | 1.005           | 1.005           | 1.008           | 1.005           |                 |
| 3-YR             | 1.288          | 1.088          | 1.053          | 1.031          | 1.021          | 1.015          | 1.015          | 1.011          | 1.009          | 1.008           | 1.008           | 1.008           | 1.008           | 1.009           | 1.004           | 1.005           | 1.007           | 1.004           |                 |
| 4-YR             | 1.291          | 1.093          | 1.053          | 1.033          | 1.021          | 1.015          | 1.014          | 1.010          | 1.010          | 1.010           | 1.009           | 1.008           | 1.009           | 1.008           | 1.005           | 1.005           | 1.006           | 1.004           |                 |
| 5-YR             | 1.295          | 1.096          | 1.055          | 1.033          | 1.021          | 1.015          | 1.014          | 1.011          | 1.010          | 1.010           | 1.009           | 1.009           | 1.008           | 1.008           | 1.006           | 1.005           | 1.005           | 1.004           |                 |
| 5-YR Ex-HiLo     | 1.298          | 1.095          | 1.054          | 1.032          | 1.020          | 1.014          | 1.015          | 1.010          | 1.011          | 1.010           | 1.009           | 1.008           | 1.008           | 1.008           | 1.006           | 1.005           | 1.005           | 1.004           |                 |
| <b>Data Type</b> | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       |                 |
| <b>Loss Type</b> | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     | <b>Paid</b>     |                 |
| <b>Selected</b>  | <b>1.288</b>   | <b>1.088</b>   | <b>1.053</b>   | <b>1.031</b>   | <b>1.021</b>   | <b>1.015</b>   | <b>1.015</b>   | <b>1.011</b>   | <b>1.009</b>   | <b>1.008</b>    | <b>1.008</b>    | <b>1.008</b>    | <b>1.008</b>    | <b>1.009</b>    | <b>1.004</b>    | <b>1.005</b>    | <b>1.007</b>    | <b>1.004</b>    |                 |
|                  | <b>1 / Ult</b> | <b>2 / Ult</b> | <b>3 / Ult</b> | <b>4 / Ult</b> | <b>5 / Ult</b> | <b>6 / Ult</b> | <b>7 / Ult</b> | <b>8 / Ult</b> | <b>9 / Ult</b> | <b>10 / Ult</b> | <b>11 / Ult</b> | <b>12 / Ult</b> | <b>13 / Ult</b> | <b>14 / Ult</b> | <b>15 / Ult</b> | <b>16 / Ult</b> | <b>17 / Ult</b> | <b>18 / Ult</b> | <b>19 / Ult</b> |
| <b>3-YR</b>      | <b>1.899</b>   | <b>1.474</b>   | <b>1.355</b>   | <b>1.287</b>   | <b>1.248</b>   | <b>1.222</b>   | <b>1.204</b>   | <b>1.186</b>   | <b>1.173</b>   | <b>1.163</b>    | <b>1.154</b>    | <b>1.145</b>    | <b>1.136</b>    | <b>1.127</b>    | <b>1.117</b>    | <b>1.113</b>    | <b>1.107</b>    | <b>1.099</b>    | <b>1.095</b>    |

| Exp. Prd | Rpt Losses  | Ult. Losses |
|----------|-------------|-------------|
| PY 2016  | 359,269,055 | 682,251,935 |
| PY 2015  | 450,668,897 | 664,285,954 |

Conversion Factors for use with Paid Method

0.960

**Indemnity Paid+Case Development Triangle - PY - Large Deductible - FLORIDA - Private Carrier + Self Insured**

| PY               | 1/ 2           | 2/ 3           | 3/ 4           | 4/ 5           | 5/ 6           | 6/ 7           | 7/ 8           | 8/ 9           | 9/ 10          | 10/ 11          | 11/ 12          | 12/ 13          | 13/ 14          | 14/ 15          | 15/ 16          | 16/ 17          | 17/ 18          | 18/ 19          |                 |
|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1991             |                |                |                |                |                |                | 1.007          | 0.994          | 0.985          | 1.008           | 0.997           | 0.995           | 1.003           | 0.993           | 1.002           | 1.001           | 1.008           | 1.001           |                 |
| 1992             |                |                |                |                |                | 1.003          | 1.021          | 0.951          | 1.003          | 0.994           | 0.997           | 1.006           | 1.008           | 0.993           | 1.009           | 0.996           | 0.995           | 0.999           |                 |
| 1993             |                |                |                |                | 1.007          | 1.020          | 1.009          | 1.012          | 0.990          | 1.011           | 0.996           | 0.994           | 1.005           | 0.998           | 0.995           | 1.000           | 1.002           | 0.997           |                 |
| 1994             |                |                |                | 1.076          | 1.018          | 1.098          | 1.013          | 1.008          | 1.007          | 1.006           | 1.004           | 1.003           | 1.007           | 1.003           | 1.002           | 1.002           | 1.000           | 0.997           |                 |
| 1995             |                |                | 1.112          | 1.031          | 1.078          | 1.026          | 1.005          | 1.013          | 1.003          | 0.998           | 1.001           | 1.022           | 0.995           | 1.019           | 0.996           | 0.997           | 1.003           | 1.000           |                 |
| 1996             |                | 1.278          | 1.079          | 1.040          | 1.053          | 1.009          | 1.018          | 1.006          | 0.997          | 1.003           | 1.002           | 0.997           | 1.009           | 1.006           | 1.000           | 0.999           | 0.997           | 1.004           |                 |
| 1997             | 1.567          | 1.186          | 1.135          | 1.038          | 1.045          | 1.020          | 1.027          | 1.008          | 0.999          | 0.999           | 1.003           | 1.003           | 1.002           | 1.003           | 1.003           | 1.000           | 1.003           | 1.003           |                 |
| 1998             | 1.464          | 1.170          | 1.110          | 1.063          | 1.029          | 1.021          | 1.022          | 1.007          | 0.998          | 1.009           | 1.011           | 0.996           | 1.001           | 1.001           | 1.003           | 1.002           | 1.002           | 1.003           |                 |
| 1999             | 1.422          | 1.236          | 1.104          | 1.039          | 1.021          | 1.023          | 1.009          | 1.002          | 1.016          | 1.006           | 1.004           | 1.003           | 1.001           | 1.002           | 1.002           | 1.001           | 1.002           |                 |                 |
| 2000             | 1.501          | 1.200          | 1.089          | 1.057          | 1.030          | 1.028          | 1.007          | 1.009          | 1.009          | 1.004           | 1.006           | 1.003           | 1.007           | 1.002           | 1.003           | 1.004           |                 |                 |                 |
| 2001             | 1.543          | 1.179          | 1.086          | 1.048          | 1.041          | 1.013          | 1.019          | 1.015          | 1.005          | 1.004           | 1.009           | 1.002           | 1.005           | 1.002           | 1.000           |                 |                 |                 |                 |
| 2002             | 1.431          | 1.165          | 1.091          | 1.049          | 1.024          | 1.020          | 1.021          | 1.018          | 1.008          | 1.005           | 1.010           | 1.003           | 1.005           | 1.009           |                 |                 |                 |                 |                 |
| 2003             | 1.301          | 1.141          | 1.064          | 1.028          | 1.030          | 1.020          | 1.014          | 1.010          | 1.017          | 1.004           | 1.004           | 1.006           | 1.008           |                 |                 |                 |                 |                 |                 |
| 2004             | 1.357          | 1.114          | 1.062          | 1.041          | 1.023          | 1.027          | 1.013          | 1.014          | 1.014          | 1.006           | 1.007           | 1.005           |                 |                 |                 |                 |                 |                 |                 |
| 2005             | 1.265          | 1.089          | 1.053          | 1.048          | 1.022          | 1.010          | 1.012          | 1.000          | 1.004          | 1.005           | 1.004           |                 |                 |                 |                 |                 |                 |                 |                 |
| 2006             | 1.247          | 1.133          | 1.069          | 1.036          | 1.023          | 1.017          | 1.014          | 1.007          | 1.004          | 1.005           |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2007             | 1.288          | 1.154          | 1.068          | 1.054          | 1.022          | 1.014          | 1.014          | 1.009          | 1.004          |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2008             | 1.336          | 1.143          | 1.100          | 1.029          | 1.023          | 1.015          | 1.012          | 1.013          |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2009             | 1.323          | 1.158          | 1.058          | 1.070          | 1.029          | 1.017          | 1.011          |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2010             | 1.344          | 1.153          | 1.070          | 1.038          | 1.016          | 1.028          |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2011             | 1.321          | 1.126          | 1.057          | 1.056          | 1.029          |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2012             | 1.344          | 1.141          | 1.090          | 1.027          |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2013             | 1.321          | 1.157          | 1.071          |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2014             | 1.359          | 1.182          |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2015             | 1.375          |                |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>Avg</b>       | <b>1/ 2</b>    | <b>2/ 3</b>    | <b>3/ 4</b>    | <b>4/ 5</b>    | <b>5/ 6</b>    | <b>6/ 7</b>    | <b>7/ 8</b>    | <b>8/ 9</b>    | <b>9/ 10</b>   | <b>10/ 11</b>   | <b>11/ 12</b>   | <b>12/ 13</b>   | <b>13/ 14</b>   | <b>14/ 15</b>   | <b>15/ 16</b>   | <b>16/ 17</b>   | <b>17/ 18</b>   | <b>18/ 19</b>   |                 |
| 2-YR             | 1.367          | 1.170          | 1.081          | 1.042          | 1.023          | 1.023          | 1.012          | 1.011          | 1.004          | 1.005           | 1.006           | 1.006           | 1.007           | 1.006           | 1.002           | 1.003           | 1.002           | 1.003           |                 |
| 3-YR             | 1.352          | 1.160          | 1.073          | 1.040          | 1.025          | 1.020          | 1.012          | 1.010          | 1.004          | 1.005           | 1.005           | 1.005           | 1.006           | 1.004           | 1.002           | 1.002           | 1.002           | 1.003           |                 |
| 4-YR             | 1.350          | 1.152          | 1.072          | 1.048          | 1.024          | 1.019          | 1.013          | 1.007          | 1.007          | 1.005           | 1.006           | 1.004           | 1.006           | 1.004           | 1.002           | 1.002           | 1.001           | 1.003           |                 |
| 5-YR             | 1.344          | 1.152          | 1.069          | 1.044          | 1.024          | 1.018          | 1.013          | 1.009          | 1.009          | 1.005           | 1.007           | 1.004           | 1.005           | 1.003           | 1.002           | 1.001           | 1.001           | 1.001           |                 |
| 5-YR Ex-HiLo     | 1.341          | 1.150          | 1.066          | 1.041          | 1.025          | 1.016          | 1.013          | 1.010          | 1.007          | 1.005           | 1.007           | 1.004           | 1.006           | 1.002           | 1.003           | 1.001           | 1.002           | 1.002           |                 |
| <b>Data Type</b> | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       |                 |
| <b>Loss Type</b> | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      |                 |
| <b>Selected</b>  | <b>1.352</b>   | <b>1.160</b>   | <b>1.073</b>   | <b>1.040</b>   | <b>1.025</b>   | <b>1.020</b>   | <b>1.012</b>   | <b>1.010</b>   | <b>1.004</b>   | <b>1.005</b>    | <b>1.005</b>    | <b>1.005</b>    | <b>1.006</b>    | <b>1.004</b>    | <b>1.002</b>    | <b>1.002</b>    | <b>1.002</b>    | <b>1.003</b>    |                 |
|                  | <b>1 / Ult</b> | <b>2 / Ult</b> | <b>3 / Ult</b> | <b>4 / Ult</b> | <b>5 / Ult</b> | <b>6 / Ult</b> | <b>7 / Ult</b> | <b>8 / Ult</b> | <b>9 / Ult</b> | <b>10 / Ult</b> | <b>11 / Ult</b> | <b>12 / Ult</b> | <b>13 / Ult</b> | <b>14 / Ult</b> | <b>15 / Ult</b> | <b>16 / Ult</b> | <b>17 / Ult</b> | <b>18 / Ult</b> | <b>19 / Ult</b> |
| <b>3-YR</b>      | <b>1.967</b>   | <b>1.455</b>   | <b>1.254</b>   | <b>1.169</b>   | <b>1.124</b>   | <b>1.097</b>   | <b>1.075</b>   | <b>1.062</b>   | <b>1.051</b>   | <b>1.047</b>    | <b>1.042</b>    | <b>1.037</b>    | <b>1.032</b>    | <b>1.026</b>    | <b>1.022</b>    | <b>1.020</b>    | <b>1.018</b>    | <b>1.016</b>    | <b>1.013</b>    |

| Exp. Prd | Rpt Losses  | Ult. Losses |
|----------|-------------|-------------|
| PY 2016  | 190,711,234 | 375,128,997 |
| PY 2015  | 242,438,348 | 352,747,796 |

**Medical Paid+Case Development Triangle - PY - Large Deductible - FLORIDA - Private Carrier + Self Insured**

| PY               | 1/ 2           | 2/ 3           | 3/ 4           | 4/ 5           | 5/ 6           | 6/ 7           | 7/ 8           | 8/ 9           | 9/ 10          | 10/ 11          | 11/ 12          | 12/ 13          | 13/ 14          | 14/ 15          | 15/ 16          | 16/ 17          | 17/ 18          | 18/ 19          |                 |
|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1991             |                |                |                |                |                |                | 1.006          | 0.999          | 1.109          | 1.011           | 1.017           | 0.969           | 0.997           | 1.008           | 0.996           | 1.020           | 0.996           | 1.003           |                 |
| 1992             |                |                |                |                |                | 1.018          | 1.013          | 0.966          | 1.015          | 1.012           | 1.004           | 1.015           | 0.996           | 1.002           | 0.988           | 1.000           | 1.011           | 1.006           |                 |
| 1993             |                |                |                |                | 0.993          | 1.010          | 1.013          | 0.991          | 0.996          | 1.006           | 1.006           | 1.014           | 1.006           | 1.004           | 0.988           | 1.003           | 1.009           | 1.003           |                 |
| 1994             |                |                |                | 1.065          | 1.013          | 1.052          | 1.005          | 1.000          | 1.019          | 1.012           | 0.991           | 1.004           | 1.012           | 1.005           | 0.996           | 1.004           | 0.998           | 0.996           |                 |
| 1995             |                |                | 1.022          | 1.046          | 1.035          | 1.009          | 1.025          | 1.004          | 1.033          | 1.007           | 1.000           | 1.024           | 0.990           | 1.003           | 1.008           | 1.003           | 1.001           | 1.003           |                 |
| 1996             |                | 1.080          | 1.128          | 0.994          | 1.034          | 1.017          | 1.007          | 1.009          | 1.006          | 0.993           | 1.007           | 0.996           | 1.004           | 1.005           | 1.000           | 1.004           | 0.998           | 0.999           |                 |
| 1997             | 1.273          | 1.068          | 1.099          | 1.046          | 1.042          | 1.020          | 1.014          | 1.012          | 1.018          | 1.001           | 0.993           | 1.004           | 1.009           | 1.011           | 1.004           | 0.998           | 0.999           | 1.004           |                 |
| 1998             | 1.214          | 1.151          | 1.059          | 1.051          | 1.022          | 1.022          | 1.018          | 1.011          | 1.005          | 1.009           | 1.000           | 0.998           | 1.001           | 1.004           | 1.001           | 1.004           | 1.004           | 1.002           |                 |
| 1999             | 1.227          | 1.123          | 1.058          | 1.032          | 1.020          | 1.022          | 1.014          | 1.008          | 1.007          | 1.002           | 0.999           | 1.003           | 0.997           | 1.006           | 1.003           | 1.001           | 1.005           |                 |                 |
| 2000             | 1.268          | 1.085          | 1.078          | 1.045          | 1.034          | 1.024          | 1.013          | 1.004          | 1.005          | 1.007           | 1.006           | 1.007           | 1.008           | 1.009           | 1.002           | 1.003           |                 |                 |                 |
| 2001             | 1.304          | 1.099          | 1.051          | 1.042          | 1.038          | 1.009          | 1.013          | 1.014          | 1.007          | 1.005           | 1.006           | 0.995           | 1.005           | 1.003           | 0.998           |                 |                 |                 |                 |
| 2002             | 1.205          | 1.068          | 1.083          | 1.027          | 1.018          | 1.011          | 1.026          | 1.019          | 1.008          | 1.005           | 1.013           | 1.000           | 1.004           | 1.010           |                 |                 |                 |                 |                 |
| 2003             | 1.133          | 1.080          | 1.038          | 1.029          | 1.019          | 1.015          | 1.007          | 1.014          | 1.007          | 1.017           | 1.008           | 1.004           | 1.002           |                 |                 |                 |                 |                 |                 |
| 2004             | 1.201          | 1.049          | 1.039          | 1.023          | 1.014          | 1.007          | 1.016          | 0.997          | 1.008          | 1.001           | 1.006           | 1.004           |                 |                 |                 |                 |                 |                 |                 |
| 2005             | 1.110          | 1.035          | 1.014          | 1.023          | 1.015          | 1.010          | 1.006          | 1.005          | 1.002          | 1.006           | 1.003           |                 |                 |                 |                 |                 |                 |                 |                 |
| 2006             | 1.090          | 1.041          | 1.032          | 1.016          | 1.012          | 1.006          | 1.008          | 1.008          | 1.005          | 1.005           |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2007             | 1.089          | 1.055          | 1.026          | 1.021          | 1.012          | 1.017          | 1.021          | 0.998          | 1.001          |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2008             | 1.107          | 1.050          | 1.026          | 1.017          | 1.012          | 1.008          | 1.006          | 1.005          |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2009             | 1.109          | 1.055          | 1.023          | 1.035          | 1.013          | 1.015          | 1.012          |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2010             | 1.165          | 1.041          | 1.025          | 1.021          | 1.000          | 1.017          |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2011             | 1.136          | 1.063          | 1.024          | 1.015          | 1.015          |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2012             | 1.122          | 1.051          | 1.026          | 1.010          |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2013             | 1.111          | 1.058          | 1.028          |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2014             | 1.101          | 1.040          |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2015             | 1.103          |                |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>Avg</b>       | <b>1/ 2</b>    | <b>2/ 3</b>    | <b>3/ 4</b>    | <b>4/ 5</b>    | <b>5/ 6</b>    | <b>6/ 7</b>    | <b>7/ 8</b>    | <b>8/ 9</b>    | <b>9/ 10</b>   | <b>10/ 11</b>   | <b>11/ 12</b>   | <b>12/ 13</b>   | <b>13/ 14</b>   | <b>14/ 15</b>   | <b>15/ 16</b>   | <b>16/ 17</b>   | <b>17/ 18</b>   | <b>18/ 19</b>   |                 |
| 2-YR             | 1.102          | 1.049          | 1.027          | 1.013          | 1.008          | 1.016          | 1.009          | 1.002          | 1.003          | 1.006           | 1.005           | 1.004           | 1.003           | 1.007           | 1.000           | 1.002           | 1.005           | 1.003           |                 |
| 3-YR             | 1.105          | 1.050          | 1.026          | 1.015          | 1.009          | 1.013          | 1.013          | 1.004          | 1.003          | 1.004           | 1.006           | 1.003           | 1.004           | 1.007           | 1.001           | 1.003           | 1.003           | 1.002           |                 |
| 4-YR             | 1.109          | 1.053          | 1.026          | 1.020          | 1.010          | 1.014          | 1.012          | 1.004          | 1.004          | 1.007           | 1.008           | 1.001           | 1.005           | 1.007           | 1.001           | 1.002           | 1.002           | 1.002           |                 |
| 5-YR             | 1.115          | 1.051          | 1.025          | 1.020          | 1.010          | 1.013          | 1.011          | 1.003          | 1.005          | 1.007           | 1.007           | 1.002           | 1.003           | 1.006           | 1.002           | 1.002           | 1.001           | 1.001           |                 |
| 5-YR Ex-HiLo     | 1.112          | 1.050          | 1.025          | 1.018          | 1.012          | 1.013          | 1.009          | 1.003          | 1.005          | 1.005           | 1.007           | 1.003           | 1.004           | 1.006           | 1.002           | 1.003           | 1.001           | 1.001           |                 |
| <b>Data Type</b> | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       | <b>LD</b>       |                 |
| <b>Loss Type</b> | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>     | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      | <b>P+C</b>      |                 |
| <b>Selected</b>  | <b>1.105</b>   | <b>1.050</b>   | <b>1.026</b>   | <b>1.015</b>   | <b>1.009</b>   | <b>1.013</b>   | <b>1.013</b>   | <b>1.004</b>   | <b>1.003</b>   | <b>1.004</b>    | <b>1.006</b>    | <b>1.003</b>    | <b>1.004</b>    | <b>1.007</b>    | <b>1.001</b>    | <b>1.003</b>    | <b>1.003</b>    | <b>1.002</b>    |                 |
|                  | <b>1 / Ult</b> | <b>2 / Ult</b> | <b>3 / Ult</b> | <b>4 / Ult</b> | <b>5 / Ult</b> | <b>6 / Ult</b> | <b>7 / Ult</b> | <b>8 / Ult</b> | <b>9 / Ult</b> | <b>10 / Ult</b> | <b>11 / Ult</b> | <b>12 / Ult</b> | <b>13 / Ult</b> | <b>14 / Ult</b> | <b>15 / Ult</b> | <b>16 / Ult</b> | <b>17 / Ult</b> | <b>18 / Ult</b> | <b>19 / Ult</b> |
| <b>3-YR</b>      | <b>1.365</b>   | <b>1.235</b>   | <b>1.176</b>   | <b>1.146</b>   | <b>1.129</b>   | <b>1.119</b>   | <b>1.105</b>   | <b>1.091</b>   | <b>1.087</b>   | <b>1.084</b>    | <b>1.080</b>    | <b>1.074</b>    | <b>1.071</b>    | <b>1.067</b>    | <b>1.060</b>    | <b>1.059</b>    | <b>1.056</b>    | <b>1.053</b>    | <b>1.051</b>    |

| Exp. Prd | Rpt Losses  | Ult. Losses |
|----------|-------------|-------------|
| PY 2016  | 488,244,009 | 666,453,072 |
| PY 2015  | 509,102,667 | 628,741,794 |

**Comments: Note cell C26 controls selections throughout the worksheet**

| <b>Premium Development Factors - PY - Voluntary Business Only - FLORIDA - (PC + SI)</b> |                |                |                |                |
|---|----------------|----------------|----------------|----------------|
| <b>PY</b>   | <b>1/2</b>     | <b>2/3</b>     | <b>3/4</b>     | <b>4/5</b>     |
| 2008  | 0.989          | 1.000          | 0.999          | 0.999          |
| 2009  | 0.998          | 0.999          | 0.999          | 1.000          |
| 2010  | 1.003          | 1.001          | 1.000          | 1.000          |
| 2011  | 1.005          | 1.000          | 1.000          | 1.000          |
| 2012  | 1.007          | 0.999          | 1.000          | 1.000          |
| 2013  | 1.011          | 1.000          | 1.000          |                |
| 2014  | 1.013          | 0.999          |                |                |
| 2015  | 1.012          |                |                |                |
| <b>Avg</b>  | <b>1/2</b>     | <b>2/3</b>     | <b>3/4</b>     | <b>4/5</b>     |
| 2-YR  | 1.013          | 1.000          | 1.000          | 1.000          |
| 3-YR  | 1.012          | 0.999          | 1.000          | 1.000          |
| 4-YR  | 1.011          | 1.000          | 1.000          | 1.000          |
| 5-YR  | 1.010          | 1.000          | 1.000          | 1.000          |
| 5-YR Ex-HiLo  | 1.010          | 1.000          | 1.000          | 1.000          |
| <b>Data Type</b>  | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     | <b>VOL</b>     |
| <b>Loss Type</b>  | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    |
| <b>Selected</b>   | <b>1.012</b>   | <b>0.999</b>   | <b>1.000</b>   | <b>1.000</b>   |
|   | <b>1 / Ult</b> | <b>2 / Ult</b> | <b>3 / Ult</b> | <b>4 / Ult</b> |
| <b>3-YR</b>   | <b>1.011</b>   | <b>0.999</b>   | <b>1.000</b>   | <b>1.000</b>   |
| <b>Premium Development Factors - PY - Large Deductible - FLORIDA - (PC + SI)</b>        |                |                |                |                |
| <b>PY</b>   | <b>1/2</b>     | <b>2/3</b>     | <b>3/4</b>     | <b>4/5</b>     |
| 2008  | 0.943          | 0.998          | 1.003          | 0.999          |
| 2009  | 0.971          | 0.999          | 0.999          | 1.000          |
| 2010  | 1.001          | 1.001          | 1.000          | 1.000          |
| 2011  | 1.021          | 1.010          | 0.999          | 1.000          |
| 2012  | 1.029          | 0.992          | 1.000          | 1.000          |
| 2013  | 1.043          | 0.994          | 0.999          |                |
| 2014  | 1.033          | 0.999          |                |                |
| 2015  | 1.022          |                |                |                |
| <b>Avg</b>  | <b>1/2</b>     | <b>2/3</b>     | <b>3/4</b>     | <b>4/5</b>     |
| 2-YR  | 1.028          | 0.997          | 1.000          | 1.000          |
| 3-YR  | 1.033          | 0.995          | 0.999          | 1.000          |
| 4-YR  | 1.032          | 0.999          | 1.000          | 1.000          |
| 5-YR  | 1.030          | 0.999          | 0.999          | 1.000          |
| 5-YR Ex-HiLo  | 1.028          | 0.998          | 0.999          | 1.000          |
| <b>Data Type</b>  | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      | <b>LD</b>      |
| <b>Loss Type</b>  | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    | <b>Paid</b>    |
| <b>Selected</b>   | <b>1.033</b>   | <b>0.995</b>   | <b>0.999</b>   | <b>1.000</b>   |
|   | <b>1 / Ult</b> | <b>2 / Ult</b> | <b>3 / Ult</b> | <b>4 / Ult</b> |
| <b>3-YR</b>   | <b>1.027</b>   | <b>0.994</b>   | <b>0.999</b>   | <b>1.000</b>   |

Florida Voluntary 1/1/2019 Rates

| Industrial Classes |        |      |      |      |       |      |      |      |      |      |      |      |       |      |       |
|--------------------|--------|------|------|------|-------|------|------|------|------|------|------|------|-------|------|-------|
| Code               | Rate   | Code | Rate | Code | Rate  | Code | Rate | Code | Rate | Code | Rate | Code | Rate  |      |       |
| 0005               | 5.16   | 1701 | 3.87 | 2416 | 2.26  | 3064 | 6.27 | 3548 | 1.40 | 4113 | 2.21 | 4683 | 3.91  | 5472 | 10.37 |
| 0008               | 4.08   | 1710 | 8.21 | 2417 | 3.08  | 3076 | 4.50 | 3559 | 3.05 | 4114 | 2.79 | 4686 | 2.89  | 5473 | 11.86 |
| 0016               | 9.04   | 1741 | 3.67 | 2501 | 2.47  | 3081 | 6.17 | 3574 | 1.12 | 4130 | 5.06 | 4692 | 0.80  | 5474 | 9.18  |
| 0030               | 4.15   | 1747 | 2.04 | 2503 | 1.64  | 3082 | 5.34 | 3581 | 1.27 | 4131 | 5.43 | 4693 | 1.18  | 5478 | 4.78  |
| 0034               | 5.10   | 1748 | 6.03 | 2534 | 2.37  | 3085 | 5.37 | 3612 | 2.52 | 4133 | 2.29 | 4703 | 2.10  | 5479 | 9.30  |
| 0035               | 3.52   | 1803 | 9.07 | 2570 | 4.77  | 3110 | 5.08 | 3620 | 5.29 | 4149 | 0.74 | 4710 | 3.57  | 5480 | 9.23  |
| 0036               | 6.32   | 1853 | 2.55 | 2585 | 4.17  | 3111 | 3.25 | 3629 | 1.63 | 4206 | 4.37 | 4717 | 2.19  | 5491 | 2.74  |
| 0037               | 5.67   | 1860 | 2.36 | 2586 | 4.07  | 3113 | 2.52 | 3632 | 4.08 | 4207 | 2.81 | 4720 | 2.98  | 5506 | 8.94  |
| 0042               | 8.36   | 1924 | 2.70 | 2587 | 2.71  | 3114 | 3.96 | 3634 | 1.80 | 4239 | 1.81 | 4740 | 1.70  | 5507 | 6.24  |
| 0050               | 5.98   | 1925 | 4.83 | 2589 | 2.88  | 3118 | 2.16 | 3635 | 2.98 | 4240 | 5.83 | 4741 | 3.56  | 5508 | 12.80 |
| 0052               | 5.16   | 2003 | 4.68 | 2600 | 4.02  | 3119 | 1.00 | 3638 | 1.96 | 4243 | 2.65 | 4751 | 2.38  | 5509 | 10.11 |
| 0059               | 0.10   | 2014 | 5.63 | 2623 | 7.86  | 3122 | 1.98 | 3642 | 1.64 | 4244 | 3.04 | 4771 | 2.76  | 5535 | 9.43  |
| 0065               | 0.03   | 2016 | 3.47 | 2651 | 2.98  | 3126 | 1.84 | 3643 | 2.26 | 4250 | 2.55 | 4777 | 7.70  | 5537 | 6.03  |
| 0066               | 0.03   | 2021 | 2.55 | 2660 | 2.50  | 3131 | 2.49 | 3647 | 2.21 | 4251 | 3.47 | 4825 | 1.30  | 5551 | 17.06 |
| 0067               | 0.03   | 2039 | 3.04 | 2670 | 2.16  | 3132 | 3.22 | 3648 | 2.03 | 4263 | 3.34 | 4828 | 4.31  | 5606 | 1.48  |
| 0079               | 4.05   | 2041 | 3.38 | 2683 | 1.91  | 3145 | 2.59 | 3681 | 0.91 | 4273 | 3.10 | 4829 | 1.62  | 5610 | 7.79  |
| 0083               | 7.61   | 2065 | 3.33 | 2688 | 2.96  | 3146 | 2.98 | 3685 | 1.07 | 4279 | 4.07 | 4902 | 2.87  | 5613 | 15.50 |
| 0106               | 11.60  | 2070 | 5.65 | 2702 | 11.14 | 3169 | 2.78 | 3719 | 2.13 | 4282 | 1.61 | 4923 | 2.53  | 5645 | 16.67 |
| 0113               | 4.80   | 2081 | 5.43 | 2710 | 12.26 | 3175 | 4.56 | 3724 | 3.56 | 4283 | 3.01 | 5020 | 11.04 | 5651 | 8.59  |
| 0153               | 6.14   | 2089 | 5.11 | 2714 | 7.67  | 3179 | 2.26 | 3726 | 3.59 | 4299 | 2.16 | 5022 | 10.56 | 5703 | 14.32 |
| 0170               | 2.75   | 2095 | 5.03 | 2731 | 4.55  | 3180 | 3.82 | 3803 | 3.13 | 4304 | 4.71 | 5037 | 22.71 | 5705 | 16.53 |
| 0173               | 0.90   | 2105 | 4.73 | 2735 | 4.66  | 3188 | 2.63 | 3807 | 2.45 | 4307 | 2.33 | 5040 | 12.56 | 5951 | 0.57  |
| 0251               | 4.56   | 2110 | 2.81 | 2759 | 7.39  | 3220 | 1.72 | 3808 | 3.57 | 4351 | 1.27 | 5057 | 6.78  | 6004 | 10.93 |
| 0401               | 10.71  | 2111 | 2.90 | 2790 | 2.29  | 3223 | 3.77 | 3821 | 7.62 | 4352 | 2.33 | 5059 | 27.95 | 6017 | 5.07  |
| 0771               | 0.49   | 2112 | 4.69 | 2797 | 8.12  | 3224 | 3.38 | 3822 | 5.92 | 4361 | 1.24 | 5069 | 19.62 | 6018 | 3.10  |
| 0908               | 196.00 | 2114 | 3.68 | 2799 | 6.13  | 3227 | 4.23 | 3824 | 5.17 | 4410 | 4.16 | 5102 | 8.02  | 6045 | 4.79  |
| 0913               | 781.00 | 2119 | 2.53 | 2802 | 8.04  | 3240 | 3.38 | 3826 | 1.01 | 4420 | 4.28 | 5146 | 6.52  | 6204 | 8.73  |
| 0917               | 6.53   | 2121 | 1.41 | 2835 | 3.07  | 3241 | 3.01 | 3827 | 2.68 | 4431 | 1.55 | 5160 | 2.48  | 6206 | 3.30  |
| 1005               | 6.20   | 2130 | 2.13 | 2836 | 2.39  | 3255 | 2.32 | 3830 | 1.43 | 4432 | 1.29 | 5183 | 4.40  | 6213 | 2.16  |
| 1164               | 4.72   | 2131 | 2.22 | 2841 | 4.25  | 3257 | 3.21 | 3851 | 2.96 | 4452 | 3.62 | 5188 | 5.01  | 6214 | 2.94  |
| 1165               | 2.78   | 2157 | 4.10 | 2881 | 4.05  | 3270 | 2.68 | 3865 | 2.03 | 4459 | 3.70 | 5190 | 4.82  | 6216 | 6.46  |
| 1218               | 1.72   | 2172 | 1.53 | 2883 | 5.03  | 3300 | 4.79 | 3881 | 3.27 | 4470 | 2.59 | 5191 | 1.09  | 6217 | 6.60  |
| 1320               | 1.81   | 2174 | 2.96 | 2915 | 3.27  | 3303 | 3.76 | 4000 | 5.38 | 4484 | 3.34 | 5192 | 3.54  | 6229 | 6.84  |
| 1322               | 9.99   | 2211 | 9.96 | 2916 | 4.80  | 3307 | 3.65 | 4021 | 5.32 | 4493 | 2.98 | 5213 | 9.40  | 6233 | 4.33  |
| 1430               | 4.91   | 2220 | 2.62 | 2923 | 2.49  | 3315 | 4.31 | 4024 | 3.62 | 4511 | 0.89 | 5215 | 9.46  | 6235 | 9.01  |
| 1438               | 5.34   | 2286 | 2.09 | 2960 | 5.08  | 3334 | 2.99 | 4034 | 8.42 | 4557 | 2.22 | 5221 | 7.21  | 6236 | 10.69 |
| 1452               | 2.49   | 2288 | 4.42 | 3004 | 2.07  | 3336 | 3.30 | 4036 | 2.85 | 4558 | 2.42 | 5222 | 11.18 | 6237 | 2.24  |
| 1463               | 15.11  | 2302 | 2.27 | 3018 | 3.59  | 3365 | 7.18 | 4038 | 3.50 | 4568 | 2.33 | 5223 | 6.09  | 6251 | 9.05  |
| 1472               | 3.97   | 2305 | 2.14 | 3022 | 4.43  | 3372 | 3.91 | 4053 | 2.61 | 4581 | 1.14 | 5348 | 4.63  | 6252 | 5.46  |
| 1473               | 1.32   | 2361 | 2.50 | 3027 | 4.77  | 3373 | 5.62 | 4061 | 3.22 | 4583 | 8.30 | 5402 | 6.08  | 6306 | 7.52  |
| 1624               | 3.42   | 2362 | 2.46 | 3028 | 3.67  | 3383 | 1.92 | 4062 | 3.48 | 4611 | 1.18 | 5403 | 9.41  | 6319 | 4.92  |
| 1642               | 2.29   | 2380 | 4.16 | 3030 | 8.38  | 3385 | 0.78 | 4101 | 3.27 | 4635 | 3.82 | 5437 | 7.86  | 6325 | 6.92  |
| 1654               | 5.29   | 2388 | 1.73 | 3040 | 7.55  | 3400 | 3.74 | 4109 | 0.51 | 4653 | 1.63 | 5443 | 4.46  | 6400 | 8.01  |
| 1655               | 3.50   | 2402 | 2.90 | 3041 | 4.62  | 3507 | 3.65 | 4110 | 1.00 | 4665 | 7.06 | 5445 | 7.66  | 6503 | 2.42  |
| 1699               | 3.33   | 2413 | 2.52 | 3042 | 5.97  | 3515 | 2.62 | 4111 | 1.80 | 4670 | 7.96 | 5462 | 10.33 | 6504 | 3.99  |

Florida Voluntary 1/1/2019 Rates

| Industrial Classes |       |      |      |      |       |      |       |      |      | F Classes |       | Maritimes |       |
|--------------------|-------|------|------|------|-------|------|-------|------|------|-----------|-------|-----------|-------|
| Code               | Rate  | Code | Rate | Code | Rate  | Code | Rate  | Code | Rate | Code      | Rate  | Code      | Rate  |
| 6811               | 3.71  | 7720 | 3.84 | 8291 | 3.98  | 8869 | 1.51  | 9600 | 2.90 | 6006      | 15.40 | 6702      | 5.56  |
| 6834               | 3.58  | 7855 | 4.58 | 8292 | 4.70  | 8871 | 0.14  | 9620 | 1.37 | 6801      | 2.98  | 6703      | 10.46 |
| 6836               | 4.39  | 8001 | 4.20 | 8293 | 10.86 | 8901 | 0.26  |      |      | 6824      | 10.89 | 6704      | 6.18  |
| 6838               | 4.16  | 8002 | 2.29 | 8304 | 5.30  | 9012 | 1.09  |      |      | 6826      | 4.96  | 7016      | 6.59  |
| 6854               | 5.10  | 8006 | 2.38 | 8350 | 6.75  | 9014 | 4.15  |      |      | 6828      | 5.64  | 7024      | 7.32  |
| 6882               | 3.31  | 8008 | 1.48 | 8353 | 5.86  | 9015 | 4.11  |      |      | 6843      | 10.73 | 7038      | 5.09  |
| 6884               | 2.86  | 8010 | 1.95 | 8380 | 3.04  | 9016 | 2.76  |      |      | 6845      | 5.61  | 7046      | 6.62  |
| 7133               | 3.37  | 8013 | 0.60 | 8381 | 2.15  | 9019 | 2.74  |      |      | 6872      | 12.95 | 7047      | 12.39 |
| 7201               | 8.98  | 8015 | 1.13 | 8385 | 2.98  | 9033 | 2.54  |      |      | 6874      | 17.39 | 7050      | 9.56  |
| 7204               | 1.33  | 8017 | 1.70 | 8392 | 2.86  | 9040 | 3.94  |      |      | 7309      | 13.63 | 7090      | 5.65  |
| 7205               | 11.58 | 8018 | 3.17 | 8393 | 2.02  | 9047 | 3.38  |      |      | 7313      | 3.54  | 7098      | 7.35  |
| 7219               | 6.93  | 8021 | 4.12 | 8500 | 8.79  | 9052 | 2.98  |      |      | 7317      | 14.04 | 7099      | 12.44 |
| 7222               | 6.38  | 8031 | 3.67 | 8601 | 0.53  | 9058 | 2.09  |      |      | 7327      | 27.27 | 7151      | 4.09  |
| 7230               | 11.80 | 8032 | 2.89 | 8602 | 1.44  | 9060 | 2.12  |      |      | 7350      | 12.39 | 7152      | 7.70  |
| 7231               | 7.81  | 8033 | 2.05 | 8603 | 0.14  | 9061 | 2.13  |      |      | 8709      | 7.91  | 7153      | 4.55  |
| 7232               | 13.46 | 8037 | 2.55 | 8606 | 2.28  | 9063 | 1.19  |      |      | 8726      | 2.45  | 7333      | 6.09  |
| 7360               | 4.94  | 8039 | 2.02 | 8719 | 4.93  | 9082 | 1.95  |      |      | 9077      | 3.75  | 7335      | 6.77  |
| 7370               | 5.07  | 8044 | 3.04 | 8720 | 1.89  | 9083 | 1.88  |      |      |           |       | 7337      | 11.45 |
| 7380               | 5.89  | 8045 | 0.73 | 8721 | 0.27  | 9084 | 2.11  |      |      |           |       | 7394      | 5.13  |
| 7382               | 5.07  | 8046 | 3.41 | 8723 | 0.18  | 9088 | a     |      |      |           |       | 7395      | 5.70  |
| 7383               | 5.56  | 8047 | 1.17 | 8725 | 0.26  | 9089 | 1.37  |      |      |           |       | 7398      | 9.64  |
| 7390               | 4.75  | 8058 | 2.71 | 8728 | 0.44  | 9093 | 2.02  |      |      |           |       | 8734      | 0.51  |
| 7402               | 0.15  | 8061 | 2.92 | 8742 | 0.38  | 9101 | 3.90  |      |      |           |       | 8737      | 0.46  |
| 7403               | 5.16  | 8072 | 0.93 | 8745 | 5.57  | 9102 | 4.23  |      |      |           |       | 8738      | 0.87  |
| 7405               | 1.81  | 8102 | 2.72 | 8748 | 0.68  | 9154 | 1.91  |      |      |           |       | 8805      | 0.27  |
| 7420               | 14.92 | 8103 | 2.62 | 8755 | 0.44  | 9156 | 3.61  |      |      |           |       | 8814      | 0.24  |
| 7421               | 0.77  | 8106 | 6.65 | 8799 | 0.70  | 9170 | 11.30 |      |      |           |       | 8815      | 0.46  |
| 7422               | 2.04  | 8107 | 3.67 | 8800 | 1.74  | 9178 | 7.77  |      |      |           |       |           |       |
| 7425               | 1.69  | 8111 | 2.11 | 8803 | 0.08  | 9179 | 9.42  |      |      |           |       |           |       |
| 7431               | 1.00  | 8116 | 2.69 | 8810 | 0.20  | 9180 | 3.98  |      |      |           |       |           |       |
| 7445               | 0.97  | 8203 | 6.67 | 8820 | 0.15  | 9182 | 2.50  |      |      |           |       |           |       |
| 7453               | 0.54  | 8204 | 6.60 | 8824 | 3.75  | 9186 | 34.65 |      |      |           |       |           |       |
| 7502               | 2.21  | 8209 | 5.97 | 8825 | 2.38  | 9220 | 7.42  |      |      |           |       |           |       |
| 7515               | 1.49  | 8215 | 6.06 | 8826 | 2.95  | 9402 | 8.25  |      |      |           |       |           |       |
| 7520               | 3.94  | 8227 | 6.76 | 8829 | 2.28  | 9403 | 7.61  |      |      |           |       |           |       |
| 7538               | 6.23  | 8232 | 4.90 | 8831 | 1.92  | 9410 | 2.46  |      |      |           |       |           |       |
| 7539               | 1.72  | 8233 | 3.58 | 8832 | 0.38  | 9501 | 3.70  |      |      |           |       |           |       |
| 7540               | 2.90  | 8235 | 6.39 | 8833 | 1.18  | 9505 | 4.48  |      |      |           |       |           |       |
| 7580               | 2.66  | 8263 | 8.16 | 8835 | 2.16  | 9516 | 3.35  |      |      |           |       |           |       |
| 7590               | 4.65  | 8264 | 5.57 | 8841 | 1.75  | 9519 | 5.06  |      |      |           |       |           |       |
| 7600               | 4.68  | 8265 | 6.82 | 8842 | 2.64  | 9521 | 5.06  |      |      |           |       |           |       |
| 7605               | 2.71  | 8273 | 4.78 | 8855 | 0.18  | 9522 | 3.18  |      |      |           |       |           |       |
| 7610               | 0.59  | 8274 | 4.90 | 8856 | 0.31  | 9534 | 6.26  |      |      |           |       |           |       |
| 7704               | 5.19  | 8279 | 8.06 | 8864 | 1.62  | 9554 | 11.64 |      |      |           |       |           |       |
| 7705               | 4.56  | 8288 | 8.82 | 8868 | 0.45  | 9586 | 0.73  |      |      |           |       |           |       |



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| Class | Industry Group | Hazard Group 7 | Exposure Base Quan. | Policy Pd 1 Payroll | Policy Pd 2 Payroll | Policy Pd 3 Payroll | Policy Pd 4 Payroll | Policy Pd 5 Payroll |
|-------|----------------|----------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 0005  | 4              | C              | 100                 | 116580867           | 103906060           | 90542660            | 83600140            | 80661592            |
| 0008  | 4              | D              | 100                 | 458122908           | 438057056           | 413803834           | 388770208           | 411835552           |
| 0016  | 4              | E              | 100                 | 121768588           | 133476836           | 144024019           | 154473346           | 167629161           |
| 0030  | 4              | D              | 100                 | 42240420            | 29315027            | 50544226            | 45332728            | 47100609            |
| 0034  | 4              | C              | 100                 | 30560636            | 26633570            | 26218081            | 27173395            | 27123532            |
| 0035  | 4              | B              | 100                 | 346175755           | 329269527           | 312374609           | 314263057           | 307123552           |
| 0036  | 4              | C              | 100                 | 61709129            | 58832907            | 56119027            | 52870935            | 49658414            |
| 0037  | 4              | D              | 100                 | 94361298            | 81069562            | 70650173            | 59725506            | 58946351            |
| 0042  | 2              | D              | 100                 | 378686256           | 354183936           | 310689407           | 261891127           | 248530829           |
| 0050  | 2              | C              | 100                 | 49017102            | 52303150            | 49555677            | 47158884            | 44630096            |
| 0052  | 4              | E              | 100                 | 130041088           | 125834647           | 138967063           | 136198274           | 140842519           |
| 0079  | 4              | E              | 100                 | 9984044             | 4247961             | 6817941             | 8072095             | 6539112             |
| 0083  | 4              | C              | 100                 | 48699656            | 45526801            | 38214993            | 34535869            | 32045276            |
| 0106  | 5              | F              | 100                 | 171221051           | 161730100           | 137586525           | 126830679           | 100080437           |
| 0113  | 4              | C              | 100                 | 10625503            | 10578317            | 10153609            | 7316471             | 7937646             |
| 0153  | 4              | E              | 100                 | 111585517           | 103935275           | 96429144            | 90528805            | 81026696            |
| 0170  | 4              | C              | 100                 | 2176244             | 1964781             | 3179695             | 1545954             | 777485              |
| 0173  | 4              | B              | 100                 | 135234096           | 118896721           | 132902364           | 126160292           | 120394383           |
| 0251  | 5              | C              | 100                 | 31762917            | 29924039            | 29061739            | 29681064            | 30918512            |
| 0401  | 4              | F              | 100                 | 1011874             | 1210951             | 963973              | 952564              | 711687              |
| 0908  | 4              | C              | 10                  | 9392                | 8919                | 8535                | 7943                | 7575                |
| 0913  | 4              | C              | 10                  | 31367               | 29318               | 27878               | 26957               | 26318               |
| 0917  | 4              | B              | 100                 | 40251017            | 34865189            | 28115212            | 22436021            | 19925441            |
| 1005  | 5              | G              | 100                 | 114857              | 1                   | 0                   | 45715               | 0                   |
| 1164  | 5              | G              | 100                 | 649647              | 750372              | 166413              | 235884              | 191476              |
| 1165  | 5              | F              | 100                 | 10730796            | 11845818            | 18311986            | 11151481            | 16503383            |
| 1218  | 5              | C              | 100                 | 35227200            | 31654544            | 37876765            | 38129656            | 31395020            |
| 1320  | 5              | F              | 100                 | 8636117             | 8808207             | 10071868            | 6029305             | 5616962             |
| 1322  | 2              | F              | 100                 | 77051               | 0                   | 0                   | 0                   | 0                   |
| 1430  | 1              | E              | 100                 | 17464074            | 14612311            | 15803266            | 13558965            | 10206676            |
| 1438  | 1              | F              | 100                 | 9339512             | 7828932             | 5280879             | 352717              | 1384825             |
| 1452  | 1              | E              | 100                 | 8271218             | 1815013             | 1765595             | 1546449             | 2716086             |
| 1463  | 1              | F              | 100                 | 24776591            | 24341944            | 21184342            | 19997802            | 20074436            |
| 1472  | 1              | F              | 100                 | 764038              | 898952              | 662924              | 4526                | 44281               |
| 1473  | 1              | E              | 100                 | 8850424             | 8918057             | 7008741             | 6991448             | 10625436            |
| 1624  | 5              | F              | 100                 | 57526094            | 52824740            | 50617464            | 47425675            | 40281232            |
| 1642  | 1              | E              | 100                 | 495340              | 431620              | 466244              | 453214              | 459215              |
| 1654  | 5              | E              | 100                 | 2921153             | 2128074             | 1950522             | 1485619             | 1489460             |
| 1655  | 5              | E              | 100                 | 4179913             | 3743632             | 2701274             | 1983621             | 2249722             |
| 1699  | 1              | E              | 100                 | 6862678             | 6168962             | 5540755             | 6034677             | 6088821             |
| 1701  | 1              | E              | 100                 | 46714819            | 41931221            | 33838969            | 29204734            | 30493114            |
| 1710  | 5              | E              | 100                 | 7335062             | 6414241             | 6296604             | 5023909             | 4326605             |
| 1741  | 1              | G              | 100                 | 310328              | 252636              | 290218              | 110919              | 98809               |
| 1747  | 1              | E              | 100                 | 1004626             | 2801239             | 2826222             | 3071397             | 2150132             |
| 1748  | 1              | E              | 100                 | 0                   | 0                   | 0                   | 0                   | 0                   |
| 1803  | 1              | F              | 100                 | 67724808            | 56917002            | 53525508            | 41956035            | 36019422            |
| 1852  | 1              | G              | 100                 | 0                   | 0                   | 0                   | 0                   | 0                   |
| 1853  | 1              | D              | 100                 | 68746               | 0                   | 0                   | 0                   | 278431              |

|      |     |     |           |           |           |           |           |
|------|-----|-----|-----------|-----------|-----------|-----------|-----------|
| 1860 | 1 B | 100 | 294393    | 349563    | 391229    | 34511     | 45333     |
| 1924 | 1 B | 100 | 5641192   | 4444736   | 4335919   | 4332725   | 7649951   |
| 1925 | 1 D | 100 | 1977449   | 1035850   | 2088205   | 1802949   | 1999641   |
| 2003 | 1 C | 100 | 309915543 | 279883502 | 270458013 | 267325942 | 235378517 |
| 2014 | 1 E | 100 | 15057476  | 18480682  | 20778431  | 18900990  | 18026648  |
| 2016 | 1 B | 100 | 1314148   | 2338599   | 2366279   | 2396073   | 2446126   |
| 2021 | 1 D | 100 | 31529651  | 4330194   | 31158344  | 30996914  | 29829840  |
| 2039 | 1 B | 100 | 16773878  | 21961823  | 22727581  | 19986760  | 18127935  |
| 2041 | 1 B | 100 | 14746100  | 9810748   | 7840113   | 6754209   | 6870704   |
| 2065 | 1 C | 100 | 6155892   | 6061271   | 4962246   | 3652163   | 5518471   |
| 2070 | 1 C | 100 | 83369263  | 81774617  | 81868204  | 73951985  | 74929746  |
| 2081 | 1 C | 100 | 7891049   | 9109228   | 8308420   | 7833527   | 7040424   |
| 2089 | 1 C | 100 | 41207099  | 39420436  | 38287768  | 37756562  | 36223762  |
| 2095 | 1 C | 100 | 41011309  | 40274593  | 36604052  | 39456441  | 36520345  |
| 2105 | 1 B | 100 | 49288867  | 52636204  | 60141765  | 60704701  | 64847679  |
| 2110 | 1 B | 100 | 1626268   | 1790500   | 1739805   | 1678282   | 1296925   |
| 2111 | 1 B | 100 | 6703256   | 2767451   | 8338723   | 6997376   | 2010577   |
| 2112 | 1 B | 100 | 4528904   | 4130741   | 4195241   | 3932990   | 4695732   |
| 2114 | 1 B | 100 | 3614972   | 3008451   | 3788397   | 4018354   | 3858226   |
| 2119 | 1 D | 100 | 191813442 | 194818828 | 201121629 | 202088367 | 180233717 |
| 2121 | 1 C | 100 | 60522735  | 52847300  | 45778600  | 42265551  | 43251078  |
| 2130 | 1 C | 100 | 9044242   | 8725090   | 7337103   | 7826998   | 2613761   |
| 2131 | 1 C | 100 | 14656015  | 15517410  | 16266481  | 16646981  | 16831347  |
| 2157 | 1 C | 100 | 423666963 | 386709073 | 389583013 | 368755279 | 373990060 |
| 2172 | 1 D | 100 | 32648379  | 33716843  | 37159495  | 49036690  | 46511723  |
| 2174 | 1 B | 100 | 255226    | 105310    | 77691     | 220256    | 363190    |
| 2211 | 1 E | 100 | 405992    | 0         | 0         | 0         | 0         |
| 2220 | 1 C | 100 | 1395634   | 1756246   | 1686134   | 1541313   | 1188457   |
| 2286 | 1 B | 100 | 7454      | 7783      | 0         | 0         | 0         |
| 2288 | 1 B | 100 | 0         | 0         | 0         | 0         | 0         |
| 2302 | 1 C | 100 | 258121    | 719663    | 0         | 0         | 0         |
| 2305 | 1 D | 100 | 10021207  | 10866678  | 11814322  | 10876320  | 70890761  |
| 2361 | 1 C | 100 | 0         | 51921     | 55826     | 67864     | 5377      |
| 2362 | 1 C | 100 | 1647244   | 1279794   | 1182943   | 1411186   | 1431615   |
| 2380 | 1 C | 100 | 1305180   | 913965    | 942288    | 793797    | 702949    |
| 2388 | 1 B | 100 | 16844193  | 16266502  | 14632509  | 13086519  | 13464139  |
| 2402 | 1 E | 100 | 3189748   | 2363857   | 3178142   | 3791147   | 599872    |
| 2413 | 1 C | 100 | 2742030   | 2460743   | 2436652   | 1691381   | 1692494   |
| 2416 | 1 C | 100 | 529994    | 461611    | 22015     | 13850     | 100878    |
| 2417 | 1 C | 100 | 380052    | 270624    | 292912    | 222521    | 490184    |
| 2501 | 1 C | 100 | 291461311 | 285339140 | 275176814 | 242603634 | 248777750 |
| 2503 | 1 B | 100 | 10013264  | 12974457  | 10141191  | 8639202   | 6326844   |
| 2534 | 1 B | 100 | 646112    | 856033    | 560039    | 492166    | 428928    |
| 2570 | 1 B | 100 | 38410929  | 35221158  | 27823157  | 23688052  | 20947838  |
| 2585 | 1 B | 100 | 261575765 | 266990843 | 255468913 | 223592886 | 211897040 |
| 2586 | 1 C | 100 | 25708170  | 25178780  | 24994038  | 21202709  | 12072909  |
| 2587 | 4 B | 100 | 10164906  | 374487    | 5516823   | 8004671   | 7605826   |
| 2589 | 1 C | 100 | 126501546 | 120813686 | 114362206 | 108840155 | 104424238 |
| 2600 | 1 B | 100 | 0         | 0         | 0         | 0         | 0         |
| 2623 | 1 D | 100 | 234454    | 201484    | 200746    | 185825    | 238252    |

|      |     |     |           |           |           |           |           |
|------|-----|-----|-----------|-----------|-----------|-----------|-----------|
| 2651 | 1 B | 100 | 1143838   | 1518411   | 1716927   | 1720703   | 1967068   |
| 2660 | 1 B | 100 | 1923856   | 1857876   | 2239515   | 2033156   | 1827364   |
| 2670 | 1 A | 100 | 0         | 0         | 0         | 1135      | 5900      |
| 2683 | 1 B | 100 | 981953    | 1026086   | 1076710   | 1136014   | 980255    |
| 2688 | 1 B | 100 | 12467167  | 11108750  | 9665523   | 11100019  | 11329968  |
| 2702 | 5 G | 100 | 58633612  | 58098054  | 54302084  | 51437013  | 50452201  |
| 2710 | 1 F | 100 | 40118020  | 35358825  | 26410358  | 25131756  | 22483949  |
| 2714 | 1 B | 100 | 962427    | 957971    | 831052    | 935449    | 918404    |
| 2731 | 1 E | 100 | 22220689  | 20896602  | 18549749  | 16576046  | 14560416  |
| 2735 | 1 B | 100 | 2255042   | 2805267   | 2104161   | 3064492   | 2478639   |
| 2759 | 1 B | 100 | 44447792  | 39755384  | 37134650  | 33448531  | 32094425  |
| 2790 | 1 B | 100 | 2011946   | 2288643   | 2776976   | 2259201   | 2838226   |
| 2797 | 1 C | 100 | 33908726  | 28473168  | 23346415  | 20842975  | 18301979  |
| 2799 | 2 D | 100 | 6924421   | 6737054   | 6121267   | 5163963   | 2519632   |
| 2802 | 1 D | 100 | 156373621 | 122380817 | 109697825 | 84409572  | 69718954  |
| 2835 | 1 A | 100 | 1246480   | 1090705   | 952383    | 930528    | 842130    |
| 2836 | 1 A | 100 | 3104238   | 2980493   | 2751096   | 2725544   | 2532283   |
| 2841 | 1 B | 100 | 6246405   | 5748429   | 3841245   | 1934636   | 1145865   |
| 2881 | 1 A | 100 | 60086643  | 52815075  | 43963114  | 40413589  | 35385599  |
| 2883 | 1 C | 100 | 205699175 | 191039074 | 179749304 | 162519403 | 156468899 |
| 2915 | 1 D | 100 | 20164679  | 25383832  | 18672945  | 17178440  | 28427327  |
| 2916 | 1 F | 100 | 9723527   | 10224079  | 9568692   | 8820135   | 7657021   |
| 2923 | 1 B | 100 | 483995    | 340850    | 429000    | 350932    | 356262    |
| 2960 | 1 C | 100 | 5403384   | 5427500   | 4040915   | 4163448   | 4727418   |
| 3004 | 1 E | 100 | 35462906  | 38804919  | 35888761  | 33043270  | 32138097  |
| 3018 | 1 E | 100 | 5570008   | 4861079   | 4241946   | 4072406   | 197985    |
| 3022 | 1 B | 100 | 24721655  | 26272326  | 18124059  | 25105496  | 23287738  |
| 3027 | 1 E | 100 | 1788319   | 1474950   | 1133194   | 1165205   | 1097705   |
| 3028 | 1 C | 100 | 21501916  | 17486338  | 19362510  | 16115020  | 17074061  |
| 3030 | 1 E | 100 | 73620084  | 65609421  | 58942263  | 50417288  | 50223003  |
| 3040 | 1 E | 100 | 49288474  | 41618446  | 43093418  | 34836570  | 33910113  |
| 3041 | 1 C | 100 | 4990622   | 4664601   | 4110101   | 3040618   | 3188808   |
| 3042 | 1 D | 100 | 9074229   | 8543155   | 7823864   | 6825275   | 7262359   |
| 3064 | 1 C | 100 | 26587321  | 24306961  | 21303093  | 22714044  | 22201696  |
| 3076 | 1 B | 100 | 424180709 | 377085218 | 356073065 | 302413953 | 291643959 |
| 3081 | 1 E | 100 | 324711    | 330527    | 363366    | 374337    | 454244    |
| 3082 | 1 E | 100 | 101872    | 0         | 0         | 35        | 0         |
| 3085 | 1 E | 100 | 8914886   | 10233213  | 8508656   | 7797328   | 7556484   |
| 3110 | 1 C | 100 | 186621    | 248611    | 460463    | 815840    | 116070    |
| 3111 | 1 C | 100 | 2162617   | 2507544   | 2509007   | 1654325   | 1874127   |
| 3113 | 1 C | 100 | 40007328  | 40873266  | 38830117  | 37101462  | 37111462  |
| 3114 | 1 C | 100 | 1328807   | 1760390   | 1398285   | 1889079   | 2206923   |
| 3118 | 1 B | 100 | 2812724   | 2354763   | 1273202   | 1118539   | 854009    |
| 3119 | 1 A | 100 | 0         | 0         | 788243    | 4113836   | 2326899   |
| 3122 | 1 B | 100 | 1257080   | 1349550   | 1370317   | 1495978   | 1360399   |
| 3126 | 1 C | 100 | 2299090   | 2231735   | 1697522   | 2457590   | 2803578   |
| 3131 | 1 C | 100 | 462075    | 577198    | 241163    | 444781    | 411060    |
| 3132 | 1 C | 100 | 1554603   | 1318550   | 1480885   | 1009731   | 940374    |
| 3145 | 1 C | 100 | 1906368   | 1612753   | 1602478   | 1776038   | 1946563   |
| 3146 | 1 C | 100 | 62826343  | 18694471  | 16257193  | 16349580  | 55243175  |

|      |     |     |           |           |           |           |           |
|------|-----|-----|-----------|-----------|-----------|-----------|-----------|
| 3169 | 1 C | 100 | 5081631   | 4384564   | 3849919   | 4123836   | 3404414   |
| 3175 | 1 C | 100 | 527056    | 640357    | 756324    | 452757    | 518273    |
| 3179 | 1 B | 100 | 295028639 | 259903443 | 239054524 | 210564452 | 212872835 |
| 3180 | 1 B | 100 | 20677930  | 18163315  | 18743587  | 17524020  | 14052419  |
| 3188 | 1 B | 100 | 14686651  | 14257338  | 9982424   | 11965388  | 10176677  |
| 3220 | 1 C | 100 | 11694926  | 13516523  | 11885199  | 12260821  | 12458426  |
| 3223 | 1 A | 100 | 1391697   | 490640    | 195230    | 36        | 0         |
| 3224 | 1 B | 100 | 6923      | 98785     | 98860     | 36000     | 97866     |
| 3227 | 1 B | 100 | 40891500  | 41537362  | 31477505  | 22262630  | 21535568  |
| 3240 | 1 B | 100 | 3727395   | 3385550   | 3135459   | 2541158   | 1959515   |
| 3241 | 1 C | 100 | 18616475  | 9474983   | 8273168   | 8627425   | 7763031   |
| 3255 | 1 A | 100 | 4408      | 41711     | 53044     | 66006     | 6570      |
| 3257 | 1 C | 100 | 24882359  | 25584558  | 25626868  | 22323448  | 25957832  |
| 3270 | 1 C | 100 | 6785076   | 6723541   | 6847729   | 8837645   | 8310212   |
| 3300 | 1 C | 100 | 2342630   | 863080    | 474543    | 305848    | 249082    |
| 3303 | 1 B | 100 | 0         | 0         | 51955     | 59885     | 29722     |
| 3307 | 1 C | 100 | 4758741   | 4778447   | 4895964   | 5223214   | 3852271   |
| 3315 | 1 B | 100 | 671680    | 493811    | 504246    | 732521    | 466431    |
| 3334 | 1 C | 100 | 0         | 0         | 0         | 3989      | 0         |
| 3336 | 1 E | 100 | 578284    | 675419    | 837747    | 484694    | 388412    |
| 3365 | 2 E | 100 | 38918025  | 34448473  | 31812330  | 34475492  | 31197021  |
| 3372 | 1 D | 100 | 27136116  | 26673050  | 25743872  | 23064246  | 21906220  |
| 3373 | 1 C | 100 | 3038917   | 2531137   | 2221682   | 1607298   | 1273473   |
| 3383 | 1 B | 100 | 12228965  | 12147499  | 13425396  | 15079665  | 11457094  |
| 3385 | 1 B | 100 | 5638864   | 3737992   | 4360832   | 4304328   | 4085066   |
| 3400 | 1 D | 100 | 56088022  | 52987939  | 44253483  | 43528696  | 47355584  |
| 3507 | 1 C | 100 | 81234187  | 79413225  | 93423021  | 98290329  | 76436674  |
| 3515 | 1 C | 100 | 3349995   | 3101308   | 3607933   | 3506158   | 3073738   |
| 3548 | 1 C | 100 | 7887531   | 7922811   | 7080364   | 6615031   | 6628086   |
| 3559 | 1 C | 100 | 8701252   | 12700439  | 13379009  | 8729486   | 6594451   |
| 3574 | 1 B | 100 | 281802309 | 313226690 | 329557829 | 237225998 | 169414325 |
| 3581 | 1 B | 100 | 15555715  | 16170807  | 13465238  | 12070218  | 9705142   |
| 3612 | 1 D | 100 | 99212444  | 94469514  | 98291629  | 82977731  | 81552318  |
| 3620 | 1 E | 100 | 29157919  | 22796369  | 24638305  | 17137342  | 25443521  |
| 3629 | 1 B | 100 | 246268675 | 248957589 | 205167901 | 199424184 | 196427211 |
| 3632 | 1 D | 100 | 324305692 | 309348780 | 270102125 | 262574657 | 247918738 |
| 3634 | 1 B | 100 | 118570971 | 112672178 | 116342338 | 110975389 | 111267944 |
| 3635 | 1 C | 100 | 6801431   | 7383416   | 8230633   | 6066371   | 4964037   |
| 3638 | 1 B | 100 | 180022    | 206202    | 138417    | 48778     | 73052     |
| 3642 | 1 C | 100 | 6820950   | 8591881   | 9549856   | 8560560   | 7287495   |
| 3643 | 1 C | 100 | 154959638 | 144450187 | 136274683 | 144391205 | 145919198 |
| 3647 | 1 D | 100 | 22835467  | 20435981  | 17945073  | 17050558  | 16980325  |
| 3648 | 1 B | 100 | 12666095  | 13068569  | 10550801  | 8970120   | 9043117   |
| 3681 | 1 B | 100 | 702177276 | 678386416 | 645106136 | 692526230 | 723355243 |
| 3685 | 1 B | 100 | 466250123 | 435557667 | 464737539 | 453861328 | 510167981 |
| 3719 | 2 G | 100 | 15252016  | 12233988  | 9705915   | 5991834   | 7653727   |
| 3724 | 2 F | 100 | 937928930 | 791420857 | 752522584 | 708356807 | 660288567 |
| 3726 | 2 G | 100 | 46026458  | 36179254  | 63825470  | 67196030  | 29097407  |
| 3803 | 1 C | 100 | 4628425   | 3786669   | 2756664   | 1060501   | 814470    |
| 3807 | 1 B | 100 | 4292590   | 1512682   | 1223798   | 1532555   | 1506400   |

|      |     |     |           |           |           |           |           |
|------|-----|-----|-----------|-----------|-----------|-----------|-----------|
| 3808 | 1 D | 100 | 74375934  | 74338734  | 41661335  | 40473230  | 48624023  |
| 3821 | 4 D | 100 | 40734346  | 42073009  | 44757802  | 43836510  | 39895016  |
| 3822 | 1 D | 100 | 8274615   | 7793333   | 6971764   | 6462687   | 6666741   |
| 3824 | 1 D | 100 | 86897813  | 64785793  | 80552394  | 75406633  | 69926104  |
| 3826 | 1 C | 100 | 232429807 | 227858350 | 227912390 | 205926756 | 179981991 |
| 3827 | 1 D | 100 | 799060    | 1638884   | 1340480   | 690936    | 901307    |
| 3830 | 1 D | 100 | 595007985 | 436841558 | 434003644 | 414505889 | 564337998 |
| 3851 | 1 B | 100 | 779892    | 758017    | 759572    | 1012523   | 1055463   |
| 3865 | 1 A | 100 | 5580882   | 4402822   | 4046020   | 3396295   | 5524007   |
| 3881 | 1 C | 100 | 14441315  | 15919556  | 9134353   | 9292339   | 9341591   |
| 4000 | 5 F | 100 | 40041943  | 34552290  | 28750741  | 29099387  | 26483455  |
| 4021 | 1 E | 100 | 7166305   | 2989461   | 3441902   | 3837660   | 3178464   |
| 4024 | 1 E | 100 | 1661092   | 688872    | 747424    | 634323    | 571513    |
| 4034 | 1 E | 100 | 227524603 | 197934498 | 166720349 | 146334590 | 130619412 |
| 4036 | 1 E | 100 | 42622733  | 44544195  | 37290720  | 25992110  | 22286825  |
| 4038 | 1 A | 100 | 2387737   | 1977955   | 2033856   | 2303462   | 2343878   |
| 4053 | 1 C | 100 | 0         | 0         | 0         | 0         | 498967    |
| 4061 | 1 B | 100 | 82915     | 74451     | 67854     | 73162     | 39759     |
| 4062 | 1 C | 100 | 3288100   | 3505073   | 2900319   | 2776497   | 2442995   |
| 4101 | 1 D | 100 | 5646830   | 4617943   | 8629687   | 7744066   | 8229218   |
| 4109 | 1 B | 100 | 71767383  | 28346420  | 29815760  | 3526533   | 3495967   |
| 4110 | 1 C | 100 | 2686264   | 4101717   | 14187457  | 12112377  | 6940086   |
| 4111 | 1 B | 100 | 738866    | 768746    | 679994    | 653046    | 270679    |
| 4113 | 1 C | 100 | 586359    | 497306    | 525044    | 533879    | 554705    |
| 4114 | 1 C | 100 | 15106435  | 14666971  | 13294117  | 15097168  | 14767232  |
| 4130 | 1 C | 100 | 59388121  | 51285883  | 45270197  | 38327830  | 32853166  |
| 4131 | 1 B | 100 | 571800    | 748527    | 865836    | 288589    | 638107    |
| 4133 | 1 B | 100 | 729886    | 615169    | 690547    | 807742    | 824948    |
| 4149 | 1 A | 100 | 200646408 | 197325282 | 216837389 | 218208147 | 207159158 |
| 4206 | 1 C | 100 | 1300879   | 1158832   | 1577965   | 1010027   | 945499    |
| 4207 | 1 E | 100 | 55033900  | 69985075  | 49910767  | 35412979  | 55574350  |
| 4239 | 1 E | 100 | 162317523 | 218784963 | 160309253 | 157488393 | 188442605 |
| 4240 | 1 B | 100 | 1181679   | 920108    | 1335117   | 2600430   | 2108874   |
| 4243 | 1 C | 100 | 60092528  | 51234734  | 46712009  | 47382947  | 38656523  |
| 4244 | 1 C | 100 | 59493745  | 52592502  | 38761265  | 43370248  | 47504514  |
| 4250 | 1 C | 100 | 7870208   | 7314937   | 5823154   | 6500256   | 7356229   |
| 4251 | 1 C | 100 | 13805413  | 15168739  | 14850076  | 13738553  | 14405062  |
| 4263 | 1 C | 100 | 7859241   | 7483008   | 6534372   | 5795632   | 4704261   |
| 4273 | 1 C | 100 | 10350519  | 12177519  | 15312884  | 16607363  | 13310315  |
| 4279 | 1 C | 100 | 39292829  | 40238244  | 42655195  | 44399379  | 40419142  |
| 4282 | 1 B | 100 | 526249    | 416321    | 306956    | 211413    | 122553    |
| 4283 | 1 C | 100 | 11502217  | 9655063   | 8634716   | 8836736   | 7787592   |
| 4299 | 1 B | 100 | 328364362 | 309455969 | 300136637 | 286102171 | 281812751 |
| 4304 | 1 D | 100 | 74258086  | 73133616  | 72095142  | 83594684  | 83660981  |
| 4307 | 1 A | 100 | 3742376   | 2883717   | 3333593   | 3194889   | 4422607   |
| 4351 | 1 C | 100 | 3000757   | 2775670   | 2498554   | 2831328   | 2407884   |
| 4352 | 1 B | 100 | 14657525  | 9792536   | 14169043  | 14328032  | 13706314  |
| 4361 | 3 B | 100 | 124696705 | 110458245 | 95909748  | 99437923  | 101092809 |
| 4410 | 1 C | 100 | 60796126  | 60392707  | 54634708  | 53436968  | 57022000  |
| 4420 | 1 F | 100 | 99989     | 1444788   | 1663133   | 1310922   | 3038241   |

|      |     |     |            |            |            |           |           |
|------|-----|-----|------------|------------|------------|-----------|-----------|
| 4431 | 1 A | 100 | 352437     | 119901     | 9246       | 17951     | 197568    |
| 4432 | 1 A | 100 | 18831024   | 20801042   | 18858609   | 25842051  | 17507549  |
| 4452 | 1 C | 100 | 98009235   | 87284298   | 76369539   | 66007792  | 62451450  |
| 4459 | 1 C | 100 | 49014434   | 41859235   | 39359789   | 32760501  | 31616368  |
| 4470 | 1 C | 100 | 33287638   | 34371701   | 31229841   | 35792508  | 38653925  |
| 4484 | 1 C | 100 | 257457710  | 235155355  | 241883553  | 210965830 | 201659246 |
| 4493 | 1 C | 100 | 4354981    | 5449061    | 1672220    | 1254022   | 1326975   |
| 4511 | 4 D | 100 | 552854392  | 441415594  | 418124121  | 372168501 | 347766353 |
| 4557 | 1 B | 100 | 15224704   | 15219968   | 18408648   | 13793552  | 8504095   |
| 4558 | 1 C | 100 | 24499146   | 22707190   | 20292291   | 20124109  | 18588968  |
| 4568 | 1 E | 100 | 1834471    | 1861845    | 1830380    | 1768428   | 1686927   |
| 4581 | 1 F | 100 | 232094574  | 212981620  | 216476925  | 201612550 | 186180864 |
| 4583 | 1 F | 100 | 27201452   | 28332794   | 30471540   | 29388665  | 29633318  |
| 4611 | 1 B | 100 | 504419129  | 445319374  | 413028179  | 363049019 | 317140436 |
| 4635 | 1 G | 100 | 84326490   | 79592767   | 80170089   | 71427707  | 67150268  |
| 4653 | 1 B | 100 | 6024887    | 5194243    | 4160086    | 3244073   | 2821815   |
| 4665 | 1 E | 100 | 7612829    | 6744393    | 6152446    | 6149983   | 3571789   |
| 4670 | 1 E | 100 | 0          | 0          | 0          | 0         | 0         |
| 4683 | 1 C | 100 | 2981759    | 3890927    | 3414807    | 3161257   | 2812265   |
| 4686 | 1 E | 100 | 622921     | 649657     | 237869     | 238067    | 230456    |
| 4692 | 1 B | 100 | 61950136   | 58597336   | 57998821   | 55531026  | 55469658  |
| 4693 | 1 C | 100 | 209100985  | 230922059  | 199540825  | 201597227 | 178365109 |
| 4703 | 1 C | 100 | 210873     | 226368     | 434354     | 262658    | 271853    |
| 4710 | 1 B | 100 | 1448338    | 1327182    | 1048550    | 1183806   | 777319    |
| 4717 | 1 A | 100 | 0          | 0          | 0          | 2105      | 0         |
| 4720 | 1 C | 100 | 14842862   | 11986370   | 11075215   | 10093379  | 7951117   |
| 4740 | 1 E | 100 | 25320784   | 24321178   | 33255429   | 28280319  | 27608116  |
| 4741 | 1 C | 100 | 10101831   | 10312372   | 8971210    | 8549690   | 8371106   |
| 4751 | 1 E | 100 | 1337980    | 1969244    | 1204068    | 986763    | 748147    |
| 4771 | 1 G | 100 | 63864619   | 59276540   | 53069418   | 56147785  | 74424805  |
| 4777 | 1 G | 100 | 831127     | 175540     | 182652     | 79858     | 94423     |
| 4825 | 1 E | 100 | 103333851  | 96981186   | 96623939   | 103606713 | 69181189  |
| 4828 | 1 D | 100 | 56846678   | 54351903   | 51725623   | 48030701  | 45473861  |
| 4829 | 1 F | 100 | 141512405  | 147395013  | 152718814  | 131960801 | 64763286  |
| 4902 | 1 B | 100 | 24193811   | 24349014   | 25373458   | 21231963  | 17880497  |
| 4923 | 1 C | 100 | 3956116    | 3146223    | 3517975    | 3616418   | 6680575   |
| 5020 | 2 E | 100 | 34750813   | 18181667   | 15816197   | 14971916  | 14716105  |
| 5022 | 2 F | 100 | 306958419  | 288357346  | 254686507  | 195967395 | 171249413 |
| 5037 | 2 G | 100 | 4000061    | 5028927    | 4364978    | 5422979   | 2860698   |
| 5040 | 2 G | 100 | 46178927   | 49878022   | 48234662   | 49674285  | 36541031  |
| 5057 | 2 G | 100 | 47776193   | 43443656   | 35724172   | 30806077  | 41775728  |
| 5059 | 2 G | 100 | 3942047    | 1491954    | 1660757    | 1396071   | 1210551   |
| 5069 | 2 G | 100 | 149769     | 50951      | 20436      | 26577     | 41502     |
| 5102 | 2 F | 100 | 222279739  | 192119298  | 146924662  | 124076836 | 108494057 |
| 5146 | 2 E | 100 | 112503001  | 104972284  | 103047418  | 100574849 | 90405272  |
| 5160 | 2 F | 100 | 175755457  | 151355438  | 131063433  | 125428533 | 122643365 |
| 5183 | 2 E | 100 | 1062457275 | 936453003  | 839654389  | 823663741 | 738226098 |
| 5188 | 2 E | 100 | 139434951  | 129612076  | 107325021  | 92999697  | 88516310  |
| 5190 | 2 E | 100 | 1336720533 | 1160724833 | 1032478794 | 892397912 | 837367887 |
| 5191 | 4 C | 100 | 1074236654 | 1008905413 | 983650426  | 994046919 | 939266304 |

|      |     |     |            |            |            |            |            |
|------|-----|-----|------------|------------|------------|------------|------------|
| 5192 | 4 C | 100 | 128800224  | 112423959  | 115593146  | 112660112  | 107624192  |
| 5213 | 2 F | 100 | 463970798  | 343910901  | 275849635  | 219596246  | 173536900  |
| 5215 | 2 D | 100 | 24939272   | 23140841   | 18290936   | 16084740   | 15623283   |
| 5221 | 2 E | 100 | 829723164  | 695992080  | 583643092  | 483013724  | 435156717  |
| 5222 | 2 F | 100 | 84226460   | 50185789   | 62605197   | 62376390   | 39675542   |
| 5223 | 2 E | 100 | 166676522  | 144725686  | 116589952  | 96911490   | 86755334   |
| 5348 | 2 E | 100 | 255979068  | 206736019  | 175643730  | 137066515  | 120912280  |
| 5402 | 2 B | 100 | 888987     | 849911     | 705313     | 686779     | 548706     |
| 5403 | 2 F | 100 | 352812932  | 298920964  | 247410417  | 227106579  | 197673143  |
| 5437 | 2 E | 100 | 399205787  | 352458007  | 297955041  | 242726313  | 207938474  |
| 5443 | 2 C | 100 | 15555890   | 14219210   | 11381338   | 8315683    | 7184027    |
| 5445 | 2 F | 100 | 294069696  | 244499163  | 204789725  | 167799261  | 154440569  |
| 5462 | 2 E | 100 | 97565861   | 87181389   | 77054692   | 63414123   | 60761316   |
| 5472 | 2 G | 100 | 539801     | 954391     | 745321     | 484946     | 1790957    |
| 5473 | 2 G | 100 | 17721046   | 19284717   | 17980689   | 12976786   | 11134554   |
| 5474 | 2 F | 100 | 552272442  | 502753246  | 450494805  | 383054329  | 326812190  |
| 5478 | 2 E | 100 | 66064559   | 60907036   | 51190762   | 43748727   | 40097719   |
| 5479 | 2 D | 100 | 71967249   | 44970689   | 36256253   | 29109086   | 28378049   |
| 5480 | 2 F | 100 | 7821872    | 5980291    | 5114979    | 3045937    | 1891943    |
| 5491 | 2 F | 100 | 6964022    | 6348189    | 5655128    | 5685180    | 5674915    |
| 5506 | 2 G | 100 | 191008904  | 144111265  | 125338686  | 143395146  | 131801980  |
| 5507 | 2 F | 100 | 205086445  | 178036916  | 160489914  | 152897238  | 154052242  |
| 5508 | 2 E | 100 | 162238     | 104155     | 4208       | 60         | 0          |
| 5509 | 2 F | 100 | 122012421  | 117799991  | 115210129  | 111894140  | 116278048  |
| 5535 | 2 E | 100 | 192191834  | 174991104  | 158009430  | 140925471  | 136743980  |
| 5537 | 2 E | 100 | 1092354658 | 958090574  | 858931386  | 767510748  | 729126929  |
| 5551 | 2 G | 100 | 530081863  | 458165998  | 389985401  | 334891893  | 270870479  |
| 5606 | 2 F | 100 | 2343554111 | 2004659947 | 1751138196 | 1503128574 | 1378592493 |
| 5610 | 2 C | 100 | 25300974   | 25550980   | 25685571   | 21513109   | 15098249   |
| 5613 | 2 C | 100 | 42211874   | 30550670   | 21593010   | 35460732   | 33087980   |
| 5645 | 2 F | 100 | 412230820  | 332844396  | 288867631  | 215754241  | 170998573  |
| 5651 | 2 F | 100 | 52654609   | 46264631   | 39565157   | 27956755   | 23967126   |
| 5703 | 2 E | 100 | 1331533    | 1408754    | 1624581    | 1113489    | 1047032    |
| 5705 | 2 E | 100 | 219517     | 316611     | 265849     | 122312     | 392405     |
| 5951 | 1 B | 100 | 3709408    | 5335173    | 4387072    | 6523274    | 11997210   |
| 6004 | 2 E | 100 | 11542995   | 7263957    | 5715913    | 5676889    | 4686160    |
| 6017 | 2 E | 100 | 1407482    | 1809071    | 2432343    | 333027     | 536903     |
| 6018 | 2 E | 100 | 2717714    | 3075137    | 3072391    | 2754238    | 3159854    |
| 6045 | 2 E | 100 | 909124     | 999123     | 609570     | 1129285    | 633369     |
| 6204 | 2 F | 100 | 50362778   | 45748094   | 42327812   | 45476232   | 45577861   |
| 6206 | 2 G | 100 | 320695     | 228744     | 107633     | 123138     | 138979     |
| 6213 | 2 F | 100 | 1970954    | 2416910    | 725592     | 1330861    | 1102520    |
| 6214 | 2 G | 100 | 0          | 0          | 0          | 0          | 0          |
| 6216 | 2 G | 100 | 1293009    | 1470100    | 1477785    | 729250     | 442201     |
| 6217 | 2 F | 100 | 548951594  | 473232836  | 401034129  | 358209427  | 329694089  |
| 6229 | 2 F | 100 | 63764963   | 49296500   | 46626603   | 43401932   | 41358894   |
| 6233 | 2 F | 100 | 9744108    | 6206184    | 13296830   | 13065460   | 13329492   |
| 6235 | 2 G | 100 | 265316     | 1414605    | 285413     | 2711156    | 2619546    |
| 6236 | 2 E | 100 | 80548      | 204957     | 0          | 0          | 0          |
| 6237 | 2 E | 100 | 1191063    | 2101303    | 1177875    | 512100     | 351845     |



|      |     |     |            |            |            |            |            |
|------|-----|-----|------------|------------|------------|------------|------------|
| 6251 | 2 F | 100 | 8664       | 23591      | 1506219    | 3797094    | 4218692    |
| 6252 | 2 G | 100 | 5872920    | 5489171    | 5834258    | 6098994    | 5089518    |
| 6306 | 2 F | 100 | 163373417  | 144324102  | 123769871  | 92193090   | 83057555   |
| 6319 | 2 F | 100 | 178282526  | 149865160  | 129312485  | 109897642  | 102192205  |
| 6325 | 2 F | 100 | 128211528  | 116811334  | 107073562  | 95085991   | 87463098   |
| 6400 | 2 D | 100 | 51659492   | 42808684   | 36987389   | 32934895   | 28137903   |
| 6503 | 1 B | 100 | 35809068   | 33610096   | 31241352   | 25812078   | 25803047   |
| 6504 | 1 B | 100 | 165783792  | 138338429  | 131943488  | 135720354  | 112095492  |
| 6811 | 5 E | 100 | 138841     | 7676775    | 8523978    | 807        | 169633     |
| 6834 | 5 D | 100 | 79625137   | 73653647   | 67672528   | 66174182   | 55915558   |
| 6836 | 5 E | 100 | 130522283  | 117914203  | 107113678  | 102403423  | 96914730   |
| 6838 | 5 D | 100 | 222998237  | 205644737  | 177176960  | 161381107  | 148788240  |
| 6854 | 5 G | 100 | 803822     | 738132     | 885909     | 852336     | 860581     |
| 6882 | 5 G | 100 | 10045501   | 8339668    | 8492038    | 8029598    | 8416758    |
| 6884 | 5 G | 100 | 5439643    | 5720534    | 4819446    | 3113257    | 2820135    |
| 7016 | 5 G | 100 | 0          | 0          | 0          | 0          | 0          |
| 7024 | 5 G | 100 | 1862734    | 6505975    | 2833928    | 4659939    | 2413663    |
| 7038 | 5 G | 100 | 0          | 0          | 0          | 0          | 0          |
| 7046 | 5 G | 100 | 0          | 0          | 0          | 0          | 0          |
| 7047 | 5 G | 100 | 0          | 0          | 0          | 0          | 0          |
| 7050 | 5 G | 100 | 0          | 0          | 0          | 0          | 0          |
| 7090 | 5 G | 100 | 4485681    | 4145702    | 4825339    | 4835962    | 3777151    |
| 7098 | 5 G | 100 | 0          | 0          | 95000      | 0          | 82692      |
| 7099 | 5 G | 100 | 0          | 0          | 0          | 0          | 0          |
| 7133 | 5 F | 100 | 11834982   | 7641605    | 11149747   | 9055965    | 7715663    |
| 7201 | 5 C | 100 | 33435499   | 28118370   | 25039176   | 25009841   | 25834938   |
| 7204 | 4 B | 100 | 956163     | 1292418    | 2395737    | 2813894    | 2557207    |
| 7205 | 5 C | 100 | 38178570   | 39323232   | 41273877   | 40718083   | 38794328   |
| 7219 | 5 F | 100 | 1804662563 | 1697947521 | 1593453240 | 1427584471 | 1320182558 |
| 7222 | 5 E | 100 | 315275     | 409034     | 83796      | 228628     | 367860     |
| 7230 | 5 D | 100 | 6150504    | 4745056    | 4353012    | 5825077    | 2734168    |
| 7231 | 5 D | 100 | 229367992  | 203088319  | 196377504  | 173761303  | 171952755  |
| 7232 | 5 F | 100 | 70910314   | 58789647   | 51321131   | 48992194   | 42457156   |
| 7333 | 5 G | 100 | 0          | 0          | 0          | 0          | 0          |
| 7335 | 5 G | 100 | 4046711    | 2506813    | 2476431    | 978617     | 759850     |
| 7337 | 5 G | 100 | 0          | 0          | 0          | 0          | 0          |
| 7360 | 5 E | 100 | 122032363  | 113849541  | 95829076   | 101600326  | 88446437   |
| 7370 | 5 C | 100 | 87797578   | 99154837   | 85868005   | 81239621   | 72186015   |
| 7380 | 5 D | 100 | 1395951011 | 1323681588 | 1244750929 | 1177279802 | 1128073163 |
| 7382 | 5 C | 100 | 237493970  | 221493718  | 198910135  | 200482972  | 189869730  |
| 7383 | 5 E | 100 | 19610347   | 17117351   | 17928381   | 23438768   | 23805819   |
| 7390 | 4 C | 100 | 170524502  | 162857478  | 151084630  | 144487260  | 136884487  |
| 7394 | 5 G | 100 | 0          | 0          | 0          | 0          | 0          |
| 7395 | 5 G | 100 | 2752877    | 3545278    | 4987746    | 3192312    | 4634743    |
| 7398 | 5 G | 100 | 0          | 0          | 0          | 0          | 0          |
| 7402 | 3 C | 100 | 13672679   | 15369550   | 13647565   | 13098021   | 12216119   |
| 7403 | 5 E | 100 | 1765876919 | 1222967422 | 1187204466 | 1123092123 | 1176801165 |
| 7405 | 5 E | 100 | 1640594818 | 856014810  | 828525430  | 874726462  | 1054134988 |
| 7420 | 5 G | 100 | 2878526    | 1805628    | 1606439    | 1399050    | 1337966    |
| 7421 | 5 F | 100 | 65743557   | 63398346   | 59727459   | 60810557   | 57192978   |

|      |     |     |            |            |            |            |            |
|------|-----|-----|------------|------------|------------|------------|------------|
| 7422 | 5 G | 100 | 71824467   | 67797875   | 62355210   | 87202655   | 92546253   |
| 7425 | 5 G | 100 | 45121800   | 39779829   | 39650499   | 30078675   | 28559307   |
| 7431 | 5 G | 100 | 159732459  | 137695625  | 123927325  | 121671543  | 115106380  |
| 7502 | 5 E | 100 | 23726446   | 20637757   | 18932759   | 18713550   | 17583543   |
| 7515 | 5 G | 100 | 34167406   | 36046632   | 26150274   | 28303569   | 24057403   |
| 7520 | 5 C | 100 | 167550553  | 166636177  | 152073557  | 148780317  | 143314047  |
| 7538 | 2 G | 100 | 170436642  | 114144469  | 85019926   | 69575977   | 63395851   |
| 7539 | 5 F | 100 | 207888546  | 224088989  | 201013588  | 190430076  | 175018798  |
| 7540 | 5 G | 100 | 104429954  | 103945508  | 101344442  | 97735165   | 96111967   |
| 7580 | 5 E | 100 | 93663904   | 86252320   | 78851090   | 75579961   | 77846199   |
| 7590 | 5 D | 100 | 53986749   | 46208206   | 53374127   | 46039403   | 28993403   |
| 7600 | 5 E | 100 | 754465740  | 868233410  | 829602899  | 777869346  | 711865896  |
| 7605 | 2 E | 100 | 411541290  | 381931248  | 381686765  | 359956024  | 350314031  |
| 7610 | 3 D | 100 | 1578405904 | 1517275518 | 1450406380 | 1472605099 | 1490052270 |
| 7704 | 5 F | 100 | 414483642  | 395408675  | 380528562  | 373673908  | 369910153  |
| 7705 | 5 D | 100 | 133101507  | 102557577  | 114118536  | 104265081  | 83088087   |
| 7720 | 5 E | 100 | 1643144914 | 1589746764 | 1580937634 | 1535684769 | 1426292500 |
| 7855 | 2 E | 100 | 16732456   | 10771467   | 14554828   | 13348093   | 11361210   |
| 8001 | 4 B | 100 | 131482074  | 123024284  | 112069198  | 109693338  | 106134351  |
| 8002 | 4 C | 100 | 258757600  | 309053130  | 280816446  | 288017534  | 269994146  |
| 8006 | 4 C | 100 | 604202778  | 506955453  | 475382180  | 429786671  | 485131514  |
| 8008 | 4 B | 100 | 2200190676 | 2058560416 | 1891923045 | 1780102405 | 1747317457 |
| 8010 | 4 B | 100 | 565129921  | 563469587  | 524589323  | 487323284  | 463691791  |
| 8013 | 4 C | 100 | 673813564  | 624584863  | 591177794  | 546668939  | 563555052  |
| 8015 | 4 C | 100 | 135492100  | 125113234  | 121071133  | 111553421  | 108647920  |
| 8017 | 4 B | 100 | 4175612124 | 3958043127 | 3749081312 | 3627072736 | 4397969971 |
| 8018 | 4 B | 100 | 1594788037 | 1335843175 | 1225285886 | 1068021720 | 995119613  |
| 8021 | 4 C | 100 | 108231985  | 100360868  | 86545877   | 81834718   | 80192638   |
| 8031 | 4 C | 100 | 39372906   | 39475073   | 43933895   | 33276642   | 31851710   |
| 8032 | 4 B | 100 | 99826359   | 90739162   | 94906570   | 83214044   | 73716463   |
| 8033 | 4 C | 100 | 4228122655 | 3990863909 | 3757557831 | 3595850896 | 3377284078 |
| 8037 | 4 B | 100 | 17370304   | 12760274   | 10435992   | 5416712    | 5209288    |
| 8039 | 4 B | 100 | 766874277  | 774271864  | 801855514  | 795360931  | 814845692  |
| 8044 | 4 D | 100 | 841768696  | 762362044  | 693166564  | 641703861  | 613768684  |
| 8045 | 4 B | 100 | 1162893902 | 1171237294 | 1063428824 | 1087988559 | 189157706  |
| 8046 | 4 C | 100 | 566417120  | 528406992  | 495319407  | 451209777  | 447063385  |
| 8047 | 4 B | 100 | 132854109  | 91519231   | 85596371   | 77757031   | 105401796  |
| 8058 | 4 C | 100 | 544880541  | 512308731  | 499619099  | 486105904  | 509873313  |
| 8061 | 4 C | 100 | 341070131  | 382481247  | 322937175  | 294328739  | 210137690  |
| 8072 | 4 B | 100 | 85384042   | 84174404   | 94281401   | 95504150   | 111466149  |
| 8102 | 4 B | 100 | 15825418   | 12952633   | 16011196   | 18431242   | 13886335   |
| 8103 | 4 D | 100 | 842341     | 1000794    | 1137908    | 912940     | 788472     |
| 8106 | 4 E | 100 | 78467415   | 62214489   | 56801270   | 52994979   | 47123669   |
| 8107 | 4 E | 100 | 405142712  | 351917959  | 320746984  | 272245103  | 257085170  |
| 8111 | 4 C | 100 | 143832808  | 136576672  | 133096667  | 95638781   | 86201807   |
| 8116 | 4 C | 100 | 32982229   | 31998975   | 27300935   | 26412508   | 22018877   |
| 8203 | 1 C | 100 | 15720694   | 17922583   | 12298700   | 13481529   | 13365816   |
| 8204 | 4 E | 100 | 3717178    | 3561210    | 3363592    | 2283920    | 2126501    |
| 8209 | 4 C | 100 | 77392540   | 85214228   | 81288873   | 80088193   | 79061587   |
| 8215 | 4 E | 100 | 54215740   | 48249549   | 45231302   | 44371097   | 41305397   |

|      |     |     |            |            |            |            |            |
|------|-----|-----|------------|------------|------------|------------|------------|
| 8227 | 2 G | 100 | 211662581  | 192903655  | 193425737  | 180028412  | 179974675  |
| 8232 | 4 E | 100 | 684857095  | 614766131  | 542190640  | 461775143  | 430852722  |
| 8233 | 4 E | 100 | 16390      | 0          | 0          | 3306       | 0          |
| 8235 | 4 C | 100 | 56393823   | 49677367   | 41788769   | 33989251   | 31619184   |
| 8263 | 4 D | 100 | 5879734    | 6206341    | 7123617    | 5807879    | 6318887    |
| 8264 | 4 E | 100 | 72220744   | 53820944   | 52574166   | 52407502   | 50244849   |
| 8265 | 4 F | 100 | 51433211   | 58145616   | 56821806   | 59687522   | 56833275   |
| 8273 | 4 C | 100 | 6888093    | 6499254    | 6057005    | 6476799    | 6770357    |
| 8274 | 4 C | 100 | 13420541   | 12592931   | 12537633   | 11141501   | 10111574   |
| 8279 | 4 F | 100 | 22270504   | 17341085   | 15901554   | 15207400   | 13260161   |
| 8288 | 4 E | 100 | 4367170    | 4119675    | 4134077    | 3859564    | 3647810    |
| 8291 | 4 D | 100 | 46228579   | 44290183   | 39327290   | 38261065   | 33709714   |
| 8292 | 4 C | 100 | 245878052  | 213760082  | 214343773  | 183308384  | 183040744  |
| 8293 | 4 E | 100 | 117194789  | 108257137  | 95222874   | 87699971   | 83237322   |
| 8304 | 4 E | 100 | 1817182    | 1980381    | 1883549    | 1723933    | 1630050    |
| 8350 | 4 F | 100 | 101186627  | 108115650  | 108125628  | 108540965  | 108581622  |
| 8353 | 4 E | 100 | 48913662   | 51411766   | 34977809   | 37931992   | 25577710   |
| 8380 | 4 D | 100 | 3528507520 | 3264467260 | 2987330387 | 2778034858 | 2597487739 |
| 8381 | 4 D | 100 | 35629832   | 34935542   | 34883567   | 35691106   | 34884439   |
| 8385 | 4 E | 100 | 156676812  | 218273296  | 201777235  | 161920541  | 166322088  |
| 8392 | 4 C | 100 | 231113805  | 192905858  | 174663502  | 152562330  | 156682507  |
| 8393 | 4 C | 100 | 485146928  | 448370539  | 390437091  | 379779421  | 364331151  |
| 8500 | 4 E | 100 | 18643590   | 21480574   | 22902776   | 26141560   | 23723019   |
| 8601 | 3 D | 100 | 2273195023 | 2074431467 | 1799621085 | 1810373757 | 1726692900 |
| 8602 | 3 D | 100 | 123579407  | 112993190  | 104860934  | 75338051   | 65059919   |
| 8603 | 3 C | 100 | 1345296033 | 1133366116 | 1036968337 | 875364643  | 745861205  |
| 8606 | 4 F | 100 | 8364028    | 4778989    | 4709660    | 3649803    | 5318202    |
| 8719 | 4 G | 100 | 1869075    | 1050313    | 1529600    | 1601129    | 1653469    |
| 8720 | 4 E | 100 | 261544967  | 247664504  | 233814040  | 214095351  | 185877179  |
| 8721 | 3 E | 100 | 198607101  | 172515888  | 148455115  | 124541304  | 106710442  |
| 8723 | 3 C | 100 | 6761641255 | 5987482681 | 5052548246 | 3471716218 | 1406016540 |
| 8725 | 4 E | 100 | 7245421    | 6921482    | 4825708    | 1859446    | 7714576    |
| 8728 | 3 E | 100 | 197151187  | 187943446  | 180003988  | 173425869  | 24970226   |
| 8742 | 3 E | 100 | 1.9329E+10 | 1.824E+10  | 1.6985E+10 | 1.617E+10  | 1.6077E+10 |
| 8745 | 4 D | 100 | 19347937   | 17216087   | 20910293   | 20357017   | 20348130   |
| 8748 | 3 D | 100 | 2052492478 | 1877613903 | 1664934020 | 1469430395 | 1306265363 |
| 8755 | 3 E | 100 | 57102788   | 63455078   | 64501823   | 31602552   | 48884599   |
| 8799 | 3 C | 100 | 83409157   | 68930361   | 61528493   | 58437337   | 50968392   |
| 8800 | 3 A | 100 | 66169472   | 67463571   | 75623872   | 70476129   | 57748044   |
| 8803 | 3 E | 100 | 4041880725 | 3827216846 | 3426705184 | 3158280396 | 2789196399 |
| 8810 | 3 C | 100 | 7.5323E+10 | 6.8786E+10 | 6.5032E+10 | 6.4075E+10 | 6.3675E+10 |
| 8820 | 3 D | 100 | 5534655735 | 5395575661 | 5264842212 | 5031612694 | 4819563832 |
| 8824 | 4 B | 100 | 690019743  | 571965742  | 553384970  | 547104817  | 518884603  |
| 8825 | 4 A | 100 | 279198675  | 241921487  | 242851638  | 231161668  | 209112114  |
| 8826 | 4 C | 100 | 427959794  | 369195683  | 363572165  | 341751438  | 318942226  |
| 8829 | 4 C | 100 | 514639221  | 444769848  | 459016180  | 499313996  | 467979028  |
| 8831 | 4 C | 100 | 822187037  | 749402832  | 683635005  | 620040335  | 577258463  |
| 8832 | 3 C | 100 | 1.6054E+10 | 1.5116E+10 | 1.4092E+10 | 1.3031E+10 | 1.228E+10  |
| 8833 | 3 C | 100 | 5942737212 | 5480746469 | 5209675896 | 4939426625 | 4708085784 |
| 8835 | 4 C | 100 | 1911810311 | 1798547228 | 1699967048 | 1612706108 | 1524481342 |

|      |     |     |            |            |            |            |            |
|------|-----|-----|------------|------------|------------|------------|------------|
| 8841 | 4 D | 100 | 1685147584 | 1737916927 | 1701478588 | 1703880472 | 1654768959 |
| 8842 | 4 C | 100 | 396114150  | 371362160  | 360880394  | 351389104  | 363086160  |
| 8855 | 3 C | 100 | 7894962828 | 7814286669 | 7842341096 | 5292052033 | 4088553475 |
| 8856 | 3 C | 100 | 148037203  | 124191095  | 115635647  | 92510167   | 82487151   |
| 8864 | 4 C | 100 | 1037446540 | 1011057749 | 1027840834 | 1028864341 | 1077575238 |
| 8868 | 3 B | 100 | 5940155930 | 6164385027 | 6417844507 | 6286192967 | 6028643023 |
| 8869 | 3 B | 100 | 1117235380 | 1051880165 | 999259795  | 952691687  | 923699942  |
| 8871 | 3 B | 100 | 1018094620 | 754619017  | 762329159  | 605205765  | 469509316  |
| 8901 | 3 D | 100 | 1405091148 | 2168638979 | 2066587015 | 2157604978 | 1706301541 |
| 9012 | 3 D | 100 | 2455931198 | 2270888345 | 2103714659 | 1846583423 | 1674240088 |
| 9014 | 4 C | 100 | 1594841685 | 1550872261 | 1432586466 | 1288971382 | 1220626540 |
| 9015 | 4 C | 100 | 1797369034 | 1777379536 | 1644008971 | 1623362772 | 1503594720 |
| 9016 | 4 C | 100 | 437323394  | 408178375  | 367530100  | 393200529  | 345889902  |
| 9019 | 5 E | 100 | 25626498   | 26479342   | 29850152   | 11470233   | 11739915   |
| 9033 | 4 C | 100 | 91733659   | 91559080   | 92991481   | 94959415   | 91333654   |
| 9040 | 4 B | 100 | 291587118  | 256684168  | 237061705  | 266657659  | 263263392  |
| 9047 | 4 C | 100 | 419480953  | 362422842  | 394611497  | 373017254  | 356159725  |
| 9052 | 4 B | 100 | 2608379131 | 2444240139 | 2239987616 | 2258057332 | 2160341012 |
| 9058 | 4 A | 100 | 985073796  | 920191251  | 821316500  | 809007790  | 766177004  |
| 9060 | 4 B | 100 | 1700991835 | 1619184543 | 1550227469 | 1470909286 | 1465212108 |
| 9061 | 4 A | 100 | 102509962  | 108791933  | 102983673  | 102799984  | 93104076   |
| 9063 | 4 B | 100 | 726719539  | 672333605  | 602343997  | 561048192  | 559232820  |
| 9082 | 4 A | 100 | 7030957772 | 6201912379 | 5703718955 | 5243644507 | 4812125385 |
| 9083 | 4 A | 100 | 3227001023 | 2980044332 | 2810937460 | 2654100039 | 2436446051 |
| 9084 | 4 C | 100 | 330568233  | 307740151  | 255224137  | 241223036  | 210985382  |
| 9089 | 4 B | 100 | 2956670    | 2096031    | 2310368    | 2350972    | 2185416    |
| 9093 | 4 B | 100 | 59173058   | 56535258   | 53571531   | 51469733   | 50524983   |
| 9101 | 4 B | 100 | 324462634  | 326824039  | 328779235  | 330323337  | 316834994  |
| 9102 | 5 C | 100 | 1144950086 | 1089472863 | 975763271  | 915998209  | 850739291  |
| 9154 | 5 C | 100 | 284207391  | 261741865  | 231747625  | 228731926  | 204332411  |
| 9156 | 3 D | 100 | 99752223   | 92860909   | 85950800   | 91403208   | 73294534   |
| 9170 | 4 G | 100 | 20729649   | 21484048   | 24009603   | 22516057   | 23145101   |
| 9178 | 5 A | 100 | 99423742   | 84439988   | 81123396   | 70199990   | 67374755   |
| 9179 | 5 B | 100 | 51782385   | 54408873   | 49953609   | 51471600   | 36146890   |
| 9180 | 5 E | 100 | 96942527   | 84200079   | 74483823   | 86729896   | 66089676   |
| 9182 | 5 C | 100 | 103809618  | 91686938   | 91219253   | 87154961   | 74588282   |
| 9186 | 5 F | 100 | 7245597    | 5551731    | 3271635    | 2683891    | 2344157    |
| 9220 | 4 D | 100 | 24495985   | 20560893   | 18499775   | 15900571   | 19901703   |
| 9402 | 5 E | 100 | 106284108  | 94816862   | 89165619   | 84778568   | 75853489   |
| 9403 | 5 F | 100 | 352496617  | 364995959  | 352506569  | 357222557  | 319363603  |
| 9410 | 4 C | 100 | 100399748  | 103745392  | 95846682   | 91742040   | 88185143   |
| 9501 | 1 D | 100 | 57822787   | 50802565   | 47009033   | 42999802   | 39060183   |
| 9505 | 1 D | 100 | 6170529    | 6859544    | 6499874    | 6072877    | 6172833    |
| 9516 | 4 E | 100 | 246151818  | 238443847  | 223080508  | 202980702  | 191662707  |
| 9519 | 4 E | 100 | 184107931  | 164928891  | 152824854  | 145519999  | 141084669  |
| 9521 | 1 E | 100 | 71001143   | 65854382   | 56339159   | 39641642   | 34743067   |
| 9522 | 1 C | 100 | 45027924   | 43971586   | 35858447   | 34123271   | 28443419   |
| 9534 | 2 F | 100 | 86726229   | 69528605   | 62440171   | 46935924   | 41265981   |
| 9554 | 2 F | 100 | 58532107   | 53574509   | 36867973   | 40350199   | 37924799   |
| 9586 | 4 A | 100 | 617189331  | 580610263  | 541844005  | 518565511  | 477227761  |

|      |     |     |           |           |          |          |          |
|------|-----|-----|-----------|-----------|----------|----------|----------|
| 9600 | 1 B | 100 | 1636287   | 1548310   | 1709112  | 1482149  | 1469164  |
| 9620 | 4 D | 100 | 109287162 | 100164485 | 94390262 | 93533833 | 98245038 |

| Policy Pd 1    | Policy Pd 2    | Policy Pd 3    | Policy Pd 4    | Policy Pd 5    | Policy Pd 1    |
|----------------|----------------|----------------|----------------|----------------|----------------|
| Indem-L Losses | Indem-L Losses | Indem-L Losses | Indem-L Losses | Indem-L Losses | Indem-N Losses |
| 268580         | 696213         | 219908         | 431038         | 420972         | 1433348        |
| 1963311        | 578956         | 778575         | 717638         | 542895         | 2751302        |
| 660746         | 334902         | 778109         | 402167         | 1331605        | 1351359        |
| 119821         | 45736          | 49836          | 49159          | 639235         | 420417         |
| 197618         | 94015          | 13806          | 139312         | 41652          | 84569          |
| 855638         | 392701         | 984776         | 359453         | 717843         | 1397369        |
| 102288         | 442734         | 351240         | 115271         | 357455         | 366895         |
| 195493         | 373516         | 109243         | 87594          | 50892          | 575121         |
| 2478647        | 1823613        | 1748170        | 1583100        | 1325372        | 3603162        |
| 166044         | 188042         | 162703         | 37529          | 138361         | 202385         |
| 318902         | 37368          | 429952         | 513982         | 229109         | 764659         |
| 0              | 0              | 0              | 30160          | 6819           | 5551           |
| 422179         | 0              | 478429         | 375498         | 5353           | 461234         |
| 2227324        | 2066952        | 1272301        | 1391981        | 964419         | 2311828        |
| 30654          | 0              | 54865          | 0              | 13282          | 61850          |
| 971106         | 213027         | 624328         | 563081         | 339439         | 343195         |
| 0              | 0              | 7349           | 0              | 0              | 0              |
| 880911         | 0              | 56249          | 47282          | 46739          | 92681          |
| 0              | 0              | 7045           | 105018         | 359090         | 211527         |
| 0              | 0              | 0              | 0              | 0              | 10073          |
| 0              | 0              | 60268          | 0              | 81173          | 9552           |
| 220718         | 127448         | 841194         | 506786         | 184258         | 102836         |
| 272946         | 109942         | 97974          | 203292         | 110147         | 301615         |
| 0              | 0              | 0              | 0              | 0              | 0              |
| 0              | 0              | 0              | 0              | 0              | 0              |
| 0              | 0              | 0              | 0              | 0              | 18228          |
| 0              | 0              | 39920          | 48353          | 0              | 261405         |
| 0              | 0              | 0              | 2454           | 0              | 0              |
| 0              | 0              | 0              | 0              | 0              | 0              |
| 0              | 0              | 8708           | 17078          | 7260           | 23613          |
| 0              | 0              | 0              | 0              | 0              | 18259          |
| 0              | 0              | 0              | 0              | 0              | 0              |
| 347164         | 194314         | 220041         | 664588         | 536438         | 182045         |
| 0              | 0              | 0              | 0              | 0              | 6126           |
| 37146          | 282454         | 0              | 0              | 0              | 0              |
| 0              | 24938          | 0              | 444995         | 140174         | 109694         |
| 0              | 0              | 0              | 0              | 0              | 0              |
| 0              | 0              | 0              | 0              | 0              | 27913          |
| 0              | 0              | 0              | 0              | 0              | 0              |
| 42687          | 0              | 0              | 0              | 0              | 52404          |
| 81816          | 305971         | 44118          | 432524         | 46136          | 105172         |
| 24439          | 2065           | 52116          | 0              | 67415          | 60388          |
| 0              | 0              | 0              | 0              | 0              | 0              |
| 0              | 0              | 0              | 0              | 0              | 0              |
| 0              | 0              | 0              | 0              | 0              | 0              |
| 387442         | 163643         | 636649         | 215845         | 276025         | 843843         |
| 0              | 0              | 0              | 0              | 0              | 0              |
| 0              | 0              | 0              | 0              | 0              | 0              |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 0       | 0       | 0       | 0       | 0       | 0       |
| 5221    | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 29086   | 0       | 0       |
| 1062328 | 1287855 | 726202  | 875229  | 1211828 | 1082603 |
| 0       | 84294   | 37261   | 28387   | 0       | 132149  |
| 24809   | 0       | 0       | 21278   | 0       | 0       |
| 0       | 0       | 31203   | 39494   | 27299   | 110217  |
| 0       | 138407  | 7216    | 33173   | 5006    | 37201   |
| 6523    | 0       | 38210   | 0       | 0       | 21232   |
| 0       | 0       | 0       | 0       | 0       | 34105   |
| 222275  | 328707  | 241059  | 201560  | 1009235 | 512906  |
| 0       | 88      | 0       | 13304   | 21435   | 255848  |
| 249989  | 28131   | 34830   | 63487   | 47885   | 543787  |
| 5871    | 131257  | 80277   | 41261   | 188903  | 209940  |
| 250005  | 102609  | 0       | 255892  | 294152  | 290190  |
| 0       | 0       | 0       | 0       | 0       | 9887    |
| 0       | 0       | 0       | 0       | 0       | 2220    |
| 0       | 8672    | 0       | 0       | 3588    | 84066   |
| 153653  | 0       | 0       | 0       | 0       | 6235    |
| 411873  | 83832   | 388191  | 506803  | 208052  | 1114781 |
| 0       | 0       | 9725    | 9516    | 0       | 23031   |
| 0       | 0       | 0       | 0       | 0       | 56761   |
| 0       | 0       | 0       | 32819   | 6007    | 35801   |
| 2075251 | 1678218 | 2192175 | 1354340 | 2567501 | 2445854 |
| 78096   | 30119   | 55173   | 0       | 0       | 16490   |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 62557   |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 57417   | 4011    | 0       | 0       | 0       | 29919   |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 3712    | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 13713   |
| 0       | 0       | 3493    | 742     | 4425    | 49460   |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 384     |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 612717  | 253519  | 196458  | 648181  | 363942  | 823814  |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 8707    | 207010  | 39912   | 188313  | 21694   | 211391  |
| 1173852 | 577107  | 458774  | 641121  | 910269  | 1520805 |
| 17359   | 64862   | 32914   | 61609   | 14688   | 68321   |
| 57404   | 0       | 16644   | 0       | 0       | 11467   |
| 259757  | 514641  | 361792  | 70228   | 75026   | 461311  |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |

|        |        |         |         |         |         |
|--------|--------|---------|---------|---------|---------|
| 0      | 0      | 30413   | 0       | 0       | 46664   |
| 0      | 12846  | 0       | 0       | 0       | 0       |
| 0      | 0      | 0       | 0       | 0       | 0       |
| 0      | 0      | 0       | 0       | 0       | 0       |
| 0      | 0      | 0       | 0       | 0       | 7030    |
| 387347 | 129502 | 1080723 | 411824  | 1733753 | 1045279 |
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| 148047 | 30283  | 370263  | 238289  | 24687   | 509439  |
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| 986368 | 473147 | 504850  | 353966  | 863250  | 1462922 |
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| 130522 | 68751  | 0       | 0       | 0       | 46321   |
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| 3363    | 32403   | 0       | 0       | 0       | 328     |
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| 0       | 154932  | 37048   | 0       | 0       | 163093  |
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| 36025   | 11192   | 192457  | 14939   | 0       | 107692  |
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| 0       | 0       | 0       | 0       | 0       | 4436    |
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| 265053  | 46624   | 104235  | 173607  | 53713   | 614219  |
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| 13617   | 295766  | 14826   | 157477  | 153819  | 110162  |
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| 158001  | 285948  | 112019  | 623967  | 886451  | 482956  |
| 223465  | 460237  | 116331  | 350411  | 279038  | 535479  |
| 39394   | 5185    | 44287   | 127162  | 7239    | 12957   |
| 3649709 | 2661631 | 3101797 | 3111721 | 2455320 | 4217707 |
| 35127   | 103321  | 323077  | 55663   | 0       | 98182   |
| 18437   | 0       | 31720   | 0       | 0       | 101167  |
| 0       | 0       | 0       | 0       | 0       | 0       |

|         |        |        |         |        |         |
|---------|--------|--------|---------|--------|---------|
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| 179493  | 180662 | 11415  | 38488   | 93556  | 258561  |
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| 13809   | 0      | 0      | 0       | 0      | 20106   |
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| 177074  | 0      | 2332   | 6920    | 3913   | 191718  |
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| 48786   | 0      | 71338  | 8280    | 0      | 0       |
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| 143562  | 56607  | 152159 | 84055   | 257755 | 63645   |
| 230382  | 567492 | 125530 | 157023  | 17835  | 197407  |
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| 15710   | 321665  | 20545   | 232570  | 131866  | 331932  |
| 270793  | 0       | 396915  | 0       | 27555   | 270481  |
| 18372   | 0       | 14880   | 125155  | 636     | 90389   |
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| 26704   | 0       | 8819    | 379159  | 87335   | 38538   |
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| 0       | 145102  | 50764   | 26770   | 97723   | 184519  |
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| 0       | 19940   | 0       | 0       | 56236   | 193     |
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| 0       | 0       | 74473   | 13014   | 59017   | 14940   |
| 21785   | 129243  | 334300  | 33451   | 214030  | 284603  |
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| 53567   | 0       | 0       | 255239  | 0       | 46118   |
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| 225823  | 143958  | 17598   | 24131   | 99812   | 182440  |
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| 1142587 | 903082  | 688463  | 429313  | 1348206 | 2347198 |
| 166642  | 538248  | 1247139 | 568702  | 287700  | 1287108 |
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| 5137991 | 3187221 | 3121952 | 2820737 | 3753493 | 8040621 |
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| 3033383 | 2214840 | 2359928 | 1481767 | 1712310 | 5529566 |
| 100935  | 357993  | 17335   | 53037   | 109878  | 290217  |
| 6119173 | 4265974 | 4442385 | 3105727 | 2769385 | 6696543 |
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| 1631460 | 1736240 | 1997470 | 1327536 | 1182263 | 3347642 |
| 2771095 | 2271605 | 1359842 | 2093277 | 2463078 | 4396898 |
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| 185582  | 820171  | 1144882 | 769290  | 286174  | 1173765 |
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| 326396  | 213854  | 131900  | 15756   | 32220   | 278552  |
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| 148303  | 48952   | 11205   | 0       | 28178   | 153632  |
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| 1136158 | 1718242 | 699713  | 1669775 | 1245025 | 1528964 |
| 645824  | 1088044 | 993994  | 1532288 | 1036172 | 1063841 |
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| 343241  | 2146689 | 786032  | 1097557 | 701042  | 914356  |
| 1755834 | 929273  | 799638  | 1778410 | 835259  | 1857294 |
| 5838432 | 5123760 | 4183513 | 3863202 | 3814509 | 8587937 |
| 5139296 | 7243635 | 5650543 | 5331028 | 4364443 | 8303533 |
| 2450203 | 2905694 | 3002220 | 2760439 | 2032868 | 3653533 |
| 4997    | 121870  | 152361  | 324447  | 74664   | 280120  |
| 204605  | 200848  | 67677   | 777820  | 355577  | 770494  |
| 4864387 | 3815122 | 4696742 | 4191280 | 1495548 | 8979662 |
| 231514  | 84887   | 106903  | 309992  | 192340  | 824638  |
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| 3036580 | 2704126 | 2661205 | 1501504 | 1895539 | 4850317 |
| 364309  | 249358  | 78670   | 338923  | 3999    | 268174  |
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| 0        | 0        | 0       | 639602  | 10997   | 0        |
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| 1481659  | 564456   | 926780  | 706034  | 681357  | 563353   |
| 392908   | 77078    | 160612  | 172587  | 275718  | 570799   |
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| 17733    | 0        | 0       | 0       | 0       | 1365     |
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| 1924262  | 2522977  | 1840784 | 1253162 | 2704685 | 3177804  |
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| 1607088  | 215289   | 406531  | 83354   | 685336  | 818701   |
| 462748   | 426240   | 683374  | 201531  | 427673  | 422949   |
| 7743675  | 8077544  | 6025835 | 5044227 | 7261678 | 12557436 |
| 1288205  | 1469835  | 1142049 | 856962  | 1430753 | 1731974  |
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| 449416   | 631419   | 804868  | 748720  | 689293  | 820038   |
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| 84507   | 190228  | 298153  | 73171   | 320963  | 91974    |
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| 177067  | 981683  | 42387   | 376213  | 26387   | 388296   |
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| 42687   | 296652  | 31100   | 184140  | 311686  | 78618    |
| 178011  | 77864   | 108815  | 412442  | 193469  | 106422   |
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| 239285  | 627643  | 272817  | 357857  | 663675  | 535134   |
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| 21344   | 8208    | 0       | 11019   | 0       | 119369   |
| 733423  | 233639  | 296860  | 282967  | 786529  | 534123   |
| 819939  | 832371  | 767648  | 119272  | 1036124 | 672933   |
| 919617  | 1167993 | 668183  | 1009785 | 1332152 | 2056035  |
| 2474460 | 2785367 | 1235629 | 1399464 | 2391810 | 3788957  |
| 1185340 | 1031234 | 392972  | 743989  | 718927  | 1431692  |
| 536741  | 607496  | 283810  | 150466  | 111814  | 667603   |
| 40057   | 45804   | 376055  | 29498   | 11213   | 170034   |
| 4835150 | 4307935 | 5057589 | 5183171 | 5981810 | 8645215  |
| 3136406 | 3083296 | 2743434 | 2765592 | 2331361 | 7359115  |
| 145747  | 198106  | 298807  | 136273  | 437859  | 772604   |
| 116893  | 30901   | 68658   | 39660   | 15605   | 113016   |
| 171551  | 278681  | 122083  | 264517  | 301696  | 335641   |
| 5984246 | 6879058 | 5241646 | 7890769 | 5086672 | 10097348 |
| 12567   | 60781   | 26117   | 4129    | 0       | 85832    |
| 855933  | 694890  | 1002070 | 831871  | 1492360 | 964486   |
| 1944766 | 2153537 | 1779669 | 1711895 | 1346720 | 3237181  |
| 2646049 | 1681526 | 1951311 | 1666789 | 236356  | 1980223  |
| 1904111 | 1754811 | 1300773 | 1259125 | 2225811 | 1754711  |
| 25249   | 73045   | 3590    | 107857  | 148773  | 136659   |
| 674217  | 481183  | 936189  | 448902  | 488838  | 1820586  |
| 597896  | 354896  | 1133655 | 695303  | 819973  | 970386   |
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| 23728   | 0       | 68172   | 0       | 21414   | 19111    |
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| 223220  | 457297  | 236237  | 199097  | 14673   | 667074   |
| 1058013 | 856912  | 747472  | 1545345 | 735509  | 835431   |
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| 97942   | 52780   | 22062   | 89414   | 9181    | 138996   |
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| 307811  | 50452   | 168852  | 359401  | 302593  | 602705   |
| 671321  | 25757   | 177956  | 304697  | 496751  | 458339   |

|         |         |         |         |          |          |
|---------|---------|---------|---------|----------|----------|
| 1177698 | 1097601 | 1050793 | 761451  | 718510   | 879385   |
| 2375049 | 2411061 | 2161381 | 1324083 | 1433752  | 4437994  |
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| 9058    | 454130  | 442530  | 6467    | 227768   | 1158401  |
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| 0       | 0       | 21212   | 8012    | 181504   | 23576    |
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| 256305  | 31464   | 0       | 0       | 0        | 1991     |
| 72706   | 40198   | 135469  | 32382   | 19886    | 168148   |
| 412120  | 672909  | 509345  | 944708  | 459360   | 1474610  |
| 1320704 | 1363076 | 720661  | 1029858 | 564049   | 1244065  |
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| 456415  | 745599  | 403242  | 1084856 | 579740   | 818776   |
| 828691  | 244112  | 108002  | 28986   | 100644   | 373903   |
| 9120893 | 8822559 | 6987800 | 5444316 | 7207123  | 13773956 |
| 320536  | 169370  | 15962   | 10494   | 69339    | 48468    |
| 515253  | 580597  | 661511  | 364877  | 414814   | 493226   |
| 645201  | 509157  | 250820  | 265308  | 246003   | 964470   |
| 1005863 | 951493  | 430029  | 724771  | 1497469  | 1286594  |
| 41861   | 139520  | 35771   | 98719   | 285161   | 330304   |
| 1049628 | 760994  | 1172564 | 759093  | 579740   | 902754   |
| 240364  | 28339   | 68147   | 24495   | 0        | 54025    |
| 137880  | 3889    | 40581   | 92452   | 24479    | 375998   |
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| 0       | 0       | 0       | 0       | 0        | 17670    |
| 596183  | 716664  | 629201  | 398598  | 423744   | 423300   |
| 120548  | 21492   | 6876    | 52637   | 0        | 457      |
| 928183  | 309882  | 345242  | 628997  | 108198   | 1363091  |
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| 8364071 | 6471849 | 5134658 | 4476673 | 5711169  | 6565381  |
| 43601   | 119518  | 74550   | 259013  | 79203    | 93577    |
| 657373  | 1045776 | 862182  | 1320908 | 1193494  | 1232458  |
| 21344   | 34226   | 9303    | 45125   | 0        | 0        |
| 70848   | 0       | 0       | 133963  | 94942    | 85209    |
| 0       | 91580   | 13544   | 51766   | 106718   | 87216    |
| 227019  | 253805  | 424662  | 75526   | 152913   | 277151   |
| 9762665 | 8478755 | 9336023 | 8019512 | 11514419 | 14108148 |
| 510595  | 293633  | 571281  | 213802  | 973596   | 1057458  |
| 1430740 | 2020889 | 1104089 | 1942841 | 2084748  | 3019678  |
| 302627  | 118525  | 735197  | 310875  | 566578   | 811081   |
| 946439  | 628439  | 854408  | 903361  | 536754   | 1402919  |
| 1467553 | 1188656 | 714614  | 806592  | 1121966  | 1099412  |
| 540295  | 947800  | 790505  | 801663  | 844356   | 1274698  |
| 5766789 | 5725612 | 3371622 | 3881951 | 4154762  | 6390376  |
| 4391514 | 5272393 | 4766836 | 7046459 | 4627047  | 5210548  |
| 5582360 | 4743942 | 4472730 | 3980108 | 3621251  | 4012169  |

|          |         |         |         |         |          |
|----------|---------|---------|---------|---------|----------|
| 1860234  | 2534798 | 2193520 | 3113160 | 2551046 | 2820961  |
| 1269038  | 1045374 | 812438  | 582973  | 334249  | 1228361  |
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| 34826    | 14427   | 0       | 21207   | 31970   | 37157    |
| 1441928  | 1269586 | 1223045 | 955172  | 1218044 | 1760614  |
| 1325865  | 1868463 | 1612842 | 2191987 | 1946047 | 2200588  |
| 1061323  | 1237115 | 616252  | 1183671 | 550260  | 2117812  |
| 0        | 61817   | 107124  | 10808   | 0       | 98857    |
| 139214   | 273929  | 770296  | 579765  | 830690  | 163259   |
| 2235152  | 2087377 | 2264296 | 1161093 | 2189352 | 2696894  |
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| 542301   | 579275  | 415129  | 167482  | 386368  | 1686542  |
| 0        | 173517  | 99582   | 0       | 0       | 85778    |
| 122200   | 74067   | 284179  | 246162  | 262912  | 663511   |
| 748032   | 442474  | 633258  | 852172  | 1036340 | 903963   |
| 475671   | 1100358 | 1360700 | 661879  | 1532508 | 1404740  |
| 5067048  | 5588448 | 4859904 | 4311684 | 3814059 | 9351290  |
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| 2664846  | 1848602 | 2957863 | 1682816 | 2011411 | 3740929  |
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| 171489   | 328513  | 297870  | 564523  | 633046  | 852727   |
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| 5513874  | 3265572 | 2569829 | 3172723 | 3168516 | 7463950  |
| 619361   | 295034  | 241660  | 322979  | 322703  | 1115363  |
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| 85758    | 37763   | 8617    | 44506   | 50787   | 160367   |
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| 4291758  | 2697022 | 3272936 | 2700127 | 1774074 | 6174591  |
| 768493   | 246404  | 131492  | 153034  | 75847   | 509553   |
| 148559   | 548390  | 112564  | 131976  | 134709  | 657413   |
| 35966    | 78109   | 579916  | 289108  | 482869  | 314343   |
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| 1366     | 94203   | 176762  | 793520  | 93815   | 75308    |
| 673838   | 294087  | 27097   | 26213   | 7270    | 237900   |
| 113344   | 234592  | 49758   | 22852   | 197744  | 216491   |
| 0        | 45054   | 216643  | 258134  | 3697    | 594162   |
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| 1476478  | 4211946 | 2405174 | 2543122 | 3228076 | 3532487  |
| 545932   | 796778  | 96591   | 58525   | 736665  | 357507   |
| 0        | 49227   | 1414    | 31442   | 30212   | 200377   |
| 27       | 45031   | 0       | 8677    | 0       | 14398    |
| 677213   | 907649  | 416643  | 382023  | 370745  | 835411   |
| 791370   | 1016982 | 657175  | 533281  | 900202  | 909487   |
| 34504    | 267401  | 177118  | 113401  | 497602  | 315575   |
| 14726    | 14588   | 39293   | 90613   | 500885  | 146366   |
| 277004   | 482503  | 1147963 | 150781  | 145684  | 525861   |
| 606282   | 1054456 | 525142  | 67598   | 343315  | 773827   |
| 401544   | 183667  | 141855  | 78453   | 238372  | 654873   |



0  
205716

0  
113011

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57007

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154488

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31668

57122  
136771

| Policy Pd 2    | Policy Pd 3    | Policy Pd 4    | Policy Pd 5    | Policy Pd 1  | Policy Pd 2  |
|----------------|----------------|----------------|----------------|--------------|--------------|
| Indem-N Losses | Indem-N Losses | Indem-N Losses | Indem-N Losses | Med-L Losses | Med-L Losses |
| 610628         | 671667         | 315423         | 346694         | 380227       | 1098239      |
| 2232721        | 2280120        | 2729394        | 2031940        | 2958344      | 852755       |
| 711444         | 1470974        | 2249843        | 2277155        | 1064707      | 3027299      |
| 179566         | 172525         | 296332         | 274780         | 230061       | 55909        |
| 193025         | 207540         | 300559         | 261740         | 215393       | 274052       |
| 1246804        | 1816139        | 1202216        | 762743         | 3087668      | 870039       |
| 395595         | 495957         | 354270         | 236526         | 159879       | 1215435      |
| 1086249        | 414772         | 709088         | 271767         | 1355427      | 1044917      |
| 3500526        | 2647545        | 2193331        | 2359771        | 7288367      | 4237732      |
| 148331         | 844903         | 253121         | 372986         | 364554       | 580719       |
| 987199         | 806400         | 649553         | 927968         | 1394023      | 30717        |
| 21155          | 15752          | 30709          | 410            | 0            | 0            |
| 160403         | 222049         | 301925         | 255097         | 1142379      | 0            |
| 1985823        | 1616589        | 1086306        | 953643         | 6929009      | 3603372      |
| 113003         | 8267           | 7614           | 1055           | 74408        | 0            |
| 1077065        | 739923         | 689162         | 703908         | 1605668      | 376509       |
| 7149           | 2367           | 314            | 0              | 0            | 0            |
| 110477         | 265011         | 170686         | 84453          | 2551064      | 0            |
| 143582         | 355983         | 61937          | 91242          | 0            | 0            |
| 0              | 0              | 0              | 4582           | 0            | 0            |
| 201030         | 555            | 14278          | 1372           | 0            | 0            |
| 349467         | 343275         | 513503         | 283053         | 66204        | 148613       |
| 226894         | 235662         | 196904         | 266750         | 465041       | 52845        |
| 0              | 0              | 0              | 0              | 0            | 0            |
| 0              | 0              | 0              | 0              | 0            | 0            |
| 8938           | 0              | 4789           | 1283           | 0            | 0            |
| 296710         | 169748         | 92436          | 37262          | 0            | 0            |
| 6593           | 0              | 9137           | 0              | 0            | 0            |
| 0              | 0              | 0              | 0              | 0            | 0            |
| 27029          | 86187          | 17909          | 46519          | 0            | 0            |
| 13429          | 17262          | 6892           | 24572          | 0            | 0            |
| 0              | 0              | 1548           | 0              | 0            | 0            |
| 297351         | 438666         | 197119         | 119995         | 1047480      | 1174193      |
| 0              | 8097           | 0              | 0              | 0            | 0            |
| 53400          | 98093          | 2007           | 2182           | 54292        | 67488        |
| 125123         | 46559          | 142143         | 687580         | 0            | 25327        |
| 0              | 0              | 0              | 0              | 0            | 0            |
| 0              | 0              | 0              | 0              | 0            | 0            |
| 9190           | 0              | 0              | 0              | 0            | 0            |
| 22978          | 698            | 23296          | 0              | 39918        | 0            |
| 121183         | 72678          | 23384          | 241546         | 79101        | 331887       |
| 3806           | 42689          | 3656           | 47126          | 93777        | 5651         |
| 0              | 0              | 0              | 0              | 0            | 0            |
| 0              | 0              | 3163           | 0              | 0            | 0            |
| 0              | 0              | 0              | 0              | 0            | 0            |
| 617225         | 656335         | 514923         | 503828         | 748948       | 333598       |
| 0              | 0              | 0              | 0              | 0            | 0            |
| 0              | 0              | 0              | 0              | 0            | 0            |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 0       | 0       | 0       | 0       | 0       | 0       |
| 18208   | 7186    | 29889   | 10359   | 5015    | 0       |
| 0       | 9747    | 14613   | 611     | 0       | 0       |
| 1344555 | 1307575 | 1962484 | 1261871 | 1922886 | 3628113 |
| 208983  | 74136   | 176294  | 49366   | 0       | 212090  |
| 0       | 0       | 7199    | 3832    | 27677   | 0       |
| 38899   | 39817   | 2709    | 16943   | 0       | 0       |
| 54544   | 160850  | 47661   | 25667   | 0       | 241054  |
| 7314    | 10292   | 29526   | 18364   | 5491    | 0       |
| 2653    | 304760  | 24105   | 18802   | 0       | 0       |
| 316485  | 458055  | 1105680 | 828168  | 298936  | 852932  |
| 228323  | 127965  | 37366   | 54644   | 0       | 6924    |
| 406187  | 591795  | 697241  | 350767  | 309257  | 36562   |
| 245829  | 467420  | 213193  | 336013  | 83976   | 273405  |
| 449111  | 374283  | 397541  | 271960  | 548307  | 157118  |
| 8296    | 2943    | 22084   | 0       | 0       | 0       |
| 7786    | 14529   | 126     | 0       | 0       | 0       |
| 23329   | 16718   | 77805   | 5404    | 0       | 3394    |
| 7062    | 10292   | 467     | 11898   | 217102  | 0       |
| 432558  | 375603  | 932649  | 537291  | 731156  | 227100  |
| 39962   | 133463  | 111984  | 37976   | 0       | 0       |
| 0       | 0       | 26367   | 0       | 0       | 0       |
| 711     | 74777   | 189674  | 53293   | 0       | 0       |
| 1759214 | 2731112 | 2002273 | 2478137 | 2131346 | 1880883 |
| 40700   | 39171   | 42505   | 30231   | 66404   | 53913   |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 8014    | 8776    | 0       | 4654    | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 3312    | 0       | 0       | 0       | 0       | 0       |
| 58171   | 162834  | 0       | 67255   | 514254  | 3630    |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 26611   | 15365   | 6332    | 1893    | 0       | 0       |
| 3317    | 0       | 314     | 0       | 0       | 0       |
| 10175   | 29392   | 24078   | 12124   | 0       | 0       |
| 0       | 0       | 0       | 5893    | 0       | 0       |
| 2204    | 335     | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 1715    | 0       | 0       | 0       | 0       | 0       |
| 811482  | 685187  | 847262  | 968685  | 699486  | 516420  |
| 4050    | 0       | 40247   | 6770    | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 230102  | 254802  | 182918  | 87866   | 35549   | 68798   |
| 1055523 | 1204043 | 1312169 | 1235055 | 2028182 | 683385  |
| 193118  | 134029  | 64926   | 59937   | 196846  | 216939  |
| 3847    | 20016   | 33181   | 326     | 29033   | 0       |
| 364726  | 579643  | 326625  | 460903  | 375860  | 869633  |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 10599   | 6846    | 13025   | 25713   | 0       | 0       |
| 0       | 0       | 0       | 2701    | 0       | 17921   |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 12261   | 0       | 13071   | 3972    | 0       | 0       |
| 439600  | 1262287 | 308645  | 452548  | 412348  | 376147  |
| 966710  | 110508  | 260330  | 223689  | 912285  | 1514841 |
| 2852    | 0       | 0       | 44189   | 0       | 0       |
| 48489   | 58875   | 54994   | 33917   | 0       | 0       |
| 19653   | 5410    | 2865    | 18372   | 0       | 7779    |
| 404717  | 266850  | 163915  | 161238  | 322054  | 1149423 |
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| 499525  | 273686  | 135336  | 67749   | 585963  | 182012  |
| 35131   | 45290   | 21150   | 19294   | 0       | 0       |
| 1102049 | 1747036 | 533205  | 949453  | 1100960 | 1528175 |
| 39363   | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 3008    | 0       | 0       |
| 6241    | 24591   | 0       | 49200   | 0       | 4459    |
| 205350  | 442563  | 195451  | 130073  | 90089   | 0       |
| 1127366 | 780552  | 1219569 | 863317  | 1795510 | 1383677 |
| 29481   | 113213  | 42373   | 33337   | 0       | 0       |
| 34620   | 82996   | 31634   | 33750   | 0       | 63823   |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 619     | 16882   | 0       | 0       | 0       | 0       |
| 7924    | 27121   | 5627    | 49445   | 153339  | 390476  |
| 0       | 0       | 10737   | 0       | 0       | 0       |
| 191381  | 13606   | 41505   | 355506  | 0       | 218579  |
| 0       | 7162    | 36932   | 2421    | 0       | 0       |
| 34803   | 102839  | 86637   | 183968  | 123124  | 29595   |
| 884943  | 475530  | 545351  | 357806  | 1099914 | 38905   |
| 329860  | 423337  | 298696  | 427138  | 201183  | 137224  |
| 23754   | 0       | 19158   | 6224    | 0       | 0       |
| 97820   | 32539   | 19006   | 52979   | 1015340 | 149302  |
| 103873  | 104280  | 253219  | 299409  | 241236  | 410959  |
| 1861503 | 2060555 | 1495166 | 1520273 | 2105609 | 1113046 |
| 20405   | 0       | 0       | 0       | 0       | 10941   |
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| 151149  | 28260   | 39065   | 30979   | 0       | 0       |
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| 0       | 0       | 0       | 0       | 0       | 0       |
| 85097   | 248332  | 52981   | 141752  | 186009  | 24183   |
| 3157    | 0       | 51978   | 72      | 0       | 0       |
| 2134    | 4425    | 0       | 10445   | 0       | 0       |
| 0       | 0       | 19413   | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 1032    | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 1204    | 5902    | 0       | 0       | 0       | 0       |
| 0       | 6007    | 0       | 0       | 28660   | 0       |
| 169427  | 398949  | 113129  | 5723    | 150368  | 110885  |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 0       | 6351    | 235     | 17632   | 0       | 0       |
| 0       | 0       | 0       | 19687   | 0       | 0       |
| 463041  | 1208571 | 283949  | 497155  | 651398  | 998033  |
| 49194   | 86695   | 211280  | 186190  | 30623   | 152896  |
| 82597   | 38451   | 15998   | 53907   | 236020  | 520025  |
| 0       | 62741   | 5643    | 7219    | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 271984  | 171053  | 82555   | 153515  | 66833   | 30078   |
| 510     | 0       | 4249    | 2492    | 23550   | 73635   |
| 21147   | 20508   | 14167   | 0       | 0       | 204601  |
| 0       | 0       | 1086    | 0       | 0       | 0       |
| 73671   | 88537   | 37143   | 98897   | 0       | 546762  |
| 5201    | 0       | 2559    | 0       | 0       | 0       |
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| 790795  | 202260  | 726936  | 150375  | 51294   | 0       |
| 216719  | 27180   | 23697   | 35145   | 1182249 | 15063   |
| 263     | 0       | 10407   | 0       | 0       | 0       |
| 28582   | 5085    | 10565   | 56954   | 0       | 26316   |
| 0       | 0       | 4431    | 3188    | 0       | 0       |
| 240594  | 251856  | 152966  | 68116   | 34760   | 349112  |
| 311186  | 349867  | 498469  | 236775  | 555922  | 136276  |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 2111    | 7275    | 0       | 0       |
| 36395   | 106179  | 0       | 15320   | 61791   | 36096   |
| 330096  | 128495  | 113644  | 227299  | 208670  | 298984  |
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| 263477  | 161557  | 286702  | 294571  | 92848   | 74564   |
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| 1506374 | 1252223 | 1348956 | 1009760 | 2019764 | 929089  |
| 114594  | 161107  | 99907   | 104170  | 18630   | 639502  |
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| 728485  | 765118  | 1414876 | 353642  | 314035  | 439684  |
| 510449  | 1061943 | 320005  | 341193  | 411804  | 1215510 |
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| 110203  | 75618   | 312560  | 181707  | 46976   | 320123  |
| 18967   | 0       | 922     | 1946    | 22734   | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 98620   | 55897   | 43887   | 42944   | 158638  | 848749  |
| 347696  | 372521  | 374617  | 240999  | 672384  | 43375   |
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| 286754  | 118020  | 138422  | 131418  | 131483  | 271369  |
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| 11691   | 2981    | 4830    | 10455   | 0       | 0       |
| 7291    | 2478    | 0       | 2392    | 31328   | 0       |
| 163464  | 297504  | 25001   | 271178  | 95838   | 397805  |
| 6435    | 12354   | 2665    | 0       | 0       | 53683   |
| 0       | 0       | 0       | 0       | 0       | 0       |
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| 92431   | 35932   | 159758  | 98330   | 293072  | 0       |
| 0       | 5364    | 25985   | 48928   | 0       | 0       |
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| 0       | 1265    | 0       | 0       | 0       | 0       |
| 17414   | 9998    | 44500   | 9675    | 0       | 0       |
| 0       | 10660   | 87660   | 10978   | 0       | 0       |
| 18580   | 0       | 0       | 0       | 0       | 0       |
| 9783    | 75876   | 0       | 0       | 73380   | 0       |
| 2041    | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 23037   | 41788   | 15030   | 19628   | 0       | 0       |
| 418785  | 195320  | 279501  | 623929  | 27910   | 22590   |
| 9901    | 5931    | 11429   | 0       | 0       | 0       |
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| 131860  | 180901  | 248712  | 561181  | 38500   | 368626  |
| 450580  | 284535  | 113944  | 450096  | 0       | 251910  |
| 7827    | 0       | 132240  | 2902    | 0       | 0       |
| 238466  | 112851  | 69349   | 54657   | 0       | 47221   |
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| 99034   | 15677   | 55503   | 4779    | 22689   | 0       |
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| 235270  | 419849  | 318925  | 44963   | 145405  | 0       |
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| 753446  | 822670  | 869076  | 528448  | 1485561 | 744947  |
| 502426  | 311612  | 91605   | 257783  | 324293  | 902422  |
| 16402   | 10530   | 7103    | 294     | 0       | 0       |
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| 23965   | 16505   | 103026  | 73131   | 0       | 0       |
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| 260837  | 303913  | 121100  | 172296  | 505869  | 457648  |
| 16695   | 0       | 0       | 5347    | 0       | 0       |

|         |         |         |         |          |         |
|---------|---------|---------|---------|----------|---------|
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| 18034   | 11954   | 8055    | 2287    | 0        | 0       |
| 287690  | 387177  | 545280  | 142058  | 17526    | 473742  |
| 109109  | 42442   | 117456  | 90605   | 624877   | 0       |
| 159247  | 26750   | 207135  | 20595   | 79308    | 0       |
| 718745  | 788062  | 1190081 | 939569  | 843360   | 525310  |
| 13101   | 9027    | 0       | 0       | 0        | 49910   |
| 507090  | 286528  | 211196  | 454971  | 271546   | 1095075 |
| 3095    | 92622   | 21245   | 13003   | 58096    | 0       |
| 63529   | 100976  | 24302   | 62165   | 62715    | 0       |
| 0       | 0       | 0       | 0       | 0        | 0       |
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| 148647  | 660964  | 493603  | 219962  | 0        | 805415  |
| 497411  | 648642  | 393729  | 472318  | 464374   | 503053  |
| 478296  | 224281  | 538689  | 419799  | 298596   | 716965  |
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| 0       | 29117   | 16024   | 0       | 0        | 0       |
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| 2703    | 2322    | 46309   | 0       | 403182   | 0       |
| 20440   | 0       | 3854    | 0       | 0        | 0       |
| 62711   | 17081   | 492852  | 30707   | 3992     | 197985  |
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| 95559   | 54547   | 96437   | 53078   | 33996    | 51773   |
| 301385  | 501694  | 374153  | 143268  | 483942   | 1568109 |
| 511623  | 247154  | 474267  | 163872  | 211454   | 890572  |
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| 17636   | 0       | 249358  | 54782   | 71679    | 37894   |
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| 1842059 | 2273260 | 1521045 | 1296543 | 2296616  | 1846875 |
| 1090230 | 796917  | 967118  | 604536  | 291867   | 563639  |
| 288716  | 630776  | 488961  | 146428  | 372098   | 800213  |
| 6710015 | 4842041 | 3826633 | 4050413 | 5204189  | 6602542 |
| 355003  | 353276  | 810561  | 585331  | 1139460  | 1359511 |
| 7907161 | 6738305 | 5289165 | 4883782 | 10897447 | 7616984 |
| 1628766 | 1313822 | 1167074 | 934652  | 2903299  | 2743732 |

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|---------|---------|---------|---------|----------|----------|
| 481668  | 603205  | 584114  | 193827  | 613617   | 808642   |
| 3650376 | 3689130 | 2725502 | 2688225 | 7514107  | 4092106  |
| 439832  | 255761  | 281897  | 190436  | 43772    | 644660   |
| 5619830 | 4882303 | 3780714 | 3466589 | 14616004 | 9132583  |
| 958287  | 1691017 | 555407  | 501886  | 1493867  | 1016668  |
| 1149755 | 868670  | 618139  | 571057  | 1163040  | 863868   |
| 1371841 | 1203909 | 768419  | 712401  | 2588930  | 617296   |
| 4525    | 0       | 0       | 0       | 0        | 0        |
| 3181436 | 4236096 | 2506102 | 2915613 | 3537415  | 5024526  |
| 4493078 | 2775376 | 2434512 | 1696469 | 5286168  | 3303416  |
| 37993   | 90298   | 224418  | 70769   | 0        | 0        |
| 2574120 | 2333579 | 1701337 | 1598670 | 4531633  | 2613184  |
| 1034849 | 1010486 | 794831  | 759142  | 428265   | 3155018  |
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| 371474  | 304035  | 337672  | 251401  | 499047   | 324770   |
| 4658993 | 5770047 | 3604092 | 3386573 | 14796425 | 5916963  |
| 354740  | 409471  | 277215  | 169982  | 286667   | 0        |
| 878223  | 440628  | 304221  | 241715  | 927495   | 519367   |
| 69834   | 22389   | 34735   | 95925   | 236498   | 500436   |
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| 738667  | 1083224 | 2179944 | 1520140 | 3196000  | 3186344  |
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| 1023229 | 1046977 | 1015229 | 858226  | 1515393  | 4419430  |
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| 8368887 | 6881143 | 5975873 | 4780593 | 11126881 | 12796588 |
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| 3095082 | 3530942 | 2469500 | 2088584 | 4348466  | 4687796  |
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| 776947  | 807730  | 1047447 | 670111  | 592104   | 404594   |
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| 10427   | 26066   | 83976   | 30667   | 103123   | 0        |
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| 353155  | 245288  | 669858  | 729252  | 622226   | 283377   |
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| 4448019 | 3721696 | 3222206 | 2456822 | 5788740  | 7587872  |
| 531633  | 403694  | 640910  | 411469  | 345700   | 733400   |
| 0       | 116045  | 58732   | 65383   | 339580   | 131492   |
| 0       | 0       | 11584   | 616051  | 0        | 0        |
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| 0       | 0       | 0       | 0       | 460418   | 0        |



|          |          |          |          |          |          |
|----------|----------|----------|----------|----------|----------|
| 0        | 12237    | 17377    | 39172    | 0        | 0        |
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| 2470393  | 888249   | 558818   | 662049   | 643031   | 2098201  |
| 933138   | 1034568  | 871893   | 844198   | 534311   | 212279   |
| 998224   | 1215209  | 403176   | 790906   | 2934875  | 950215   |
| 358552   | 425773   | 271889   | 480488   | 511823   | 221059   |
| 413989   | 97843    | 47252    | 33150    | 190302   | 0        |
| 601630   | 829627   | 729733   | 771736   | 673807   | 742708   |
| 11883    | 0        | 0        | 0        | 0        | 0        |
| 220266   | 486582   | 677468   | 151223   | 145256   | 195907   |
| 438000   | 394633   | 473627   | 717915   | 341841   | 2053603  |
| 791689   | 1253303  | 1307968  | 1011437  | 1135336  | 576731   |
| 62932    | 19116    | 96884    | 0        | 0        | 0        |
| 12810    | 67123    | 394      | 10990    | 0        | 67363    |
| 24324    | 5566     | 4213     | 11424    | 0        | 0        |
| 0        | 0        | 0        | 0        | 0        | 0        |
| 103225   | 24243    | 0        | 78022    | 0        | 0        |
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| 0        | 0        | 0        | 0        | 0        | 0        |
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| 0        | 0        | 0        | 0        | 0        | 0        |
| 22091    | 0        | 0        | 0        | 79491    | 0        |
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| 0        | 21877    | 14806    | 7667     | 0        | 0        |
| 324893   | 123144   | 346428   | 280815   | 406207   | 33394    |
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| 453389   | 348638   | 829113   | 344489   | 759901   | 481350   |
| 17201133 | 19827905 | 14527959 | 12424884 | 25608116 | 21347576 |
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| 36356    | 76192    | 520865   | 25876    | 115925   | 22713    |
| 2695010  | 3372729  | 1909043  | 1404154  | 1987242  | 3855813  |
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| 786298   | 517574   | 529416   | 593306   | 2079715  | 843961   |
| 703132   | 711334   | 409143   | 231833   | 845085   | 929209   |
| 11475113 | 9564054  | 9618961  | 8255076  | 14413361 | 15979852 |
| 1188590  | 1262274  | 1626713  | 1118367  | 2788060  | 2280398  |
| 27598    | 157994   | 72191    | 101769   | 242149   | 47932    |
| 1042654  | 866008   | 725940   | 570101   | 514541   | 737740   |
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| 9039711  | 9481068  | 10142285 | 10656136 | 8648097  | 7266687  |
| 2733580  | 2345129  | 3169855  | 3372866  | 4323735  | 1087918  |
| 0        | 0        | 0        | 0        | 0        | 0        |
| 49807    | 1186     | 14009    | 9174     | 180157   | 0        |

|         |         |         |         |          |          |
|---------|---------|---------|---------|----------|----------|
| 48109   | 27059   | 96997   | 95906   | 142866   | 369630   |
| 3397    | 45080   | 20526   | 7469    | 0        | 574677   |
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| 728240  | 432610  | 540579  | 516770  | 309253   | 1426159  |
| 364343  | 1287208 | 759430  | 241706  | 1818343  | 1924930  |
| 1017450 | 311731  | 484491  | 345105  | 441231   | 1638540  |
| 279346  | 300545  | 227369  | 329149  | 684031   | 126012   |
| 521857  | 160583  | 302906  | 149455  | 36003    | 573352   |
| 223729  | 464174  | 229692  | 124646  | 385224   | 148233   |
| 7771393 | 7253034 | 4684744 | 4289066 | 5154218  | 6181383  |
| 1720334 | 598320  | 1040437 | 883551  | 2314009  | 1917382  |
| 1778301 | 1120890 | 628029  | 1370178 | 882450   | 1115478  |
| 1445928 | 1006338 | 1188474 | 1340478 | 8014886  | 7486894  |
| 491713  | 242693  | 756656  | 287139  | 353345   | 611189   |
| 6106175 | 5880861 | 4980578 | 4855433 | 17053699 | 15236815 |
| 27787   | 68030   | 20912   | 22624   | 39598    | 0        |
| 366042  | 524864  | 625208  | 1025209 | 1714626  | 446605   |
| 779676  | 670732  | 468134  | 421078  | 1678133  | 1590992  |
| 1290384 | 1379776 | 1308641 | 1343254 | 1280983  | 2491043  |
| 3359340 | 3708172 | 2479760 | 3609989 | 3283676  | 5696795  |
| 1022932 | 1139379 | 934410  | 675520  | 3014600  | 2655891  |
| 765813  | 474707  | 223588  | 550899  | 1027646  | 802329   |
| 43145   | 270315  | 161312  | 113177  | 128090   | 96122    |
| 7815667 | 7397899 | 7233007 | 9040785 | 10612743 | 8263998  |
| 6521751 | 5070710 | 4366330 | 4764473 | 5461805  | 4463830  |
| 837395  | 337816  | 465652  | 436543  | 249643   | 158229   |
| 123781  | 180966  | 272462  | 153157  | 237732   | 47589    |
| 537463  | 368624  | 462120  | 144008  | 558603   | 621263   |
| 8112022 | 8713817 | 7992197 | 8603531 | 12256350 | 12155072 |
| 166590  | 37323   | 32652   | 18882   | 35849    | 34177    |
| 1386734 | 1058363 | 1616063 | 1586715 | 2326392  | 1922350  |
| 2600693 | 2118614 | 3230349 | 2060626 | 3149735  | 3235758  |
| 2234640 | 2205312 | 2417140 | 75918   | 3903922  | 3087351  |
| 1544005 | 1744343 | 1683927 | 1539330 | 2519142  | 3548680  |
| 440237  | 129631  | 80247   | 142778  | 42923    | 273042   |
| 1232631 | 1497951 | 1266449 | 1787121 | 877930   | 1251052  |
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| 9433    | 83869   | 9082    | 1326    | 34296    | 0        |
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| 767175  | 660250  | 965628  | 328599  | 208746   | 693871   |
| 1536434 | 1584428 | 1092620 | 674288  | 3759209  | 2138238  |
| 169875  | 196973  | 216876  | 147961  | 569619   | 404243   |
| 20054   | 47189   | 51638   | 7066    | 0        | 1047     |
| 360249  | 83143   | 63685   | 38597   | 73246    | 61614    |
| 83654   | 22105   | 12585   | 0       | 0        | 0        |
| 697273  | 982017  | 361709  | 407754  | 1083436  | 172523   |
| 445923  | 224000  | 421414  | 481297  | 689613   | 40781    |

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| 1610426  | 1908675  | 969711   | 827274   | 4833830  | 3346012  |
| 3801717  | 3182944  | 2838137  | 2140521  | 6080934  | 5556665  |
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| 666771   | 192570   | 380248   | 145046   | 32774    | 1167011  |
| 171176   | 60128    | 83158    | 26845    | 111716   | 0        |
| 483558   | 451633   | 195710   | 220622   | 1038266  | 286085   |
| 460431   | 593073   | 321802   | 543880   | 826033   | 311757   |
| 6634     | 3604     | 20892    | 33646    | 237929   | 174793   |
| 110613   | 60088    | 70781    | 35395    | 0        | 0        |
| 66324    | 172371   | 48192    | 136139   | 237623   | 861601   |
| 83309    | 16535    | 3677     | 1211     | 326150   | 204733   |
| 293868   | 211782   | 141565   | 115077   | 96565    | 130971   |
| 1581607  | 1410155  | 1122503  | 1434661  | 831091   | 928972   |
| 1509946  | 1450809  | 1287674  | 1865857  | 2706863  | 2469692  |
| 0        | 0        | 0        | 9947     | 0        | 0        |
| 840269   | 382620   | 1050646  | 666613   | 1753267  | 1844695  |
| 200569   | 156608   | 114628   | 316751   | 2302953  | 441969   |
| 12779814 | 12192857 | 12324838 | 9444860  | 17172353 | 14852390 |
| 91431    | 69066    | 159227   | 63870    | 26462    | 316937   |
| 951533   | 657084   | 473960   | 813316   | 1193550  | 795837   |
| 656860   | 863861   | 320796   | 506015   | 1386950  | 1026562  |
| 1299285  | 694629   | 1432708  | 1803486  | 785274   | 1900217  |
| 257963   | 142294   | 331825   | 103552   | 63453    | 346755   |
| 662350   | 707748   | 1133808  | 838339   | 3680692  | 2530347  |
| 164201   | 100312   | 60377    | 45566    | 472666   | 59034    |
| 170348   | 26773    | 251653   | 31335    | 1161268  | 405981   |
| 0        | 0        | 0        | 0        | 0        | 0        |
| 0        | 0        | 0        | 0        | 0        | 0        |
| 727802   | 378392   | 288622   | 301571   | 1165367  | 1856447  |
| 0        | 10392    | 4957     | 104713   | 77337    | 19013    |
| 837432   | 985833   | 738435   | 144997   | 2176546  | 620530   |
| 9692     | 0        | 0        | 246      | 0        | 0        |
| 199674   | 217292   | 38936    | 0        | 256315   | 396164   |
| 8067008  | 6999399  | 6624874  | 6491323  | 17180899 | 12667921 |
| 130679   | 95568    | 204936   | 60060    | 29776    | 296641   |
| 899573   | 1914751  | 1091489  | 829492   | 1360143  | 1830364  |
| 6350     | 0        | 4013     | 45148    | 74407    | 53241    |
| 82824    | 64397    | 40558    | 22359    | 93770    | 0        |
| 145851   | 244290   | 97110    | 143205   | 0        | 87521    |
| 370076   | 307658   | 378893   | 386864   | 301498   | 647817   |
| 13668118 | 13185307 | 11852873 | 12028617 | 18240193 | 19724294 |
| 909665   | 533377   | 393933   | 799596   | 1353640  | 759278   |
| 3076761  | 2279162  | 2673958  | 1697028  | 2897098  | 4351511  |
| 622903   | 654729   | 600719   | 504564   | 1201661  | 400507   |
| 1101601  | 1333515  | 960528   | 1131997  | 2267962  | 2253472  |
| 1629609  | 1346096  | 1455274  | 913425   | 1797953  | 2236340  |
| 1114784  | 1699461  | 1232648  | 952085   | 844272   | 1575476  |
| 5444019  | 4968147  | 5945571  | 5585490  | 8552707  | 7888829  |
| 5571295  | 6367298  | 5487435  | 4786286  | 7490141  | 9141931  |
| 3195455  | 4747809  | 3569143  | 4014857  | 9491491  | 8012578  |

|          |          |          |          |          |          |
|----------|----------|----------|----------|----------|----------|
| 3093551  | 3215787  | 3594125  | 3057541  | 3910172  | 4433113  |
| 1244634  | 1308260  | 946993   | 1229236  | 1597242  | 1161269  |
| 1791778  | 1533037  | 883039   | 870789   | 1774321  | 1206831  |
| 217385   | 58665    | 8736     | 17342    | 216096   | 49948    |
| 1390050  | 2099136  | 1877791  | 1275463  | 2528459  | 2322534  |
| 2365687  | 2486220  | 2041488  | 2147929  | 4622014  | 3708351  |
| 1383620  | 1392694  | 1048912  | 1252420  | 2941153  | 2946342  |
| 24312    | 62367    | 41315    | 27036    | 0        | 81616    |
| 603019   | 639390   | 660721   | 688597   | 290234   | 380187   |
| 4116250  | 2696709  | 2684043  | 2354993  | 3200022  | 3881149  |
| 7520929  | 7065853  | 5968991  | 6873129  | 8529539  | 9768540  |
| 9248150  | 7721334  | 7838607  | 7291138  | 11711682 | 11379425 |
| 1224743  | 1065704  | 1148037  | 947211   | 1385207  | 696251   |
| 296057   | 243818   | 8463     | 9277     | 0        | 326491   |
| 228159   | 273372   | 199240   | 65637    | 184049   | 80533    |
| 827924   | 565147   | 1540923  | 1182681  | 1409701  | 650693   |
| 1437942  | 1138787  | 1224602  | 1471973  | 1534850  | 2039919  |
| 10354973 | 9034110  | 8905351  | 9084349  | 9449021  | 11613392 |
| 2544063  | 2218880  | 2031588  | 1807530  | 2218578  | 3765218  |
| 2681804  | 3749073  | 4250618  | 4198895  | 6250255  | 4516805  |
| 540374   | 601643   | 281468   | 324133   | 240882   | 276849   |
| 895240   | 828287   | 1000584  | 976351   | 669996   | 785564   |
| 15312083 | 13689501 | 13060106 | 12231072 | 19120548 | 15000371 |
| 6141561  | 5984486  | 5644769  | 4741400  | 11384744 | 6092335  |
| 535428   | 566041   | 426513   | 420264   | 1201316  | 970921   |
| 0        | 129      | 679      | 0        | 0        | 0        |
| 127630   | 104110   | 107484   | 28172    | 432813   | 356652   |
| 2053201  | 833410   | 726710   | 986777   | 2047774  | 1710927  |
| 5713325  | 5043757  | 4182923  | 4046854  | 12805672 | 6199687  |
| 584476   | 558111   | 743323   | 590621   | 2401497  | 561623   |
| 509787   | 547739   | 787754   | 841718   | 68572    | 718802   |
| 114227   | 233343   | 202510   | 423176   | 121378   | 92631    |
| 259460   | 156250   | 655982   | 316611   | 0        | 89168    |
| 293190   | 221685   | 166671   | 668332   | 0        | 45644    |
| 217117   | 129979   | 436885   | 135299   | 563067   | 462810   |
| 81025    | 209649   | 219651   | 444248   | 180362   | 366469   |
| 149457   | 76268    | 97576    | 335129   | 0        | 22520    |
| 265565   | 359572   | 90834    | 68375    | 99995    | 738769   |
| 941496   | 1761138  | 671838   | 533880   | 2965205  | 934347   |
| 3542498  | 3860335  | 4260388  | 3460187  | 3699317  | 6063806  |
| 76434    | 163028   | 70984    | 35231    | 1814794  | 547055   |
| 493180   | 238653   | 198106   | 149846   | 0        | 358560   |
| 34067    | 24638    | 32628    | 14204    | 10901    | 134757   |
| 1107427  | 1036642  | 942789   | 762071   | 957216   | 1888648  |
| 1398828  | 807869   | 1552308  | 580725   | 2274823  | 1576706  |
| 216422   | 230991   | 197749   | 288856   | 81431    | 465830   |
| 249570   | 244706   | 229872   | 73908    | 36855    | 50812    |
| 734160   | 1011295  | 154352   | 465404   | 812404   | 1029076  |
| 961616   | 513962   | 461483   | 232719   | 1189414  | 2107329  |
| 722629   | 626595   | 687895   | 629259   | 494373   | 452750   |

|       |        |       |        |        |       |
|-------|--------|-------|--------|--------|-------|
| 0     | 2258   | 0     | 0      | 0      | 0     |
| 98605 | 111828 | 40407 | 174338 | 250868 | 54526 |

| Policy Pd 3  | Policy Pd 4  | Policy Pd 5  | Policy Pd 1  | Policy Pd 2  | Policy Pd 3  |
|--------------|--------------|--------------|--------------|--------------|--------------|
| Med-L Losses | Med-L Losses | Med-L Losses | Med-N Losses | Med-N Losses | Med-N Losses |
| 395161       | 872879       | 342485       | 2840268      | 1774299      | 2475492      |
| 2051958      | 1955331      | 1159189      | 7003837      | 7393198      | 6637689      |
| 3022078      | 1086110      | 2969430      | 3904421      | 2350580      | 4299937      |
| 87238        | 75073        | 261217       | 1313906      | 399290       | 521647       |
| 35004        | 250168       | 113510       | 476411       | 559740       | 555050       |
| 2087098      | 2177798      | 1207379      | 4277575      | 3857697      | 4901461      |
| 639763       | 583944       | 647154       | 1214133      | 1407600      | 1264341      |
| 475745       | 125576       | 179905       | 1731190      | 2350208      | 1131260      |
| 5114854      | 4334023      | 4098312      | 10291471     | 10470641     | 8082525      |
| 235674       | 93534        | 288780       | 444203       | 416509       | 1942579      |
| 366020       | 1744777      | 1451317      | 2140606      | 2698166      | 2570054      |
| 0            | 47154        | 22024        | 64966        | 38976        | 52393        |
| 721555       | 762754       | 52133        | 1010085      | 1401010      | 984143       |
| 3015168      | 3156203      | 1581873      | 5681099      | 4953371      | 3893265      |
| 166254       | 0            | 27540        | 157771       | 142372       | 85844        |
| 1407489      | 2079269      | 1036603      | 1117479      | 1274490      | 1745053      |
| 28466        | 0            | 0            | 31118        | 28552        | 26712        |
| 62975        | 117469       | 199444       | 367656       | 399935       | 367281       |
| 41027        | 105258       | 109929       | 957059       | 318334       | 1013689      |
| 0            | 0            | 0            | 7714         | 785          | 0            |
| 35744        | 0            | 0            | 53550        | 455238       | 10732        |
| 858424       | 295640       | 544286       | 477512       | 809606       | 727955       |
| 517785       | 573717       | 726746       | 655202       | 391997       | 460906       |
| 0            | 0            | 0            | 0            | 0            | 0            |
| 0            | 0            | 0            | 0            | 0            | 0            |
| 0            | 0            | 0            | 91438        | 10633        | 23743        |
| 43620        | 161846       | 0            | 209926       | 337106       | 325529       |
| 0            | 73706        | 0            | 2624         | 8119         | 31640        |
| 0            | 0            | 0            | 0            | 0            | 0            |
| 0            | 35201        | 13000        | 28480        | 70645        | 228757       |
| 0            | 0            | 0            | 42975        | 88801        | 36217        |
| 0            | 0            | 0            | 9215         | 1780         | 631          |
| 330625       | 1232552      | 901502       | 938002       | 1338594      | 1090339      |
| 0            | 0            | 0            | 76995        | 0            | 3701         |
| 0            | 0            | 0            | 11481        | 85441        | 80902        |
| 0            | 672112       | 224460       | 559655       | 385982       | 201237       |
| 0            | 0            | 0            | 0            | 2008         | 0            |
| 0            | 0            | 0            | 96373        | 4557         | 10764        |
| 0            | 0            | 0            | 715          | 1347         | 0            |
| 0            | 0            | 0            | 94699        | 34322        | 21074        |
| 55871        | 331385       | 92992        | 471169       | 484388       | 317036       |
| 78321        | 0            | 644239       | 206205       | 22757        | 75115        |
| 0            | 0            | 0            | 0            | 7435         | 0            |
| 0            | 0            | 0            | 0            | 0            | 4246         |
| 0            | 0            | 0            | 0            | 0            | 0            |
| 822788       | 663325       | 339949       | 2504711      | 1449307      | 1281310      |
| 0            | 0            | 0            | 0            | 0            | 0            |
| 0            | 0            | 0            | 0            | 0            | 0            |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 10156   | 81972   | 22501   |
| 0       | 36385   | 0       | 1060    | 357     | 10506   |
| 1235603 | 849912  | 2883573 | 2674972 | 4227256 | 4239400 |
| 31405   | 37848   | 0       | 293882  | 791013  | 147482  |
| 0       | 116718  | 0       | 0       | 763     | 6768    |
| 6606    | 88469   | 97390   | 274029  | 53607   | 158002  |
| 15100   | 68343   | 34662   | 206128  | 184902  | 328474  |
| 72347   | 0       | 0       | 104621  | 95390   | 79955   |
| 0       | 0       | 0       | 65717   | 24111   | 544493  |
| 508112  | 619947  | 1306984 | 1416680 | 1199334 | 964695  |
| 0       | 29540   | 74491   | 553015  | 582314  | 413901  |
| 117121  | 104387  | 49795   | 818500  | 805061  | 819523  |
| 154204  | 113831  | 287014  | 558837  | 730137  | 837615  |
| 0       | 242926  | 817405  | 711873  | 926955  | 1132274 |
| 0       | 0       | 0       | 5180    | 15851   | 11783   |
| 0       | 0       | 0       | 12873   | 35395   | 67983   |
| 0       | 0       | 3075    | 133399  | 62524   | 101549  |
| 0       | 0       | 0       | 12384   | 20773   | 50777   |
| 1145734 | 815326  | 304499  | 2036446 | 1226137 | 1257506 |
| 82878   | 6422    | 0       | 106868  | 309679  | 272183  |
| 0       | 0       | 0       | 124223  | 3462    | 4974    |
| 0       | 34003   | 20559   | 120605  | 16195   | 158507  |
| 2137282 | 1504773 | 2845152 | 4269286 | 3983281 | 4452029 |
| 49547   | 0       | 0       | 92306   | 138816  | 83628   |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 135493  | 0       | 0       |
| 0       | 0       | 0       | 0       | 28217   | 161292  |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 33035   | 0       |
| 0       | 0       | 0       | 29844   | 146009  | 311795  |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 79224   | 0       | 0       | 729     | 78943   | 129432  |
| 0       | 0       | 0       | 15147   | 13136   | 10560   |
| 16526   | 8453    | 26177   | 143377  | 52753   | 137331  |
| 0       | 0       | 0       | 2165    | 1938    | 2581    |
| 0       | 0       | 0       | 2451    | 7760    | 8309    |
| 0       | 0       | 0       | 45484   | 1723    | 0       |
| 0       | 0       | 0       | 0       | 3718    | 0       |
| 543648  | 1038942 | 601507  | 2132163 | 2608182 | 1852678 |
| 0       | 0       | 0       | 3396    | 8617    | 4458    |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 55634   | 670869  | 46478   | 476382  | 583429  | 457864  |
| 550073  | 1137775 | 1578680 | 3702224 | 2554312 | 3805387 |
| 39911   | 106433  | 14615   | 325853  | 621889  | 521561  |
| 31729   | 0       | 0       | 46088   | 27035   | 25729   |
| 938804  | 125911  | 124835  | 1553956 | 1015804 | 1239029 |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 28695   | 0       | 0       | 41889   | 13593   | 25806   |
| 0       | 0       | 0       | 0       | 5199    | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 453     | 11551   |
| 0       | 0       | 0       | 23741   | 97335   | 17817   |
| 2028955 | 503228  | 3388373 | 1400231 | 1154199 | 1868935 |
| 100690  | 500148  | 1405553 | 1120938 | 1112898 | 560186  |
| 0       | 0       | 0       | 38598   | 32739   | 0       |
| 0       | 0       | 42728   | 1147034 | 169305  | 278760  |
| 0       | 0       | 0       | 45840   | 44448   | 14668   |
| 0       | 255784  | 67272   | 1361009 | 1357988 | 732831  |
| 0       | 0       | 0       | 3684    | 0       | 2985    |
| 776861  | 675883  | 113731  | 1624001 | 1578619 | 857968  |
| 0       | 0       | 0       | 57159   | 55199   | 153027  |
| 561045  | 467135  | 2183419 | 4640725 | 2578395 | 4778243 |
| 0       | 0       | 0       | 795     | 68546   | 0       |
| 0       | 0       | 0       | 10100   | 0       | 328     |
| 0       | 0       | 0       | 74653   | 23118   | 39864   |
| 255996  | 0       | 409949  | 694035  | 665478  | 1765896 |
| 632706  | 1675850 | 509240  | 3597898 | 4067421 | 2649228 |
| 0       | 15255   | 31760   | 308181  | 57744   | 373737  |
| 0       | 112370  | 12308   | 176534  | 191530  | 307743  |
| 0       | 0       | 0       | 0       | 0       | 683     |
| 0       | 0       | 0       | 22763   | 8543    | 81708   |
| 17530   | 4829    | 379844  | 240059  | 77497   | 422208  |
| 0       | 0       | 0       | 125969  | 80      | 256     |
| 40925   | 493481  | 0       | 261779  | 356022  | 97560   |
| 0       | 0       | 0       | 105134  | 5132    | 19711   |
| 18589   | 0       | 0       | 429956  | 202323  | 127321  |
| 1160135 | 294958  | 782870  | 2742537 | 1870171 | 1260203 |
| 63509   | 401945  | 80007   | 2447785 | 1304973 | 1234505 |
| 0       | 0       | 0       | 6295    | 43431   | 3701    |
| 0       | 0       | 0       | 186776  | 215334  | 104099  |
| 18432   | 984671  | 318072  | 634893  | 273404  | 403373  |
| 1280776 | 2221663 | 2125997 | 5916459 | 6399370 | 6622713 |
| 0       | 61776   | 0       | 850     | 56908   | 0       |
| 0       | 0       | 0       | 324     | 0       | 0       |
| 5277    | 0       | 0       | 75748   | 615277  | 84473   |
| 0       | 0       | 0       | 0       | 831     | 3639    |
| 0       | 0       | 0       | 3665    | 3389    | 4172    |
| 23149   | 776897  | 46154   | 389993  | 182904  | 476481  |
| 0       | 0       | 0       | 88258   | 3089    | 5338    |
| 0       | 0       | 0       | 20293   | 2772    | 6913    |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 498     | 0       | 683     |
| 0       | 0       | 0       | 60427   | 1376    | 4158    |
| 282525  | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 11164   | 11320   | 22092   |
| 0       | 0       | 0       | 80220   | 0       | 27107   |
| 254724  | 240929  | 0       | 317179  | 273060  | 564776  |



|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 0       | 0       | 0       | 8403    | 4115    | 43911   |
| 0       | 0       | 0       | 190     | 0       | 0       |
| 906217  | 242585  | 298959  | 1753810 | 1693546 | 3158773 |
| 16941   | 0       | 153380  | 260847  | 214196  | 337170  |
| 0       | 55491   | 0       | 64790   | 299252  | 173472  |
| 0       | 0       | 0       | 2611    | 934     | 6722    |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 114854  | 41313   | 515875  | 919388  | 605580  | 518568  |
| 0       | 0       | 0       | 37824   | 33230   | 8928    |
| 0       | 0       | 0       | 65829   | 109394  | 55267   |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 52489   | 0       | 0       | 402244  | 208610  | 279857  |
| 0       | 0       | 0       | 25855   | 39187   | 24853   |
| 0       | 0       | 0       | 640     | 7371    | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 1457    | 2130    | 43566   |
| 0       | 0       | 0       | 0       | 442     | 5139    |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 19453   | 491     | 1361    |
| 5370    | 969712  | 347177  | 726158  | 1385564 | 614049  |
| 474100  | 39919   | 0       | 128433  | 488566  | 223697  |
| 0       | 50111   | 27359   | 14405   | 14725   | 22913   |
| 0       | 151588  | 0       | 23951   | 52695   | 67678   |
| 0       | 0       | 0       | 4887    | 227     | 3652    |
| 202425  | 8622    | 197541  | 895947  | 697780  | 595223  |
| 149731  | 547377  | 389824  | 1203173 | 1518972 | 984787  |
| 0       | 0       | 70878   | 11594   | 464     | 28454   |
| 0       | 0       | 0       | 27290   | 10563   | 4792    |
| 404645  | 0       | 0       | 7619    | 111779  | 170852  |
| 370123  | 164780  | 232220  | 542983  | 880310  | 669490  |
| 0       | 0       | 50374   | 156603  | 34836   | 45155   |
| 146770  | 643320  | 44359   | 1360723 | 804494  | 519378  |
| 521174  | 388148  | 249256  | 548222  | 463498  | 426570  |
| 88310   | 185369  | 303906  | 1540015 | 705169  | 1269696 |
| 958031  | 3125905 | 3289103 | 3901768 | 3696804 | 3454646 |
| 200056  | 280783  | 73670   | 460812  | 606331  | 550721  |
| 155331  | 0       | 0       | 36619   | 35394   | 122415  |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 372492  | 6564    | 49900   |
| 386091  | 61306   | 55638   | 1056988 | 1073399 | 1475630 |
| 0       | 0       | 0       | 42997   | 50220   | 13660   |
| 0       | 0       | 206770  | 83275   | 66379   | 24173   |
| 220047  | 1031560 | 1809760 | 1611513 | 2102413 | 2275852 |
| 293135  | 820913  | 659487  | 1476579 | 1194912 | 2186665 |
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|---------|---------|---------|---------|---------|---------|
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| 1042740 | 425042  | 1212934 | 1134612 | 870786  | 834452  |
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| 587453  | 352409  | 27455   | 563715  | 893043  | 1214557 |
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| 1166634 | 0       | 42831    | 691479   | 578113   | 247919   |
| 17698   | 274769  | 43429    | 184915   | 307866   | 152528   |
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| 885276  | 240485  | 490490   | 957150   | 755827   | 860344   |
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| 64385   | 123442  | 77064    | 470537   | 19734    | 130343   |
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| 3968226 | 5571379 | 4929941  | 8926587  | 9693534  | 7837266  |
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| 5419025 | 5463796 | 8184320  | 13876677 | 15188646 | 12193128 |
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| 102065   | 70802    | 334413  | 449726   | 1004700  | 535216   |
| 8023496  | 8306003  | 5048221 | 15399051 | 14678713 | 12297369 |
| 1019498  | 1835262  | 181894  | 2308365  | 1620413  | 3061120  |
| 270566   | 921804   | 728152  | 3072383  | 2719158  | 2022712  |
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| 186774   | 56510    | 9962    | 503953   | 902881   | 465683   |
| 5942667  | 7961697  | 8226863 | 12428145 | 12063372 | 12960796 |
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| 394687   | 195698   | 389312  | 1027603  | 797238   | 1538513  |
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| 3807449  | 3317261  | 5482893 | 10353043 | 9766756  | 7223421  |
| 200840   | 654244   | 3648    | 958147   | 1112689  | 1788384  |
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| 1266403  | 100919   | 980240   | 3643230  | 3434355  | 1789870  |
| 1665377  | 1370345  | 1518284  | 1426083  | 2439510  | 3086410  |
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| 371737   | 505147   | 904316   | 1273607  | 1631486  | 2722140  |
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| 1071828  | 685688   | 556437   | 1480129  | 1443701  | 1034087  |
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| 1706246  | 165204   | 887829   | 1298195  | 1446735  | 894193   |
| 1119987  | 279303   | 839938   | 1603707  | 1469600  | 1602784  |
| 12340933 | 10769784 | 14137485 | 22598380 | 21299216 | 20848744 |
| 2218827  | 1705615  | 1810111  | 3502800  | 2718857  | 2284413  |
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| 7171891  | 9845281  | 9452831  | 30559049 | 18254291 | 18177887 |
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| 151423   | 1128224  | 198403   | 1863297  | 1441453  | 2954392  |
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| 1413391  | 772869   | 1141146  | 3261146  | 3132816  | 2636886  |
| 4679805  | 4806595  | 4094880  | 5342707  | 5658891  | 4602817  |
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| 802482   | 521829   | 1269647  | 1873591  | 2405157  | 1596393  |
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| 160433   | 359850   | 513611   | 897866   | 1222922  | 920706   |
| 10325291 | 11617737 | 9736161  | 30671802 | 27129439 | 26674418 |
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| 1979900  | 2750685  | 1720995  | 3381970  | 4643477  | 4735284  |
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| 0        | 0        | 0        | 112966   | 5679     | 136      |
| 0        | 0        | 0        | 118869   | 11331    | 491      |
| 633808   | 903270   | 575537   | 965633   | 2071855  | 1416598  |
| 91516    | 109262   | 0        | 47552    | 3748     | 55034    |
| 795943   | 1219645  | 224784   | 4123041  | 3194052  | 3491636  |
| 0        | 0        | 0        | 1267     | 20556    | 547      |
| 22877    | 11039    | 0        | 361513   | 533277   | 421870   |
| 11480211 | 11040823 | 12404444 | 19227750 | 17922663 | 18442400 |
| 47257    | 76123    | 356978   | 172781   | 420131   | 244538   |
| 1725210  | 2363834  | 2244912  | 4401107  | 2337521  | 3969379  |
| 50548    | 41588    | 0        | 11188    | 39402    | 78365    |
| 0        | 162490   | 127834   | 90223    | 174565   | 254892   |
| 9173     | 137649   | 36196    | 386938   | 247808   | 472566   |
| 739590   | 105349   | 291723   | 741260   | 667874   | 734273   |
| 19539771 | 18046751 | 24429405 | 44046105 | 43903040 | 42187308 |
| 1077188  | 732323   | 1791411  | 3020673  | 3021262  | 2644236  |
| 2332052  | 3731621  | 4067257  | 8242964  | 7976469  | 6755721  |
| 1186199  | 1271102  | 1423016  | 2693734  | 1646568  | 1750165  |
| 1494958  | 1544913  | 1233547  | 4063030  | 4078302  | 4596147  |
| 1057962  | 1320265  | 1763745  | 3480355  | 3534420  | 3672313  |
| 1360259  | 1738771  | 1984075  | 6231542  | 5215485  | 6133776  |
| 6147245  | 6534774  | 8531971  | 17373304 | 17737314 | 16867732 |
| 8114427  | 10001010 | 7441670  | 20633821 | 24924302 | 24401431 |
| 8284191  | 6306279  | 7510599  | 9012275  | 8102594  | 9542599  |

|          |          |          |          |          |          |
|----------|----------|----------|----------|----------|----------|
| 3488893  | 5460390  | 4992611  | 8552547  | 9838032  | 10035737 |
| 1246508  | 1463369  | 923474   | 3337522  | 3592799  | 3438702  |
| 1215394  | 1695278  | 1567263  | 4816308  | 5913542  | 4975313  |
| 0        | 25954    | 41138    | 135040   | 461179   | 146496   |
| 2538264  | 1748069  | 3233203  | 7236652  | 4999640  | 6299286  |
| 3765414  | 5206812  | 3984079  | 9536245  | 10078483 | 11129107 |
| 1860268  | 2857258  | 1504312  | 7063509  | 5150552  | 5646721  |
| 288431   | 242180   | 0        | 384287   | 125123   | 270789   |
| 1594225  | 1334537  | 1011373  | 476448   | 1647711  | 1659535  |
| 3371379  | 2856644  | 3409452  | 7433435  | 7631270  | 6505506  |
| 10888947 | 9045294  | 12609982 | 18717321 | 19265985 | 19594583 |
| 10652415 | 9837475  | 12557354 | 23053423 | 23201414 | 21970140 |
| 1274793  | 427385   | 824423   | 5373998  | 5039252  | 4485889  |
| 232325   | 0        | 0        | 476622   | 259466   | 759866   |
| 681608   | 598038   | 547390   | 738074   | 423990   | 762790   |
| 1719338  | 1156022  | 1280617  | 4265351  | 3746032  | 3252155  |
| 1866296  | 1593809  | 3545507  | 4563263  | 4399182  | 3915272  |
| 9413715  | 7687357  | 7840459  | 23974827 | 25731049 | 24159401 |
| 2946257  | 1779240  | 2650511  | 6369980  | 6129823  | 6180195  |
| 7860660  | 3641171  | 4258181  | 12095877 | 11441993 | 12314105 |
| 41785    | 340014   | 639624   | 596296   | 1369194  | 855759   |
| 500793   | 1017910  | 1076712  | 2887863  | 2742779  | 3404003  |
| 15015164 | 13224455 | 10654861 | 49156163 | 42985304 | 40293952 |
| 5021304  | 8679718  | 7253337  | 22489470 | 19174906 | 19943016 |
| 467933   | 1667194  | 1292029  | 3288721  | 1654567  | 1996356  |
| 0        | 0        | 0        | 0        | 0        | 4456     |
| 154959   | 77715    | 39304    | 984127   | 380663   | 457563   |
| 1687793  | 2933603  | 2925517  | 4570697  | 5114270  | 3779801  |
| 8287546  | 5377183  | 4262871  | 15700912 | 14981532 | 13541546 |
| 191131   | 702619   | 167959   | 1407607  | 1866878  | 1853342  |
| 43801    | 137254   | 219635   | 1370764  | 925655   | 1257130  |
| 730911   | 259515   | 1472542  | 510750   | 288326   | 708361   |
| 496273   | 5152     | 116967   | 3401680  | 2999816  | 3367826  |
| 105451   | 218843   | 91741    | 1978252  | 2417187  | 2571043  |
| 69420    | 26385    | 118419   | 836181   | 1080842  | 661682   |
| 94797    | 21901    | 1152572  | 1264266  | 774037   | 769833   |
| 52731    | 168312   | 9446     | 886100   | 830033   | 421711   |
| 312521   | 272605   | 108648   | 281788   | 508552   | 749229   |
| 1280998  | 723301   | 2279970  | 2321812  | 2104470  | 2593545  |
| 5341362  | 4001509  | 5693247  | 7386606  | 6614849  | 6782593  |
| 290225   | 64633    | 890748   | 1435805  | 563541   | 907698   |
| 8731     | 138592   | 13291    | 720287   | 1290362  | 788958   |
| 0        | 35034    | 0        | 56372    | 133807   | 45968    |
| 703179   | 481535   | 665602   | 1669505  | 3007255  | 2776172  |
| 1001918  | 1240952  | 946700   | 2569090  | 2652284  | 1871268  |
| 414089   | 225890   | 1088435  | 1019702  | 999785   | 775256   |
| 20992    | 118046   | 656607   | 1139038  | 500274   | 390876   |
| 843506   | 230139   | 293091   | 897062   | 2291398  | 1433770  |
| 1176819  | 109810   | 1503861  | 1580538  | 1643348  | 1303155  |
| 198550   | 129578   | 428371   | 1404633  | 1341177  | 1740219  |



|        |        |       |        |        |        |
|--------|--------|-------|--------|--------|--------|
| 0      | 0      | 0     | 82490  | 829    | 48034  |
| 224720 | 523922 | 48281 | 337324 | 461809 | 399018 |

| Policy Pd 4  | Policy Pd 5  | Policy Pd 1  | Policy Pd 2  | Policy Pd 3  | Policy Pd 4  |
|--------------|--------------|--------------|--------------|--------------|--------------|
| Med-N Losses | Med-N Losses | Indem Losses | Indem Losses | Indem Losses | Indem Losses |
| 1194066      | 1393493      | 1701928      | 1306841      | 891575       | 746461       |
| 7880381      | 5413528      | 4714613      | 2811677      | 3058695      | 3447032      |
| 5764556      | 6258097      | 2012105      | 1046346      | 2249083      | 2652010      |
| 577036       | 434698       | 540238       | 225302       | 222361       | 345491       |
| 744896       | 701373       | 282187       | 287040       | 221346       | 439871       |
| 3898620      | 3402429      | 2253007      | 1639505      | 2800915      | 1561669      |
| 1474236      | 951896       | 469183       | 838329       | 847197       | 469541       |
| 1704878      | 868458       | 770614       | 1459765      | 524015       | 796682       |
| 6340231      | 6304144      | 6081809      | 5324139      | 4395715      | 3776431      |
| 361158       | 928351       | 368429       | 336373       | 1007606      | 290650       |
| 2588681      | 2759346      | 1083561      | 1024567      | 1236352      | 1163535      |
| 247256       | 27543        | 5551         | 21155        | 15752        | 60869        |
| 898382       | 1042429      | 883413       | 160403       | 700478       | 677423       |
| 3848531      | 3703882      | 4539152      | 4052775      | 2888890      | 2478287      |
| 36538        | 40980        | 92504        | 113003       | 63132        | 7614         |
| 1482197      | 1732146      | 1314301      | 1290092      | 1364251      | 1252243      |
| 3706         | 2783         | 0            | 7149         | 9716         | 314          |
| 445543       | 310002       | 973592       | 110477       | 321260       | 217968       |
| 242819       | 422722       | 211527       | 143582       | 363028       | 166955       |
| 770          | 7846         | 10073        | 0            | 0            | 0            |
| 25144        | 4476         | 9552         | 201030       | 60823        | 14278        |
| 764457       | 883758       | 323554       | 476915       | 1184469      | 1020289      |
| 399876       | 634654       | 574561       | 336836       | 333636       | 400196       |
| 0            | 0            | 0            | 0            | 0            | 0            |
| 0            | 0            | 0            | 0            | 0            | 0            |
| 18570        | 74930        | 18228        | 8938         | 0            | 4789         |
| 326310       | 78292        | 261405       | 296710       | 209668       | 140789       |
| 35342        | 2443         | 0            | 6593         | 0            | 11591        |
| 0            | 0            | 0            | 0            | 0            | 0            |
| 157530       | 231572       | 23613        | 27029        | 94895        | 34987        |
| 2641         | 92591        | 18259        | 13429        | 17262        | 6892         |
| 7556         | 848          | 0            | 0            | 0            | 1548         |
| 335193       | 626146       | 529209       | 491665       | 658707       | 861707       |
| 0            | 0            | 6126         | 0            | 8097         | 0            |
| 31160        | 17643        | 37146        | 335854       | 98093        | 2007         |
| 266050       | 428923       | 109694       | 150061       | 46559        | 587138       |
| 1037         | 0            | 0            | 0            | 0            | 0            |
| 4553         | 0            | 27913        | 0            | 0            | 0            |
| 0            | 39529        | 0            | 9190         | 0            | 0            |
| 36522        | 6244         | 95091        | 22978        | 698          | 23296        |
| 318991       | 260004       | 186988       | 427154       | 116796       | 455908       |
| 33358        | 164211       | 84827        | 5871         | 94805        | 3656         |
| 0            | 0            | 0            | 0            | 0            | 0            |
| 7278         | 0            | 0            | 0            | 0            | 3163         |
| 0            | 0            | 0            | 0            | 0            | 0            |
| 1346195      | 1079942      | 1231285      | 780868       | 1292984      | 730768       |
| 0            | 0            | 0            | 0            | 0            | 0            |
| 0            | 0            | 0            | 0            | 0            | 0            |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 0       | 0       | 0       | 0       | 0       | 0       |
| 150646  | 54022   | 5221    | 18208   | 7186    | 29889   |
| 78364   | 19708   | 0       | 0       | 9747    | 43699   |
| 4571023 | 2832932 | 2144931 | 2632410 | 2033777 | 2837713 |
| 373489  | 159454  | 132149  | 293277  | 111397  | 204681  |
| 12564   | 6253    | 24809   | 0       | 0       | 28477   |
| 45651   | 286180  | 110217  | 38899   | 71020   | 42203   |
| 216635  | 73407   | 37201   | 192951  | 168066  | 80834   |
| 232538  | 27568   | 27755   | 7314    | 48502   | 29526   |
| 37885   | 21606   | 34105   | 2653    | 304760  | 24105   |
| 1048948 | 1831951 | 735181  | 645192  | 699114  | 1307240 |
| 162151  | 172899  | 255848  | 228411  | 127965  | 50670   |
| 916087  | 865131  | 793776  | 434318  | 626625  | 760728  |
| 644111  | 636921  | 215811  | 377086  | 547697  | 254454  |
| 1146598 | 1055590 | 540195  | 551720  | 374283  | 653433  |
| 53893   | 2484    | 9887    | 8296    | 2943    | 22084   |
| 13602   | 2260    | 2220    | 7786    | 14529   | 126     |
| 133987  | 36846   | 84066   | 32001   | 16718   | 77805   |
| 11025   | 63775   | 159888  | 7062    | 10292   | 467     |
| 2061752 | 1170830 | 1526654 | 516390  | 763794  | 1439452 |
| 179877  | 147075  | 23031   | 39962   | 143188  | 121500  |
| 29181   | 2082    | 56761   | 0       | 0       | 26367   |
| 78507   | 106709  | 35801   | 711     | 74777   | 222493  |
| 3207969 | 3749316 | 4521105 | 3437432 | 4923287 | 3356613 |
| 181120  | 111748  | 94586   | 70819   | 94344   | 42505   |
| 0       | 1556    | 0       | 0       | 0       | 0       |
| 0       | 0       | 62557   | 0       | 0       | 0       |
| 7801    | 20614   | 0       | 8014    | 8776    | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 3312    | 0       | 0       |
| 10302   | 123148  | 87336   | 62182   | 162834  | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 16797   | 30837   | 0       | 26611   | 19077   | 6332    |
| 7785    | 0       | 13713   | 3317    | 0       | 314     |
| 132446  | 85046   | 49460   | 10175   | 32885   | 24820   |
| 0       | 11667   | 0       | 0       | 0       | 0       |
| 1637    | 359     | 0       | 2204    | 335     | 0       |
| 0       | 4716    | 384     | 0       | 0       | 0       |
| 0       | 0       | 0       | 1715    | 0       | 0       |
| 2474347 | 2302644 | 1436531 | 1065001 | 881645  | 1495443 |
| 98523   | 2760    | 0       | 4050    | 0       | 40247   |
| 0       | 819     | 0       | 0       | 0       | 0       |
| 564070  | 210044  | 220098  | 437112  | 294714  | 371231  |
| 2599321 | 4251103 | 2694657 | 1632630 | 1662817 | 1953290 |
| 305298  | 163107  | 85680   | 257980  | 166943  | 126535  |
| 142575  | 20072   | 68871   | 3847    | 36660   | 33181   |
| 717276  | 910756  | 721068  | 879367  | 941435  | 396853  |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 39469   | 53349   | 46664   | 10599   | 37259   | 13025   |
| 3033    | 3406    | 0       | 12846   | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 61109   | 27495   | 7030    | 12261   | 0       | 13071   |
| 849955  | 1290079 | 1432626 | 569102  | 2343010 | 720469  |
| 873534  | 1085986 | 895170  | 1262541 | 231648  | 439267  |
| 1011    | 185638  | 8868    | 2852    | 0       | 0       |
| 183956  | 315327  | 295087  | 48489   | 58875   | 54994   |
| 5102    | 23549   | 31791   | 25948   | 5410    | 2865    |
| 544442  | 930567  | 322396  | 680077  | 266850  | 476346  |
| 202824  | 1902    | 0       | 0       | 0       | 48021   |
| 574995  | 355851  | 657486  | 529808  | 643949  | 373625  |
| 124843  | 28336   | 3332    | 35131   | 45290   | 21150   |
| 1865825 | 1869737 | 2449290 | 1575196 | 2251886 | 887171  |
| 2630    | 0       | 0       | 39363   | 0       | 0       |
| 812     | 9610    | 710     | 0       | 0       | 0       |
| 2395    | 7664    | 37607   | 13306   | 24591   | 0       |
| 656802  | 268100  | 494127  | 222879  | 683764  | 195451  |
| 2891679 | 2028368 | 2361839 | 2021780 | 1239077 | 2346139 |
| 140660  | 55711   | 166459  | 29481   | 113213  | 64235   |
| 139923  | 230409  | 56502   | 57456   | 82996   | 81307   |
| 0       | 1357    | 0       | 0       | 0       | 0       |
| 27035   | 5650    | 41870   | 619     | 16882   | 0       |
| 103602  | 144617  | 267203  | 203192  | 45119   | 10476   |
| 3657    | 3391    | 27212   | 0       | 0       | 10737   |
| 243445  | 580450  | 15372   | 250952  | 20873   | 104788  |
| 65103   | 21295   | 9166    | 0       | 7162    | 36932   |
| 164054  | 428930  | 269425  | 171925  | 239597  | 86637   |
| 2184584 | 1191772 | 1267597 | 894249  | 944796  | 888890  |
| 887104  | 1429427 | 733151  | 376262  | 482933  | 602099  |
| 112967  | 37482   | 0       | 23754   | 0       | 19158   |
| 88140   | 207620  | 176843  | 166571  | 32539   | 19006   |
| 571359  | 570753  | 404460  | 342233  | 117068  | 728020  |
| 5195937 | 5538000 | 2599265 | 2509137 | 2774751 | 2491096 |
| 0       | 906     | 0       | 29745   | 0       | 4676    |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 150586  | 155603  | 31982   | 151149  | 32176   | 39065   |
| 0       | 30351   | 0       | 0       | 0       | 0       |
| 528     | 0       | 0       | 0       | 0       | 0       |
| 185552  | 160144  | 269517  | 99021   | 254522  | 153849  |
| 192733  | 13560   | 6057    | 3157    | 0       | 51978   |
| 1942    | 17377   | 17109   | 2134    | 4425    | 0       |
| 18280   | 0       | 0       | 0       | 0       | 19413   |
| 1021    | 3014    | 0       | 0       | 0       | 0       |
| 9735    | 3974    | 5578    | 0       | 0       | 1032    |
| 0       | 0       | 0       | 0       | 241925  | 0       |
| 0       | 386     | 0       | 1204    | 5902    | 0       |
| 198     | 0       | 33362   | 0       | 6007    | 0       |
| 382805  | 61274   | 272760  | 231352  | 441464  | 235588  |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 4715    | 30689   | 506     | 0       | 6351    | 235     |
| 5201    | 72209   | 0       | 0       | 0       | 0       |
| 956528  | 1440531 | 1094350 | 963490  | 1764728 | 478682  |
| 524172  | 204424  | 111931  | 190195  | 93964   | 211280  |
| 149368  | 93302   | 159390  | 113760  | 38451   | 19160   |
| 43256   | 37931   | 0       | 0       | 62741   | 5643    |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 291199  | 412316  | 307829  | 282903  | 275357  | 92000   |
| 54827   | 29366   | 3691    | 32913   | 0       | 4249    |
| 58896   | 9493    | 2646    | 92441   | 20508   | 14167   |
| 2256    | 0       | 0       | 0       | 0       | 1086    |
| 101712  | 295731  | 163093  | 228603  | 125585  | 37143   |
| 36204   | 11729   | 3103    | 5201    | 0       | 2559    |
| 0       | 1963    | 0       | 0       | 0       | 0       |
| 3432    | 4359    | 0       | 0       | 0       | 207     |
| 23690   | 31263   | 0       | 0       | 4829    | 733     |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 3281    | 400     | 8782    | 0       | 0       | 0       |
| 1377333 | 478373  | 475466  | 790795  | 204673  | 1184674 |
| 144610  | 195032  | 143717  | 227911  | 219637  | 38636   |
| 8902    | 635     | 10578   | 263     | 0       | 92096   |
| 63789   | 171841  | 8327    | 33720   | 5085    | 35829   |
| 3939    | 6584    | 4436    | 0       | 0       | 4431    |
| 653245  | 389178  | 522989  | 306682  | 357643  | 157101  |
| 1131834 | 905124  | 879272  | 357810  | 454102  | 672076  |
| 5520    | 0       | 0       | 0       | 0       | 0       |
| 9723    | 62877   | 0       | 0       | 0       | 2111    |
| 19851   | 40421   | 8516    | 47558   | 194153  | 0       |
| 373278  | 682720  | 194008  | 502935  | 244180  | 262603  |
| 8017    | 7939    | 142702  | 13611   | 35051   | 0       |
| 730424  | 924155  | 548693  | 273718  | 297262  | 928567  |
| 340955  | 705771  | 311150  | 201706  | 352794  | 253577  |
| 1300227 | 1450304 | 852389  | 258646  | 319096  | 417005  |
| 3241487 | 2487976 | 2425813 | 2009746 | 1633570 | 2644922 |
| 490041  | 489987  | 123779  | 410360  | 175933  | 257384  |
| 22933   | 26105   | 15009   | 34399   | 154126  | 7526    |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 25004   | 19760   | 164181  | 0       | 11992   | 4652    |
| 613864  | 1014540 | 1274721 | 765489  | 626698  | 275712  |
| 72827   | 51505   | 2071    | 14269   | 0       | 8191    |
| 25049   | 35127   | 28098   | 110701  | 5223    | 2104    |
| 2257987 | 1529751 | 640957  | 1014433 | 877137  | 2038843 |
| 1250638 | 1385379 | 758944  | 970686  | 1178274 | 670416  |
| 0       | 8914    | 52351   | 75620   | 225368  | 127162  |
| 6967484 | 7320663 | 7867416 | 5553331 | 5493532 | 5865813 |
| 458789  | 282027  | 133309  | 213524  | 398695  | 368223  |
| 703     | 8284    | 119604  | 18967   | 31720   | 922     |
| 0       | 475     | 0       | 0       | 0       | 0       |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 435708  | 261584  | 414079  | 581257  | 147362  | 145984  |
| 1174697 | 723449  | 840964  | 389964  | 654583  | 456997  |
| 317240  | 124150  | 5012    | 50067   | 255785  | 299505  |
| 1556342 | 871073  | 605600  | 790437  | 590212  | 633427  |
| 628660  | 448221  | 438054  | 467416  | 129435  | 176910  |
| 0       | 85882   | 0       | 0       | 0       | 0       |
| 1989967 | 1641121 | 1911479 | 1116089 | 1095500 | 894838  |
| 1509    | 1614    | 22894   | 0       | 0       | 0       |
| 18646   | 37624   | 34089   | 11691   | 6618    | 4830    |
| 16707   | 19524   | 33915   | 7291    | 2478    | 0       |
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| 551003  | 521575  | 368792  | 92431   | 38264   | 166678  |
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| 832526  | 1400156 | 231128  | 443601  | 236914  | 347432  |
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| 316188  | 563498  | 137155  | 276194  | 112851  | 86077   |
| 269087  | 572770  | 203181  | 329994  | 70978   | 466595  |
| 606180  | 16925   | 16810   | 99034   | 15677   | 55503   |
| 104305  | 745855  | 29274   | 69195   | 54607   | 30180   |
| 84953   | 5874    | 76132   | 36011   | 19829   | 70176   |
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| 2367725 | 1593864 | 1223424 | 1377900 | 1017144 | 1018308 |
| 640432  | 1396595 | 399642  | 1102766 | 482973  | 146841  |
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| 467264   | 450050   | 541274   | 109109   | 439357  | 117456  |
| 771299   | 107531   | 108761   | 159247   | 41630   | 332290  |
| 3831816  | 2495442  | 762016   | 1061863  | 1244409 | 1657289 |
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| 81578    | 26802    | 60358    | 3095     | 92622   | 21245   |
| 79697    | 182754   | 65242    | 63529    | 109795  | 403461  |
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| 946245   | 558733   | 116701   | 633194   | 937668  | 588265  |
| 1367936  | 1612871  | 953463   | 700130   | 955965  | 421537  |
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| 80753    | 75195    | 60467    | 17137    | 47140   | 1887    |
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| 1239     | 787      | 69651    | 0        | 0       | 0       |
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| 688727   | 170253   | 109139   | 84000    | 17081   | 1005498 |
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| 717872   | 189471   | 654335   | 674257   | 767511  | 525629  |
| 468482   | 546896   | 408263   | 655581   | 264752  | 498398  |
| 54830    | 69012    | 185582   | 64257    | 69610   | 169912  |
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| 284808   | 627322   | 746362   | 850902   | 502827  | 130507  |
| 6587042  | 5067724  | 5866739  | 6599437  | 5052339 | 4247660 |
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| 637590   | 399743   | 564215   | 556230   | 704681  | 704812  |
| 9657662  | 9587824  | 10559525 | 9446383  | 7748118 | 6375070 |
| 1764534  | 1842188  | 1480407  | 1158702  | 866733  | 1339410 |
| 14137619 | 11552354 | 13178612 | 11094382 | 9860257 | 8109902 |
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|----------|----------|----------|----------|----------|----------|
| 1213803  | 671922   | 996465   | 893737   | 964926   | 1415487  |
| 6347073  | 5455261  | 8562949  | 5865216  | 6049058  | 4207269  |
| 494577   | 494821   | 391152   | 797825   | 273096   | 334934   |
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| 1440074  | 1206774  | 2177825  | 1358173  | 2337274  | 1583846  |
| 2295065  | 1506060  | 1876308  | 1734208  | 1031318  | 866670   |
| 1512224  | 1643796  | 3564844  | 1775689  | 1490046  | 1782961  |
| 1518     | 1201     | 65050    | 4525     | 0        | 0        |
| 7394591  | 7268075  | 4979102  | 4917676  | 6233566  | 3833638  |
| 6234271  | 3921536  | 7167993  | 6764683  | 4135218  | 4527789  |
| 122991   | 99002    | 142027   | 37993    | 158068   | 224418   |
| 3107943  | 3032191  | 4982733  | 4228210  | 4366901  | 3173188  |
| 2171244  | 1497214  | 1359347  | 1855020  | 2155368  | 1564121  |
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| 242918   | 637298   | 604948   | 585328   | 435935   | 353428   |
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| 507568   | 367353   | 642621   | 354740   | 731370   | 377297   |
| 1285833  | 937125   | 901919   | 1111443  | 916919   | 479959   |
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| 3492890  | 3523284  | 2665122  | 2456909  | 1782937  | 3849719  |
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| 5034584  | 2846963  | 3613128  | 2453196  | 3259142  | 3498151  |
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| 15913267 | 12150142 | 13442829 | 14633827 | 13423753 | 11409379 |
| 7291787  | 7232401  | 6103736  | 6000776  | 6533162  | 5229939  |
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| 9408426  | 7565019  | 13844049 | 10765386 | 10578761 | 8500394  |
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| 36314    | 179644   | 0        | 0        | 12237    | 656979   |
| 4892     | 12265    | 58345    | 401297   | 12522    | 234715   |
| 1826332  | 1815338  | 1845169  | 3179567  | 1797014  | 879812   |
| 1863926  | 1684691  | 1664105  | 1165106  | 1399768  | 978772   |
| 1498681  | 1964326  | 2045012  | 1562680  | 2141989  | 1109210  |
| 595819   | 821675   | 963707   | 435630   | 586385   | 444476   |
| 202608   | 83841    | 240489   | 413989   | 97843    | 73618    |
| 2003145  | 2191853  | 1664724  | 1166671  | 979655   | 1064819  |
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| 924244   | 1854868  | 771424   | 1700948  | 722116   | 674683   |
| 2468329  | 2238838  | 1253253  | 1137811  | 2338486  | 2008694  |
| 80441    | 10358    | 6939     | 62932    | 19116    | 158057   |
| 12501    | 8977     | 13291    | 17011    | 78253    | 394      |
| 4000     | 18895    | 0        | 24324    | 5566     | 4213     |
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| 0        | 0        | 0        | 0        | 0        | 0        |
| 0        | 2616     | 19098    | 22091    | 0        | 0        |
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| 33924    | 132122   | 38238    | 0        | 21877    | 14806    |
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| 11606    | 3173     | 2317     | 0        | 5687     | 3977     |
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| 2449326  | 2085626  | 5102066  | 5217987  | 5213513  | 3162205  |
| 1705703  | 679784   | 4237570  | 3651572  | 1520940  | 3060504  |
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| 1125     | 1879     | 37744    | 0        | 39086    | 0        |
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| 900716   | 551340   | 885697   | 1129372  | 1394708  | 610674   |
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| 18984586 | 21416053 | 20775572 | 13718692 | 14149801 | 16039321 |
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| 351150   | 967140   | 176481   | 238337   | 325212   | 170168   |
| 128890   | 10084    | 12780    | 317642   | 45080    | 20526    |
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| 123906   | 110739   | 157144   | 90170    | 65154    | 27571    |
| 384281   | 66855    | 93811    | 31983    | 30446    | 74760    |
| 1871095  | 1865400  | 834093   | 1218239  | 783585   | 1576677  |
| 1294218  | 1135616  | 1257480  | 1491139  | 1370624  | 906152   |
| 629603   | 649705   | 565363   | 1999133  | 354118   | 860704   |
| 546108   | 700380   | 400575   | 361656   | 300545   | 592854   |
| 760907   | 756385   | 121305   | 818509   | 191683   | 487046   |
| 528023   | 318315   | 284433   | 301593   | 572989   | 642134   |
| 8547656  | 8500233  | 10027250 | 12521467 | 10710338 | 8524074  |
| 2476247  | 2740373  | 2838004  | 3120901  | 1482141  | 1661522  |
| 2525808  | 2903726  | 1942757  | 2827039  | 1961024  | 973968   |
| 4550733  | 4574531  | 4529347  | 3700349  | 2365434  | 2652461  |
| 1575425  | 1009370  | 774419   | 1119356  | 515510   | 1114513  |
| 13765179 | 15264227 | 13871791 | 12255998 | 11637377 | 8713953  |
| 88481    | 50390    | 140713   | 35995    | 68030    | 31931    |
| 1746013  | 1686338  | 1267546  | 599681   | 821724   | 908175   |
| 1531628  | 1828157  | 1492872  | 1612047  | 1438380  | 587406   |
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| 21958664 | 24354201 | 13480365 | 12123602 | 12455488 | 12416178 |
| 12740069 | 11654066 | 10495521 | 9605047  | 7814144  | 7131922  |
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| 1269379  | 451944   | 229909   | 154682   | 249624   | 312122   |
| 870035   | 439045   | 507192   | 816144   | 490707   | 726637   |
| 25812054 | 26258822 | 16081594 | 14991080 | 13955463 | 15882966 |
| 24000    | 22737    | 98399    | 227371   | 63440    | 36781    |
| 7391466  | 6148206  | 1820419  | 2081624  | 2060433  | 2447934  |
| 7809575  | 6301066  | 5181947  | 4754230  | 3898283  | 4942244  |
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| 82083    | 11446    | 42839    | 9433     | 152041   | 9082     |
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| 3528488  | 2519249  | 2057083  | 2708027  | 2959468  | 1731162  |
| 8049768  | 5721356  | 6813043  | 6212778  | 5344325  | 4162220  |
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| 158457   | 67198    | 144313   | 171176   | 84768    | 93494    |
| 438922   | 772740   | 951506   | 572387   | 694934   | 600378   |
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| 86519    | 137633   | 244643   | 24984    | 3604     | 20892    |
| 287404   | 113842   | 23576    | 110613   | 81300    | 78793    |
| 166861   | 301356   | 327428   | 227140   | 172371   | 70956    |
| 150712   | 20448    | 258296   | 114773   | 16535    | 3677     |
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| 31605055 | 25365521 | 22894849 | 21602373 | 19180657 | 17769154 |
| 298116   | 116717   | 369004   | 260801   | 85028    | 169721   |
| 1297810  | 1720140  | 1008479  | 1532130  | 1318595  | 838837   |
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| 2320145  | 2279636  | 2292457  | 2250778  | 1124658  | 2157479  |
| 663833   | 445519   | 372165   | 397483   | 178065   | 430544   |
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| 275902   | 201701   | 294389   | 192540   | 168459   | 84872    |
| 421395   | 219697   | 513878   | 174237   | 67354    | 344105   |
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| 629503   | 237739   | 137178   | 250197   | 170118   | 463949   |
| 3150627  | 3139007  | 1889831  | 1945349  | 2776933  | 2412397  |
| 6068     | 86978    | 21344    | 40576    | 9303     | 49138    |
| 168762   | 77675    | 156057   | 82824    | 64397    | 174521   |
| 348538   | 214017   | 87216    | 237431   | 257834   | 148876   |
| 699317   | 1202466  | 504170   | 623881   | 732320   | 454419   |
| 39803268 | 40025373 | 23870813 | 22146873 | 22521330 | 19872385 |
| 1749323  | 2632193  | 1568053  | 1203298  | 1104658  | 607735   |
| 7352295  | 5575282  | 4450418  | 5097650  | 3383251  | 4616799  |
| 1698186  | 1708761  | 1113708  | 741428   | 1389926  | 911594   |
| 3021906  | 3131330  | 2349358  | 1730040  | 2187923  | 1863889  |
| 3550252  | 2657479  | 2566965  | 2818265  | 2060710  | 2261866  |
| 6041321  | 4712717  | 1814993  | 2062584  | 2489966  | 2034311  |
| 16952682 | 15789016 | 12157165 | 11169631 | 8339769  | 9827522  |
| 21291517 | 18062693 | 9602062  | 10843688 | 11134134 | 12533894 |
| 9398631  | 10106851 | 9594529  | 7939397  | 9220539  | 7549251  |

|          |          |          |          |          |          |
|----------|----------|----------|----------|----------|----------|
| 11997757 | 11284561 | 4681195  | 5628349  | 5409307  | 6707285  |
| 3060376  | 3182516  | 2497399  | 2290008  | 2120698  | 1529966  |
| 3914875  | 2716251  | 2081938  | 2628912  | 2526108  | 1990342  |
| 58691    | 32768    | 71983    | 231812   | 58665    | 29943    |
| 7089742  | 4814053  | 3202542  | 2659636  | 3322181  | 2832963  |
| 11409961 | 9888094  | 3526453  | 4234150  | 4099062  | 4233475  |
| 4017638  | 5032200  | 3179135  | 2620735  | 2008946  | 2232583  |
| 301761   | 194003   | 98857    | 86129    | 169491   | 52123    |
| 1457875  | 1366931  | 302473   | 876948   | 1409686  | 1240486  |
| 5597532  | 6768107  | 4932046  | 6203627  | 4961005  | 3845136  |
| 16941976 | 16969772 | 12712497 | 12287196 | 12456316 | 10600458 |
| 19913461 | 20116088 | 15725659 | 15852203 | 13074220 | 13445468 |
| 5169965  | 4004440  | 2228843  | 1804018  | 1480833  | 1315519  |
| 32090    | 18758    | 85778    | 469574   | 343400   | 8463     |
| 499710   | 407463   | 785711   | 302226   | 557551   | 445402   |
| 5586506  | 3697982  | 1651995  | 1270398  | 1198405  | 2393095  |
| 3951830  | 4993451  | 1880411  | 2538300  | 2499487  | 1886481  |
| 25598872 | 25369561 | 14418338 | 15943421 | 13894014 | 13217035 |
| 5690141  | 5730693  | 4321123  | 4374614  | 3558669  | 3268605  |
| 11011099 | 11229814 | 6405775  | 4530406  | 6706936  | 5933434  |
| 671819   | 918092   | 238624   | 714675   | 625151   | 606286   |
| 3108094  | 2958007  | 1024216  | 1223753  | 1126157  | 1565107  |
| 37679875 | 36349238 | 27920765 | 23129402 | 21150987 | 19438414 |
| 18884269 | 15624670 | 12977824 | 9407133  | 8554315  | 8817492  |
| 1450413  | 1626604  | 1734724  | 830462   | 807701   | 749492   |
| 6036     | 5221     | 0        | 0        | 129      | 679      |
| 426524   | 225101   | 246125   | 165393   | 112727   | 151990   |
| 3756632  | 4389948  | 2239616  | 3059192  | 1654352  | 1633686  |
| 12770819 | 12108372 | 10466349 | 8410347  | 8316693  | 6883050  |
| 1537697  | 1210861  | 1278046  | 830880   | 689603   | 896357   |
| 1745395  | 1071012  | 805972   | 1058177  | 660303   | 919730   |
| 811679   | 940471   | 350309   | 192336   | 813259   | 491618   |
| 4445472  | 3586345  | 253811   | 359805   | 348574   | 659781   |
| 2441933  | 1473680  | 76674    | 387393   | 398447   | 960191   |
| 1868253  | 1044656  | 911738   | 511204   | 157076   | 463098   |
| 701213   | 963168   | 329835   | 315617   | 259407   | 242503   |
| 366562   | 1359389  | 594162   | 194511   | 292911   | 355710   |
| 813948   | 282896   | 200200   | 566796   | 614660   | 188956   |
| 1759651  | 1271330  | 2454911  | 1376393  | 2585723  | 1001561  |
| 7638024  | 6456033  | 5008965  | 7754444  | 6265509  | 6803510  |
| 354065   | 276559   | 903439   | 873212   | 259619   | 129509   |
| 385432   | 549257   | 200377   | 542407   | 240067   | 229548   |
| 156257   | 64170    | 14425    | 79098    | 24638    | 41305    |
| 2083489  | 1619102  | 1512624  | 2015076  | 1453285  | 1324812  |
| 2403217  | 1586242  | 1700857  | 2415810  | 1465044  | 2085589  |
| 536838   | 714521   | 350079   | 483823   | 408109   | 311150   |
| 520432   | 216454   | 161092   | 264158   | 283999   | 320485   |
| 560069   | 1061366  | 802865   | 1216663  | 2159258  | 305133   |
| 1439701  | 795913   | 1380109  | 2016072  | 1039104  | 529081   |
| 1875054  | 1842110  | 1056417  | 906296   | 768450   | 766348   |

|        |        |        |        |        |        |
|--------|--------|--------|--------|--------|--------|
| 0      | 447    | 57122  | 0      | 2258   | 0      |
| 170913 | 650448 | 342487 | 211616 | 168835 | 194895 |

| Policy Pd 5<br>Indem Losses | Policy Pd 1<br>Med Losses | Policy Pd 2<br>Med Losses | Policy Pd 3<br>Med Losses | Policy Pd 4<br>Med Losses | Policy Pd 5<br>Med Losses |
|-----------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 767666                      | 3220495                   | 2872538                   | 2870653                   | 2066945                   | 1735978                   |
| 2574835                     | 9962181                   | 8245953                   | 8689647                   | 9835712                   | 6572717                   |
| 3608760                     | 4969128                   | 5377879                   | 7322015                   | 6850666                   | 9227527                   |
| 914015                      | 1543967                   | 455199                    | 608885                    | 652109                    | 695915                    |
| 303392                      | 691804                    | 833792                    | 590054                    | 995064                    | 814883                    |
| 1480586                     | 7365243                   | 4727736                   | 6988559                   | 6076418                   | 4609808                   |
| 593981                      | 1374012                   | 2623035                   | 1904104                   | 2058180                   | 1599050                   |
| 322659                      | 3086617                   | 3395125                   | 1607005                   | 1830454                   | 1048363                   |
| 3685143                     | 17579838                  | 14708373                  | 13197379                  | 10674254                  | 10402456                  |
| 511347                      | 808757                    | 997228                    | 2178253                   | 454692                    | 1217131                   |
| 1157077                     | 3534629                   | 2728883                   | 2936074                   | 4333458                   | 4210663                   |
| 7229                        | 64966                     | 38976                     | 52393                     | 294410                    | 49567                     |
| 260450                      | 2152464                   | 1401010                   | 1705698                   | 1661136                   | 1094562                   |
| 1918062                     | 12610108                  | 8556743                   | 6908433                   | 7004734                   | 5285755                   |
| 14337                       | 232179                    | 142372                    | 252098                    | 36538                     | 68520                     |
| 1043347                     | 2723147                   | 1650999                   | 3152542                   | 3561466                   | 2768749                   |
| 0                           | 31118                     | 28552                     | 55178                     | 3706                      | 2783                      |
| 131192                      | 2918720                   | 399935                    | 430256                    | 563012                    | 509446                    |
| 450332                      | 957059                    | 318334                    | 1054716                   | 348077                    | 532651                    |
| 4582                        | 7714                      | 785                       | 0                         | 770                       | 7846                      |
| 82545                       | 53550                     | 455238                    | 46476                     | 25144                     | 4476                      |
| 467311                      | 543716                    | 958219                    | 1586379                   | 1060097                   | 1428044                   |
| 376897                      | 1120243                   | 444842                    | 978691                    | 973593                    | 1361400                   |
| 0                           | 0                         | 0                         | 0                         | 0                         | 0                         |
| 0                           | 0                         | 0                         | 0                         | 0                         | 0                         |
| 1283                        | 91438                     | 10633                     | 23743                     | 18570                     | 74930                     |
| 37262                       | 209926                    | 337106                    | 369149                    | 488156                    | 78292                     |
| 0                           | 2624                      | 8119                      | 31640                     | 109048                    | 2443                      |
| 0                           | 0                         | 0                         | 0                         | 0                         | 0                         |
| 53779                       | 28480                     | 70645                     | 228757                    | 192731                    | 244572                    |
| 24572                       | 42975                     | 88801                     | 36217                     | 2641                      | 92591                     |
| 0                           | 9215                      | 1780                      | 631                       | 7556                      | 848                       |
| 656433                      | 1985482                   | 2512787                   | 1420964                   | 1567745                   | 1527648                   |
| 0                           | 76995                     | 0                         | 3701                      | 0                         | 0                         |
| 2182                        | 65773                     | 152929                    | 80902                     | 31160                     | 17643                     |
| 827754                      | 559655                    | 411309                    | 201237                    | 938162                    | 653383                    |
| 0                           | 0                         | 2008                      | 0                         | 1037                      | 0                         |
| 0                           | 96373                     | 4557                      | 10764                     | 4553                      | 0                         |
| 0                           | 715                       | 1347                      | 0                         | 0                         | 39529                     |
| 0                           | 134617                    | 34322                     | 21074                     | 36522                     | 6244                      |
| 287682                      | 550270                    | 816275                    | 372907                    | 650376                    | 352996                    |
| 114541                      | 299982                    | 28408                     | 153436                    | 33358                     | 808450                    |
| 0                           | 0                         | 7435                      | 0                         | 0                         | 0                         |
| 0                           | 0                         | 0                         | 4246                      | 7278                      | 0                         |
| 0                           | 0                         | 0                         | 0                         | 0                         | 0                         |
| 779853                      | 3253659                   | 1782905                   | 2104098                   | 2009520                   | 1419891                   |
| 0                           | 0                         | 0                         | 0                         | 0                         | 0                         |
| 0                           | 0                         | 0                         | 0                         | 0                         | 0                         |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 0       | 0       | 0       | 0       | 0       | 0       |
| 10359   | 15171   | 81972   | 22501   | 150646  | 54022   |
| 611     | 1060    | 357     | 10506   | 114749  | 19708   |
| 2473699 | 4597858 | 7855369 | 5475003 | 5420935 | 5716505 |
| 49366   | 293882  | 1003103 | 178887  | 411337  | 159454  |
| 3832    | 27677   | 763     | 6768    | 129282  | 6253    |
| 44242   | 274029  | 53607   | 164608  | 134120  | 383570  |
| 30673   | 206128  | 425956  | 343574  | 284978  | 108069  |
| 18364   | 110112  | 95390   | 152302  | 232538  | 27568   |
| 18802   | 65717   | 24111   | 544493  | 37885   | 21606   |
| 1837403 | 1715616 | 2052266 | 1472807 | 1668895 | 3138935 |
| 76079   | 553015  | 589238  | 413901  | 191691  | 247390  |
| 398652  | 1127757 | 841623  | 936644  | 1020474 | 914926  |
| 524916  | 642813  | 1003542 | 991819  | 757942  | 923935  |
| 566112  | 1260180 | 1084073 | 1132274 | 1389524 | 1872995 |
| 0       | 5180    | 15851   | 11783   | 53893   | 2484    |
| 0       | 12873   | 35395   | 67983   | 13602   | 2260    |
| 8992    | 133399  | 65918   | 101549  | 133987  | 39921   |
| 11898   | 229486  | 20773   | 50777   | 11025   | 63775   |
| 745343  | 2767602 | 1453237 | 2403240 | 2877078 | 1475329 |
| 37976   | 106868  | 309679  | 355061  | 186299  | 147075  |
| 0       | 124223  | 3462    | 4974    | 29181   | 2082    |
| 59300   | 120605  | 16195   | 158507  | 112510  | 127268  |
| 5045638 | 6400632 | 5864164 | 6589311 | 4712742 | 6594468 |
| 30231   | 158710  | 192729  | 133175  | 181120  | 111748  |
| 0       | 0       | 0       | 0       | 0       | 1556    |
| 0       | 135493  | 0       | 0       | 0       | 0       |
| 4654    | 0       | 28217   | 161292  | 7801    | 20614   |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 33035   | 0       | 0       | 0       |
| 67255   | 544098  | 149639  | 311795  | 10302   | 123148  |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 1893    | 729     | 78943   | 208656  | 16797   | 30837   |
| 0       | 15147   | 13136   | 10560   | 7785    | 0       |
| 16549   | 143377  | 52753   | 153857  | 140899  | 111223  |
| 5893    | 2165    | 1938    | 2581    | 0       | 11667   |
| 0       | 2451    | 7760    | 8309    | 1637    | 359     |
| 0       | 45484   | 1723    | 0       | 0       | 4716    |
| 0       | 0       | 3718    | 0       | 0       | 0       |
| 1332627 | 2831649 | 3124602 | 2396326 | 3513289 | 2904151 |
| 6770    | 3396    | 8617    | 4458    | 98523   | 2760    |
| 0       | 0       | 0       | 0       | 0       | 819     |
| 109560  | 511931  | 652227  | 513498  | 1234939 | 256522  |
| 2145324 | 5730406 | 3237697 | 4355460 | 3737096 | 5829783 |
| 74625   | 522699  | 838828  | 561472  | 411731  | 177722  |
| 326     | 75121   | 27035   | 57458   | 142575  | 20072   |
| 535929  | 1929816 | 1885437 | 2177833 | 843187  | 1035591 |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 0       | 0       | 0       | 0       |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 25713   | 41889   | 13593   | 54501   | 39469   | 53349   |
| 2701    | 0       | 23120   | 0       | 3033    | 3406    |
| 0       | 0       | 0       | 0       | 0       | 0       |
| 0       | 0       | 453     | 11551   | 0       | 0       |
| 3972    | 23741   | 97335   | 17817   | 61109   | 27495   |
| 2186301 | 1812579 | 1530346 | 3897890 | 1353183 | 4678452 |
| 508024  | 2033223 | 2627739 | 660876  | 1373682 | 2491539 |
| 44189   | 38598   | 32739   | 0       | 1011    | 185638  |
| 53526   | 1147034 | 169305  | 278760  | 183956  | 358055  |
| 18372   | 45840   | 52227   | 14668   | 5102    | 23549   |
| 219550  | 1683063 | 2507411 | 732831  | 800226  | 997839  |
| 0       | 3684    | 0       | 2985    | 202824  | 1902    |
| 92436   | 2209964 | 1760631 | 1634829 | 1250878 | 469582  |
| 19294   | 57159   | 55199   | 153027  | 124843  | 28336   |
| 1812703 | 5741685 | 4106570 | 5339288 | 2332960 | 4053156 |
| 0       | 795     | 68546   | 0       | 2630    | 0       |
| 3008    | 10100   | 0       | 328     | 812     | 9610    |
| 49200   | 74653   | 27577   | 39864   | 2395    | 7664    |
| 195960  | 784124  | 665478  | 2021892 | 656802  | 678049  |
| 1154500 | 5393408 | 5451098 | 3281934 | 4567529 | 2537608 |
| 45771   | 308181  | 57744   | 373737  | 155915  | 87471   |
| 37796   | 176534  | 255353  | 307743  | 252293  | 242717  |
| 0       | 0       | 0       | 683     | 0       | 1357    |
| 0       | 22763   | 8543    | 81708   | 27035   | 5650    |
| 199630  | 393398  | 467973  | 439738  | 108431  | 524461  |
| 0       | 125969  | 80      | 256     | 3657    | 3391    |
| 355506  | 261779  | 574601  | 138485  | 736926  | 580450  |
| 2421    | 105134  | 5132    | 19711   | 65103   | 21295   |
| 183968  | 553080  | 231918  | 145910  | 164054  | 428930  |
| 865294  | 3842451 | 1909076 | 2420338 | 2479542 | 1974642 |
| 474434  | 2648968 | 1442197 | 1298014 | 1289049 | 1509434 |
| 6224    | 6295    | 43431   | 3701    | 112967  | 37482   |
| 52979   | 1202116 | 364636  | 104099  | 88140   | 207620  |
| 337214  | 876129  | 684363  | 421805  | 1556030 | 888825  |
| 2267694 | 8022068 | 7512416 | 7903489 | 7417600 | 7663997 |
| 0       | 850     | 67849   | 0       | 61776   | 906     |
| 0       | 324     | 0       | 0       | 0       | 0       |
| 30979   | 75748   | 615277  | 89750   | 150586  | 155603  |
| 153     | 0       | 831     | 3639    | 0       | 30351   |
| 0       | 3665    | 3389    | 4172    | 528     | 0       |
| 181294  | 576002  | 207087  | 499630  | 962449  | 206298  |
| 72      | 88258   | 3089    | 5338    | 192733  | 13560   |
| 10445   | 20293   | 2772    | 6913    | 1942    | 17377   |
| 0       | 0       | 0       | 0       | 18280   | 0       |
| 0       | 498     | 0       | 683     | 1021    | 3014    |
| 0       | 60427   | 1376    | 4158    | 9735    | 3974    |
| 0       | 0       | 0       | 282525  | 0       | 0       |
| 0       | 11164   | 11320   | 22092   | 0       | 386     |
| 0       | 108880  | 0       | 27107   | 198     | 0       |
| 5723    | 467547  | 383945  | 819500  | 623734  | 61274   |



|         |          |          |          |          |          |
|---------|----------|----------|----------|----------|----------|
| 17632   | 8403     | 4115     | 43911    | 4715     | 30689    |
| 19687   | 190      | 0        | 0        | 5201     | 72209    |
| 701976  | 2405208  | 2691579  | 4064990  | 1199113  | 1739490  |
| 255757  | 291470   | 367092   | 354111   | 524172   | 357804   |
| 53907   | 300810   | 819277   | 173472   | 204859   | 93302    |
| 7219    | 2611     | 934      | 6722     | 43256    | 37931    |
| 0       | 0        | 0        | 0        | 0        | 0        |
| 0       | 0        | 0        | 0        | 0        | 0        |
| 434116  | 986221   | 635658   | 633422   | 332512   | 928191   |
| 2492    | 61374    | 106865   | 8928     | 54827    | 29366    |
| 0       | 65829    | 313995   | 55267    | 58896    | 9493     |
| 0       | 0        | 0        | 0        | 2256     | 0        |
| 98897   | 402244   | 755372   | 332346   | 101712   | 295731   |
| 0       | 25855    | 39187    | 24853    | 36204    | 11729    |
| 0       | 640      | 7371     | 0        | 0        | 1963     |
| 643     | 0        | 0        | 0        | 3432     | 4359     |
| 8036    | 1457     | 2130     | 43566    | 23690    | 31263    |
| 0       | 0        | 442      | 5139     | 0        | 0        |
| 0       | 0        | 0        | 0        | 0        | 0        |
| 0       | 19453    | 491      | 1361     | 3281     | 400      |
| 672032  | 777452   | 1385564  | 619419   | 2347045  | 825550   |
| 35145   | 1310682  | 503629   | 697797   | 184529   | 195032   |
| 54428   | 14405    | 14725    | 22913    | 59013    | 27994    |
| 56954   | 23951    | 79011    | 67678    | 215377   | 171841   |
| 3188    | 4887     | 227      | 3652     | 3939     | 6584     |
| 119450  | 930707   | 1046892  | 797648   | 661867   | 586719   |
| 290488  | 1759095  | 1655248  | 1134518  | 1679211  | 1294948  |
| 30692   | 11594    | 464      | 28454    | 5520     | 70878    |
| 7275    | 27290    | 10563    | 4792     | 9723     | 62877    |
| 15320   | 69410    | 147875   | 575497   | 19851    | 40421    |
| 406316  | 751653   | 1179294  | 1039613  | 538058   | 914940   |
| 30858   | 214780   | 34836    | 45155    | 8017     | 58313    |
| 324792  | 1453571  | 879058   | 666148   | 1373744  | 968514   |
| 401896  | 681356   | 463498   | 947744   | 729103   | 955027   |
| 750335  | 1690039  | 932441   | 1358006  | 1485596  | 1754210  |
| 2297586 | 5921532  | 4625893  | 4412677  | 6367392  | 5777079  |
| 257989  | 479442   | 1245833  | 750777   | 770824   | 563657   |
| 624     | 36619    | 35394    | 277746   | 22933    | 26105    |
| 0       | 0        | 0        | 0        | 0        | 0        |
| 3813    | 620861   | 6564     | 49900    | 25004    | 19760    |
| 526766  | 2328068  | 1528067  | 1861721  | 675170   | 1070178  |
| 18076   | 42997    | 50220    | 13660    | 72827    | 51505    |
| 159272  | 83275    | 76665    | 24173    | 25049    | 241897   |
| 1240093 | 1925548  | 2542097  | 2495899  | 3289547  | 3339511  |
| 620231  | 1888383  | 2410422  | 2479800  | 2071551  | 2044866  |
| 16943   | 75062    | 128311   | 111161   | 166926   | 10226    |
| 5117700 | 16959204 | 13509823 | 10277510 | 11696853 | 12603569 |
| 181707  | 417293   | 590191   | 882539   | 729711   | 282027   |
| 1946    | 218519   | 109461   | 35262    | 703      | 8284     |
| 0       | 228      | 707      | 653      | 0        | 475      |

|         |         |         |         |         |         |
|---------|---------|---------|---------|---------|---------|
| 129918  | 1213479 | 1292280 | 909467  | 625137  | 481182  |
| 627095  | 1806996 | 914161  | 1877192 | 1599739 | 1936383 |
| 198553  | 61675   | 74965   | 509462  | 503231  | 124150  |
| 720680  | 2170123 | 2527431 | 1318418 | 2095240 | 1089712 |
| 224974  | 821037  | 1206087 | 669148  | 744997  | 712930  |
| 14555   | 0       | 0       | 0       | 0       | 85882   |
| 1170918 | 3712896 | 3884526 | 3265497 | 2611275 | 2674215 |
| 0       | 33627   | 0       | 535     | 1509    | 1614    |
| 10455   | 32306   | 53233   | 5010    | 18646   | 37624   |
| 2392    | 53394   | 45033   | 14453   | 16707   | 19524   |
| 307473  | 400434  | 628238  | 1284634 | 198702  | 399795  |
| 0       | 76938   | 92025   | 34059   | 4423    | 350     |
| 0       | 0       | 1135    | 0       | 0       | 12939   |
| 2667892 | 6417068 | 6604545 | 6635687 | 6913554 | 7649220 |
| 102243  | 760766  | 209844  | 196853  | 560229  | 544213  |
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| 249923   | 386938   | 335329   | 481739   | 486187   | 250213   |
| 539777   | 1042758  | 1315691  | 1473863  | 804666   | 1494189  |
| 23543036 | 62286298 | 63627334 | 61727079 | 57850019 | 64454778 |
| 1773192  | 4374313  | 3780540  | 3721424  | 2481646  | 4423604  |
| 3781776  | 11140062 | 12327980 | 9087773  | 11083916 | 9642539  |
| 1071142  | 3895395  | 2047075  | 2936364  | 2969288  | 3131777  |
| 1668751  | 6330992  | 6331774  | 6091105  | 4566819  | 4364877  |
| 2035391  | 5278308  | 5770760  | 4730275  | 4870517  | 4421224  |
| 1796441  | 7075814  | 6790961  | 7494035  | 7780092  | 6696792  |
| 9740252  | 25926011 | 25626143 | 23014977 | 23487456 | 24320987 |
| 9413333  | 28123962 | 34066233 | 32515858 | 31292527 | 25504363 |
| 7636108  | 18503766 | 16115172 | 17826790 | 15704910 | 17617450 |

|          |          |          |          |          |          |
|----------|----------|----------|----------|----------|----------|
| 5608587  | 12462719 | 14271145 | 13524630 | 17458147 | 16277172 |
| 1563485  | 4934764  | 4754068  | 4685210  | 4523745  | 4105990  |
| 1245118  | 6590629  | 7120373  | 6190707  | 5610153  | 4283514  |
| 49312    | 351136   | 511127   | 146496   | 84645    | 73906    |
| 2493507  | 9765111  | 7322174  | 8837550  | 8837811  | 8047256  |
| 4093976  | 14158259 | 13786834 | 14894521 | 16616773 | 13872173 |
| 1802680  | 10004662 | 8096894  | 7506989  | 6874896  | 6536512  |
| 27036    | 384287   | 206739   | 559220   | 543941   | 194003   |
| 1519287  | 766682   | 2027898  | 3253760  | 2792412  | 2378304  |
| 4544345  | 10633457 | 11512419 | 9876885  | 8454176  | 10177559 |
| 12642568 | 27246860 | 29034525 | 30483530 | 25987270 | 29579754 |
| 14352491 | 34765105 | 34580839 | 32622555 | 29750936 | 32673442 |
| 1333579  | 6759205  | 5735503  | 5760682  | 5597350  | 4828863  |
| 9277     | 476622   | 585957   | 992191   | 32090    | 18758    |
| 328549   | 922123   | 504523   | 1444398  | 1097748  | 954853   |
| 2219021  | 5675052  | 4396725  | 4971493  | 6742528  | 4978599  |
| 3004481  | 6098113  | 6439101  | 5781568  | 5545639  | 8538958  |
| 12898408 | 33423848 | 37344441 | 33573116 | 33286229 | 33210020 |
| 3267298  | 8588558  | 9895041  | 9126452  | 7469381  | 8381204  |
| 6210306  | 18346132 | 15958798 | 20174765 | 14652270 | 15487995 |
| 583518   | 837178   | 1646043  | 897544   | 1011833  | 1557716  |
| 1609397  | 3557859  | 3528343  | 3904796  | 4126004  | 4034719  |
| 18226503 | 68276711 | 57985675 | 55309116 | 50904330 | 47004099 |
| 7909916  | 33874214 | 25267241 | 24964320 | 27563987 | 22878007 |
| 742967   | 4490037  | 2625488  | 2464289  | 3117607  | 2918633  |
| 0        | 0        | 0        | 4456     | 6036     | 5221     |
| 78959    | 1416940  | 737315   | 612522   | 504239   | 264405   |
| 2197044  | 6618471  | 6825197  | 5467594  | 6690235  | 7315465  |
| 5820928  | 28506584 | 21181219 | 21829092 | 18148002 | 16371243 |
| 666468   | 3809104  | 2428501  | 2044473  | 2240316  | 1378820  |
| 976427   | 1439336  | 1644457  | 1300931  | 1882649  | 1290647  |
| 906045   | 632128   | 380957   | 1439272  | 1071194  | 2413013  |
| 549628   | 3401680  | 3088984  | 3864099  | 4450624  | 3703312  |
| 762147   | 1978252  | 2462831  | 2676494  | 2660776  | 1565421  |
| 142569   | 1399248  | 1543652  | 731102   | 1894638  | 1163075  |
| 641992   | 1444628  | 1140506  | 864630   | 723114   | 2115740  |
| 338826   | 886100   | 852553   | 474442   | 534874   | 1368835  |
| 115972   | 381783   | 1247321  | 1061750  | 1086553  | 391544   |
| 1444960  | 5287017  | 3038817  | 3874543  | 2482952  | 3551300  |
| 6688263  | 11085923 | 12678655 | 12123955 | 11639533 | 12149280 |
| 771896   | 3250599  | 1110596  | 1197923  | 418698   | 1167307  |
| 180058   | 720287   | 1648922  | 797689   | 524024   | 562548   |
| 14204    | 67273    | 268564   | 45968    | 191291   | 64170    |
| 1132816  | 2626721  | 4895903  | 3479351  | 2565024  | 2284704  |
| 1480927  | 4843913  | 4228990  | 2873186  | 3644169  | 2532942  |
| 786458   | 1101133  | 1465615  | 1189345  | 762728   | 1802956  |
| 574793   | 1175893  | 551086   | 411868   | 638478   | 873061   |
| 611088   | 1709466  | 3320474  | 2277276  | 790208   | 1354457  |
| 576034   | 2769952  | 3750677  | 2479974  | 1549511  | 2299774  |
| 867631   | 1899006  | 1793927  | 1938769  | 2004632  | 2270481  |



|        |        |        |        |        |        |
|--------|--------|--------|--------|--------|--------|
| 0      | 82490  | 829    | 48034  | 0      | 447    |
| 206006 | 588192 | 516335 | 623738 | 694835 | 698729 |

Header

Part 1

FARM: NURSERY EMPLOYEES & DRIVERS  
FARM: GARDENING-MARKET OR TRUCK-& DRIVERS  
FRUIT PICKING BY CONTRACTOR AND DRIVERS  
SUGAR CANE PLANTATION & DRIVERS  
FARM: POULTRY OR EGG PRODUCER & DRIVERS  
FARM: FLORIST & DRIVERS  
FARM: DAIRY & DRIVERS  
FARM: FIELD CROPS & DRIVERS  
LANDSCAPE GARDENING & DRIVERS  
GROVE CARETAKING BY CONTRACTOR AND DRIVERS  
ORCHARD AND GROVE OWNERS AND OPERATORS-ALL OPERATIONS & DRIVERS  
VINEYARD AND DRIVERS  
FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS  
TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS  
FARM: FISH HATCHERY & DRIVERS  
LAWN OR SHRUB SPRAYING & DRIVERS  
FARM: ANIMAL RAISING & DRIVERS  
FARM - BERRY & DRIVERS  
IRRIGATION WORKS OPERATION & DRIVERS  
COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS  
DOMESTIC WORKERS - RESIDENCES - PART-TIME  
DOMESTIC WORKERS - RESIDENCES - FULL-TIME  
RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE  
COAL MINING-SURFACE & DRIVERS  
MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS  
MINING NOC-NOT COAL-SURFACE & DRIVERS  
PHOSPHATE MINING & DRIVERS  
OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS  
OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR  
SMELTING, SINTERING OR REFINING-LEAD-& DRIVERS  
SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS  
ORE MILLING & DRIVERS  
ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS  
DISTILLATION-WOOD-& DRIVERS  
TURPENTINE OR RESIN MFG.-STEAM OR NON-DESTRUCTIVE PROCESS-& DRIVERS  
QUARRY NOC & DRIVERS  
LIME MFG  
QUARRY-CEMENT ROCK-SURFACE-& DRIVERS  
LIME MFG-QUARRY-SURFACE-& DRIVERS  
ROCK WOOL MFG  
CEMENT MFG  
STONE CRUSHING & DRIVERS  
FLINT GRINDING & DRIVERS  
EMERY WORKS & DRIVERS  
ABRASIVE WHEEL MFG & DRIVERS  
STONE CUTTING OR POLISHING NOC & DRIVERS  
ASBESTOS GOODS MFG  
MICA GOODS MFG & MICA PREPARING

ABRASIVE PAPER OR CLOTH PREPARATION  
WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL  
DIE CASTING MFG  
BAKERY - SALESPERSONS & DRIVERS  
GRAIN OR FEED MILLING  
CEREAL OR BAR MFG.  
SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS  
ICE CREAM MFG & DRIVERS  
CANDY, CHOCOLATE AND CONFECTION MFG  
MILK PRODUCTS MFG NOC  
CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS  
BUTCHERING  
PACKING HOUSE-ALL OPERATIONS  
MEAT PRODUCTS MFG NOC  
FRUIT PACKING  
PICKLE MFG  
CANNERY NOC  
FRUIT EVAPORATING OR PRESERVING  
OYSTER PROCESSING  
CITRUS PRODUCTS PROCESSING & DRIVERS  
BREWERY & DRIVERS  
SPIRITUOUS LIQUOR DISTILLERY  
SPIRITUOUS LIQUOR BOTTLING  
BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS  
TOBACCO PRODUCTS MFG. NOC  
TOBACCO REHANDLING OR WAREHOUSING  
COTTON BATTING, WADDING OR WASTE MFG  
YARN OR THREAD MFG-COTTON  
WOOL SPINNING AND WEAVING  
FELTING MFG  
SILK THREAD OR YARN MFG  
TEXTILE FIBER MFG-SYNTHETIC  
HOSIERY MFG  
KNIT GOODS MFG NOC  
WEBBING MFG  
EMBROIDERY MFG  
CARPET OR RUG MFG NOC  
TEXTILE-BLEACHING, DYEING, MERCERIZING, FINISHING  
YARN DYEING OR FINISHING  
CLOTH PRINTING  
CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC  
DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY  
FEATHER OR FLOWER MFG-ARTIFICIAL  
MATTRESS OR BOX SPRING MFG  
LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS  
CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS  
TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS  
LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS  
FUR PROCESSING-PREPARING SKINS  
LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSSING, AND WOOL PULLING

SHOE STOCK MFG  
BOOT OR SHOE MFG NOC  
GLOVE MFG-LEATHER OR TEXTILE  
LUGGAGE MFG  
LEATHER GOODS MFG NOC  
LOGGING OR LUMBERING & DRIVERS  
SAW MILL  
VENEER MFG  
PLANING OR MOLDING MILL  
FURNITURE STOCK MFG  
BOX OR BOX SHOOK MFG  
PATTERN MAKING NOC  
MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SHOP WORK -  
MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR  
CARPENTRY-SHOP ONLY-& DRIVERS  
BRUSH OR BROOM ASSEMBLY  
BRUSH OR BROOM MFG NOC  
WOODENWARE MANUFACTURING NOC  
FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD  
FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC  
VENEER PRODUCTS MFG  
VENEER PRODUCTS MFG-NO VENEER MFG  
PIANO MFG  
WOOD PRESERVING & DRIVERS  
IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS  
IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS  
PIPE OR TUBE MFG NOC & DRIVERS  
ROLLING MILL NOC & DRIVERS  
PIPE OR TUBE MFG-IRON OR STEEL-& DRIVERS  
IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS  
IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS  
IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- &  
ELEVATOR OR ESCALATOR MFG  
SIGN MFG-METAL  
SHEET METAL PRODUCTS MFG.  
FOUNDRY-FERROUS-NOC  
FOUNDRY-STEEL CASTINGS  
FOUNDRY-NON-FERROUS  
FORGING WORK-DROP OR MACHINE  
BLACKSMITH  
TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NOC  
TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR  
SAW MFG  
NEEDLE MFG  
CUTLERY MFG NOC  
TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL  
BUTTON OR FASTENER MFG-METAL  
NUT OR BOLT MFG  
SCREW MFG  
HARDWARE MFG NOC

STOVE MFG  
RADIATOR OR HEATER MFG  
ELECTRICAL APPARATUS MFG NOC  
ELECTRIC OR GAS LIGHTING FIXTURES MFG  
PLUMBERS SUPPLIES MFG NOC  
CAN MFG  
LAMP OR PORTABLE LANTERN MFG  
ENAMEL WARE MFG.  
ALUMINUM WARE MFG  
WIRE ROPE MFG-IRON OR STEEL  
WIRE DRAWING-IRON OR STEEL  
WIRE CLOTH MFG  
WIRE GOODS MFG NOC  
EYELET MFG  
BED SPRING OR WIRE MATTRESS MFG  
SPRING MFG  
HEAT-TREATING-METAL  
BRASS OR COPPER GOODS MFG  
TIN FOIL MFG  
TYPE FOUNDRY  
WELDING OR CUTTING NOC & DRIVERS  
ELECTROPLATING  
GALVANIZING OR TINNING-NOT ELECTROLYTIC  
JEWELRY MFG  
WATCH MFG  
METAL STAMPED GOODS MFG NOC  
CONSTRUCTION OR AGRICULTURAL MACHINERY MFG  
TEXTILE MACHINERY MFG  
PRINTING OR BOOKBINDING MACHINE MFG  
CONFECTION MACHINE MFG  
COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC  
FUEL INJECTION DEVICE MFG  
PUMP MFG  
BOILERMAKING  
AUTOMATED MACHINE SHOP NOC  
MACHINE SHOP NOC  
VALVE MFG  
GEAR MFG OR GRINDING  
BALL OR ROLLER BEARING MFG  
BATTERY MFG-DRY  
ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG  
BATTERY MFG-STORAGE  
AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC  
TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC  
INSTRUMENT MFG NOC  
OIL STILL ERECTION OR REPAIR  
MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS  
BOILER INSTALLATION OR REPAIR-STEAM  
AUTOMOBILE WHEEL MFG-METAL-NOT CAST  
AUTOMOBILE RADIATOR MFG

AUTOMOBILE MFG OR ASSEMBLY  
AUTOMOBILE RECYCLING & DRIVERS  
AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL  
AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC  
AIRCRAFT ENGINE MFG  
AUTOMOBILE ENGINE MFG  
AIRPLANE MFG  
MOTORCYCLE MFG OR ASSEMBLY  
BABY CARRIAGE MFG  
CAR MFG-RAILROAD-& DRIVERS  
SAND OR GRAVEL DIGGING & DRIVERS  
BRICK OR CLAY PRODUCTS MFG. NOC & DRIVERS  
REFRACTORY PRODUCTS MFG & DRIVERS  
CONCRETE PRODUCTS MFG & DRIVERS  
PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS  
PLASTER STATUARY OR ORNAMENT MFG  
POTTERY MFG: CHINA OR TABLEWARE  
POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST  
POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING  
GLASS MFG-& DRIVERS  
INTEGRATED CIRCUIT MFG.  
ELECTRIC BULB MFG  
GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES  
GLASS MFG-CUT  
GLASSWARE MFG NOC  
GLASS MERCHANT  
MIRROR MFG  
CATHEDRAL OR ART GLASS WINDOW MFG  
OPTICAL GOODS MFG. NOC  
PULP MFG-GROUND WOOD PROCESS  
PULP MFG-CHEMICAL PROCESS  
PAPER MFG  
BOX MFG-SET-UP PAPER  
BOX MFG-FOLDING PAPER-NOC  
CORRUGATED OR FIBER BOARD CONTAINER MFG  
PAPER COATING  
STATIONERY MFG  
FIBER GOODS MFG  
BAG MFG. - PLASTIC OR PAPER  
PAPER GOODS MFG NOC  
DRESS PATTERN MFG-PAPER  
BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION  
PRINTING  
NEWSPAPER PUBLISHING  
BOOKBINDING  
PHOTOENGRAVING  
ENGRAVING  
PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS  
RUBBER GOODS MFG NOC  
RUBBER TIRE MFG

MAGNETIC AND OPTICAL RECORDING MEDIA MFG.  
PEN MFG  
PLASTICS MFG: FABRICATED PRODUCTS NOC  
PLASTICS MFG: SHEETS, RODS, OR TUBES  
CABLE MFG-INSULATED ELECTRICAL  
PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC  
FABRIC COATING OR IMPREGNATING NOC  
ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE  
INK MFG  
PAINT, LACQUER OR VARNISH MANUFACTURING  
SALT BORAX OR POTASH PRODUCING OR REFINING & DRIVERS  
PHOSPHATE WORKS & DRIVERS  
FERTILIZER MFG & DRIVERS  
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO  
OXYGEN OR HYDROGEN MFG & DRIVERS  
GLUE MFG & DRIVERS  
RENDERING WORKS NOC & DRIVERS  
COTTONSEED OIL MFG-MECHANICAL & DRIVERS  
OIL MFG-VEGETABLE-NOC  
OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS  
DENTAL LABORATORY  
PHARMACEUTICAL OR SURGICAL GOODS MFG NOC  
CORN PRODUCTS MFG  
CANDLE MFG  
BUTTER SUBSTITUTE MFG  
SOAP OR SYNTHETIC DETERGENT MFG  
OIL REFINING-PETROLEUM-& DRIVERS  
ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS  
SYNTHETIC RUBBER MFG  
EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS  
EXPLOSIVES DISTRIBUTORS & DRIVERS  
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OF  
CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS  
CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS  
SPORTING GOODS MFG NOC  
PHOTOGRAPHIC SUPPLIES MFG  
CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE  
MASONRY NOC  
PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS  
IRON OR STEEL: ERECTION-FRAME STRUCTURES  
IRON OR STEEL: ERECTION NOC  
IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT  
IRON OR STEEL: ERECTION-CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN  
DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL  
FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC  
ELEVATOR ERECTION OR REPAIR  
PLUMBING NOC & DRIVERS  
AUTOMATIC SPRINKLER INSTALLATION & DRIVERS  
ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS  
OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR

VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR &  
CONCRETE CONSTRUCTION NOC  
CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE  
CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& DRIVERS  
CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS  
SWIMMING POOL CONSTRUCTION, INSTALLATION OR REPAIR - NOT IRON OR STEEL -  
CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK  
HOTHOUSE ERECTION-ALL OPERATIONS  
CARPENTRY NOC  
CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM  
LATHING & DRIVERS  
WALLBOARD, INSTALLATION - WITHIN BUILDINGS & DRIVERS  
GLAZIER-AWAY FROM SHOP & DRIVERS  
ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS  
ASBESTOS CONTRACTOR-NOC & DRIVERS  
PAINTING NOC & SHOP OPERATIONS, DRIVERS  
FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE  
INSULATION WORK NOC & DRIVERS  
PLASTERING NOC & DRIVERS  
PAPERHANGING & DRIVERS  
STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS  
STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS  
STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS  
STREET OR ROAD MAINTENANCE OR BEAUTIFICATION & DRIVERS  
SHEET METAL WORK - INSTALLATION & DRIVERS  
HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION  
ROOFING-ALL KINDS & DRIVERS  
CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER  
CLEANER - DEBRIS REMOVAL - CONSTRUCTION OR ERECTION CONTRACTOR  
CLEANER-DEBRIS REMOVAL-TEMPORARY LABOR SERVICE  
CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE  
CARPENTRY-DWELLINGS-THREE STORIES OR LESS  
BUILDING RAISING OR MOVING  
SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS  
SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS  
LAND PILE DRIVING  
DAM OR LOCK CONSTRUCTION: CONCRETE WORK-ALL OPERATIONS  
DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRIVERS  
LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS  
DRILLING NOC & DRIVERS  
OIL OR GAS WELL: CEMENTING & DRIVERS  
OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES  
OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS  
OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS  
EXCAVATION & DRIVERS  
IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS  
OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS  
OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS  
OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS  
OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS



TUNNELING-ALL OPERATIONS  
SHAFT SINKING-ALL OPERATIONS  
SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS  
GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS  
CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS  
FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED  
POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC  
FOOD PRODUCTS MFG. NOC  
BOAT BUILDING-WOOD-NOC & DRIVERS  
BOAT BUILDING OR REPAIR & DRIVERS  
MARINA & DRIVERS  
BOAT BUILDING OR REPAIR-FIBERGLASS ONLY-& DRIVERS  
SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS  
SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS  
PAINTING-SHIP HULLS  
VESSELS-NOC-PROGRAM I  
VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA  
BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I  
VESSELS-NOT SELF-PROPELLED-PROGRAM I  
VESSELS-NOC-PROGRAM II-USL ACT  
BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT  
BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-STATE ACT WITH PROGRAM I AND  
VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM  
VESSELS-NOT SELF-PROPELLED-PROGRAM II-USL ACT  
RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS  
LIVERY OR BOARDING STABLE-NOT SALES STABLE-& DRIVERS  
GREYHOUND BREEDING, TRAINING AND RACING & DRIVERS  
HORSE TRAINING  
TRUCKING: NOC-ALL EMPLOYEES & DRIVERS  
TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS  
TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS  
MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE  
TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S.  
DREDGING-ALL TYPES-PROGRAM I  
DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL  
DREDGING-ALL TYPES-PROGRAM II-USL ACT  
FREIGHT HANDLING NOC  
TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS  
DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL  
BUS CO.: ALL OTHER EMPLOYEES & DRIVERS  
COLLEGE OR SCHOOL-SCHOOL BUS DRIVERS  
BEER OR ALE DEALER-WHOLESALE & DRIVERS  
DIVING, SALVAGE, WRECKING-MARINE-PROGRAM I  
DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AND  
DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT  
AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA  
AVIATION: ALL OTHER EMPLOYEES & DRIVERS  
AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW  
AVIATION: STUNT FLYING, RACING, OR PARACHUTE JUMPING FLYING CREW  
AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS -

AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW  
AVIATION: HELICOPTERS - FLYING CREW  
AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW  
GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS  
OIL OR GAS PIPELINE OPERATION & DRIVERS  
WATERWORKS OPERATION & DRIVERS  
ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS  
ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS  
ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES &  
SEWAGE DISPOSAL PLANT OPERATION & DRIVERS  
GARBAGE WORKS  
TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES &  
BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS  
RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS  
FIRE PATROL OR PROTECTIVE CORPS & DRIVERS  
AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS  
POLICE OFFICERS & DRIVERS  
RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY  
STORE: FLORIST & DRIVERS  
AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS  
GASOLINE STATION: SELF-SERVICE AND GROCERY-RETAIL OR STORE: GROCERY-RETAIL  
STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL  
STORE: HARDWARE  
STORE: JEWELRY  
QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & CLERICAL,  
STORE: RETAIL NOC  
STORE: WHOLESALE NOC  
STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE  
STORE: MEAT, FISH OR POULTRY-RETAIL  
STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE  
STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC  
STORE - SUPERSTORES AND WAREHOUSE CLUBS  
STORE: DEPARTMENT-RETAIL  
STORE: FURNITURE & DRIVERS  
STORE: DRUG - RETAIL  
STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS  
STORE: DRUG-WHOLESALE  
BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES  
GASOLINE STATION: SELF-SERVICE AND CONVENIENCE-RETAIL OR STORE:  
STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL  
SEED MERCHANT  
WOOL MERCHANT  
IRON OR STEEL MERCHANT & DRIVERS  
MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS  
PLUMBERS SUPPLIES DEALER & DRIVERS  
FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS  
ICE MFG. OR DISTRIBUTION & DRIVERS  
BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS  
VEGETABLE PACKING & DRIVERS  
FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS - NO MFG

CONSTRUCTION OR ERECTION PERMANENT YARD  
LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE,  
COAL MERCHANT & LOCAL MANAGERS, DRIVERS  
SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS  
JUNK DEALER & DRIVERS  
BOTTLE DEALER-USED & DRIVERS  
IRON OR STEEL SCRAP DEALER & DRIVERS  
HORSE BREEDING INVOLVING STALLIONS & DRIVERS  
HORSE BREEDING NOT INVOLVING STALLIONS & DRIVERS  
STABLE OR BREEDING FARM & DRIVERS  
LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS  
STORAGE WAREHOUSE-COLD  
STORAGE WAREHOUSE NOC  
STORAGE WAREHOUSE-FURNITURE & DRIVERS  
GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS  
GASOLINE DEALER & DRIVERS  
GAS DEALER - LPG & SALESPERSONS, DRIVERS  
AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS  
GASOLINE STATION - RETAIL - SELF-SERVICE  
BUS CO.: GARAGE EMPLOYEES  
AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE,  
AUTOMOBILE BUMPER REPAIR  
METAL SCRAP DEALER & DRIVERS  
ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS  
SURVEYORS & DRIVERS  
ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL  
GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS  
STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH  
INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC  
REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES  
INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS  
INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL  
INSURANCE - OUTSIDE CLAIM ADJUSTERS  
SALESPERSONS OR COLLECTORS-OUTSIDE  
NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS-NOT RETAIL  
AUTOMOBILE SALESPERSONS  
LABOR UNION-ALL EMPLOYEES  
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF  
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP  
AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING  
CLERICAL OFFICE EMPLOYEES NOC  
ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS  
RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES  
RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES  
RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS  
CONVALESCENT OR NURSING HOME-ALL EMPLOYEES  
HOSPITAL-VETERINARY & DRIVERS  
PHYSICIAN & CLERICAL  
HOSPITAL: PROFESSIONAL EMPLOYEES  
HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES

NURSING HOME: PROFESSIONAL EMPLOYEES  
GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS  
BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL  
CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS &  
SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS  
COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL  
CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS &  
CLERICAL TELECOMMUTER EMPLOYEES  
TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL  
BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS &  
JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL  
BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES  
AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS  
BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS  
HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS  
HOSPITAL: ALL OTHER EMPLOYEES  
NURSING HOME: ALL OTHER EMPLOYEES  
HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS  
HOTEL: RESTAURANT EMPLOYEES  
CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL,  
CLUB NOC & CLERICAL  
YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL  
RESTAURANT NOC  
RESTAURANT: FAST FOOD  
BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN  
BILLIARD HALL  
BOWLING LANE  
COLLEGE: ALL OTHER EMPLOYEES  
LAWN MAINTENANCE--COMMERCIAL OR DOMESTIC & DRIVERS  
THEATER NOC: ALL OTHER EMPLOYEES  
THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS  
JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND  
ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS  
ATHLETIC SPORTS OR PARK: CONTACT SPORTS  
AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS  
ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS  
CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES &  
CEMETERY OPERATIONS & DRIVERS  
STREET CLEANING & DRIVERS  
GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS  
MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC  
PAINTING: SHOP ONLY & DRIVERS  
PAINTING: AUTOMOBILE OR CARRIAGE BODIES  
ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE  
HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR  
HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING  
UPHOLSTERING  
MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING  
SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS  
BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON

TAXIDERMIST  
FUNERAL DIRECTOR & DRIVERS

Header  
Part 2

Policy Pd 1  
Indem-L Cases

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36  
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- NO DRILLING & DRIVERS

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|                               | 5  |
|                               | 4  |
|                               | 0  |
|                               | 0  |
|                               | 0  |
|                               | 2  |
|                               | 0  |
| ALL OPERATIONS & DRIVERS      | 7  |
| INSTALLATION AT BUILDING SITE | 0  |
|                               | 16 |
|                               | 0  |
|                               | 0  |
|                               | 0  |
|                               | 2  |
|                               | 10 |
|                               | 0  |
|                               | 0  |
|                               | 0  |
|                               | 0  |
|                               | 1  |
|                               | 0  |
|                               | 0  |
|                               | 0  |
|                               | 1  |
|                               | 3  |
|                               | 2  |
| FOUNDRIES, DRIVERS            | 0  |
|                               | 1  |
|                               | 3  |
|                               | 22 |
|                               | 0  |
|                               | 0  |
|                               | 0  |
|                               | 0  |
|                               | 0  |
|                               | 2  |
| DIE MAKING OPERATIONS         | 0  |
|                               | 0  |
|                               | 0  |
|                               | 0  |
|                               | 0  |
|                               | 0  |
|                               | 0  |
|                               | 1  |
|                               | 3  |



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|   | 0  |
|   | 0  |
|   | 1  |
|   | 6  |
|   | 2  |
|   | 6  |
|   | 0  |
| EMPLOYEES, COLLECTORS OF SAMPLES, & DRIVERS | 7  |
|   | 1  |
|   | 1  |
|   | 0  |
|   | 0  |
|   | 0  |
| MFG OF INGREDIENTS                          | 8  |
|   | 3  |
|   | 1  |
|   | 0  |
|   | 0  |
|   | 0  |
|   | 0  |
|   | 2  |
|   | 0  |
|   | 0  |
|   | 0  |
|   | 2  |
|   | 2  |
|   | 0  |
|   | 1  |
|   | 0  |
| INGREDIENTS                                 | 1  |
|   | 4  |
|   | 3  |
|   | 0  |
|   | 1  |
|   | 2  |
|   | 31 |
|   | 1  |
|   | 3  |
|   | 4  |
|   | 1  |
|   | 0  |
| HEIGHT                                      | 16 |
|   | 6  |
|   | 2  |
|   | 53 |
|   | 8  |
|   | 69 |
|   | 23 |

|  |    |
|--|----|
| SALESPERSONS, DRIVERS  | 12 |
|  | 55 |
|  | 2  |
|  | 89 |
|  | 9  |
| DRIVERS  | 14 |
|  | 23 |
|  | 0  |
|  | 27 |
|  | 45 |
|  | 0  |
|  | 36 |
|  | 7  |
|  | 0  |
|  | 4  |
|  | 59 |
| FLOORING   | 1  |
|  | 7  |
|  | 2  |
|  | 0  |
|  | 18 |
|  | 16 |
|  | 0  |
|  | 11 |
|  | 16 |
| SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD & DRIVERS | 75 |
|  | 72 |
| OR CONSTRUCTION SUPERINTENDENT                                 | 32 |
|  | 1  |
|  | 8  |
| STORIES IN HEIGHT  | 68 |
|  | 1  |
|  | 0  |
|  | 0  |
|  | 0  |
|  | 1  |
|  | 0  |
|  | 0  |
|  | 0  |
|  | 5  |
|  | 0  |
| AND DRIVERS  | 0  |
|  | 0  |
|  | 0  |
|  | 47 |
|  | 5  |
|  | 1  |
|  | 0  |
|  | 0  |
|  | 1  |

|  |     |
|--|-----|
|  | 0   |
|  | 0   |
|  | 8   |
|  | 7   |
|  | 13  |
| CONCRETE PANEL FENCE INSTALLED BY HAND   | 5   |
|  | 2   |
|  | 11  |
|  | 0   |
|  | 3   |
|  | 5   |
|  | 11  |
|  | 0   |
|  | 0   |
|  | 0   |
|  | 0   |
| ADDED FOR RATEMAKING                     | 0   |
|  | 0   |
|  | 0   |
|  | 0   |
|  | 0   |
| PROGRAM II USL DATA ADDED FOR RATEMAKING | 1   |
| II USL DATA ADDED FOR RATEMAKING         | 0   |
|  | 0   |
|  | 3   |
|  | 0   |
|  | 8   |
|  | 187 |
|  | 0   |
|  | 2   |
| COMPANIES -- ALL EMPLOYEES & DRIVERS     | 44  |
| POSTAL SERVICE-ALL EMPLOYEES & DRIVERS   | 22  |
|  | 0   |
| DATA ADDED FOR RATEMAKING                | 0   |
|  | 0   |
|  | 15  |
|  | 21  |
|  | 185 |
|  | 36  |
|  | 2   |
|  | 10  |
|  | 0   |
| PROGRAM II USL DATA ADDED FOR RATEMAKING | 0   |
|  | 0   |
|  | 0   |
|  | 95  |
|  | 49  |
|  | 0   |
| FLYING CREW                              | 2   |

|   |     |
|---|-----|
|   | 1   |
|   | 0   |
|   | 0   |
|   | 1   |
|   | 0   |
|   | 7   |
|   | 2   |
|   | 1   |
| DRIVERS   | 1   |
|   | 1   |
|   | 6   |
| DRIVERS   | 71  |
|   | 18  |
|   | 5   |
|   | 48  |
| & DRIVERS   | 8   |
|   | 136 |
| BY CONTRACTOR-NO WORK ON ELEVATED RAILROADS-& DRIVERS | 1   |
|   | 16  |
|   | 23  |
|   | 35  |
|   | 78  |
|   | 31  |
|   | 11  |
| SALESPERSONS, DRIVERS                                 | 1   |
|   | 174 |
|   | 85  |
|   | 7   |
|   | 4   |
|   | 5   |
|   | 175 |
|   | 2   |
|   | 37  |
|   | 54  |
|   | 56  |
|   | 58  |
|   | 1   |
|   | 13  |
| CONVENIENCE-RETAIL                                    | 23  |
|   | 0   |
|   | 1   |
|   | 0   |
|   | 2   |
|   | 13  |
|   | 9   |
|   | 0   |
|   | 2   |
|   | 0   |
|   | 6   |
|   | 7   |

|   |     |
|---|-----|
|   | 19  |
| DRIVERS                                 | 45  |
|   | 0   |
|   | 1   |
|   | 3   |
|   | 4   |
|   | 3   |
|   | 4   |
|   | 0   |
|   | 1   |
|   | 1   |
|   | 2   |
|   | 16  |
|   | 29  |
|   | 0   |
|   | 10  |
|   | 7   |
|   | 176 |
|   | 1   |
|   | 13  |
| CASHIERS OR COUNTER PERSONNEL & DRIVERS | 18  |
|   | 9   |
|   | 1   |
|   | 18  |
|   | 3   |
|   | 5   |
|   | 0   |
| STEVEDORE WORK                          | 0   |
|   | 7   |
|   | 1   |
|   | 21  |
|   | 0   |
|   | 3   |
|   | 146 |
| DEALER-& SALESPERSONS, DRIVERS          | 1   |
|   | 21  |
|   | 1   |
|   | 2   |
|   | 0   |
|   | 5   |
|   | 231 |
|   | 14  |
|   | 74  |
|   | 15  |
|   | 27  |
|   | 40  |
|   | 19  |
|   | 107 |
|   | 89  |
|   | 134 |

|                                     |     |
|-------------------------------------|-----|
|                                     | 57  |
|                                     | 32  |
|                                     | 16  |
| CLERICAL                            | 4   |
|                                     | 35  |
|                                     | 45  |
| DRIVERS                             | 29  |
|                                     | 0   |
|                                     | 3   |
| CLERICAL, SALESPERSONS<br>& DRIVERS | 47  |
|                                     | 119 |
|                                     | 132 |
|                                     | 15  |
|                                     | 0   |
|                                     | 5   |
|                                     | 18  |
|                                     | 22  |
|                                     | 171 |
|                                     | 47  |
| SALESPERSONS, DRIVERS               | 61  |
|                                     | 5   |
|                                     | 12  |
|                                     | 290 |
|                                     | 153 |
|                                     | 10  |
|                                     | 0   |
|                                     | 3   |
|                                     | 27  |
|                                     | 99  |
|                                     | 11  |
|                                     | 5   |
| LEVEL & DRIVERS                     | 3   |
|                                     | 0   |
|                                     | 1   |
|                                     | 4   |
|                                     | 5   |
| DRIVERS                             | 0   |
|                                     | 4   |
|                                     | 18  |
|                                     | 33  |
|                                     | 11  |
|                                     | 0   |
|                                     | 1   |
| & DRIVERS                           | 14  |
| REPAIR & DRIVERS                    | 18  |
|                                     | 4   |
|                                     | 1   |
| YARD EMPLOYEES AND DRIVERS          | 4   |
|                                     | 6   |
|                                     | 11  |





| Policy Pd 2<br>Indem-L Cases | Policy Pd 3<br>Indem-L Cases | Policy Pd 4<br>Indem-L Cases | Policy Pd 5<br>Indem-L Cases | Policy Pd 1<br>Indem-N Cases | Policy Pd 2<br>Indem-N Cases |
|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 14                           | 7                            | 11                           | 9                            | 59                           | 49                           |
| 18                           | 21                           | 18                           | 28                           | 218                          | 219                          |
| 8                            | 16                           | 15                           | 31                           | 99                           | 80                           |
| 3                            | 4                            | 3                            | 7                            | 21                           | 11                           |
| 3                            | 2                            | 4                            | 5                            | 15                           | 14                           |
| 19                           | 13                           | 17                           | 24                           | 140                          | 144                          |
| 8                            | 7                            | 4                            | 7                            | 28                           | 37                           |
| 5                            | 3                            | 2                            | 3                            | 34                           | 44                           |
| 47                           | 43                           | 43                           | 40                           | 292                          | 296                          |
| 4                            | 2                            | 3                            | 3                            | 19                           | 18                           |
| 1                            | 8                            | 7                            | 12                           | 41                           | 48                           |
| 0                            | 0                            | 1                            | 1                            | 2                            | 2                            |
| 0                            | 7                            | 8                            | 1                            | 27                           | 17                           |
| 19                           | 20                           | 25                           | 20                           | 113                          | 109                          |
| 0                            | 1                            | 0                            | 1                            | 3                            | 5                            |
| 12                           | 16                           | 11                           | 11                           | 35                           | 61                           |
| 0                            | 1                            | 0                            | 0                            | 0                            | 2                            |
| 0                            | 3                            | 1                            | 2                            | 17                           | 13                           |
| 0                            | 2                            | 2                            | 8                            | 9                            | 7                            |
| 0                            | 0                            | 0                            | 0                            | 1                            | 0                            |
| 0                            | 1                            | 0                            | 1                            | 1                            | 4                            |
| 3                            | 5                            | 6                            | 6                            | 12                           | 22                           |
| 4                            | 7                            | 11                           | 3                            | 27                           | 33                           |
| 0                            | 0                            | 0                            | 0                            | 0                            | 0                            |
| 0                            | 0                            | 0                            | 0                            | 0                            | 0                            |
| 0                            | 0                            | 0                            | 0                            | 2                            | 1                            |
| 0                            | 2                            | 2                            | 0                            | 8                            | 9                            |
| 0                            | 0                            | 1                            | 0                            | 0                            | 1                            |
| 0                            | 0                            | 0                            | 0                            | 0                            | 0                            |
| 0                            | 1                            | 2                            | 1                            | 2                            | 4                            |
| 0                            | 0                            | 0                            | 0                            | 2                            | 3                            |
| 0                            | 0                            | 0                            | 0                            | 0                            | 0                            |
| 3                            | 3                            | 4                            | 5                            | 14                           | 17                           |
| 0                            | 0                            | 0                            | 0                            | 1                            | 0                            |
| 1                            | 0                            | 0                            | 0                            | 0                            | 3                            |
| 2                            | 0                            | 3                            | 3                            | 10                           | 12                           |
| 0                            | 0                            | 0                            | 0                            | 0                            | 0                            |
| 0                            | 0                            | 0                            | 0                            | 1                            | 0                            |
| 0                            | 0                            | 0                            | 0                            | 0                            | 1                            |
| 0                            | 0                            | 0                            | 0                            | 4                            | 5                            |
| 3                            | 1                            | 1                            | 4                            | 12                           | 18                           |
| 1                            | 1                            | 0                            | 3                            | 6                            | 1                            |
| 0                            | 0                            | 0                            | 0                            | 0                            | 0                            |
| 0                            | 0                            | 0                            | 0                            | 0                            | 0                            |
| 0                            | 0                            | 0                            | 0                            | 0                            | 0                            |
| 4                            | 9                            | 1                            | 4                            | 44                           | 48                           |
| 0                            | 0                            | 0                            | 0                            | 0                            | 0                            |
| 0                            | 0                            | 0                            | 0                            | 0                            | 0                            |

|    |    |    |    |     |     |     |
|----|----|----|----|-----|-----|-----|
| 0  | 0  | 0  | 0  | 0   | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   | 4   |
| 0  | 0  | 2  | 0  | 0   | 0   | 0   |
| 32 | 29 | 18 | 27 | 119 | 131 | 131 |
| 1  | 1  | 1  | 0  | 8   | 11  | 11  |
| 0  | 0  | 1  | 0  | 0   | 0   | 0   |
| 0  | 1  | 2  | 1  | 6   | 2   | 2   |
| 2  | 2  | 1  | 1  | 6   | 7   | 7   |
| 0  | 1  | 0  | 0  | 5   | 3   | 3   |
| 0  | 0  | 0  | 0  | 5   | 1   | 1   |
| 5  | 6  | 3  | 10 | 31  | 39  | 39  |
| 1  | 0  | 1  | 1  | 12  | 26  | 26  |
| 3  | 2  | 6  | 4  | 27  | 30  | 30  |
| 2  | 4  | 4  | 9  | 22  | 33  | 33  |
| 5  | 0  | 2  | 10 | 21  | 39  | 39  |
| 0  | 0  | 0  | 0  | 1   | 1   | 1   |
| 0  | 0  | 0  | 0  | 2   | 2   | 2   |
| 1  | 0  | 0  | 1  | 4   | 3   | 3   |
| 0  | 0  | 0  | 0  | 1   | 2   | 2   |
| 5  | 14 | 14 | 8  | 57  | 40  | 40  |
| 0  | 1  | 1  | 0  | 7   | 8   | 8   |
| 0  | 0  | 0  | 0  | 4   | 0   | 0   |
| 0  | 0  | 1  | 1  | 3   | 1   | 1   |
| 34 | 41 | 34 | 40 | 188 | 210 | 210 |
| 1  | 1  | 0  | 0  | 5   | 4   | 4   |
| 0  | 0  | 0  | 0  | 0   | 0   | 0   |
| 0  | 0  | 0  | 0  | 2   | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 2   | 2   |
| 0  | 0  | 0  | 0  | 0   | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 1   | 1   |
| 1  | 0  | 0  | 0  | 2   | 6   | 6   |
| 0  | 0  | 0  | 0  | 0   | 0   | 0   |
| 0  | 1  | 0  | 0  | 0   | 2   | 2   |
| 0  | 0  | 0  | 0  | 1   | 1   | 1   |
| 0  | 1  | 1  | 1  | 5   | 4   | 4   |
| 0  | 0  | 0  | 0  | 0   | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 1   | 1   |
| 0  | 0  | 0  | 0  | 1   | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 1   | 1   |
| 10 | 6  | 17 | 12 | 91  | 84  | 84  |
| 0  | 0  | 0  | 0  | 0   | 2   | 2   |
| 0  | 0  | 0  | 0  | 0   | 0   | 0   |
| 7  | 2  | 5  | 4  | 17  | 31  | 31  |
| 22 | 20 | 21 | 21 | 105 | 101 | 101 |
| 2  | 3  | 9  | 1  | 12  | 18  | 18  |
| 0  | 2  | 0  | 0  | 1   | 1   | 1   |
| 14 | 7  | 5  | 7  | 45  | 42  | 42  |
| 0  | 0  | 0  | 0  | 0   | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   | 0   |

|    |    |    |    |     |     |
|----|----|----|----|-----|-----|
| 0  | 2  | 0  | 0  | 2   | 2   |
| 1  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 2   | 1   |
| 3  | 10 | 10 | 10 | 35  | 20  |
| 3  | 2  | 2  | 3  | 43  | 33  |
| 0  | 0  | 0  | 0  | 1   | 1   |
| 0  | 0  | 0  | 1  | 9   | 7   |
| 1  | 0  | 0  | 0  | 5   | 3   |
| 5  | 0  | 8  | 1  | 30  | 34  |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 2  | 5  | 3  | 2  | 42  | 43  |
| 0  | 0  | 0  | 0  | 3   | 6   |
| 16 | 11 | 11 | 13 | 110 | 109 |
| 0  | 0  | 0  | 0  | 0   | 1   |
| 0  | 0  | 0  | 0  | 1   | 0   |
| 1  | 0  | 0  | 0  | 2   | 2   |
| 1  | 2  | 0  | 4  | 25  | 25  |
| 17 | 15 | 18 | 6  | 120 | 100 |
| 0  | 0  | 1  | 2  | 2   | 3   |
| 1  | 0  | 2  | 1  | 7   | 6   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 4   | 1   |
| 4  | 1  | 1  | 1  | 4   | 2   |
| 0  | 0  | 0  | 0  | 1   | 0   |
| 2  | 1  | 2  | 0  | 5   | 14  |
| 0  | 0  | 0  | 0  | 1   | 0   |
| 1  | 1  | 0  | 0  | 18  | 11  |
| 2  | 8  | 4  | 4  | 54  | 48  |
| 2  | 2  | 3  | 4  | 38  | 28  |
| 0  | 0  | 0  | 0  | 0   | 5   |
| 2  | 0  | 0  | 0  | 5   | 4   |
| 2  | 1  | 3  | 4  | 13  | 14  |
| 14 | 17 | 29 | 23 | 192 | 192 |
| 1  | 0  | 1  | 0  | 0   | 1   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 1  | 0  | 0  | 3   | 11  |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 2  | 1  | 4  | 1  | 10  | 9   |
| 0  | 0  | 0  | 0  | 1   | 1   |
| 0  | 0  | 0  | 0  | 1   | 1   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 1   | 0   |
| 0  | 1  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 1   |
| 0  | 0  | 0  | 0  | 2   | 0   |
| 4  | 2  | 3  | 0  | 15  | 13  |

|    |    |    |    |     |     |
|----|----|----|----|-----|-----|
| 0  | 0  | 0  | 0  | 1   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 10 | 16 | 7  | 8  | 61  | 71  |
| 3  | 1  | 0  | 3  | 15  | 9   |
| 2  | 0  | 1  | 0  | 4   | 4   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 1  | 3  | 1  | 6  | 30  | 32  |
| 1  | 0  | 0  | 0  | 1   | 1   |
| 1  | 0  | 0  | 0  | 1   | 6   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 2  | 2  | 0  | 0  | 9   | 7   |
| 0  | 0  | 0  | 0  | 2   | 1   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 1   | 0   |
| 0  | 1  | 4  | 7  | 22  | 22  |
| 2  | 2  | 1  | 0  | 9   | 10  |
| 0  | 0  | 1  | 1  | 1   | 1   |
| 1  | 0  | 3  | 0  | 2   | 4   |
| 0  | 0  | 0  | 0  | 1   | 0   |
| 1  | 3  | 1  | 2  | 17  | 19  |
| 4  | 5  | 3  | 6  | 44  | 35  |
| 0  | 0  | 0  | 1  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 1  | 2  | 0  | 0  | 0   | 6   |
| 2  | 5  | 5  | 8  | 18  | 21  |
| 0  | 0  | 0  | 2  | 2   | 1   |
| 1  | 5  | 2  | 1  | 25  | 29  |
| 0  | 3  | 2  | 4  | 15  | 13  |
| 7  | 2  | 3  | 3  | 38  | 32  |
| 14 | 6  | 20 | 17 | 93  | 97  |
| 3  | 3  | 3  | 3  | 15  | 21  |
| 0  | 1  | 0  | 0  | 1   | 1   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 3   | 0   |
| 6  | 4  | 2  | 2  | 37  | 32  |
| 0  | 0  | 0  | 0  | 1   | 1   |
| 1  | 0  | 0  | 1  | 2   | 3   |
| 9  | 11 | 15 | 23 | 61  | 76  |
| 11 | 10 | 6  | 12 | 54  | 60  |
| 1  | 1  | 1  | 1  | 1   | 2   |
| 32 | 32 | 44 | 37 | 229 | 205 |
| 1  | 1  | 1  | 0  | 6   | 9   |
| 0  | 2  | 0  | 0  | 7   | 5   |
| 0  | 0  | 0  | 0  | 0   | 0   |

|    |    |    |    |     |     |
|----|----|----|----|-----|-----|
| 6  | 3  | 4  | 6  | 22  | 12  |
| 3  | 6  | 8  | 11 | 39  | 26  |
| 1  | 1  | 2  | 0  | 3   | 3   |
| 5  | 5  | 5  | 3  | 39  | 41  |
| 6  | 1  | 1  | 4  | 19  | 20  |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 9  | 12 | 12 | 9  | 72  | 63  |
| 0  | 0  | 0  | 0  | 1   | 0   |
| 0  | 1  | 0  | 0  | 2   | 2   |
| 0  | 0  | 0  | 0  | 1   | 2   |
| 3  | 2  | 3  | 2  | 11  | 9   |
| 1  | 0  | 0  | 0  | 5   | 1   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 12 | 15 | 16 | 11 | 135 | 155 |
| 0  | 1  | 1  | 1  | 12  | 11  |
| 0  | 0  | 0  | 1  | 1   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 1  | 0   | 3   |
| 0  | 0  | 0  | 1  | 4   | 0   |
| 0  | 0  | 1  | 0  | 3   | 2   |
| 0  | 1  | 1  | 0  | 0   | 1   |
| 0  | 0  | 0  | 0  | 0   | 1   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 1  | 1  | 3   | 2   |
| 2  | 5  | 3  | 2  | 29  | 33  |
| 0  | 0  | 0  | 0  | 1   | 3   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 3  | 3  | 1  | 2  | 8   | 6   |
| 0  | 0  | 0  | 0  | 1   | 0   |
| 3  | 1  | 0  | 5  | 10  | 11  |
| 1  | 4  | 0  | 2  | 18  | 21  |
| 0  | 0  | 2  | 0  | 0   | 1   |
| 1  | 0  | 1  | 2  | 8   | 17  |
| 2  | 0  | 5  | 2  | 9   | 11  |
| 0  | 0  | 0  | 0  | 1   | 6   |
| 0  | 1  | 0  | 0  | 4   | 8   |
| 0  | 0  | 0  | 1  | 7   | 5   |
| 2  | 0  | 0  | 0  | 3   | 3   |
| 0  | 5  | 1  | 3  | 20  | 17  |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 1  | 0  | 1  | 1  | 2   | 3   |
| 11 | 11 | 8  | 7  | 86  | 80  |
| 5  | 7  | 8  | 8  | 28  | 33  |
| 0  | 1  | 0  | 0  | 0   | 2   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 1  | 0  | 8   | 1   |
| 3  | 7  | 4  | 5  | 9   | 25  |
| 3  | 2  | 7  | 1  | 20  | 27  |
| 0  | 0  | 0  | 0  | 0   | 2   |

|    |    |    |    |     |     |
|----|----|----|----|-----|-----|
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 1  | 2   | 3   |
| 3  | 2  | 3  | 6  | 44  | 40  |
| 0  | 3  | 0  | 1  | 17  | 17  |
| 0  | 1  | 2  | 1  | 4   | 8   |
| 10 | 16 | 10 | 14 | 68  | 73  |
| 2  | 0  | 0  | 0  | 1   | 1   |
| 10 | 10 | 7  | 9  | 33  | 31  |
| 0  | 0  | 0  | 0  | 6   | 3   |
| 0  | 1  | 2  | 1  | 6   | 6   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 2  | 3  | 1  | 4  | 8   | 15  |
| 3  | 5  | 1  | 4  | 10  | 17  |
| 10 | 14 | 4  | 11 | 54  | 66  |
| 6  | 0  | 3  | 2  | 20  | 21  |
| 1  | 0  | 0  | 0  | 1   | 1   |
| 0  | 1  | 0  | 0  | 5   | 4   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 1  | 0  | 0  | 1  | 1   | 1   |
| 0  | 0  | 0  | 0  | 1   | 0   |
| 0  | 2  | 2  | 2  | 2   | 3   |
| 3  | 4  | 5  | 8  | 35  | 34  |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 2  | 2  | 0  | 5   | 4   |
| 1  | 0  | 2  | 3  | 11  | 7   |
| 0  | 0  | 2  | 0  | 2   | 1   |
| 0  | 0  | 0  | 0  | 0   | 2   |
| 1  | 0  | 1  | 1  | 6   | 8   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 2  | 5  | 1  | 3  | 14  | 15  |
| 7  | 5  | 2  | 3  | 25  | 23  |
| 1  | 2  | 2  | 2  | 11  | 20  |
| 1  | 2  | 2  | 1  | 8   | 2   |
| 0  | 0  | 1  | 1  | 3   | 3   |
| 0  | 3  | 2  | 2  | 20  | 17  |
| 44 | 26 | 28 | 41 | 205 | 225 |
| 0  | 2  | 1  | 0  | 2   | 2   |
| 11 | 11 | 5  | 5  | 22  | 36  |
| 4  | 4  | 0  | 5  | 27  | 15  |
| 1  | 0  | 0  | 1  | 6   | 2   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 13 | 14 | 12 | 16 | 143 | 132 |
| 10 | 12 | 13 | 12 | 77  | 77  |
| 2  | 3  | 1  | 3  | 25  | 19  |
| 56 | 65 | 41 | 60 | 388 | 387 |
| 10 | 8  | 9  | 5  | 50  | 41  |
| 52 | 62 | 62 | 81 | 505 | 505 |
| 30 | 17 | 33 | 35 | 82  | 90  |

|    |    |    |    |     |     |
|----|----|----|----|-----|-----|
| 10 | 15 | 7  | 9  | 31  | 45  |
| 45 | 28 | 33 | 36 | 315 | 285 |
| 7  | 1  | 1  | 4  | 15  | 18  |
| 68 | 74 | 46 | 54 | 363 | 366 |
| 8  | 7  | 14 | 5  | 48  | 38  |
| 12 | 11 | 8  | 4  | 90  | 87  |
| 15 | 17 | 19 | 12 | 88  | 97  |
| 0  | 0  | 0  | 0  | 4   | 1   |
| 37 | 36 | 39 | 23 | 183 | 223 |
| 32 | 31 | 31 | 37 | 214 | 230 |
| 0  | 4  | 0  | 0  | 6   | 4   |
| 31 | 32 | 19 | 20 | 111 | 129 |
| 10 | 13 | 11 | 10 | 71  | 54  |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 3  | 2  | 1  | 2  | 7   | 10  |
| 57 | 55 | 62 | 49 | 247 | 278 |
| 0  | 7  | 2  | 4  | 19  | 21  |
| 4  | 9  | 4  | 2  | 62  | 49  |
| 2  | 2  | 0  | 1  | 4   | 4   |
| 0  | 1  | 0  | 0  | 0   | 1   |
| 16 | 11 | 24 | 20 | 93  | 58  |
| 15 | 18 | 17 | 9  | 63  | 70  |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 31 | 32 | 25 | 23 | 67  | 112 |
| 17 | 13 | 25 | 12 | 106 | 98  |
| 94 | 73 | 71 | 63 | 509 | 552 |
| 60 | 76 | 79 | 73 | 409 | 411 |
| 41 | 35 | 34 | 35 | 186 | 163 |
| 1  | 4  | 5  | 3  | 17  | 8   |
| 6  | 3  | 13 | 10 | 70  | 67  |
| 61 | 66 | 55 | 25 | 368 | 312 |
| 2  | 2  | 6  | 4  | 33  | 28  |
| 0  | 0  | 0  | 0  | 0   | 1   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 1  | 0  | 1   | 2   |
| 0  | 2  | 0  | 0  | 10  | 3   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 1  | 1   | 0   |
| 1  | 0  | 0  | 0  | 0   | 0   |
| 8  | 1  | 1  | 6  | 29  | 23  |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 34 | 34 | 39 | 36 | 213 | 183 |
| 7  | 1  | 5  | 1  | 18  | 32  |
| 1  | 1  | 2  | 1  | 3   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |
| 0  | 0  | 0  | 0  | 0   | 0   |



|     |     |     |     |      |     |
|-----|-----|-----|-----|------|-----|
| 0   | 0   | 2   | 2   | 0    | 0   |
| 1   | 0   | 1   | 0   | 2    | 1   |
| 12  | 9   | 9   | 6   | 75   | 82  |
| 5   | 5   | 5   | 6   | 61   | 61  |
| 9   | 11  | 16  | 10  | 43   | 51  |
| 6   | 5   | 2   | 5   | 27   | 30  |
| 0   | 0   | 2   | 0   | 10   | 15  |
| 9   | 7   | 13  | 10  | 62   | 68  |
| 0   | 0   | 0   | 0   | 0    | 2   |
| 4   | 3   | 4   | 2   | 33   | 27  |
| 10  | 7   | 7   | 7   | 47   | 42  |
| 14  | 14  | 8   | 7   | 78   | 69  |
| 0   | 0   | 2   | 0   | 2    | 1   |
| 1   | 1   | 0   | 0   | 2    | 2   |
| 0   | 0   | 0   | 0   | 0    | 1   |
| 0   | 0   | 0   | 0   | 0    | 0   |
| 0   | 0   | 0   | 0   | 3    | 1   |
| 0   | 0   | 0   | 0   | 0    | 0   |
| 0   | 0   | 0   | 0   | 0    | 0   |
| 0   | 0   | 0   | 0   | 0    | 0   |
| 0   | 0   | 0   | 0   | 0    | 0   |
| 0   | 0   | 0   | 0   | 1    | 3   |
| 0   | 0   | 0   | 0   | 0    | 0   |
| 0   | 0   | 0   | 0   | 0    | 0   |
| 0   | 0   | 0   | 0   | 1    | 0   |
| 3   | 4   | 4   | 4   | 31   | 26  |
| 0   | 0   | 0   | 0   | 1    | 0   |
| 6   | 3   | 6   | 4   | 33   | 43  |
| 180 | 163 | 164 | 164 | 942  | 904 |
| 0   | 0   | 0   | 0   | 0    | 0   |
| 2   | 3   | 4   | 0   | 8    | 3   |
| 44  | 32  | 39  | 37  | 261  | 228 |
| 19  | 12  | 14  | 7   | 63   | 57  |
| 0   | 0   | 0   | 0   | 0    | 0   |
| 0   | 0   | 0   | 0   | 1    | 0   |
| 0   | 0   | 0   | 0   | 0    | 0   |
| 8   | 6   | 5   | 14  | 47   | 39  |
| 14  | 27  | 10  | 16  | 55   | 71  |
| 192 | 170 | 164 | 188 | 789  | 797 |
| 46  | 33  | 31  | 28  | 132  | 120 |
| 1   | 2   | 3   | 8   | 6    | 7   |
| 17  | 15  | 22  | 17  | 113  | 115 |
| 0   | 0   | 0   | 0   | 0    | 0   |
| 0   | 0   | 0   | 0   | 0    | 1   |
| 0   | 0   | 0   | 0   | 0    | 0   |
| 0   | 0   | 0   | 0   | 1    | 0   |
| 77  | 94  | 119 | 151 | 1028 | 821 |
| 18  | 24  | 39  | 48  | 456  | 238 |
| 0   | 1   | 0   | 1   | 2    | 0   |
| 0   | 0   | 1   | 1   | 5    | 2   |

|     |     |     |     |     |     |
|-----|-----|-----|-----|-----|-----|
| 2   | 5   | 1   | 4   | 3   | 6   |
| 1   | 0   | 0   | 0   | 1   | 1   |
| 2   | 3   | 1   | 0   | 8   | 15  |
| 1   | 2   | 0   | 0   | 3   | 5   |
| 0   | 0   | 0   | 2   | 3   | 5   |
| 9   | 12  | 14  | 12  | 42  | 59  |
| 8   | 2   | 2   | 3   | 21  | 28  |
| 7   | 5   | 8   | 4   | 23  | 18  |
| 1   | 0   | 1   | 4   | 7   | 12  |
| 6   | 2   | 5   | 4   | 10  | 19  |
| 4   | 6   | 6   | 3   | 12  | 22  |
| 87  | 70  | 84  | 67  | 409 | 448 |
| 18  | 14  | 20  | 25  | 87  | 110 |
| 12  | 12  | 11  | 15  | 68  | 77  |
| 48  | 34  | 31  | 41  | 161 | 151 |
| 7   | 13  | 17  | 11  | 69  | 52  |
| 126 | 157 | 126 | 134 | 487 | 487 |
| 1   | 0   | 1   | 0   | 4   | 2   |
| 5   | 14  | 6   | 11  | 51  | 51  |
| 29  | 23  | 18  | 20  | 55  | 73  |
| 42  | 45  | 31  | 58  | 261 | 200 |
| 80  | 67  | 78  | 102 | 417 | 396 |
| 20  | 21  | 16  | 18  | 131 | 120 |
| 12  | 12  | 9   | 10  | 32  | 42  |
| 3   | 11  | 2   | 1   | 15  | 16  |
| 165 | 185 | 166 | 276 | 882 | 911 |
| 83  | 83  | 74  | 73  | 658 | 567 |
| 5   | 7   | 7   | 15  | 50  | 44  |
| 1   | 2   | 2   | 2   | 18  | 25  |
| 7   | 3   | 7   | 4   | 23  | 31  |
| 214 | 203 | 228 | 214 | 964 | 976 |
| 2   | 1   | 1   | 0   | 20  | 8   |
| 37  | 58  | 54  | 83  | 174 | 177 |
| 51  | 51  | 62  | 61  | 281 | 315 |
| 53  | 48  | 48  | 3   | 189 | 232 |
| 53  | 60  | 66  | 57  | 168 | 172 |
| 5   | 1   | 3   | 2   | 15  | 23  |
| 28  | 32  | 21  | 30  | 218 | 202 |
| 23  | 27  | 28  | 26  | 121 | 117 |
| 2   | 4   | 5   | 5   | 11  | 13  |
| 0   | 2   | 0   | 1   | 1   | 1   |
| 0   | 0   | 0   | 0   | 0   | 1   |
| 5   | 7   | 5   | 1   | 49  | 47  |
| 18  | 18  | 17  | 15  | 78  | 104 |
| 4   | 4   | 7   | 2   | 32  | 24  |
| 1   | 0   | 2   | 2   | 5   | 9   |
| 4   | 2   | 2   | 1   | 10  | 18  |
| 0   | 0   | 1   | 1   | 2   | 4   |
| 2   | 9   | 9   | 10  | 50  | 45  |
| 2   | 3   | 4   | 3   | 38  | 28  |

|     |     |     |     |      |      |
|-----|-----|-----|-----|------|------|
| 19  | 18  | 15  | 12  | 68   | 80   |
| 45  | 46  | 32  | 29  | 327  | 262  |
| 0   | 0   | 0   | 0   | 0    | 0    |
| 6   | 2   | 2   | 5   | 31   | 32   |
| 0   | 1   | 1   | 1   | 3    | 8    |
| 3   | 6   | 12  | 3   | 44   | 34   |
| 5   | 2   | 5   | 6   | 16   | 30   |
| 1   | 0   | 0   | 1   | 3    | 1    |
| 0   | 2   | 1   | 1   | 5    | 9    |
| 1   | 0   | 1   | 0   | 9    | 9    |
| 1   | 0   | 0   | 0   | 2    | 6    |
| 5   | 2   | 4   | 2   | 19   | 27   |
| 22  | 19  | 14  | 18  | 151  | 143  |
| 23  | 19  | 18  | 14  | 131  | 118  |
| 0   | 0   | 0   | 0   | 1    | 0    |
| 11  | 11  | 21  | 13  | 53   | 56   |
| 4   | 5   | 2   | 2   | 18   | 22   |
| 171 | 193 | 167 | 178 | 1083 | 1065 |
| 2   | 1   | 2   | 3   | 8    | 11   |
| 20  | 16  | 12  | 19  | 42   | 84   |
| 19  | 17  | 12  | 20  | 85   | 79   |
| 17  | 11  | 14  | 17  | 85   | 97   |
| 3   | 4   | 1   | 4   | 12   | 14   |
| 15  | 15  | 11  | 13  | 64   | 51   |
| 2   | 2   | 1   | 0   | 12   | 21   |
| 1   | 2   | 2   | 1   | 14   | 13   |
| 0   | 0   | 0   | 0   | 4    | 0    |
| 0   | 0   | 0   | 0   | 1    | 0    |
| 12  | 10  | 12  | 7   | 27   | 46   |
| 1   | 1   | 2   | 0   | 1    | 0    |
| 19  | 22  | 16  | 6   | 111  | 91   |
| 0   | 0   | 0   | 0   | 0    | 2    |
| 2   | 1   | 1   | 0   | 10   | 8    |
| 141 | 147 | 145 | 161 | 452  | 455  |
| 4   | 1   | 2   | 2   | 9    | 16   |
| 22  | 22  | 37  | 27  | 82   | 74   |
| 2   | 2   | 1   | 0   | 0    | 1    |
| 0   | 0   | 3   | 1   | 3    | 2    |
| 3   | 1   | 5   | 3   | 16   | 16   |
| 8   | 11  | 5   | 8   | 15   | 14   |
| 255 | 295 | 298 | 344 | 1173 | 1185 |
| 10  | 19  | 12  | 24  | 55   | 60   |
| 93  | 45  | 76  | 91  | 333  | 273  |
| 11  | 13  | 20  | 22  | 88   | 73   |
| 21  | 32  | 34  | 27  | 134  | 151  |
| 45  | 32  | 26  | 44  | 135  | 145  |
| 23  | 22  | 17  | 40  | 168  | 160  |
| 130 | 118 | 97  | 113 | 458  | 460  |
| 105 | 97  | 115 | 109 | 441  | 496  |
| 118 | 103 | 124 | 118 | 440  | 390  |

|     |     |     |     |      |      |
|-----|-----|-----|-----|------|------|
| 79  | 80  | 103 | 99  | 295  | 334  |
| 27  | 30  | 28  | 22  | 146  | 147  |
| 33  | 28  | 28  | 30  | 123  | 162  |
| 1   | 0   | 2   | 1   | 4    | 9    |
| 47  | 48  | 40  | 42  | 167  | 183  |
| 48  | 70  | 74  | 75  | 246  | 272  |
| 37  | 44  | 39  | 36  | 244  | 195  |
| 1   | 3   | 1   | 0   | 14   | 7    |
| 11  | 10  | 15  | 12  | 21   | 45   |
| 55  | 51  | 38  | 56  | 193  | 254  |
| 142 | 191 | 140 | 198 | 700  | 796  |
| 151 | 151 | 143 | 170 | 700  | 748  |
| 13  | 19  | 14  | 21  | 168  | 121  |
| 5   | 4   | 0   | 0   | 14   | 14   |
| 2   | 7   | 9   | 6   | 21   | 18   |
| 11  | 21  | 22  | 32  | 101  | 117  |
| 37  | 40  | 55  | 58  | 165  | 182  |
| 193 | 190 | 178 | 196 | 1049 | 1159 |
| 64  | 55  | 41  | 60  | 270  | 316  |
| 60  | 71  | 48  | 58  | 380  | 424  |
| 7   | 2   | 7   | 9   | 20   | 33   |
| 21  | 19  | 19  | 25  | 124  | 146  |
| 258 | 293 | 271 | 260 | 2136 | 2047 |
| 121 | 141 | 149 | 172 | 1055 | 995  |
| 10  | 9   | 19  | 13  | 91   | 88   |
| 0   | 0   | 0   | 0   | 0    | 0    |
| 2   | 1   | 3   | 1   | 19   | 17   |
| 30  | 32  | 31  | 50  | 139  | 156  |
| 79  | 81  | 82  | 77  | 516  | 535  |
| 9   | 3   | 11  | 6   | 62   | 66   |
| 10  | 1   | 4   | 1   | 63   | 52   |
| 2   | 6   | 4   | 6   | 18   | 14   |
| 3   | 1   | 1   | 4   | 32   | 42   |
| 4   | 4   | 10  | 2   | 11   | 19   |
| 3   | 4   | 1   | 1   | 27   | 19   |
| 5   | 3   | 3   | 4   | 24   | 16   |
| 2   | 1   | 2   | 1   | 12   | 10   |
| 3   | 4   | 3   | 8   | 14   | 21   |
| 11  | 9   | 10  | 8   | 72   | 61   |
| 51  | 41  | 41  | 59  | 238  | 236  |
| 8   | 6   | 2   | 7   | 42   | 30   |
| 3   | 1   | 2   | 2   | 14   | 23   |
| 3   | 0   | 1   | 0   | 3    | 6    |
| 25  | 12  | 10  | 11  | 52   | 93   |
| 16  | 16  | 13  | 21  | 63   | 94   |
| 6   | 4   | 3   | 5   | 25   | 24   |
| 1   | 2   | 4   | 4   | 14   | 13   |
| 4   | 5   | 2   | 2   | 30   | 23   |
| 7   | 10  | 3   | 8   | 39   | 41   |
| 8   | 12  | 9   | 8   | 67   | 82   |

0  
2

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6

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3

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13

0  
15

| Policy Pd 3<br>Indem-N Cases | Policy Pd 4<br>Indem-N Cases | Policy Pd 5<br>Indem-N Cases | Indem<br>St. Cred. | Indem<br>Nat. Cred. | Indem DBF<br>Pure Prem. | Indem Nat.<br>Pure Prem. |
|------------------------------|------------------------------|------------------------------|--------------------|---------------------|-------------------------|--------------------------|
| 65                           | 54                           | 58                           | 0.43               | 0.28                | 1.007                   | 0.758                    |
| 233                          | 222                          | 209                          | 0.76               | 0.12                | 0.768                   | 0.67                     |
| 142                          | 211                          | 223                          | 0.67               | 0.16                | 1.557                   | 1.211                    |
| 26                           | 24                           | 32                           | 0.26               | 0                   | 0.909                   | 0                        |
| 19                           | 22                           | 19                           | 0.22               | 0.39                | 0.924                   | 0.818                    |
| 149                          | 127                          | 133                          | 0.57               | 0.21                | 0.583                   | 0.555                    |
| 43                           | 40                           | 37                           | 0.32               | 0.34                | 1.15                    | 1.304                    |
| 40                           | 42                           | 34                           | 0.38               | 0.31                | 1.054                   | 1.02                     |
| 249                          | 239                          | 261                          | 0.91               | 0.04                | 1.495                   | 1.516                    |
| 31                           | 16                           | 30                           | 0.34               | 0.33                | 1.314                   | 1.64                     |
| 72                           | 65                           | 79                           | 0.48               | 0                   | 0.889                   | 0                        |
| 5                            | 4                            | 2                            | 0.1                | 0.3                 | 0.693                   | 0.735                    |
| 26                           | 27                           | 31                           | 0.3                | 0.35                | 1.317                   | 1.367                    |
| 115                          | 116                          | 93                           | 0.7                | 0.15                | 2.253                   | 2.436                    |
| 3                            | 5                            | 2                            | 0.13               | 0.29                | 0.978                   | 0.96                     |
| 59                           | 56                           | 61                           | 0.49               | 0                   | 1.322                   | 0                        |
| 1                            | 1                            | 0                            | 0.04               | 0.12                | 0.522                   | 0.36                     |
| 17                           | 22                           | 15                           | 0.18               | 0                   | 0.167                   | 0                        |
| 10                           | 5                            | 11                           | 0.23               | 0.28                | 0.98                    | 1.01                     |
| 0                            | 0                            | 1                            | 0.06               | 0.26                | 2.277                   | 3.113                    |
| 1                            | 3                            | 1                            | 0.08               | 0.18                | 45.637                  | 44.307                   |
| 21                           | 18                           | 18                           | 0.32               | 0.33                | 187.948                 | 123.763                  |
| 30                           | 30                           | 30                           | 0.27               | 0.36                | 1.287                   | 1.125                    |
| 0                            | 0                            | 0                            | 0.01               | 0.49                | 1.892                   | 2.138                    |
| 0                            | 0                            | 0                            | 0.03               | 0.47                | 1.267                   | 1.29                     |
| 0                            | 1                            | 1                            | 0.13               | 0.41                | 0.679                   | 0.89                     |
| 5                            | 8                            | 4                            | 0.12               | 0                   | 0.28                    | 0                        |
| 0                            | 1                            | 0                            | 0.07               | 0.46                | 0.391                   | 0.466                    |
| 0                            | 0                            | 0                            | 0.01               | 0.49                | 2.49                    | 2.511                    |
| 6                            | 5                            | 12                           | 0.15               | 0.17                | 0.929                   | 1.579                    |
| 3                            | 1                            | 2                            | 0.1                | 0.45                | 1.131                   | 1.406                    |
| 0                            | 1                            | 0                            | 0.06               | 0.32                | 0.561                   | 0.64                     |
| 16                           | 11                           | 14                           | 0.33               | 0.33                | 2.628                   | 2.215                    |
| 1                            | 0                            | 0                            | 0.02               | 0.18                | 0.724                   | 0.755                    |
| 1                            | 1                            | 1                            | 0.06               | 0                   | 0.324                   | 0                        |
| 8                            | 7                            | 9                            | 0.28               | 0.36                | 0.858                   | 0.956                    |
| 0                            | 0                            | 0                            | 0.02               | 0.17                | 0.517                   | 0.5                      |
| 0                            | 0                            | 0                            | 0.07               | 0.09                | 1.354                   | 0.981                    |
| 0                            | 0                            | 0                            | 0.06               | 0.11                | 0.678                   | 0.383                    |
| 1                            | 1                            | 0                            | 0.09               | 0.23                | 0.7                     | 0.807                    |
| 7                            | 6                            | 8                            | 0.23               | 0.38                | 0.785                   | 0.726                    |
| 4                            | 2                            | 7                            | 0.13               | 0.25                | 1.463                   | 1.051                    |
| 0                            | 0                            | 0                            | 0.02               | 0.13                | 0.806                   | 0.758                    |
| 0                            | 1                            | 0                            | 0.05               | 0.16                | 0.493                   | 0.664                    |
| 0                            | 0                            | 0                            | 0                  | 0.16                | 0.913                   | 0.978                    |
| 51                           | 40                           | 41                           | 0.39               | 0.3                 | 1.728                   | 1.611                    |
| 0                            | 0                            | 0                            | 0                  | 0.06                | 0.439                   | 0.034                    |
| 0                            | 0                            | 0                            | 0.01               | 0.03                | 0.47                    | 0.361                    |

|     |     |     |      |      |       |       |
|-----|-----|-----|------|------|-------|-------|
| 0   | 0   | 0   | 0.02 | 0.14 | 0.529 | 0.377 |
| 2   | 6   | 2   | 0.07 | 0.33 | 0.535 | 0.736 |
| 2   | 3   | 1   | 0.05 | 0.44 | 0.797 | 0.697 |
| 149 | 170 | 120 | 0.66 | 0.17 | 0.911 | 1.027 |
| 6   | 4   | 7   | 0.18 | 0.41 | 1.122 | 1.352 |
| 0   | 1   | 1   | 0.05 | 0.46 | 0.789 | 0.962 |
| 6   | 1   | 8   | 0.14 | 0.31 | 0.481 | 0.653 |
| 5   | 8   | 4   | 0.14 | 0.4  | 0.621 | 0.726 |
| 2   | 4   | 2   | 0.1  | 0.45 | 0.636 | 0.728 |
| 8   | 5   | 1   | 0.08 | 0.27 | 0.707 | 0.486 |
| 32  | 32  | 43  | 0.41 | 0.29 | 1.235 | 1.17  |
| 16  | 8   | 6   | 0.11 | 0.44 | 0.863 | 0.673 |
| 33  | 39  | 30  | 0.28 | 0.36 | 1.12  | 0.783 |
| 37  | 30  | 29  | 0.28 | 0.36 | 0.963 | 0.768 |
| 30  | 44  | 45  | 0.29 | 0.35 | 0.79  | 0.683 |
| 1   | 1   | 0   | 0.04 | 0.15 | 0.522 | 0.523 |
| 3   | 1   | 0   | 0.07 | 0.46 | 0.569 | 0.639 |
| 2   | 3   | 3   | 0.07 | 0.41 | 0.834 | 0.946 |
| 3   | 1   | 4   | 0.06 | 0.15 | 0.635 | 0.656 |
| 52  | 59  | 64  | 0.44 | 0    | 0.528 | 0     |
| 8   | 8   | 8   | 0.16 | 0.42 | 0.274 | 0.303 |
| 0   | 1   | 0   | 0.08 | 0.31 | 0.448 | 0.47  |
| 4   | 4   | 1   | 0.13 | 0.25 | 0.536 | 0.465 |
| 308 | 301 | 372 | 0.87 | 0.06 | 1.109 | 1.318 |
| 5   | 10  | 9   | 0.16 | 0.3  | 0.399 | 0.584 |
| 0   | 0   | 0   | 0.02 | 0.17 | 0.586 | 0.543 |
| 0   | 0   | 0   | 0.02 | 0.17 | 2.003 | 1.21  |
| 2   | 0   | 2   | 0.04 | 0.4  | 0.445 | 0.456 |
| 0   | 0   | 0   | 0    | 0.15 | 0.402 | 0.458 |
| 0   | 0   | 0   | 0    | 0.29 | 0.81  | 0.684 |
| 0   | 0   | 0   | 0.01 | 0.4  | 0.382 | 0.362 |
| 7   | 0   | 6   | 0.14 | 0.43 | 0.459 | 0.5   |
| 0   | 0   | 0   | 0.01 | 0.27 | 0.434 | 0.429 |
| 2   | 2   | 1   | 0.03 | 0.26 | 0.346 | 0.4   |
| 0   | 1   | 0   | 0.04 | 0.3  | 0.735 | 0.478 |
| 4   | 6   | 6   | 0.09 | 0.21 | 0.27  | 0.289 |
| 0   | 0   | 1   | 0.05 | 0.44 | 0.524 | 0.595 |
| 1   | 0   | 0   | 0.04 | 0.32 | 0.465 | 0.525 |
| 0   | 0   | 0   | 0.01 | 0.13 | 0.413 | 0.538 |
| 0   | 0   | 0   | 0.02 | 0.13 | 0.429 | 0.211 |
| 69  | 92  | 81  | 0.46 | 0.27 | 0.463 | 0.492 |
| 0   | 1   | 1   | 0.08 | 0.11 | 0.35  | 0.664 |
| 0   | 0   | 0   | 0.02 | 0.08 | 0.384 | 1.385 |
| 21  | 18  | 12  | 0.23 | 0.38 | 0.964 | 0.916 |
| 107 | 118 | 116 | 0.58 | 0.21 | 0.823 | 0.866 |
| 19  | 17  | 10  | 0.17 | 0.25 | 0.687 | 0.686 |
| 1   | 6   | 1   | 0.09 | 0.17 | 0.67  | 0.715 |
| 46  | 49  | 54  | 0.33 | 0.33 | 0.54  | 0.483 |
| 0   | 0   | 0   | 0    | 0.06 | 0.962 | 1.704 |
| 0   | 0   | 0   | 0.02 | 0.15 | 1.533 | 1.902 |

|     |     |     |      |      |       |       |
|-----|-----|-----|------|------|-------|-------|
| 1   | 2   | 4   | 0.04 | 0.22 | 0.546 | 0.568 |
| 0   | 0   | 1   | 0.04 | 0.29 | 0.476 | 0.622 |
| 0   | 0   | 0   | 0    | 0.1  | 0.371 | 0.324 |
| 0   | 0   | 0   | 0.02 | 0.12 | 0.266 | 0.566 |
| 0   | 2   | 2   | 0.12 | 0.19 | 0.615 | 0.616 |
| 32  | 30  | 35  | 0.52 | 0    | 2.714 | 0     |
| 17  | 23  | 22  | 0.33 | 0.33 | 2.071 | 1.998 |
| 0   | 0   | 4   | 0.05 | 0.15 | 1.142 | 0.71  |
| 8   | 7   | 5   | 0.15 | 0.42 | 0.758 | 0.924 |
| 1   | 1   | 4   | 0.06 | 0.24 | 0.886 | 0.893 |
| 39  | 29  | 36  | 0.29 | 0.35 | 1.261 | 1.461 |
| 0   | 5   | 0   | 0.04 | 0.22 | 0.341 | 0.383 |
| 16  | 11  | 15  | 0.22 | 0.39 | 1.175 | 0.882 |
| 3   | 3   | 3   | 0.11 | 0.25 | 1.422 | 2.237 |
| 107 | 64  | 69  | 0.5  | 0.25 | 1.421 | 1.129 |
| 0   | 0   | 0   | 0.03 | 0.18 | 0.585 | 0.524 |
| 0   | 0   | 1   | 0.04 | 0.15 | 0.449 | 0.89  |
| 1   | 0   | 1   | 0.08 | 0.26 | 0.852 | 0.813 |
| 32  | 23  | 14  | 0.23 | 0.38 | 0.678 | 0.686 |
| 77  | 106 | 97  | 0.55 | 0.22 | 0.953 | 0.8   |
| 6   | 5   | 3   | 0.16 | 0.42 | 0.709 | 0.874 |
| 12  | 6   | 6   | 0.12 | 0.3  | 0.812 | 0.744 |
| 0   | 0   | 0   | 0.02 | 0.2  | 0.497 | 0.544 |
| 1   | 0   | 0   | 0.1  | 0.34 | 1.074 | 1.208 |
| 4   | 2   | 2   | 0.16 | 0.42 | 0.403 | 0.407 |
| 0   | 1   | 0   | 0.07 | 0.42 | 0.752 | 0.803 |
| 5   | 8   | 14  | 0.18 | 0.41 | 0.853 | 1.036 |
| 1   | 4   | 2   | 0.05 | 0.41 | 0.769 | 0.578 |
| 11  | 8   | 10  | 0.15 | 0.42 | 0.755 | 0.763 |
| 41  | 42  | 36  | 0.4  | 0.3  | 1.52  | 1.448 |
| 26  | 29  | 34  | 0.32 | 0.34 | 1.318 | 1.257 |
| 0   | 3   | 2   | 0.08 | 0.28 | 0.838 | 0.784 |
| 2   | 3   | 5   | 0.12 | 0.26 | 1.015 | 1.032 |
| 13  | 14  | 14  | 0.21 | 0.37 | 1.121 | 0.86  |
| 221 | 172 | 175 | 0.67 | 0.16 | 0.724 | 0.743 |
| 0   | 0   | 0   | 0.03 | 0.48 | 1.084 | 1.102 |
| 0   | 0   | 0   | 0.01 | 0.4  | 0.917 | 0.976 |
| 5   | 6   | 6   | 0.12 | 0.44 | 0.875 | 0.909 |
| 0   | 0   | 1   | 0.03 | 0.37 | 0.937 | 0.968 |
| 0   | 0   | 0   | 0.05 | 0.29 | 0.605 | 0.655 |
| 9   | 6   | 10  | 0.18 | 0.41 | 0.47  | 0.463 |
| 0   | 3   | 1   | 0.05 | 0.32 | 0.725 | 0.857 |
| 1   | 0   | 1   | 0.04 | 0.23 | 0.472 | 0.53  |
| 0   | 1   | 0   | 0.02 | 0.07 | 0.2   | 0.057 |
| 0   | 0   | 0   | 0.03 | 0.19 | 0.361 | 0.5   |
| 0   | 1   | 0   | 0.04 | 0.31 | 0.346 | 0.377 |
| 0   | 0   | 0   | 0.02 | 0.19 | 0.625 | 0.48  |
| 2   | 0   | 0   | 0.03 | 0.32 | 0.556 | 0.702 |
| 2   | 0   | 0   | 0.04 | 0.45 | 0.467 | 0.502 |
| 13  | 10  | 7   | 0.18 | 0.41 | 0.559 | 0.54  |



|     |     |     |      |      |       |       |
|-----|-----|-----|------|------|-------|-------|
| 3   | 1   | 1   | 0.06 | 0.47 | 0.55  | 0.639 |
| 0   | 0   | 1   | 0.03 | 0.1  | 0.753 | 0.902 |
| 71  | 38  | 55  | 0.43 | 0.28 | 0.438 | 0.502 |
| 12  | 17  | 9   | 0.16 | 0.36 | 0.715 | 0.558 |
| 6   | 4   | 6   | 0.09 | 0.38 | 0.454 | 0.561 |
| 1   | 1   | 2   | 0.09 | 0.33 | 0.378 | 0.513 |
| 0   | 0   | 0   | 0.02 | 0.02 | 0.589 | 0.001 |
| 0   | 0   | 0   | 0.01 | 0.13 | 0.872 | 0.739 |
| 22  | 22  | 26  | 0.22 | 0.39 | 0.837 | 0.779 |
| 0   | 1   | 1   | 0.05 | 0.13 | 0.61  | 1.039 |
| 2   | 5   | 0   | 0.1  | 0.31 | 0.62  | 0.839 |
| 0   | 1   | 0   | 0.01 | 0.11 | 0.433 | 0.457 |
| 10  | 8   | 16  | 0.16 | 0.42 | 0.599 | 0.656 |
| 0   | 2   | 0   | 0.08 | 0.26 | 0.498 | 0.758 |
| 0   | 0   | 0   | 0.03 | 0.37 | 0.745 | 0.809 |
| 0   | 1   | 1   | 0.01 | 0.2  | 0.606 | 0.387 |
| 2   | 2   | 3   | 0.08 | 0.31 | 0.681 | 0.833 |
| 0   | 0   | 0   | 0.03 | 0.27 | 0.974 | 0.891 |
| 0   | 0   | 0   | 0    | 0.12 | 0.773 | 0.517 |
| 0   | 0   | 0   | 0.03 | 0.31 | 0.736 | 0.792 |
| 14  | 15  | 10  | 0.35 | 0.32 | 1.759 | 1.392 |
| 6   | 10  | 9   | 0.16 | 0.42 | 0.635 | 0.707 |
| 0   | 1   | 0   | 0.07 | 0.27 | 1.17  | 0.983 |
| 1   | 3   | 8   | 0.08 | 0.33 | 0.334 | 0.411 |
| 0   | 1   | 1   | 0.04 | 0.08 | 0.156 | 0.145 |
| 18  | 25  | 19  | 0.23 | 0.38 | 0.654 | 0.741 |
| 40  | 42  | 35  | 0.31 | 0.34 | 0.652 | 0.706 |
| 0   | 0   | 0   | 0.05 | 0.15 | 0.452 | 0.49  |
| 0   | 1   | 1   | 0.06 | 0.19 | 0.262 | 0.242 |
| 9   | 0   | 4   | 0.09 | 0.24 | 0.528 | 0.624 |
| 22  | 23  | 33  | 0.36 | 0.32 | 0.233 | 0.327 |
| 1   | 0   | 0   | 0.08 | 0.29 | 0.247 | 0.237 |
| 28  | 17  | 23  | 0.29 | 0.35 | 0.5   | 0.492 |
| 8   | 6   | 17  | 0.2  | 0.4  | 0.965 | 0.861 |
| 42  | 34  | 46  | 0.34 | 0.33 | 0.304 | 0.393 |
| 90  | 96  | 111 | 0.61 | 0.19 | 0.747 | 0.664 |
| 22  | 16  | 22  | 0.26 | 0.37 | 0.346 | 0.466 |
| 2   | 3   | 1   | 0.09 | 0.43 | 0.579 | 0.534 |
| 0   | 0   | 0   | 0.01 | 0.49 | 0.372 | 0.41  |
| 2   | 1   | 2   | 0.06 | 0.18 | 0.287 | 0.334 |
| 39  | 27  | 38  | 0.33 | 0.33 | 0.459 | 0.477 |
| 0   | 2   | 5   | 0.12 | 0.38 | 0.448 | 0.653 |
| 1   | 1   | 3   | 0.09 | 0.45 | 0.421 | 0.36  |
| 87  | 83  | 81  | 0.47 | 0.26 | 0.178 | 0.198 |
| 51  | 50  | 56  | 0.4  | 0.3  | 0.2   | 0.238 |
| 1   | 0   | 1   | 0.12 | 0.44 | 0.61  | 0.397 |
| 196 | 193 | 203 | 1    | 0    | 0.776 | 1.052 |
| 5   | 8   | 9   | 0.29 | 0.35 | 0.888 | 1.128 |
| 0   | 1   | 1   | 0.06 | 0.14 | 0.691 | 0.592 |
| 0   | 0   | 0   | 0.04 | 0.38 | 0.496 | 0.597 |

|     |     |     |      |      |       |       |
|-----|-----|-----|------|------|-------|-------|
| 12  | 11  | 9   | 0.25 | 0.37 | 0.728 | 0.993 |
| 25  | 32  | 35  | 0.32 | 0.34 | 1.407 | 1.46  |
| 6   | 7   | 4   | 0.13 | 0.33 | 1.162 | 0.592 |
| 44  | 50  | 25  | 0.37 | 0.31 | 0.954 | 0.967 |
| 14  | 18  | 17  | 0.27 | 0.36 | 0.223 | 0.33  |
| 0   | 0   | 2   | 0.03 | 0.38 | 0.477 | 0.51  |
| 78  | 75  | 62  | 0.48 | 0.26 | 0.268 | 0.306 |
| 0   | 0   | 0   | 0.03 | 0.27 | 0.665 | 0.537 |
| 1   | 2   | 2   | 0.05 | 0.14 | 0.33  | 0.332 |
| 1   | 0   | 2   | 0.12 | 0.44 | 0.665 | 0.821 |
| 20  | 6   | 9   | 0.27 | 0.36 | 1.223 | 1.51  |
| 2   | 1   | 0   | 0.09 | 0.34 | 1.02  | 1.09  |
| 0   | 0   | 0   | 0.03 | 0.19 | 0.668 | 0.896 |
| 122 | 125 | 135 | 0.73 | 0.13 | 1.538 | 1.495 |
| 8   | 13  | 6   | 0.18 | 0.3  | 0.495 | 0.491 |
| 1   | 1   | 4   | 0.06 | 0.11 | 0.73  | 0.383 |
| 0   | 0   | 0   | 0.01 | 0.11 | 0.477 | 0.686 |
| 1   | 0   | 0   | 0.01 | 0.05 | 0.749 | 0.082 |
| 3   | 7   | 1   | 0.06 | 0.34 | 0.683 | 0.766 |
| 4   | 6   | 3   | 0.08 | 0.35 | 0.626 | 0.775 |
| 0   | 0   | 0   | 0.08 | 0.21 | 0.111 | 0.093 |
| 6   | 0   | 0   | 0.05 | 0.18 | 0.219 | 0.21  |
| 0   | 0   | 0   | 0.02 | 0.2  | 0.384 | 0.344 |
| 0   | 0   | 0   | 0.02 | 0.08 | 0.501 | 0.313 |
| 3   | 3   | 2   | 0.12 | 0.36 | 0.584 | 0.711 |
| 19  | 24  | 26  | 0.28 | 0.36 | 0.872 | 0.803 |
| 1   | 1   | 0   | 0.03 | 0.18 | 1.084 | 1.138 |
| 0   | 0   | 0   | 0.02 | 0.11 | 0.4   | 0.854 |
| 17  | 13  | 9   | 0.23 | 0.37 | 0.159 | 0.207 |
| 2   | 0   | 0   | 0.04 | 0.15 | 0.936 | 0.806 |
| 10  | 12  | 12  | 0.25 | 0.26 | 0.713 | 0.667 |
| 18  | 14  | 21  | 0.37 | 0.31 | 0.418 | 0.586 |
| 0   | 2   | 2   | 0.05 | 0.21 | 0.945 | 0.852 |
| 15  | 11  | 18  | 0.19 | 0.4  | 0.459 | 0.582 |
| 7   | 7   | 7   | 0.24 | 0.38 | 0.626 | 0.675 |
| 1   | 2   | 2   | 0.07 | 0.43 | 0.39  | 0.398 |
| 6   | 7   | 12  | 0.13 | 0.36 | 0.675 | 0.688 |
| 4   | 5   | 1   | 0.08 | 0.29 | 0.548 | 0.601 |
| 4   | 13  | 4   | 0.12 | 0.44 | 0.559 | 0.565 |
| 24  | 27  | 14  | 0.24 | 0.38 | 0.799 | 0.623 |
| 0   | 0   | 0   | 0.02 | 0.05 | 0.409 | 0.6   |
| 2   | 1   | 0   | 0.09 | 0.17 | 0.447 | 0.277 |
| 88  | 71  | 69  | 0.46 | 0.27 | 0.396 | 0.454 |
| 24  | 26  | 39  | 0.32 | 0.34 | 0.828 | 1.032 |
| 2   | 1   | 1   | 0.05 | 0.27 | 0.436 | 0.485 |
| 0   | 0   | 2   | 0.03 | 0.1  | 0.211 | 0.37  |
| 2   | 6   | 4   | 0.1  | 0.13 | 0.393 | 0.431 |
| 12  | 19  | 17  | 0.22 | 0.39 | 0.23  | 0.219 |
| 31  | 21  | 20  | 0.28 | 0.36 | 0.736 | 0.704 |
| 0   | 0   | 1   | 0.05 | 0.47 | 1.048 | 1.15  |

|     |     |     |      |      |       |        |
|-----|-----|-----|------|------|-------|--------|
| 0   | 0   | 0   | 0.01 | 0.19 | 0.268 | 0.293  |
| 4   | 3   | 3   | 0.09 | 0.13 | 0.22  | 0.232  |
| 39  | 35  | 28  | 0.31 | 0.34 | 0.634 | 0.603  |
| 8   | 20  | 17  | 0.2  | 0.4  | 0.616 | 0.628  |
| 5   | 6   | 4   | 0.17 | 0.41 | 0.519 | 0.648  |
| 104 | 101 | 91  | 0.52 | 0.24 | 0.592 | 0.594  |
| 2   | 0   | 0   | 0.05 | 0.28 | 0.594 | 0.635  |
| 40  | 33  | 37  | 0.38 | 0.31 | 0.177 | 0.17   |
| 8   | 6   | 1   | 0.11 | 0.44 | 0.434 | 0.473  |
| 3   | 3   | 10  | 0.14 | 0.42 | 0.496 | 0.414  |
| 0   | 0   | 0   | 0.04 | 0.19 | 0.438 | 0.425  |
| 24  | 20  | 15  | 0.24 | 0.11 | 0.154 | 0.175  |
| 22  | 26  | 20  | 0.28 | 0.36 | 1.441 | 1.024  |
| 70  | 59  | 67  | 0.41 | 0.29 | 0.202 | 0.199  |
| 13  | 16  | 23  | 0.33 | 0.33 | 0.89  | 0.818  |
| 1   | 3   | 0   | 0.05 | 0.16 | 0.308 | 0.328  |
| 3   | 2   | 2   | 0.13 | 0.37 | 1.465 | 1.795  |
| 0   | 0   | 0   | 0    | 0.09 | 1.249 | 0.981  |
| 1   | 1   | 1   | 0.07 | 0.22 | 0.948 | 1.165  |
| 0   | 0   | 0   | 0.02 | 0.2  | 0.566 | 0.674  |
| 2   | 8   | 7   | 0.13 | 0.27 | 0.166 | 0.217  |
| 37  | 21  | 29  | 0.28 | 0.36 | 0.208 | 0.205  |
| 0   | 0   | 0   | 0.02 | 0.28 | 0.486 | 0.442  |
| 2   | 3   | 0   | 0.04 | 0    | 0.673 | 0      |
| 0   | 0   | 0   | 0    | 0.13 | 0.425 | 0.415  |
| 10  | 4   | 6   | 0.11 | 0.42 | 0.563 | 0.529  |
| 11  | 13  | 5   | 0.14 | 0.43 | 0.369 | 0.199  |
| 1   | 6   | 0   | 0.12 | 0.21 | 0.818 | 0.67   |
| 0   | 1   | 0   | 0.03 | 0.2  | 0.367 | 0.367  |
| 4   | 5   | 4   | 0.23 | 0.36 | 0.576 | 0.796  |
| 0   | 0   | 0   | 0.05 | 0.17 | 3.483 | 0.68   |
| 10  | 11  | 15  | 0.22 | 0.39 | 0.257 | 0.201  |
| 24  | 20  | 12  | 0.27 | 0.36 | 0.749 | 0.391  |
| 21  | 11  | 9   | 0.28 | 0.36 | 0.312 | 0.265  |
| 8   | 5   | 3   | 0.15 | 0.41 | 0.557 | 0.61   |
| 3   | 2   | 4   | 0.06 | 0.2  | 0.43  | 0.22   |
| 13  | 9   | 15  | 0.27 | 0.31 | 2.115 | 1.843  |
| 196 | 182 | 162 | 1    | 0    | 2.167 | 2.397  |
| 0   | 0   | 4   | 0.23 | 0.18 | 5.708 | 5.624  |
| 35  | 20  | 23  | 0.46 | 0.27 | 2.42  | 2.268  |
| 16  | 17  | 19  | 0.33 | 0.33 | 1.561 | 1.353  |
| 0   | 6   | 3   | 0.15 | 0.38 | 5.784 | 5.325  |
| 0   | 0   | 0   | 0.02 | 0.04 | 5.84  | 15.764 |
| 123 | 99  | 82  | 0.7  | 0.15 | 1.748 | 1.867  |
| 57  | 71  | 63  | 0.55 | 0.22 | 1.514 | 1.515  |
| 21  | 20  | 13  | 0.4  | 0.3  | 0.653 | 0.992  |
| 373 | 353 | 334 | 1    | 0    | 0.97  | 0.999  |
| 48  | 37  | 51  | 0.48 | 0.26 | 1.08  | 1.191  |
| 456 | 370 | 365 | 1    | 0    | 0.967 | 0.85   |
| 86  | 102 | 89  | 0.66 | 0.17 | 0.255 | 0.234  |

|     |     |     |      |      |       |       |
|-----|-----|-----|------|------|-------|-------|
| 52  | 46  | 37  | 0.4  | 0.3  | 0.804 | 0.825 |
| 223 | 183 | 163 | 1    | 0    | 1.969 | 1.943 |
| 19  | 14  | 22  | 0.29 | 0.35 | 2.134 | 1.87  |
| 317 | 295 | 275 | 1    | 0    | 1.491 | 1.495 |
| 50  | 45  | 28  | 0.52 | 0.24 | 2.692 | 2.879 |
| 58  | 60  | 49  | 0.5  | 0.25 | 1.337 | 2.178 |
| 80  | 70  | 57  | 0.6  | 0.2  | 1.149 | 1.374 |
| 0   | 0   | 0   | 0.04 | 0.09 | 1.179 | 2.195 |
| 218 | 168 | 163 | 0.97 | 0.01 | 1.821 | 1.999 |
| 204 | 167 | 150 | 0.95 | 0.02 | 1.78  | 1.83  |
| 9   | 2   | 2   | 0.15 | 0.2  | 1.093 | 1.213 |
| 129 | 103 | 91  | 0.85 | 0.07 | 1.847 | 2.042 |
| 64  | 51  | 48  | 0.57 | 0.21 | 2.112 | 2.037 |
| 0   | 0   | 2   | 0.06 | 0.24 | 2.429 | 2.707 |
| 7   | 11  | 17  | 0.28 | 0.36 | 2.694 | 2.495 |
| 281 | 221 | 193 | 1    | 0    | 1.897 | 1.849 |
| 27  | 18  | 18  | 0.33 | 0.33 | 1.249 | 1.54  |
| 30  | 31  | 35  | 0.39 | 0.3  | 1.801 | 1.71  |
| 2   | 4   | 2   | 0.13 | 0.21 | 2.318 | 2.892 |
| 3   | 2   | 0   | 0.09 | 0.12 | 0.617 | 0.754 |
| 48  | 70  | 73  | 0.72 | 0.14 | 1.867 | 1.973 |
| 65  | 65  | 70  | 0.69 | 0.15 | 1.428 | 1.379 |
| 0   | 0   | 0   | 0.02 | 0.08 | 3.683 | 1.739 |
| 106 | 105 | 115 | 0.6  | 0    | 1.688 | 0     |
| 118 | 109 | 82  | 0.73 | 0.13 | 1.858 | 1.838 |
| 458 | 455 | 399 | 1    | 0    | 1.303 | 1.344 |
| 376 | 378 | 287 | 1    | 0    | 3.11  | 4.437 |
| 174 | 156 | 139 | 1    | 0    | 0.312 | 0.317 |
| 14  | 21  | 11  | 0.27 | 0.36 | 1.675 | 1.678 |
| 79  | 87  | 67  | 0.42 | 0    | 3.205 | 0     |
| 330 | 248 | 182 | 1    | 0    | 3.401 | 3.377 |
| 39  | 27  | 28  | 0.36 | 0    | 1.931 | 0     |
| 0   | 0   | 0   | 0.08 | 0.12 | 2.942 | 4.423 |
| 0   | 0   | 0   | 0.05 | 0.09 | 3.934 | 2.489 |
| 0   | 1   | 0   | 0.04 | 0.17 | 0.099 | 0.066 |
| 5   | 3   | 7   | 0.2  | 0    | 3.054 | 0     |
| 0   | 0   | 1   | 0.06 | 0.13 | 1.418 | 1.069 |
| 0   | 0   | 0   | 0.08 | 0.06 | 1.027 | 1.125 |
| 0   | 0   | 0   | 0.05 | 0.1  | 1.421 | 1.579 |
| 21  | 34  | 49  | 0.45 | 0.27 | 2.083 | 2.343 |
| 0   | 0   | 0   | 0.02 | 0.43 | 0.807 | 0.775 |
| 0   | 0   | 0   | 0.04 | 0.43 | 0.582 | 0.507 |
| 0   | 0   | 0   | 0    | 0.15 | 0.687 | 0.334 |
| 1   | 0   | 0   | 0.06 | 0.47 | 1.702 | 1.918 |
| 166 | 166 | 173 | 1    | 0    | 1.445 | 1.435 |
| 33  | 42  | 38  | 0.35 | 0.32 | 1.35  | 1.295 |
| 2   | 3   | 4   | 0.14 | 0.43 | 0.967 | 0.773 |
| 0   | 1   | 1   | 0.1  | 0.45 | 3.487 | 1.84  |
| 0   | 0   | 0   | 0.02 | 0.26 | 2.627 | 2.033 |
| 0   | 0   | 0   | 0.03 | 0.29 | 0.583 | 0.473 |

|     |     |     |      |      |       |       |
|-----|-----|-----|------|------|-------|-------|
| 2   | 2   | 5   | 0.09 | 0.13 | 2.56  | 1.399 |
| 2   | 0   | 1   | 0.12 | 0.2  | 1.603 | 1.506 |
| 74  | 58  | 41  | 0.55 | 0.22 | 1.456 | 1.62  |
| 56  | 47  | 41  | 0.51 | 0.24 | 1.024 | 1.098 |
| 53  | 37  | 52  | 0.51 | 0.24 | 1.444 | 1.297 |
| 41  | 34  | 17  | 0.36 | 0.32 | 1.748 | 1.804 |
| 5   | 4   | 8   | 0.16 | 0.38 | 0.531 | 0.568 |
| 63  | 88  | 96  | 0.42 | 0.29 | 0.755 | 0.626 |
| 0   | 0   | 0   | 0.08 | 0.07 | 0.881 | 0.512 |
| 29  | 33  | 22  | 0.29 | 0.35 | 0.715 | 0.794 |
| 34  | 40  | 55  | 0.42 | 0.29 | 0.886 | 0.916 |
| 71  | 67  | 48  | 0.54 | 0    | 0.893 | 0     |
| 1   | 1   | 0   | 0.04 | 0.09 | 1.353 | 1.635 |
| 2   | 1   | 2   | 0.11 | 0.1  | 0.72  | 1.172 |
| 1   | 2   | 1   | 0.08 | 0.03 | 0.714 | 0.628 |
| 0   | 0   | 0   | 0    | 0    | 1.733 | 0     |
| 1   | 0   | 2   | 0.11 | 0.12 | 2.036 | 1.175 |
| 0   | 0   | 0   | 0    | 0    | 0.602 | 0     |
| 0   | 0   | 0   | 0    | 0    | 1.455 | 0     |
| 0   | 0   | 0   | 0    | 0    | 4.13  | 0     |
| 0   | 0   | 0   | 0    | 0    | 3.157 | 0     |
| 0   | 0   | 0   | 0.07 | 0.12 | 0.705 | 1.254 |
| 0   | 0   | 0   | 0.01 | 0.02 | 1.579 | 0.467 |
| 0   | 0   | 0   | 0    | 0    | 4.576 | 0     |
| 2   | 3   | 2   | 0.12 | 0.17 | 0.746 | 0.734 |
| 16  | 29  | 26  | 0.3  | 0    | 1.765 | 0     |
| 1   | 1   | 0   | 0.04 | 0    | 0.393 | 0     |
| 31  | 49  | 41  | 0.36 | 0    | 1.876 | 0     |
| 910 | 831 | 804 | 1    | 0    | 1.887 | 2.047 |
| 0   | 0   | 0   | 0.03 | 0.34 | 1.762 | 2.135 |
| 8   | 10  | 3   | 0.15 | 0.39 | 2.91  | 1.998 |
| 230 | 193 | 200 | 0.86 | 0.07 | 2.348 | 2.651 |
| 56  | 47  | 30  | 0.57 | 0.21 | 4.079 | 2.19  |
| 0   | 0   | 0   | 0    | 0    | 1.606 | 0     |
| 2   | 0   | 0   | 0.08 | 0.05 | 1.7   | 1.87  |
| 0   | 0   | 0   | 0    | 0    | 4.432 | 0     |
| 28  | 49  | 51  | 0.43 | 0.28 | 1.093 | 1.016 |
| 65  | 52  | 36  | 0.43 | 0.28 | 1.116 | 1.024 |
| 800 | 761 | 759 | 1    | 0    | 1.366 | 1.393 |
| 141 | 132 | 129 | 0.66 | 0.17 | 1.199 | 1.031 |
| 15  | 11  | 19  | 0.18 | 0    | 0.826 | 0     |
| 107 | 136 | 116 | 0.52 | 0.24 | 1.047 | 1.308 |
| 0   | 0   | 0   | 0    | 0    | 2.057 | 0     |
| 0   | 0   | 0   | 0.12 | 0.1  | 1.987 | 1.863 |
| 0   | 0   | 0   | 0    | 0    | 3.923 | 0     |
| 0   | 0   | 0   | 0.03 | 0.02 | 0.039 | 0.042 |
| 804 | 786 | 933 | 1    | 0    | 1.264 | 1.132 |
| 184 | 234 | 304 | 0.99 | 0    | 0.572 | 0.398 |
| 0   | 0   | 0   | 0.12 | 0.09 | 4.67  | 2.418 |
| 1   | 4   | 7   | 0.15 | 0.19 | 0.191 | 0.222 |

|      |      |      |      |      |       |       |
|------|------|------|------|------|-------|-------|
| 5    | 8    | 10   | 0.25 | 0.2  | 0.42  | 0.432 |
| 4    | 2    | 2    | 0.19 | 0.25 | 0.542 | 0.736 |
| 8    | 11   | 9    | 0.25 | 0.22 | 0.296 | 0.339 |
| 1    | 4    | 4    | 0.12 | 0.39 | 0.441 | 0.466 |
| 4    | 7    | 2    | 0.13 | 0.38 | 0.303 | 0.327 |
| 50   | 55   | 46   | 0.46 | 0.27 | 0.751 | 0.834 |
| 24   | 22   | 20   | 0.54 | 0.23 | 1.329 | 1.672 |
| 22   | 21   | 21   | 0.37 | 0.31 | 0.402 | 0.405 |
| 7    | 15   | 20   | 0.32 | 0.34 | 0.585 | 0.675 |
| 14   | 28   | 17   | 0.3  | 0.35 | 0.556 | 0.55  |
| 31   | 21   | 13   | 0.28 | 0.36 | 0.896 | 0.777 |
| 400  | 397  | 359  | 1    | 0    | 1.245 | 1.206 |
| 61   | 101  | 86   | 0.61 | 0.19 | 0.589 | 0.623 |
| 75   | 86   | 108  | 0.58 | 0.21 | 0.13  | 0.129 |
| 129  | 139  | 137  | 0.71 | 0    | 0.811 | 0     |
| 51   | 65   | 49   | 0.44 | 0.28 | 1.022 | 1.339 |
| 475  | 445  | 482  | 1    | 0    | 0.731 | 0.626 |
| 4    | 4    | 2    | 0.16 | 0.32 | 1.038 | 1.367 |
| 63   | 59   | 59   | 0.43 | 0.28 | 0.781 | 0.451 |
| 73   | 77   | 69   | 0.46 | 0.27 | 0.452 | 0.455 |
| 224  | 200  | 219  | 0.7  | 0.15 | 0.506 | 0.5   |
| 435  | 389  | 441  | 0.96 | 0.02 | 0.28  | 0.251 |
| 108  | 120  | 116  | 0.58 | 0.21 | 0.365 | 0.402 |
| 40   | 24   | 30   | 0.37 | 0.31 | 0.133 | 0.124 |
| 17   | 11   | 10   | 0.21 | 0.39 | 0.212 | 0.222 |
| 830  | 826  | 1148 | 1    | 0    | 0.329 | 0.314 |
| 546  | 498  | 492  | 1    | 0    | 0.678 | 0.676 |
| 48   | 44   | 44   | 0.38 | 0.31 | 0.804 | 0.626 |
| 28   | 26   | 21   | 0.2  | 0.4  | 0.628 | 0.672 |
| 31   | 33   | 25   | 0.31 | 0.34 | 0.572 | 0.468 |
| 1001 | 1010 | 1117 | 1    | 0    | 0.394 | 0.499 |
| 10   | 3    | 7    | 0.09 | 0.45 | 0.548 | 0.555 |
| 180  | 217  | 245  | 0.7  | 0.15 | 0.301 | 0.31  |
| 268  | 286  | 289  | 0.9  | 0.05 | 0.634 | 0.818 |
| 277  | 196  | 11   | 0.46 | 0.27 | 0.25  | 0.181 |
| 168  | 197  | 182  | 0.76 | 0.12 | 0.648 | 0.502 |
| 22   | 15   | 14   | 0.21 | 0.39 | 0.255 | 0.271 |
| 188  | 197  | 208  | 0.63 | 0.18 | 0.433 | 0.49  |
| 128  | 132  | 76   | 0.56 | 0    | 0.531 | 0     |
| 18   | 15   | 23   | 0.16 | 0.39 | 0.144 | 0.138 |
| 3    | 2    | 2    | 0.11 | 0.44 | 0.464 | 0.52  |
| 1    | 0    | 0    | 0.03 | 0.11 | 0.472 | 0.414 |
| 39   | 36   | 30   | 0.37 | 0.31 | 1.321 | 1.159 |
| 98   | 95   | 85   | 0.67 | 0.16 | 0.706 | 0.814 |
| 29   | 23   | 24   | 0.31 | 0.34 | 0.458 | 0.562 |
| 8    | 13   | 4    | 0.16 | 0.42 | 0.5   | 0.615 |
| 7    | 5    | 7    | 0.19 | 0.37 | 1.461 | 1.563 |
| 3    | 3    | 0    | 0.08 | 0.28 | 1.102 | 0.999 |
| 60   | 67   | 74   | 0.37 | 0.31 | 0.981 | 0.927 |
| 24   | 25   | 22   | 0.35 | 0.32 | 1.318 | 0.882 |

|      |      |      |      |      |       |       |
|------|------|------|------|------|-------|-------|
| 97   | 70   | 78   | 0.71 | 0.14 | 1.182 | 1.084 |
| 246  | 205  | 194  | 0.97 | 0.01 | 0.959 | 1.336 |
| 0    | 0    | 0    | 0    | 0.22 | 1.118 | 1.417 |
| 31   | 25   | 23   | 0.32 | 0.34 | 1.46  | 1.33  |
| 6    | 6    | 9    | 0.12 | 0.27 | 1.376 | 1.369 |
| 39   | 24   | 33   | 0.35 | 0.32 | 1.154 | 1.17  |
| 36   | 34   | 50   | 0.38 | 0.31 | 1.426 | 1.404 |
| 3    | 2    | 6    | 0.1  | 0    | 0.875 | 0     |
| 5    | 12   | 4    | 0.14 | 0    | 0.84  | 0     |
| 9    | 7    | 12   | 0.21 | 0.39 | 1.407 | 1.48  |
| 4    | 1    | 1    | 0.09 | 0.45 | 1.293 | 1.398 |
| 20   | 17   | 16   | 0.24 | 0.38 | 0.819 | 0.972 |
| 125  | 111  | 121  | 0.61 | 0.19 | 0.937 | 0.821 |
| 131  | 139  | 133  | 0.64 | 0.18 | 2.455 | 2.391 |
| 0    | 0    | 2    | 0.06 | 0.47 | 1.077 | 1.17  |
| 41   | 46   | 49   | 0.51 | 0.24 | 1.411 | 1.678 |
| 14   | 15   | 16   | 0.27 | 0    | 1.052 | 0     |
| 1053 | 1146 | 1053 | 1    | 0    | 0.647 | 0.695 |
| 6    | 10   | 5    | 0.16 | 0.36 | 0.495 | 0.607 |
| 83   | 53   | 66   | 0.46 | 0.27 | 0.632 | 0.595 |
| 92   | 61   | 95   | 0.42 | 0.29 | 0.55  | 0.524 |
| 72   | 92   | 86   | 0.64 | 0.18 | 0.522 | 0.442 |
| 13   | 19   | 9    | 0.24 | 0.38 | 1.551 | 1.706 |
| 59   | 74   | 73   | 0.58 | 0.21 | 0.089 | 0.085 |
| 16   | 11   | 9    | 0.2  | 0.4  | 0.295 | 0.432 |
| 6    | 6    | 4    | 0.23 | 0.29 | 0.025 | 0.023 |
| 0    | 0    | 0    | 0.07 | 0.2  | 0.558 | 0.567 |
| 0    | 0    | 0    | 0.05 | 0.09 | 0.896 | 0.412 |
| 40   | 27   | 21   | 0.4  | 0.3  | 0.362 | 0.256 |
| 3    | 3    | 5    | 0.13 | 0.16 | 0.061 | 0.086 |
| 110  | 79   | 27   | 0.49 | 0.25 | 0.031 | 0.039 |
| 0    | 0    | 1    | 0.02 | 0.13 | 0.17  | 1.037 |
| 11   | 6    | 0    | 0.15 | 0    | 0.087 | 0     |
| 475  | 486  | 502  | 1    | 0    | 0.075 | 0.076 |
| 18   | 20   | 11   | 0.21 | 0.33 | 1.129 | 1.002 |
| 97   | 99   | 86   | 0.65 | 0.17 | 0.137 | 0.155 |
| 0    | 1    | 4    | 0.1  | 0.18 | 0.088 | 0.056 |
| 5    | 5    | 4    | 0.12 | 0.14 | 0.127 | 0.075 |
| 18   | 11   | 7    | 0.2  | 0.4  | 0.356 | 0.418 |
| 23   | 27   | 25   | 0.36 | 0.32 | 0.017 | 0.015 |
| 1196 | 1291 | 1431 | 1    | 0    | 0.033 | 0.032 |
| 71   | 55   | 70   | 0.5  | 0.25 | 0.028 | 0.036 |
| 296  | 339  | 305  | 0.88 | 0.06 | 0.738 | 0.699 |
| 85   | 83   | 78   | 0.43 | 0.28 | 0.413 | 0.371 |
| 155  | 128  | 125  | 0.58 | 0.21 | 0.522 | 0.493 |
| 147  | 133  | 114  | 0.64 | 0.18 | 0.5   | 0.56  |
| 171  | 153  | 141  | 0.6  | 0.2  | 0.282 | 0.233 |
| 464  | 480  | 498  | 1    | 0    | 0.073 | 0.074 |
| 506  | 532  | 478  | 1    | 0    | 0.204 | 0.235 |
| 424  | 438  | 456  | 1    | 0    | 0.491 | 0.598 |

|      |      |      |      |      |       |       |
|------|------|------|------|------|-------|-------|
| 360  | 453  | 428  | 0.98 | 0    | 0.33  | 0     |
| 140  | 112  | 134  | 0.57 | 0.21 | 0.542 | 0.603 |
| 154  | 114  | 102  | 0.59 | 0.2  | 0.032 | 0.037 |
| 9    | 5    | 5    | 0.11 | 0.3  | 0.1   | 0.187 |
| 209  | 205  | 195  | 0.7  | 0.15 | 0.289 | 0.359 |
| 303  | 283  | 290  | 0.87 | 0.06 | 0.066 | 0.077 |
| 205  | 187  | 219  | 0.66 | 0.17 | 0.231 | 0.214 |
| 9    | 9    | 5    | 0.19 | 0.22 | 0.022 | 0.016 |
| 61   | 77   | 68   | 0.42 | 0.29 | 0.051 | 0.043 |
| 231  | 204  | 219  | 0.96 | 0.02 | 0.237 | 0.235 |
| 768  | 697  | 733  | 1    | 0    | 0.856 | 0.736 |
| 714  | 763  | 730  | 1    | 0    | 0.868 | 0.819 |
| 118  | 143  | 145  | 0.51 | 0.24 | 0.434 | 0.541 |
| 24   | 1    | 3    | 0.13 | 0.12 | 0.516 | 0.719 |
| 25   | 18   | 11   | 0.3  | 0.35 | 0.594 | 0.716 |
| 96   | 143  | 162  | 0.57 | 0.21 | 0.684 | 0.747 |
| 191  | 169  | 215  | 0.67 | 0    | 0.631 | 0     |
| 1109 | 1161 | 1143 | 1    | 0    | 0.601 | 0.475 |
| 306  | 316  | 298  | 0.82 | 0.09 | 0.431 | 0.382 |
| 450  | 447  | 473  | 1    | 0    | 0.382 | 0.307 |
| 33   | 34   | 25   | 0.29 | 0.35 | 0.418 | 0.275 |
| 135  | 143  | 141  | 0.49 | 0.25 | 0.201 | 0.17  |
| 2018 | 1983 | 1935 | 1    | 0    | 0.379 | 0.28  |
| 1032 | 916  | 972  | 1    | 0    | 0.338 | 0.26  |
| 82   | 78   | 75   | 0.41 | 0.29 | 0.334 | 0.288 |
| 1    | 1    | 0    | 0.03 | 0.05 | 0.163 | 0.215 |
| 16   | 21   | 14   | 0.17 | 0.38 | 0.295 | 0.316 |
| 133  | 151  | 175  | 0.59 | 0.2  | 0.669 | 0.774 |
| 497  | 511  | 446  | 1    | 0    | 0.802 | 0.663 |
| 73   | 58   | 61   | 0.38 | 0.31 | 0.345 | 0.343 |
| 52   | 64   | 60   | 0.37 | 0.31 | 0.784 | 0.482 |
| 17   | 20   | 19   | 0.28 | 0.36 | 2.34  | 2.616 |
| 42   | 50   | 34   | 0.31 | 0    | 0.647 | 0     |
| 24   | 45   | 19   | 0.4  | 0    | 1.53  | 0     |
| 18   | 26   | 31   | 0.27 | 0.36 | 0.751 | 1.148 |
| 20   | 23   | 25   | 0.27 | 0.36 | 0.392 | 0.331 |
| 3    | 11   | 12   | 0.2  | 0.33 | 5.112 | 2.544 |
| 14   | 19   | 15   | 0.21 | 0.39 | 1.308 | 1.138 |
| 74   | 46   | 42   | 0.56 | 0.22 | 1.824 | 1.338 |
| 213  | 273  | 220  | 1    | 0    | 1.862 | 2.043 |
| 22   | 20   | 15   | 0.28 | 0.36 | 0.588 | 0.71  |
| 28   | 17   | 11   | 0.24 | 0.38 | 0.67  | 0.735 |
| 3    | 5    | 3    | 0.09 | 0.27 | 0.875 | 1.239 |
| 130  | 104  | 80   | 0.54 | 0.23 | 0.792 | 1.129 |
| 70   | 86   | 85   | 0.6  | 0.2  | 1.201 | 1.281 |
| 20   | 28   | 16   | 0.34 | 0.33 | 0.96  | 0.79  |
| 11   | 15   | 8    | 0.21 | 0.39 | 0.619 | 0.47  |
| 28   | 17   | 22   | 0.42 | 0.29 | 1.539 | 1.313 |
| 30   | 31   | 31   | 0.41 | 0.29 | 2.381 | 2.66  |
| 76   | 99   | 93   | 0.4  | 0.3  | 0.147 | 0.112 |



|    |    |    |      |      |       |       |
|----|----|----|------|------|-------|-------|
| 1  | 0  | 0  | 0.04 | 0.08 | 0.631 | 0.881 |
| 15 | 12 | 16 | 0.21 | 0.39 | 0.266 | 0.313 |

| Indem PORK<br>Pure Prem. | Indem Ind.<br>Pure Prem. | Medical<br>St. Cred. | Medical<br>Nat. Cred. | Med. DBF<br>Pure Prem. | Med. Nat.<br>Pure Prem. | Med. PORK<br>Pure Prem. | Med. Ind.<br>Pure Prem. |
|--------------------------|--------------------------|----------------------|-----------------------|------------------------|-------------------------|-------------------------|-------------------------|
| 1.053                    | 1.139                    | 0.63                 | 0.18                  | 2.55                   | 2.044                   | 2.578                   | 2.686                   |
| 0.748                    | 0.787                    | 1                    | 0                     | 2.052                  | 1.691                   | 2.048                   | 2.052                   |
| 1.7                      | 1.604                    | 1                    | 0                     | 4.678                  | 3.661                   | 4.938                   | 4.678                   |
| 0.86                     | 1.048                    | 0.38                 | 0                     | 1.956                  | 0                       | 2.025                   | 1.844                   |
| 0.924                    | 1.114                    | 0.35                 | 0.32                  | 2.598                  | 2.229                   | 2.686                   | 2.851                   |
| 0.552                    | 0.605                    | 0.96                 | 0.02                  | 1.843                  | 1.597                   | 1.755                   | 1.85                    |
| 0.992                    | 1.153                    | 0.54                 | 0.23                  | 3.203                  | 2.699                   | 3.188                   | 3.424                   |
| 1.078                    | 1.062                    | 0.58                 | 0.21                  | 2.856                  | 2.502                   | 2.795                   | 3.007                   |
| 1.447                    | 1.497                    | 1                    | 0                     | 4.283                  | 3.731                   | 3.96                    | 4.283                   |
| 1.274                    | 1.036                    | 0.45                 | 0.27                  | 2.824                  | 3.894                   | 2.584                   | 2.331                   |
| 0.931                    | 0.843                    | 0.78                 | 0                     | 2.67                   | 0                       | 2.774                   | 2.641                   |
| 0.736                    | 0.31                     | 0.16                 | 0.32                  | 2.103                  | 2.344                   | 2.171                   | 1.403                   |
| 1.241                    | 1.348                    | 0.52                 | 0.24                  | 3.93                   | 3.456                   | 4.194                   | 4.027                   |
| 1.963                    | 2.276                    | 1                    | 0                     | 5.788                  | 6.17                    | 5.732                   | 5.788                   |
| 1.066                    | 0.623                    | 0.19                 | 0.31                  | 2.328                  | 2.811                   | 2.317                   | 1.57                    |
| 1.347                    | 1.296                    | 0.69                 | 0                     | 2.913                  | 0                       | 3.017                   | 2.866                   |
| 0.562                    | 0.178                    | 0.07                 | 0.13                  | 1.379                  | 1.417                   | 1.384                   | 1.258                   |
| 0.143                    | 0.277                    | 0.29                 | 0                     | 0.501                  | 0                       | 0.395                   | 0.761                   |
| 1.008                    | 0.882                    | 0.32                 | 0.3                   | 2.18                   | 2.356                   | 2.092                   | 2.121                   |
| 2.132                    | 0.302                    | 0.09                 | 0.28                  | 5.114                  | 7.226                   | 4.856                   | 0.353                   |
| 41.498                   | 86.92                    | 0.1                  | 0.19                  | 90.434                 | 122.639                 | 75.108                  | 138.061                 |
| 196.465                  | 244.824                  | 0.42                 | 0.29                  | 351.137                | 266.568                 | 374.849                 | 393.157                 |
| 1.369                    | 1.389                    | 0.4                  | 0.3                   | 3.221                  | 2.832                   | 3.435                   | 3.351                   |
| 1.688                    | 0                        | 0.01                 | 0.49                  | 2.403                  | 2.608                   | 2.25                    | 0                       |
| 1.321                    | 0                        | 0.04                 | 0.48                  | 1.994                  | 1.922                   | 2.232                   | 0                       |
| 0.669                    | 0.048                    | 0.16                 | 0.42                  | 1.239                  | 1.604                   | 1.223                   | 0.32                    |
| 0.244                    | 0.543                    | 0.23                 | 0                     | 0.915                  | 0                       | 0.934                   | 0.851                   |
| 0.37                     | 0.046                    | 0.11                 | 0.44                  | 0.858                  | 0.886                   | 0.944                   | 0.393                   |
| 2.519                    | 0                        | 0.01                 | 0.49                  | 4.418                  | 4.659                   | 4.27                    | 0                       |
| 0.899                    | 0.327                    | 0.23                 | 0.19                  | 2.256                  | 3.578                   | 2.294                   | 1.068                   |
| 1.034                    | 0.332                    | 0.14                 | 0.43                  | 2.337                  | 2.648                   | 2.432                   | 1.088                   |
| 0.574                    | 0.01                     | 0.08                 | 0.34                  | 1.048                  | 0.991                   | 1.209                   | 0.124                   |
| 2.768                    | 2.897                    | 0.53                 | 0.23                  | 7.185                  | 4.381                   | 7.704                   | 8.167                   |
| 0.72                     | 0.599                    | 0.04                 | 0.19                  | 1.853                  | 1.629                   | 1.828                   | 3.398                   |
| 0.273                    | 1.121                    | 0.08                 | 0                     | 0.53                   | 0                       | 0.505                   | 0.822                   |
| 0.888                    | 0.692                    | 0.36                 | 0.32                  | 1.505                  | 1.794                   | 1.659                   | 1.111                   |
| 0.533                    | 0                        | 0.03                 | 0.18                  | 0.97                   | 0.756                   | 1.05                    | 0.132                   |
| 1.483                    | 0.28                     | 0.09                 | 0.1                   | 2.309                  | 2.569                   | 2.404                   | 1.165                   |
| 0.762                    | 0.062                    | 0.1                  | 0.12                  | 1.741                  | 0.973                   | 2.046                   | 0.28                    |
| 0.695                    | 0.463                    | 0.12                 | 0.25                  | 1.464                  | 1.787                   | 1.471                   | 0.758                   |
| 0.829                    | 0.809                    | 0.32                 | 0.34                  | 1.722                  | 1.907                   | 1.74                    | 1.506                   |
| 1.72                     | 1.033                    | 0.22                 | 0.27                  | 4.118                  | 2.053                   | 5.045                   | 4.503                   |
| 0.832                    | 0                        | 0.02                 | 0.14                  | 1.511                  | 1.934                   | 1.46                    | 0.699                   |
| 0.488                    | 0.027                    | 0.06                 | 0.17                  | 0.827                  | 1.249                   | 0.791                   | 0.097                   |
| 0.901                    | 0                        | 0                    | 0.17                  | 3.007                  | 3.459                   | 2.914                   | 0                       |
| 1.651                    | 1.88                     | 0.58                 | 0.21                  | 4.096                  | 4.067                   | 4.039                   | 4.127                   |
| 0.465                    | 0                        | 0                    | 0.06                  | 1.321                  | 0.474                   | 1.375                   | 0                       |
| 0.478                    | 0                        | 0.01                 | 0.03                  | 1.18                   | 0.211                   | 1.223                   | 0                       |

|       |        |      |      |       |       |       |        |
|-------|--------|------|------|-------|-------|-------|--------|
| 0.567 | 0      | 0.02 | 0.15 | 1.003 | 0.769 | 1.069 | 0      |
| 0.456 | 0.268  | 0.1  | 0.36 | 1.222 | 1.315 | 1.159 | 1.228  |
| 0.901 | 0.607  | 0.09 | 0.45 | 2.338 | 1.959 | 2.845 | 1.644  |
| 0.882 | 0.889  | 0.98 | 0.01 | 2.133 | 2.091 | 2.173 | 2.133  |
| 1.003 | 0.867  | 0.27 | 0.36 | 2.533 | 2.805 | 2.479 | 2.243  |
| 0.654 | 0.526  | 0.07 | 0.46 | 1.464 | 1.594 | 1.321 | 1.572  |
| 0.446 | 0.24   | 0.22 | 0.33 | 1.176 | 1.492 | 1.134 | 0.79   |
| 0.563 | 0.512  | 0.2  | 0.4  | 1.347 | 1.409 | 1.271 | 1.375  |
| 0.621 | 0.286  | 0.15 | 0.42 | 1.554 | 1.613 | 1.569 | 1.343  |
| 0.707 | 1.459  | 0.11 | 0.29 | 1.452 | 1.057 | 1.426 | 2.633  |
| 1.183 | 1.32   | 0.54 | 0.23 | 2.432 | 2.387 | 2.227 | 2.538  |
| 0.81  | 1.839  | 0.18 | 0.41 | 2.66  | 1.72  | 2.588 | 4.965  |
| 1.112 | 1.563  | 0.38 | 0.31 | 2.201 | 1.728 | 2.296 | 2.51   |
| 1.138 | 0.99   | 0.41 | 0.29 | 2.306 | 2.015 | 2.694 | 2.228  |
| 0.779 | 0.934  | 0.47 | 0.26 | 2.281 | 2.113 | 2.333 | 2.343  |
| 0.521 | 0.531  | 0.06 | 0.16 | 1.301 | 1.029 | 1.372 | 1.097  |
| 0.571 | 0.092  | 0.11 | 0.44 | 1.318 | 1.537 | 1.306 | 0.493  |
| 0.72  | 1.022  | 0.12 | 0.44 | 2.211 | 2.466 | 1.957 | 2.21   |
| 0.6   | 1.037  | 0.09 | 0.16 | 1.758 | 2.743 | 1.512 | 2.055  |
| 0.538 | 0.515  | 0.59 | 0    | 1.117 | 0     | 1.096 | 1.132  |
| 0.293 | 0.149  | 0.24 | 0.38 | 0.641 | 0.707 | 0.694 | 0.452  |
| 0.465 | 0.234  | 0.1  | 0.33 | 0.941 | 1.234 | 0.856 | 0.461  |
| 0.574 | 0.492  | 0.16 | 0.27 | 0.907 | 0.92  | 0.967 | 0.67   |
| 1.086 | 1.096  | 0.99 | 0    | 1.553 | 2.346 | 1.544 | 1.553  |
| 0.365 | 0.167  | 0.19 | 0.33 | 0.598 | 0.769 | 0.563 | 0.391  |
| 0.609 | 0      | 0.02 | 0.18 | 1.335 | 1.335 | 1.365 | 0.152  |
| 1.838 | 15.409 | 0.02 | 0.18 | 4.467 | 3.462 | 3.971 | 33.373 |
| 0.449 | 0.283  | 0.06 | 0.42 | 1.262 | 1.045 | 1.251 | 2.88   |
| 0.392 | 0      | 0    | 0.16 | 0.953 | 1.003 | 0.943 | 0      |
| 0.861 | 0      | 0    | 0.31 | 2.059 | 1.898 | 2.132 | 0      |
| 0.396 | 0.339  | 0.02 | 0.43 | 1.09  | 0.976 | 1.095 | 3.379  |
| 0.46  | 0.332  | 0.17 | 0.41 | 0.956 | 1.171 | 0.731 | 0.995  |
| 0.442 | 0      | 0.01 | 0.29 | 1.187 | 1.202 | 1.198 | 0      |
| 0.308 | 0.775  | 0.05 | 0.28 | 1.302 | 1.253 | 1.059 | 4.832  |
| 0.874 | 0.372  | 0.06 | 0.32 | 1.908 | 1.167 | 2.379 | 1.001  |
| 0.276 | 0.18   | 0.14 | 0.23 | 0.853 | 0.938 | 0.831 | 0.81   |
| 0.51  | 0.045  | 0.07 | 0.46 | 1.359 | 1.626 | 1.279 | 0.14   |
| 0.462 | 0.023  | 0.06 | 0.34 | 1.168 | 1.383 | 1.144 | 0.186  |
| 0.399 | 0.034  | 0.02 | 0.14 | 1.052 | 1.031 | 0.971 | 4.602  |
| 0.47  | 0.104  | 0.03 | 0.14 | 1.574 | 0.567 | 1.793 | 0.224  |
| 0.436 | 0.462  | 0.7  | 0.15 | 1.141 | 1.368 | 1.109 | 1.099  |
| 0.332 | 0.106  | 0.1  | 0.12 | 0.718 | 1.406 | 0.673 | 0.245  |
| 0.303 | 0      | 0.03 | 0.09 | 1.244 | 3.92  | 1.012 | 0.027  |
| 1.002 | 0.981  | 0.33 | 0.33 | 2.139 | 1.989 | 2.256 | 2.169  |
| 0.771 | 0.827  | 0.85 | 0.07 | 1.883 | 2.023 | 1.822 | 1.877  |
| 0.697 | 0.652  | 0.27 | 0.27 | 1.951 | 1.462 | 2.031 | 2.302  |
| 0.686 | 0.451  | 0.11 | 0.18 | 1.195 | 1.032 | 1.264 | 1.018  |
| 0.532 | 0.604  | 0.49 | 0.25 | 1.332 | 1.337 | 1.258 | 1.369  |
| 0.915 | 0      | 0    | 0.06 | 1.648 | 2.187 | 1.614 | 0      |
| 1.503 | 0      | 0.04 | 0.16 | 3.573 | 3.919 | 3.682 | 0      |

|       |        |      |      |       |       |       |        |
|-------|--------|------|------|-------|-------|-------|--------|
| 0.48  | 1.652  | 0.06 | 0.24 | 1.39  | 1.374 | 1.299 | 2.514  |
| 0.432 | 0.157  | 0.06 | 0.31 | 1.146 | 1.38  | 1.112 | 0.299  |
| 0.376 | 0      | 0    | 0.11 | 1.035 | 1.02  | 1.037 | 0      |
| 0.23  | 0      | 0.04 | 0.13 | 0.994 | 2.261 | 0.832 | 0.231  |
| 0.711 | 0.065  | 0.16 | 0.2  | 1.313 | 1.494 | 1.483 | 0.409  |
| 2.775 | 2.657  | 0.68 | 0    | 5.009 | 0     | 5.32  | 4.863  |
| 1.987 | 2.232  | 0.55 | 0.22 | 5.893 | 4.986 | 6.16  | 6.145  |
| 1.219 | 1.214  | 0.08 | 0.16 | 3.841 | 2.332 | 3.973 | 5.602  |
| 0.669 | 0.551  | 0.24 | 0.38 | 2.215 | 2.523 | 1.852 | 2.303  |
| 0.902 | 0.664  | 0.1  | 0.25 | 2.148 | 2.346 | 2.231 | 1.113  |
| 1.234 | 1.052  | 0.46 | 0.27 | 3.542 | 3.481 | 3.509 | 3.597  |
| 0.326 | 0.394  | 0.07 | 0.24 | 1.14  | 0.974 | 1.137 | 1.736  |
| 1.094 | 1.84   | 0.39 | 0.3  | 4.095 | 2.176 | 3.722 | 5.867  |
| 1.27  | 0.452  | 0.15 | 0.27 | 2.813 | 4.327 | 2.442 | 1.524  |
| 1.245 | 1.654  | 0.79 | 0.1  | 3.805 | 2.789 | 3.498 | 3.976  |
| 0.592 | 0.778  | 0.05 | 0.19 | 1.407 | 1.433 | 1.399 | 1.422  |
| 0.388 | 0.026  | 0.07 | 0.16 | 1.101 | 1.924 | 1.017 | 0.148  |
| 0.891 | 0.659  | 0.11 | 0.28 | 1.906 | 2.266 | 1.94  | 0.804  |
| 0.616 | 0.77   | 0.39 | 0.3  | 1.957 | 1.739 | 2.032 | 2.066  |
| 0.94  | 1.019  | 0.81 | 0.09 | 2.317 | 1.901 | 2.255 | 2.371  |
| 0.669 | 0.382  | 0.2  | 0.4  | 1.482 | 2.106 | 1.152 | 0.895  |
| 0.873 | 0.687  | 0.2  | 0.32 | 2.309 | 1.722 | 2.544 | 2.684  |
| 0.498 | 0      | 0.03 | 0.22 | 1.117 | 1.223 | 1.127 | 0.104  |
| 1.14  | 0.25   | 0.13 | 0.37 | 2.219 | 2.704 | 2.278 | 0.613  |
| 0.395 | 0.414  | 0.24 | 0.38 | 0.944 | 0.803 | 0.984 | 1.103  |
| 0.786 | 0.2    | 0.1  | 0.45 | 1.582 | 1.819 | 1.54  | 0.704  |
| 0.766 | 0.636  | 0.28 | 0.36 | 2.026 | 2.094 | 2.017 | 1.951  |
| 0.908 | 0.836  | 0.08 | 0.44 | 2.251 | 1.447 | 2.821 | 3.249  |
| 0.648 | 1.039  | 0.2  | 0.4  | 1.622 | 1.835 | 1.388 | 1.665  |
| 1.449 | 1.627  | 0.59 | 0.2  | 3.92  | 3.332 | 3.621 | 4.225  |
| 1.38  | 1.316  | 0.47 | 0.26 | 3.582 | 2.946 | 3.402 | 4.038  |
| 0.935 | 0.246  | 0.12 | 0.3  | 2.162 | 2.299 | 2.328 | 1.02   |
| 0.985 | 1.133  | 0.18 | 0.28 | 2.861 | 2.104 | 2.548 | 4.975  |
| 1.087 | 1.647  | 0.35 | 0.32 | 2.95  | 1.865 | 3.123 | 3.78   |
| 0.715 | 0.722  | 1    | 0    | 2.199 | 1.793 | 2.23  | 2.199  |
| 1.019 | 1.863  | 0.04 | 0.48 | 2.912 | 2.58  | 2.895 | 7.112  |
| 0.892 | 0      | 0.01 | 0.43 | 2.545 | 2.644 | 2.508 | 0.318  |
| 0.898 | 0.663  | 0.2  | 0.4  | 2.607 | 2.337 | 2.918 | 2.527  |
| 0.964 | 0.008  | 0.04 | 0.4  | 2.363 | 2.302 | 2.439 | 1.905  |
| 0.629 | 0      | 0.08 | 0.31 | 1.507 | 1.353 | 1.769 | 0.11   |
| 0.467 | 0.494  | 0.27 | 0.36 | 1.165 | 1.091 | 1.165 | 1.264  |
| 0.659 | 0.714  | 0.07 | 0.34 | 1.847 | 1.731 | 1.714 | 3.53   |
| 0.457 | 0.405  | 0.05 | 0.25 | 0.936 | 1.111 | 0.898 | 0.586  |
| 0.209 | 0.269  | 0.03 | 0.07 | 0.451 | 0.271 | 0.472 | 0.253  |
| 0.341 | 0      | 0.04 | 0.2  | 0.921 | 1.21  | 0.889 | 0.076  |
| 0.349 | 0.058  | 0.06 | 0.33 | 0.853 | 0.831 | 0.881 | 0.693  |
| 0.389 | 11.325 | 0.03 | 0.21 | 1.39  | 1.118 | 0.998 | 13.225 |
| 0.504 | 0.113  | 0.06 | 0.34 | 1.533 | 1.767 | 1.483 | 0.713  |
| 0.437 | 0.445  | 0.06 | 0.47 | 1.214 | 1.313 | 1.073 | 1.54   |
| 0.516 | 0.701  | 0.27 | 0.36 | 1.37  | 1.417 | 1.308 | 1.391  |

|       |       |      |      |       |       |       |       |
|-------|-------|------|------|-------|-------|-------|-------|
| 0.516 | 0.119 | 0.09 | 0.45 | 1.258 | 1.477 | 1.204 | 0.441 |
| 0.738 | 0.68  | 0.04 | 0.1  | 2.205 | 3.033 | 2.087 | 2.681 |
| 0.417 | 0.411 | 0.65 | 0.17 | 1.031 | 1.138 | 1.066 | 0.994 |
| 0.749 | 0.968 | 0.24 | 0.38 | 1.762 | 1.349 | 1.947 | 2.125 |
| 0.347 | 0.63  | 0.15 | 0.41 | 1.435 | 1.358 | 1.108 | 2.606 |
| 0.341 | 0.122 | 0.12 | 0.36 | 0.738 | 1.003 | 0.69  | 0.148 |
| 0.613 | 0     | 0.04 | 0.02 | 1.867 | 0.124 | 1.983 | 0     |
| 0.902 | 0     | 0.01 | 0.14 | 1.319 | 1.332 | 1.332 | 0     |
| 0.87  | 0.883 | 0.32 | 0.34 | 1.917 | 1.581 | 1.96  | 2.229 |
| 0.561 | 0.294 | 0.08 | 0.14 | 1.58  | 1.98  | 1.489 | 1.772 |
| 0.568 | 0.246 | 0.15 | 0.34 | 1.331 | 1.646 | 1.231 | 0.954 |
| 0.428 | 0.633 | 0.01 | 0.12 | 1.07  | 1.593 | 0.995 | 1.314 |
| 0.569 | 0.525 | 0.24 | 0.38 | 1.488 | 1.587 | 1.369 | 1.518 |
| 0.452 | 0.029 | 0.12 | 0.28 | 1.249 | 1.924 | 1.11  | 0.367 |
| 0.742 | 0     | 0.06 | 0.39 | 2.364 | 2.746 | 2.325 | 0.236 |
| 0.661 | 0.6   | 0.01 | 0.22 | 1.839 | 1.09  | 2.005 | 5.504 |
| 0.685 | 0.058 | 0.11 | 0.33 | 1.687 | 2.116 | 1.68  | 0.434 |
| 1.048 | 0     | 0.04 | 0.29 | 1.828 | 1.846 | 1.917 | 0.195 |
| 0.808 | 0     | 0    | 0.13 | 1.167 | 0.897 | 1.207 | 0     |
| 0.729 | 0.296 | 0.04 | 0.34 | 1.408 | 1.511 | 1.388 | 0.843 |
| 1.914 | 1.948 | 0.45 | 0.27 | 3.202 | 2.374 | 3.544 | 3.486 |
| 0.601 | 0.534 | 0.26 | 0.37 | 1.911 | 1.928 | 1.606 | 2.322 |
| 1.214 | 1.474 | 0.1  | 0.29 | 2.48  | 2.407 | 2.708 | 1.303 |
| 0.307 | 0.217 | 0.14 | 0.35 | 0.916 | 0.953 | 0.905 | 0.867 |
| 0.162 | 0.054 | 0.05 | 0.09 | 0.348 | 0.521 | 0.345 | 0.087 |
| 0.601 | 0.599 | 0.37 | 0.31 | 1.773 | 2.014 | 1.683 | 1.648 |
| 0.628 | 0.619 | 0.5  | 0.25 | 1.719 | 1.614 | 1.752 | 1.754 |
| 0.462 | 0.184 | 0.08 | 0.16 | 1.255 | 1.237 | 1.317 | 0.703 |
| 0.286 | 0.026 | 0.09 | 0.2  | 0.649 | 0.646 | 0.692 | 0.319 |
| 0.493 | 0.53  | 0.15 | 0.26 | 1.459 | 1.396 | 1.425 | 1.703 |
| 0.265 | 0.121 | 0.5  | 0.25 | 0.49  | 0.723 | 0.574 | 0.332 |
| 0.241 | 0.332 | 0.11 | 0.31 | 0.581 | 0.631 | 0.562 | 0.539 |
| 0.491 | 0.52  | 0.41 | 0.29 | 1.132 | 1.06  | 1.15  | 1.17  |
| 0.913 | 1.276 | 0.3  | 0.35 | 2.476 | 1.982 | 2.376 | 3.169 |
| 0.284 | 0.237 | 0.52 | 0.24 | 0.749 | 0.945 | 0.746 | 0.659 |
| 0.729 | 0.779 | 0.93 | 0.03 | 1.905 | 1.555 | 1.888 | 1.917 |
| 0.319 | 0.215 | 0.38 | 0.31 | 0.816 | 1.022 | 0.79  | 0.669 |
| 0.609 | 0.633 | 0.12 | 0.44 | 1.355 | 1.389 | 1.365 | 1.192 |
| 0.343 | 0     | 0.01 | 0.49 | 0.899 | 0.964 | 0.853 | 0     |
| 0.263 | 0.452 | 0.09 | 0.19 | 0.788 | 0.864 | 0.645 | 1.769 |
| 0.422 | 0.478 | 0.46 | 0.27 | 1.009 | 1.09  | 0.897 | 1.028 |
| 0.389 | 0.045 | 0.16 | 0.41 | 1.01  | 1.495 | 0.834 | 0.243 |
| 0.453 | 0.562 | 0.13 | 0.43 | 0.891 | 0.897 | 0.902 | 0.831 |
| 0.176 | 0.169 | 0.68 | 0.16 | 0.414 | 0.49  | 0.417 | 0.395 |
| 0.19  | 0.18  | 0.61 | 0.19 | 0.498 | 0.614 | 0.482 | 0.467 |
| 0.723 | 0.979 | 0.13 | 0.43 | 0.859 | 0.64  | 1.042 | 0.967 |
| 0.718 | 0.776 | 1    | 0    | 1.689 | 2.032 | 1.603 | 1.689 |
| 0.94  | 0.535 | 0.38 | 0.31 | 1.593 | 1.852 | 1.818 | 1.197 |
| 0.661 | 1.327 | 0.07 | 0.15 | 1.346 | 1.124 | 1.254 | 2.853 |
| 0.464 | 0     | 0.06 | 0.41 | 1.095 | 1.259 | 1.09  | 0.02  |

|       |       |      |      |       |       |       |       |
|-------|-------|------|------|-------|-------|-------|-------|
| 0.614 | 0.508 | 0.36 | 0.32 | 1.598 | 1.77  | 1.403 | 1.618 |
| 1.357 | 1.405 | 0.52 | 0.24 | 3.847 | 3.856 | 3.833 | 3.85  |
| 1.252 | 2.236 | 0.18 | 0.36 | 2.681 | 2.151 | 2.766 | 3.521 |
| 1.022 | 0.885 | 0.54 | 0.23 | 2.409 | 2.423 | 2.331 | 2.437 |
| 0.183 | 0.134 | 0.37 | 0.31 | 0.437 | 0.541 | 0.393 | 0.387 |
| 0.467 | 0.271 | 0.05 | 0.41 | 1.268 | 1.272 | 1.234 | 1.599 |
| 0.257 | 0.253 | 0.73 | 0.13 | 0.654 | 0.612 | 0.659 | 0.661 |
| 0.721 | 0.524 | 0.04 | 0.29 | 1.259 | 1.203 | 1.308 | 0.854 |
| 0.332 | 0.295 | 0.09 | 0.15 | 0.988 | 1.13  | 1.001 | 0.64  |
| 0.668 | 0.079 | 0.17 | 0.41 | 1.454 | 1.967 | 1.438 | 0.257 |
| 1.307 | 0.726 | 0.4  | 0.3  | 2.479 | 2.679 | 3.141 | 1.832 |
| 1.043 | 0.613 | 0.14 | 0.36 | 2.438 | 2.306 | 2.933 | 1.008 |
| 0.638 | 0     | 0.05 | 0.2  | 1.669 | 2.152 | 1.63  | 0.327 |
| 1.684 | 1.518 | 1    | 0    | 3.937 | 3.411 | 4.318 | 3.937 |
| 0.515 | 0.445 | 0.28 | 0.32 | 1.355 | 1.374 | 1.369 | 1.315 |
| 0.758 | 0.974 | 0.08 | 0.12 | 1.544 | 1.211 | 1.566 | 1.828 |
| 0.456 | 0     | 0.01 | 0.12 | 1.219 | 1.701 | 1.167 | 0     |
| 0.788 | 0.374 | 0.01 | 0.05 | 1.341 | 0.406 | 1.39  | 1.435 |
| 0.635 | 0.69  | 0.09 | 0.37 | 1.576 | 1.479 | 1.607 | 1.793 |
| 0.568 | 0.389 | 0.13 | 0.37 | 1.493 | 1.61  | 1.456 | 1.3   |
| 0.116 | 0.119 | 0.1  | 0.22 | 0.222 | 0.209 | 0.242 | 0.115 |
| 0.2   | 0.535 | 0.07 | 0.19 | 0.427 | 0.408 | 0.421 | 0.548 |
| 0.403 | 0.066 | 0.03 | 0.21 | 0.786 | 1.008 | 0.752 | 0.079 |
| 0.529 | 0     | 0.03 | 0.09 | 0.932 | 0.977 | 0.95  | 0.27  |
| 0.575 | 0.246 | 0.17 | 0.38 | 1.229 | 1.273 | 1.242 | 1.098 |
| 0.945 | 0.867 | 0.43 | 0.28 | 2.418 | 2.057 | 2.535 | 2.574 |
| 1.068 | 1.195 | 0.05 | 0.2  | 2.441 | 3.136 | 2.356 | 0.937 |
| 0.352 | 0     | 0.03 | 0.12 | 1.087 | 2.098 | 0.982 | 0.017 |
| 0.145 | 0.106 | 0.32 | 0.34 | 0.32  | 0.468 | 0.301 | 0.182 |
| 0.925 | 1.65  | 0.06 | 0.16 | 1.9   | 1.316 | 1.967 | 2.583 |
| 0.665 | 0.853 | 0.31 | 0.28 | 1.112 | 0.846 | 1.138 | 1.319 |
| 0.424 | 0.272 | 0.44 | 0.28 | 0.757 | 1.062 | 0.679 | 0.613 |
| 0.797 | 3.532 | 0.08 | 0.22 | 2.844 | 2.231 | 2.513 | 7.42  |
| 0.422 | 0.28  | 0.33 | 0.33 | 1.265 | 1.248 | 1.372 | 1.171 |
| 0.647 | 0.517 | 0.32 | 0.34 | 1.35  | 1.459 | 1.302 | 1.286 |
| 0.361 | 0.55  | 0.12 | 0.44 | 1.269 | 0.944 | 1.216 | 2.655 |
| 0.65  | 0.736 | 0.19 | 0.38 | 1.573 | 1.448 | 1.567 | 1.834 |
| 0.506 | 0.681 | 0.13 | 0.31 | 1.621 | 1.448 | 1.551 | 2.338 |
| 0.575 | 0.479 | 0.19 | 0.4  | 1.457 | 1.321 | 1.622 | 1.386 |
| 0.772 | 1.12  | 0.36 | 0.32 | 1.838 | 1.185 | 1.89  | 2.372 |
| 0.407 | 0     | 0.02 | 0.05 | 0.64  | 0.813 | 0.644 | 0     |
| 0.471 | 0.573 | 0.16 | 0.18 | 1.504 | 0.537 | 1.628 | 2.08  |
| 0.392 | 0.365 | 0.71 | 0.14 | 1.013 | 1.138 | 1.013 | 0.988 |
| 0.745 | 0.698 | 0.54 | 0.23 | 2.234 | 2.654 | 2.279 | 2.036 |
| 0.433 | 0.213 | 0.08 | 0.28 | 1.076 | 1.292 | 1.068 | 0.383 |
| 0.199 | 0.022 | 0.05 | 0.11 | 0.615 | 0.501 | 0.638 | 0.47  |
| 0.39  | 0.369 | 0.16 | 0.14 | 1.122 | 0.884 | 1.17  | 1.122 |
| 0.249 | 0.218 | 0.34 | 0.33 | 0.59  | 0.558 | 0.643 | 0.571 |
| 0.756 | 0.752 | 0.45 | 0.27 | 1.963 | 1.595 | 2.199 | 2.036 |
| 1.027 | 0.292 | 0.06 | 0.47 | 1.736 | 1.92  | 1.67  | 0.811 |

|       |       |      |      |        |        |        |        |
|-------|-------|------|------|--------|--------|--------|--------|
| 0.266 | 0     | 0.01 | 0.2  | 0.737  | 0.91   | 0.702  | 0      |
| 0.232 | 0.104 | 0.14 | 0.14 | 0.618  | 0.871  | 0.623  | 0.341  |
| 0.678 | 0.619 | 0.48 | 0.26 | 1.722  | 1.547  | 1.816  | 1.765  |
| 0.571 | 0.681 | 0.33 | 0.33 | 1.788  | 1.46   | 1.712  | 2.194  |
| 0.449 | 0.383 | 0.25 | 0.37 | 1.169  | 1.234  | 1.139  | 1.119  |
| 0.656 | 0.561 | 0.84 | 0.08 | 1.576  | 1.539  | 1.872  | 1.551  |
| 0.583 | 0.506 | 0.08 | 0.3  | 1.343  | 1.536  | 1.261  | 1.249  |
| 0.19  | 0.173 | 0.58 | 0.21 | 0.436  | 0.372  | 0.488  | 0.441  |
| 0.436 | 0.267 | 0.15 | 0.42 | 1.008  | 1.184  | 0.979  | 0.601  |
| 0.494 | 0.745 | 0.19 | 0.4  | 1.078  | 0.977  | 1.087  | 1.27   |
| 0.464 | 0     | 0.06 | 0.2  | 1.079  | 1.093  | 1.159  | 0.045  |
| 0.15  | 0.156 | 0.44 | 0.12 | 0.578  | 0.505  | 0.563  | 0.613  |
| 1.533 | 1.859 | 0.45 | 0.27 | 3.955  | 2.139  | 4.317  | 4.82   |
| 0.231 | 0.182 | 0.64 | 0.18 | 0.564  | 0.482  | 0.615  | 0.573  |
| 0.778 | 1.077 | 0.42 | 0.29 | 1.592  | 1.614  | 1.444  | 1.68   |
| 0.31  | 0.218 | 0.07 | 0.17 | 0.752  | 0.719  | 0.755  | 0.795  |
| 1.483 | 0.454 | 0.18 | 0.4  | 3.114  | 3.819  | 3.122  | 1.529  |
| 1.276 | 0     | 0    | 0.09 | 3.925  | 2.432  | 4.073  | 0      |
| 0.901 | 0.749 | 0.09 | 0.23 | 1.597  | 1.568  | 1.601  | 1.64   |
| 0.463 | 3.52  | 0.03 | 0.21 | 1.315  | 1.364  | 1.143  | 5.318  |
| 0.152 | 0.122 | 0.18 | 0.29 | 0.349  | 0.386  | 0.346  | 0.3    |
| 0.208 | 0.211 | 0.43 | 0.28 | 0.558  | 0.554  | 0.56   | 0.56   |
| 0.517 | 0     | 0.02 | 0.3  | 0.876  | 0.838  | 0.918  | 0      |
| 0.669 | 0.78  | 0.06 | 0    | 1.644  | 0      | 1.687  | 0.967  |
| 0.426 | 0     | 0    | 0.14 | 1.001  | 1.084  | 0.988  | 0      |
| 0.563 | 0.695 | 0.16 | 0.42 | 1.368  | 1.138  | 1.392  | 1.906  |
| 0.396 | 0.806 | 0.18 | 0.41 | 0.733  | 0.476  | 0.741  | 1.298  |
| 0.854 | 0.877 | 0.15 | 0.23 | 1.498  | 1.361  | 1.465  | 1.847  |
| 0.366 | 0.389 | 0.05 | 0.21 | 1.177  | 0.775  | 1.228  | 2.117  |
| 0.476 | 0.41  | 0.33 | 0.33 | 1.217  | 1.738  | 1.078  | 0.838  |
| 4.317 | 0     | 0.02 | 0.19 | 1.52   | 2.41   | 1.344  | 0      |
| 0.277 | 0.322 | 0.32 | 0.34 | 0.593  | 0.449  | 0.648  | 0.689  |
| 0.771 | 1.195 | 0.42 | 0.29 | 2.055  | 0.916  | 2.133  | 2.788  |
| 0.346 | 0.328 | 0.44 | 0.28 | 0.716  | 0.6    | 0.918  | 0.662  |
| 0.54  | 0.464 | 0.21 | 0.39 | 1.306  | 1.576  | 1.198  | 1.012  |
| 0.416 | 1.299 | 0.09 | 0.22 | 1.218  | 0.479  | 1.318  | 2.253  |
| 2.051 | 2.526 | 0.43 | 0.28 | 5.511  | 3.815  | 5.648  | 6.524  |
| 2.278 | 2.167 | 1    | 0    | 5.134  | 4.734  | 5.541  | 5.134  |
| 6.652 | 3.35  | 0.3  | 0.19 | 9.935  | 8.763  | 12.28  | 6.69   |
| 2.517 | 2.453 | 0.7  | 0.15 | 6.256  | 4.254  | 6.389  | 6.657  |
| 1.457 | 1.876 | 0.46 | 0.27 | 3.125  | 2.613  | 3.264  | 3.345  |
| 6.11  | 5.923 | 0.22 | 0.39 | 13.536 | 12.917 | 14.928 | 12.167 |
| 5.542 | 0     | 0.03 | 0.04 | 7.723  | 26.729 | 7.147  | 0.222  |
| 1.68  | 1.737 | 0.98 | 0.01 | 3.8    | 3.882  | 3.692  | 3.8    |
| 1.6   | 1.477 | 0.74 | 0.13 | 2.989  | 2.894  | 3.289  | 2.953  |
| 0.623 | 0.421 | 0.49 | 0.25 | 1.055  | 1.463  | 1.044  | 0.853  |
| 0.95  | 0.97  | 1    | 0    | 2.077  | 1.847  | 2.091  | 2.077  |
| 1.137 | 0.989 | 0.67 | 0.16 | 2.386  | 2.262  | 2.46   | 2.397  |
| 0.942 | 0.967 | 1    | 0    | 2.37   | 1.755  | 2.244  | 2.37   |
| 0.242 | 0.264 | 0.89 | 0.05 | 0.497  | 0.49   | 0.48   | 0.498  |

|       |       |      |      |       |        |       |       |
|-------|-------|------|------|-------|--------|-------|-------|
| 0.764 | 0.818 | 0.55 | 0.22 | 1.638 | 1.733  | 1.576 | 1.626 |
| 2.042 | 1.969 | 1    | 0    | 4.531 | 3.876  | 4.628 | 4.531 |
| 2.388 | 2.138 | 0.41 | 0.29 | 4.405 | 3.867  | 5.126 | 4.257 |
| 1.352 | 1.491 | 1    | 0    | 3.498 | 2.904  | 3.238 | 3.498 |
| 2.456 | 2.715 | 0.7  | 0.15 | 5.033 | 4.938  | 4.923 | 5.077 |
| 1.127 | 1.022 | 0.7  | 0.15 | 2.878 | 4.877  | 2.435 | 2.544 |
| 1.097 | 1.091 | 0.78 | 0.11 | 2.056 | 2.502  | 2.078 | 1.99  |
| 1.041 | 1.891 | 0.06 | 0.09 | 3.053 | 3.789  | 2.518 | 9.52  |
| 1.941 | 1.817 | 1    | 0    | 4.687 | 4.285  | 4.983 | 4.687 |
| 1.642 | 1.783 | 1    | 0    | 3.659 | 3.797  | 3.532 | 3.659 |
| 1.051 | 1.118 | 0.2  | 0.22 | 1.993 | 1.987  | 2.08  | 1.749 |
| 1.844 | 1.831 | 1    | 0    | 3.448 | 3.861  | 3.525 | 3.448 |
| 2.302 | 2.067 | 0.82 | 0.09 | 5.029 | 3.907  | 5.235 | 5.129 |
| 2.494 | 0.561 | 0.09 | 0.26 | 4.734 | 4.398  | 4.92  | 4.366 |
| 2.764 | 2.861 | 0.41 | 0.29 | 5.504 | 5.441  | 6.468 | 4.842 |
| 1.835 | 1.897 | 1    | 0    | 4.448 | 3.946  | 4.27  | 4.448 |
| 1.145 | 1.066 | 0.41 | 0.29 | 2.058 | 2.542  | 1.972 | 1.778 |
| 1.946 | 1.756 | 0.57 | 0.21 | 4.624 | 3.987  | 4.738 | 4.815 |
| 2.086 | 2.57  | 0.18 | 0.23 | 4.06  | 3.208  | 4.029 | 5.252 |
| 0.652 | 0.13  | 0.12 | 0.13 | 1.271 | 1.479  | 1.333 | 0.658 |
| 1.907 | 1.838 | 1    | 0    | 4.312 | 4.097  | 4.219 | 4.312 |
| 1.552 | 1.41  | 0.91 | 0.04 | 2.887 | 2.65   | 2.95  | 2.894 |
| 3.938 | 0     | 0.02 | 0.09 | 5.158 | 2.438  | 5.549 | 0     |
| 1.666 | 1.703 | 1    | 0    | 5.298 | 0      | 5.651 | 5.298 |
| 1.799 | 1.873 | 1    | 0    | 4.663 | 4.16   | 4.606 | 4.663 |
| 1.306 | 1.303 | 1    | 0    | 2.862 | 2.757  | 2.956 | 2.862 |
| 3.071 | 3.11  | 1    | 0    | 8.682 | 10.503 | 8.709 | 8.682 |
| 0.319 | 0.312 | 1    | 0    | 0.709 | 0.705  | 0.746 | 0.709 |
| 1.712 | 1.622 | 0.39 | 0.3  | 3.711 | 3.313  | 4.081 | 3.722 |
| 3.002 | 3.486 | 0.64 | 0    | 7.509 | 0      | 7.584 | 7.467 |
| 3.383 | 3.401 | 1    | 0    | 8.119 | 8.014  | 8.082 | 8.119 |
| 1.871 | 2.039 | 0.49 | 0    | 4.001 | 0      | 3.842 | 4.166 |
| 3.013 | 0.015 | 0.12 | 0.13 | 6.958 | 13.306 | 6.931 | 0.251 |
| 4.314 | 0     | 0.06 | 0.09 | 7.488 | 8.481  | 7.886 | 0.365 |
| 0.107 | 0.089 | 0.05 | 0.18 | 0.272 | 0.244  | 0.269 | 0.426 |
| 3.286 | 2.127 | 0.23 | 0    | 4.508 | 0      | 4.584 | 4.254 |
| 1.547 | 0.425 | 0.07 | 0.14 | 2.088 | 1.562  | 2.312 | 0.607 |
| 1.09  | 0.278 | 0.07 | 0.06 | 1.118 | 0.884  | 1.15  | 0.916 |
| 1.463 | 0.384 | 0.05 | 0.11 | 1.893 | 2.729  | 1.853 | 0.718 |
| 2.373 | 1.747 | 0.57 | 0.21 | 3.951 | 4.338  | 4.326 | 3.664 |
| 0.861 | 0     | 0.02 | 0.46 | 1.477 | 1.458  | 1.551 | 0     |
| 0.686 | 0     | 0.05 | 0.46 | 0.91  | 0.858  | 1.044 | 0.08  |
| 0.749 | 0     | 0    | 0.16 | 1.345 | 0.815  | 1.446 | 0     |
| 1.65  | 0.411 | 0.07 | 0.46 | 2.76  | 3.212  | 2.684 | 0.302 |
| 1.398 | 1.445 | 1    | 0    | 3.122 | 2.901  | 3.15  | 3.122 |
| 1.409 | 1.346 | 0.53 | 0.23 | 3.379 | 3.319  | 3.525 | 3.338 |
| 0.914 | 1.729 | 0.19 | 0.4  | 2.027 | 1.496  | 1.946 | 3.322 |
| 3.997 | 8.602 | 0.08 | 0.46 | 2.74  | 2.953  | 2.724 | 1.607 |
| 2.914 | 0     | 0.02 | 0.28 | 4.761 | 3.617  | 5.355 | 0     |
| 0.482 | 3.947 | 0.04 | 0.31 | 1.121 | 0.763  | 0.829 | 8.631 |



|       |       |      |      |       |       |       |        |
|-------|-------|------|------|-------|-------|-------|--------|
| 2.18  | 7.529 | 0.1  | 0.14 | 3.787 | 2.582 | 3.132 | 10.449 |
| 1.47  | 2.516 | 0.14 | 0.21 | 2.159 | 2.294 | 2.164 | 1.932  |
| 1.361 | 1.431 | 0.84 | 0.08 | 3.743 | 3.247 | 3.571 | 3.807  |
| 1.046 | 0.979 | 0.73 | 0.13 | 2.376 | 2.66  | 2.418 | 2.317  |
| 1.352 | 1.558 | 0.75 | 0.12 | 3.346 | 2.388 | 3.194 | 3.526  |
| 1.796 | 1.655 | 0.5  | 0.25 | 3.788 | 4.01  | 3.948 | 3.596  |
| 0.489 | 0.564 | 0.23 | 0.38 | 1.042 | 1.112 | 1.023 | 0.958  |
| 0.7   | 0.883 | 0.65 | 0.17 | 1.84  | 1.545 | 1.89  | 1.904  |
| 0.987 | 0.072 | 0.1  | 0.07 | 1.69  | 2.227 | 1.829 | 0.165  |
| 0.711 | 0.624 | 0.42 | 0.29 | 1.768 | 1.913 | 1.652 | 1.747  |
| 0.883 | 0.867 | 0.64 | 0.18 | 2.153 | 2.332 | 2.292 | 2.063  |
| 0.895 | 0.891 | 0.8  | 0    | 1.993 | 0     | 2.192 | 1.943  |
| 1.112 | 5.966 | 0.05 | 0.1  | 2.299 | 3.452 | 1.902 | 6.744  |
| 0.725 | 0.277 | 0.15 | 0.11 | 1.577 | 2.075 | 1.576 | 1.217  |
| 0.762 | 0.208 | 0.1  | 0.03 | 1.267 | 1.649 | 1.346 | 0.467  |
| 1.733 | 0     | 0    | 0    | 2.481 | 0     | 2.481 | 0      |
| 1.926 | 3.745 | 0.13 | 0.13 | 3.042 | 1.881 | 2.755 | 5.837  |
| 0.602 | 0     | 0    | 0    | 2.599 | 0     | 2.599 | 0      |
| 1.455 | 0     | 0    | 0    | 3.192 | 0     | 3.192 | 0      |
| 4.13  | 0     | 0    | 0    | 3.975 | 0     | 3.975 | 0      |
| 3.157 | 0     | 0    | 0    | 3.036 | 0     | 3.036 | 0      |
| 0.669 | 0.187 | 0.14 | 0.13 | 3.209 | 7.4   | 2.888 | 0.993  |
| 1.618 | 0     | 0.01 | 0.02 | 3.517 | 3.718 | 3.549 | 0      |
| 4.576 | 0     | 0    | 0    | 4.395 | 0     | 4.395 | 0      |
| 0.845 | 0.174 | 0.17 | 0.18 | 1.588 | 1.573 | 1.859 | 0.565  |
| 1.852 | 1.563 | 0.46 | 0    | 4.464 | 0     | 4.82  | 4.046  |
| 0.404 | 0.12  | 0.04 | 0    | 0.528 | 0     | 0.539 | 0.27   |
| 1.875 | 1.879 | 0.61 | 0    | 6.156 | 0     | 5.817 | 6.372  |
| 1.799 | 1.887 | 1    | 0    | 2.92  | 3.456 | 2.966 | 2.92   |
| 1.644 | 0     | 0.03 | 0.37 | 2.665 | 3.183 | 2.478 | 0      |
| 2.637 | 6.12  | 0.2  | 0.4  | 5.265 | 4.464 | 5.027 | 7.341  |
| 2.15  | 2.34  | 0.94 | 0.03 | 3.073 | 4.699 | 2.84  | 3.029  |
| 3.385 | 5.043 | 0.63 | 0.18 | 5.267 | 3.034 | 4.589 | 6.11   |
| 1.606 | 0     | 0    | 0    | 2.914 | 0     | 2.914 | 0      |
| 1.781 | 0.713 | 0.11 | 0.05 | 2.999 | 3.173 | 3.232 | 1.14   |
| 4.432 | 0     | 0    | 0    | 4.268 | 0     | 4.268 | 0      |
| 1.013 | 1.197 | 0.61 | 0.19 | 2.333 | 2.454 | 2.273 | 2.315  |
| 1.231 | 1.098 | 0.57 | 0.21 | 2.395 | 2.463 | 2.373 | 2.379  |
| 1.32  | 1.366 | 1    | 0    | 2.721 | 2.617 | 2.774 | 2.721  |
| 1.164 | 1.251 | 0.87 | 0.06 | 2.313 | 2.341 | 2.251 | 2.316  |
| 0.852 | 0.71  | 0.32 | 0    | 3.033 | 0     | 3.093 | 2.904  |
| 0.973 | 0.96  | 0.75 | 0.12 | 2.233 | 2.74  | 2.269 | 2.146  |
| 2.057 | 0     | 0    | 0    | 1.964 | 0     | 1.964 | 0      |
| 2.287 | 0.139 | 0.12 | 0.11 | 1.969 | 2.167 | 2.185 | 0.402  |
| 3.923 | 0     | 0    | 0    | 3.767 | 0     | 3.767 | 0      |
| 0.04  | 0.004 | 0.04 | 0.02 | 0.059 | 0.028 | 0.062 | 0.014  |
| 1.299 | 1.264 | 1    | 0    | 2.313 | 2.288 | 2.43  | 2.313  |
| 0.526 | 0.572 | 1    | 0    | 0.675 | 0.619 | 0.652 | 0.675  |
| 4.379 | 8.273 | 0.12 | 0.09 | 5.668 | 1.207 | 5.117 | 12.644 |
| 0.203 | 0.099 | 0.18 | 0.2  | 0.335 | 0.376 | 0.345 | 0.255  |

|       |       |      |      |       |       |       |       |
|-------|-------|------|------|-------|-------|-------|-------|
| 0.449 | 0.348 | 0.35 | 0.21 | 0.988 | 0.818 | 1.001 | 1.074 |
| 0.565 | 0.22  | 0.19 | 0.27 | 0.63  | 0.793 | 0.606 | 0.469 |
| 0.278 | 0.297 | 0.28 | 0.23 | 0.39  | 0.393 | 0.369 | 0.423 |
| 0.442 | 0.357 | 0.19 | 0.4  | 1.087 | 0.934 | 1.123 | 1.33  |
| 0.3   | 0.245 | 0.19 | 0.4  | 0.732 | 0.608 | 0.756 | 0.939 |
| 0.781 | 0.684 | 0.72 | 0.14 | 1.977 | 1.716 | 2.089 | 2.006 |
| 1.567 | 1.081 | 0.77 | 0.11 | 2.97  | 3.756 | 3.544 | 2.768 |
| 0.384 | 0.416 | 0.52 | 0.24 | 0.79  | 0.818 | 0.843 | 0.752 |
| 0.584 | 0.489 | 0.47 | 0.26 | 1.429 | 1.843 | 1.376 | 1.231 |
| 0.606 | 0.505 | 0.42 | 0.29 | 1.283 | 1.489 | 1.328 | 1.109 |
| 0.99  | 0.927 | 0.45 | 0.27 | 2.325 | 1.634 | 2.747 | 2.477 |
| 1.202 | 1.245 | 1    | 0    | 1.996 | 2.156 | 2.081 | 1.996 |
| 0.546 | 0.593 | 0.88 | 0.06 | 1.279 | 1.31  | 1.247 | 1.279 |
| 0.12  | 0.134 | 0.8  | 0.1  | 0.265 | 0.282 | 0.254 | 0.264 |
| 0.737 | 0.841 | 1    | 0    | 2.782 | 0     | 2.628 | 2.782 |
| 1.002 | 0.833 | 0.65 | 0.17 | 2.14  | 2.755 | 2.443 | 1.895 |
| 0.698 | 0.731 | 1    | 0    | 1.935 | 1.514 | 1.851 | 1.935 |
| 1.017 | 0.448 | 0.21 | 0.34 | 2.128 | 2.834 | 2.087 | 1.075 |
| 0.88  | 0.929 | 0.67 | 0.16 | 2.111 | 1.435 | 2.341 | 2.214 |
| 0.42  | 0.468 | 0.7  | 0.15 | 1.128 | 1.448 | 1.066 | 1.073 |
| 0.544 | 0.499 | 1    | 0    | 1.13  | 1.335 | 1.281 | 1.13  |
| 0.264 | 0.281 | 1    | 0    | 0.734 | 0.736 | 0.752 | 0.734 |
| 0.352 | 0.356 | 0.91 | 0.04 | 0.974 | 1.11  | 0.976 | 0.968 |
| 0.127 | 0.146 | 0.54 | 0.23 | 0.281 | 0.235 | 0.298 | 0.294 |
| 0.203 | 0.209 | 0.34 | 0.33 | 0.568 | 0.545 | 0.595 | 0.565 |
| 0.354 | 0.329 | 1    | 0    | 0.848 | 0.936 | 0.88  | 0.848 |
| 0.674 | 0.678 | 1    | 0    | 1.503 | 1.592 | 1.543 | 1.503 |
| 0.878 | 0.89  | 0.58 | 0.21 | 2.037 | 1.925 | 2.24  | 2.004 |
| 0.601 | 0.593 | 0.33 | 0.33 | 1.898 | 1.763 | 1.777 | 2.158 |
| 0.583 | 0.675 | 0.47 | 0.26 | 1.427 | 1.246 | 1.502 | 1.484 |
| 0.386 | 0.394 | 1    | 0    | 1.017 | 1.398 | 1.038 | 1.017 |
| 0.478 | 0.869 | 0.13 | 0.43 | 1.266 | 1.422 | 1.027 | 1.562 |
| 0.338 | 0.291 | 1    | 0    | 1.088 | 1.018 | 1.188 | 1.088 |
| 0.626 | 0.624 | 1    | 0    | 1.456 | 1.85  | 1.563 | 1.456 |
| 0.123 | 0.366 | 0.69 | 0.15 | 0.57  | 0.434 | 0.311 | 0.659 |
| 0.642 | 0.672 | 1    | 0    | 1.699 | 1.472 | 1.745 | 1.699 |
| 0.237 | 0.261 | 0.29 | 0.35 | 0.558 | 0.598 | 0.519 | 0.558 |
| 0.433 | 0.417 | 1    | 0    | 1.436 | 1.664 | 1.465 | 1.436 |
| 0.552 | 0.514 | 0.9  | 0    | 1.488 | 0     | 1.583 | 1.477 |
| 0.147 | 0.148 | 0.28 | 0.36 | 0.499 | 0.477 | 0.52  | 0.5   |
| 0.448 | 0.306 | 0.17 | 0.41 | 1.409 | 1.445 | 1.21  | 1.813 |
| 0.494 | 0.059 | 0.05 | 0.12 | 1.332 | 1.686 | 1.347 | 0.24  |
| 1.249 | 1.519 | 0.57 | 0.21 | 3.263 | 2.835 | 3.318 | 3.4   |
| 0.768 | 0.664 | 1    | 0    | 1.825 | 1.683 | 1.959 | 1.825 |
| 0.437 | 0.368 | 0.44 | 0.28 | 0.99  | 1.198 | 0.972 | 0.868 |
| 0.486 | 0.232 | 0.26 | 0.37 | 1.353 | 1.465 | 1.448 | 1.057 |
| 1.438 | 1.313 | 0.25 | 0.37 | 2.878 | 3.664 | 2.612 | 2.12  |
| 1.106 | 1.435 | 0.13 | 0.3  | 3.451 | 2.661 | 3.499 | 5.063 |
| 0.952 | 1.052 | 0.62 | 0.19 | 3.138 | 2.358 | 2.899 | 3.451 |
| 1.453 | 1.589 | 0.46 | 0.27 | 2.861 | 2.183 | 2.76  | 3.318 |

|       |       |      |      |       |       |       |       |
|-------|-------|------|------|-------|-------|-------|-------|
| 1.436 | 1.148 | 1    | 0    | 3.491 | 2.433 | 3.396 | 3.491 |
| 0.942 | 0.955 | 1    | 0    | 2.419 | 3.002 | 2.376 | 2.419 |
| 1.034 | 0     | 0    | 0.24 | 1.35  | 1.514 | 1.298 | 0     |
| 1.341 | 1.725 | 0.44 | 0.28 | 2.944 | 3.034 | 2.722 | 3.028 |
| 1.32  | 1.676 | 0.21 | 0.29 | 4.258 | 4.853 | 4.265 | 3.42  |
| 1.179 | 1.115 | 0.49 | 0.25 | 2.685 | 3.191 | 2.612 | 2.466 |
| 1.382 | 1.479 | 0.54 | 0.23 | 3.278 | 3.447 | 3.198 | 3.24  |
| 0.84  | 1.189 | 0.16 | 0    | 2.424 | 0     | 2.337 | 2.883 |
| 0.837 | 0.855 | 0.22 | 0    | 2.537 | 0     | 2.503 | 2.656 |
| 1.49  | 1.112 | 0.35 | 0.32 | 4.157 | 4.851 | 4.358 | 3.332 |
| 1.06  | 1.96  | 0.17 | 0.41 | 4.813 | 4.777 | 4.137 | 6.568 |
| 0.797 | 0.61  | 0.35 | 0.32 | 1.925 | 2.066 | 1.889 | 1.831 |
| 0.967 | 0.963 | 0.91 | 0.04 | 2.306 | 2.01  | 2.43  | 2.312 |
| 2.307 | 2.514 | 0.9  | 0.05 | 5.037 | 4.999 | 5.006 | 5.041 |
| 0.986 | 1.068 | 0.08 | 0.46 | 2.58  | 2.798 | 2.316 | 2.845 |
| 1.352 | 1.315 | 0.74 | 0.13 | 3.239 | 3.119 | 3.124 | 3.28  |
| 0.981 | 1.244 | 0.41 | 0    | 2.988 | 0     | 2.631 | 3.502 |
| 0.642 | 0.647 | 1    | 0    | 1.451 | 1.518 | 1.487 | 1.451 |
| 0.384 | 0.578 | 0.23 | 0.38 | 1.126 | 1.535 | 0.885 | 0.86  |
| 0.628 | 0.655 | 0.64 | 0.18 | 1.419 | 1.331 | 1.398 | 1.449 |
| 0.538 | 0.576 | 0.66 | 0.17 | 1.423 | 1.461 | 1.45  | 1.406 |
| 0.545 | 0.538 | 0.83 | 0.08 | 0.874 | 0.819 | 1.022 | 0.863 |
| 1.386 | 1.565 | 0.41 | 0.29 | 4.513 | 3.575 | 4.458 | 5.216 |
| 0.094 | 0.088 | 0.89 | 0.05 | 0.257 | 0.18  | 0.246 | 0.262 |
| 0.223 | 0.163 | 0.31 | 0.34 | 0.675 | 0.885 | 0.584 | 0.548 |
| 0.028 | 0.022 | 0.31 | 0.32 | 0.06  | 0.059 | 0.057 | 0.065 |
| 0.536 | 0.755 | 0.09 | 0.22 | 1.015 | 1.197 | 1.022 | 0.521 |
| 0.985 | 0.229 | 0.08 | 0.1  | 2.504 | 1.084 | 2.756 | 1.696 |
| 0.38  | 0.427 | 0.61 | 0.19 | 0.942 | 0.601 | 1.009 | 1.026 |
| 0.059 | 0.043 | 0.17 | 0.17 | 0.122 | 0.179 | 0.119 | 0.078 |
| 0.028 | 0.028 | 0.79 | 0.1  | 0.084 | 0.103 | 0.082 | 0.082 |
| 0.04  | 0.035 | 0.03 | 0.13 | 0.422 | 2.462 | 0.116 | 0.164 |
| 0.076 | 0.147 | 0.21 | 0    | 0.202 | 0     | 0.179 | 0.287 |
| 0.071 | 0.075 | 1    | 0    | 0.179 | 0.175 | 0.175 | 0.179 |
| 1.195 | 1.182 | 0.33 | 0.33 | 2.72  | 2.293 | 3.293 | 2.558 |
| 0.136 | 0.132 | 0.94 | 0.03 | 0.318 | 0.338 | 0.315 | 0.317 |
| 0.1   | 0.062 | 0.14 | 0.19 | 0.199 | 0.168 | 0.214 | 0.166 |
| 0.128 | 0.184 | 0.2  | 0.15 | 0.337 | 0.227 | 0.356 | 0.356 |
| 0.327 | 0.291 | 0.29 | 0.35 | 0.798 | 1.048 | 0.735 | 0.575 |
| 0.02  | 0.017 | 0.48 | 0.26 | 0.037 | 0.034 | 0.04  | 0.036 |
| 0.031 | 0.033 | 1    | 0    | 0.092 | 0.085 | 0.096 | 0.092 |
| 0.026 | 0.024 | 0.77 | 0.11 | 0.072 | 0.081 | 0.067 | 0.072 |
| 0.74  | 0.74  | 1    | 0    | 1.849 | 1.948 | 1.944 | 1.849 |
| 0.424 | 0.434 | 0.69 | 0.15 | 1.227 | 1.168 | 1.207 | 1.244 |
| 0.508 | 0.538 | 0.94 | 0.03 | 1.518 | 1.502 | 1.479 | 1.52  |
| 0.468 | 0.492 | 0.92 | 0.04 | 1.068 | 1.437 | 1.079 | 1.051 |
| 0.29  | 0.295 | 1    | 0    | 1.038 | 0.956 | 1.097 | 1.038 |
| 0.064 | 0.073 | 1    | 0    | 0.173 | 0.177 | 0.173 | 0.173 |
| 0.205 | 0.204 | 1    | 0    | 0.576 | 0.567 | 0.593 | 0.576 |
| 0.48  | 0.491 | 1    | 0    | 1.003 | 1.275 | 0.99  | 1.003 |

|       |       |      |      |        |        |        |        |
|-------|-------|------|------|--------|--------|--------|--------|
| 0.311 | 0.33  | 1    | 0    | 0.872  | 0      | 0.861  | 0.872  |
| 0.483 | 0.543 | 0.86 | 0.07 | 1.278  | 1.711  | 1.211  | 1.248  |
| 0.029 | 0.032 | 1    | 0    | 0.09   | 0.102  | 0.09   | 0.09   |
| 0.06  | 0.078 | 0.14 | 0.32 | 0.202  | 0.356  | 0.11   | 0.207  |
| 0.258 | 0.28  | 1    | 0    | 0.826  | 1.114  | 0.791  | 0.826  |
| 0.066 | 0.065 | 1    | 0    | 0.238  | 0.255  | 0.23   | 0.238  |
| 0.233 | 0.235 | 1    | 0    | 0.773  | 0.699  | 0.767  | 0.773  |
| 0.028 | 0.012 | 0.3  | 0.23 | 0.058  | 0.033  | 0.074  | 0.052  |
| 0.051 | 0.056 | 0.64 | 0.18 | 0.116  | 0.095  | 0.128  | 0.118  |
| 0.24  | 0.237 | 1    | 0    | 0.489  | 0.516  | 0.551  | 0.489  |
| 0.865 | 0.856 | 1    | 0    | 2.008  | 1.824  | 2.098  | 2.008  |
| 0.838 | 0.868 | 1    | 0    | 1.97   | 1.806  | 2.004  | 1.97   |
| 0.365 | 0.418 | 0.94 | 0.03 | 1.473  | 1.708  | 1.367  | 1.469  |
| 0.422 | 0.871 | 0.2  | 0.12 | 1.437  | 1.865  | 1.196  | 2.002  |
| 0.534 | 0.523 | 0.42 | 0.29 | 1.159  | 1.318  | 1.136  | 1.064  |
| 0.677 | 0.664 | 0.93 | 0.03 | 2.035  | 2.093  | 1.995  | 2.035  |
| 0.653 | 0.62  | 1    | 0    | 1.7    | 0      | 1.778  | 1.7    |
| 0.58  | 0.601 | 1    | 0    | 1.459  | 1.304  | 1.496  | 1.459  |
| 0.428 | 0.437 | 1    | 0    | 1.01   | 0.992  | 1.058  | 1.01   |
| 0.375 | 0.382 | 1    | 0    | 1.084  | 0.962  | 1.074  | 1.084  |
| 0.455 | 0.543 | 0.43 | 0.28 | 1.05   | 0.809  | 1.109  | 1.166  |
| 0.213 | 0.21  | 0.81 | 0.09 | 0.618  | 0.621  | 0.646  | 0.614  |
| 0.37  | 0.379 | 1    | 0    | 0.964  | 0.844  | 0.976  | 0.964  |
| 0.327 | 0.338 | 1    | 0    | 0.954  | 0.826  | 0.957  | 0.954  |
| 0.339 | 0.362 | 0.71 | 0.14 | 1.121  | 0.907  | 1.134  | 1.16   |
| 0.165 | 0.007 | 0.06 | 0.05 | 0.787  | 0.963  | 0.821  | 0.132  |
| 0.284 | 0.278 | 0.3  | 0.35 | 1.098  | 0.995  | 1.024  | 1.303  |
| 0.585 | 0.663 | 1    | 0    | 2.023  | 2.231  | 2.067  | 2.023  |
| 0.76  | 0.802 | 1    | 0    | 2.131  | 1.698  | 2.048  | 2.131  |
| 0.329 | 0.36  | 0.6  | 0.2  | 0.971  | 0.984  | 0.922  | 0.983  |
| 0.83  | 0.997 | 0.49 | 0.25 | 1.615  | 1.405  | 1.646  | 1.705  |
| 1.97  | 2.461 | 0.42 | 0.29 | 5.867  | 7.834  | 4.712  | 5.306  |
| 0.695 | 0.539 | 0.84 | 0    | 4.736  | 0      | 5.46   | 4.598  |
| 1.843 | 1.06  | 0.66 | 0    | 4.997  | 0      | 5.662  | 4.654  |
| 0.521 | 0.535 | 0.49 | 0.25 | 2.364  | 4.336  | 1.818  | 1.648  |
| 0.445 | 0.399 | 0.44 | 0.28 | 1.336  | 1.234  | 1.333  | 1.402  |
| 5.508 | 8.419 | 0.39 | 0.3  | 18.198 | 11.438 | 23.083 | 19.514 |
| 1.27  | 1.697 | 0.37 | 0.31 | 3.815  | 2.969  | 4.193  | 4.196  |
| 1.95  | 1.966 | 0.76 | 0.12 | 3.893  | 2.79   | 4.043  | 4.044  |
| 1.91  | 1.862 | 1    | 0    | 3.417  | 3.872  | 3.479  | 3.417  |
| 0.446 | 0.612 | 0.4  | 0.3  | 1.379  | 1.596  | 1.015  | 1.489  |
| 0.659 | 0.586 | 0.36 | 0.32 | 1.73   | 1.687  | 1.706  | 1.789  |
| 0.767 | 0.547 | 0.14 | 0.29 | 2.032  | 2.518  | 1.791  | 2.006  |
| 0.73  | 0.675 | 0.73 | 0.13 | 1.523  | 2.06   | 1.471  | 1.438  |
| 1.244 | 1.16  | 0.74 | 0.13 | 2.286  | 2.355  | 2.145  | 2.299  |
| 1.218 | 0.874 | 0.49 | 0.25 | 2.325  | 1.829  | 2.729  | 2.363  |
| 0.64  | 0.856 | 0.29 | 0.35 | 1.439  | 1.108  | 1.352  | 1.948  |
| 1.591 | 1.66  | 0.54 | 0.23 | 2.789  | 2.042  | 2.852  | 3.08   |
| 2.032 | 2.438 | 0.65 | 0.17 | 5.671  | 5.756  | 5.649  | 5.655  |
| 0.164 | 0.16  | 0.61 | 0.19 | 0.352  | 0.262  | 0.409  | 0.362  |

|       |       |      |      |       |       |       |      |
|-------|-------|------|------|-------|-------|-------|------|
| 0.602 | 0.757 | 0.05 | 0.09 | 1.252 | 1.857 | 1.164 | 1.68 |
| 0.24  | 0.227 | 0.33 | 0.33 | 0.684 | 0.751 | 0.672 | 0.63 |

| Tot. DBF   | Tot. Nat.  | Tot. PORK  | Tot. Ind.  |
|------------|------------|------------|------------|
| Pure Prem. | Pure Prem. | Pure Prem. | Pure Prem. |
| 3.56       | 2.8        | 3.63       | 3.83       |
| 2.82       | 2.36       | 2.8        | 2.84       |
| 6.24       | 4.87       | 6.64       | 6.28       |
| 2.87       | 0          | 2.89       | 2.89       |
| 3.52       | 3.05       | 3.61       | 3.97       |
| 2.43       | 2.15       | 2.31       | 2.46       |
| 4.35       | 4          | 4.18       | 4.58       |
| 3.91       | 3.52       | 3.87       | 4.07       |
| 5.78       | 5.25       | 5.41       | 5.78       |
| 4.14       | 5.53       | 3.86       | 3.37       |
| 3.56       | 0          | 3.71       | 3.48       |
| 2.8        | 3.08       | 2.91       | 1.71       |
| 5.25       | 4.82       | 5.44       | 5.38       |
| 8.04       | 8.61       | 7.7        | 8.06       |
| 3.31       | 3.77       | 3.38       | 2.19       |
| 4.24       | 0          | 4.36       | 4.16       |
| 1.9        | 1.78       | 1.95       | 1.44       |
| 0.67       | 0          | 0.54       | 1.04       |
| 3.16       | 3.37       | 3.1        | 3          |
| 7.39       | 10.34      | 6.99       | 0.66       |
| 136.07     | 166.95     | 116.61     | 224.98     |
| 539.09     | 390.33     | 571.31     | 637.98     |
| 4.51       | 3.96       | 4.8        | 4.74       |
| 4.3        | 4.75       | 3.94       | 0          |
| 3.26       | 3.21       | 3.55       | 0          |
| 1.92       | 2.49       | 1.89       | 0.37       |
| 1.2        | 0          | 1.18       | 1.39       |
| 1.25       | 1.35       | 1.31       | 0.44       |
| 6.91       | 7.17       | 6.79       | 0          |
| 3.19       | 5.16       | 3.19       | 1.4        |
| 3.47       | 4.05       | 3.47       | 1.42       |
| 1.61       | 1.63       | 1.78       | 0.13       |
| 9.81       | 6.6        | 10.47      | 11.06      |
| 2.58       | 2.38       | 2.55       | 4          |
| 0.85       | 0          | 0.78       | 1.94       |
| 2.36       | 2.75       | 2.55       | 1.8        |
| 1.49       | 1.26       | 1.58       | 0.13       |
| 3.66       | 3.55       | 3.89       | 1.45       |
| 2.42       | 1.36       | 2.81       | 0.34       |
| 2.16       | 2.59       | 2.17       | 1.22       |
| 2.51       | 2.63       | 2.57       | 2.32       |
| 5.58       | 3.1        | 6.77       | 5.54       |
| 2.32       | 2.69       | 2.29       | 0.7        |
| 1.32       | 1.91       | 1.28       | 0.12       |
| 3.92       | 4.44       | 3.82       | 0          |
| 5.82       | 5.68       | 5.69       | 6.01       |
| 1.76       | 0.51       | 1.84       | 0          |
| 1.65       | 0.57       | 1.7        | 0          |

|      |      |      |       |
|------|------|------|-------|
| 1.53 | 1.15 | 1.64 | 0     |
| 1.76 | 2.05 | 1.62 | 1.5   |
| 3.14 | 2.66 | 3.75 | 2.25  |
| 3.04 | 3.12 | 3.06 | 3.02  |
| 3.66 | 4.16 | 3.48 | 3.11  |
| 2.25 | 2.56 | 1.98 | 2.1   |
| 1.66 | 2.15 | 1.58 | 1.03  |
| 1.97 | 2.14 | 1.83 | 1.89  |
| 2.19 | 2.34 | 2.19 | 1.63  |
| 2.16 | 1.54 | 2.13 | 4.09  |
| 3.67 | 3.56 | 3.41 | 3.86  |
| 3.52 | 2.39 | 3.4  | 6.8   |
| 3.32 | 2.51 | 3.41 | 4.07  |
| 3.27 | 2.78 | 3.83 | 3.22  |
| 3.07 | 2.8  | 3.11 | 3.28  |
| 1.82 | 1.55 | 1.89 | 1.63  |
| 1.89 | 2.18 | 1.88 | 0.59  |
| 3.05 | 3.41 | 2.68 | 3.23  |
| 2.39 | 3.4  | 2.11 | 3.09  |
| 1.65 | 0    | 1.63 | 1.65  |
| 0.92 | 1.01 | 0.99 | 0.6   |
| 1.39 | 1.7  | 1.32 | 0.7   |
| 1.44 | 1.39 | 1.54 | 1.16  |
| 2.66 | 3.66 | 2.63 | 2.65  |
| 1    | 1.35 | 0.93 | 0.56  |
| 1.92 | 1.88 | 1.97 | 0.15  |
| 6.47 | 4.67 | 5.81 | 48.78 |
| 1.71 | 1.5  | 1.7  | 3.16  |
| 1.36 | 1.46 | 1.34 | 0     |
| 2.87 | 2.58 | 2.99 | 0     |
| 1.47 | 1.34 | 1.49 | 3.72  |
| 1.42 | 1.67 | 1.19 | 1.33  |
| 1.62 | 1.63 | 1.64 | 0     |
| 1.65 | 1.65 | 1.37 | 5.61  |
| 2.64 | 1.65 | 3.25 | 1.37  |
| 1.12 | 1.23 | 1.11 | 0.99  |
| 1.88 | 2.22 | 1.79 | 0.19  |
| 1.63 | 1.91 | 1.61 | 0.21  |
| 1.47 | 1.57 | 1.37 | 4.64  |
| 2    | 0.78 | 2.26 | 0.33  |
| 1.6  | 1.86 | 1.55 | 1.56  |
| 1.07 | 2.07 | 1.01 | 0.35  |
| 1.63 | 5.31 | 1.32 | 0.03  |
| 3.1  | 2.91 | 3.26 | 3.15  |
| 2.71 | 2.89 | 2.59 | 2.7   |
| 2.64 | 2.15 | 2.73 | 2.95  |
| 1.87 | 1.75 | 1.95 | 1.47  |
| 1.87 | 1.82 | 1.79 | 1.97  |
| 2.61 | 3.89 | 2.53 | 0     |
| 5.11 | 5.82 | 5.19 | 0     |

|      |      |      |       |
|------|------|------|-------|
| 1.94 | 1.94 | 1.78 | 4.17  |
| 1.62 | 2    | 1.54 | 0.46  |
| 1.41 | 1.34 | 1.41 | 0     |
| 1.26 | 2.83 | 1.06 | 0.23  |
| 1.93 | 2.11 | 2.19 | 0.47  |
| 7.72 | 0    | 8.1  | 7.52  |
| 7.96 | 6.98 | 8.15 | 8.38  |
| 4.98 | 3.04 | 5.19 | 6.82  |
| 2.97 | 3.45 | 2.52 | 2.85  |
| 3.03 | 3.24 | 3.13 | 1.78  |
| 4.8  | 4.94 | 4.74 | 4.65  |
| 1.48 | 1.36 | 1.46 | 2.13  |
| 5.27 | 3.06 | 4.82 | 7.71  |
| 4.24 | 6.56 | 3.71 | 1.98  |
| 5.23 | 3.92 | 4.74 | 5.63  |
| 1.99 | 1.96 | 1.99 | 2.2   |
| 1.55 | 2.81 | 1.41 | 0.17  |
| 2.76 | 3.08 | 2.83 | 1.46  |
| 2.64 | 2.43 | 2.65 | 2.84  |
| 3.27 | 2.7  | 3.2  | 3.39  |
| 2.19 | 2.98 | 1.82 | 1.28  |
| 3.12 | 2.47 | 3.42 | 3.37  |
| 1.61 | 1.77 | 1.63 | 0.1   |
| 3.29 | 3.91 | 3.42 | 0.86  |
| 1.35 | 1.21 | 1.38 | 1.52  |
| 2.33 | 2.62 | 2.33 | 0.9   |
| 2.88 | 3.13 | 2.78 | 2.59  |
| 3.02 | 2.03 | 3.73 | 4.09  |
| 2.38 | 2.6  | 2.04 | 2.7   |
| 5.44 | 4.78 | 5.07 | 5.85  |
| 4.9  | 4.2  | 4.78 | 5.35  |
| 3    | 3.08 | 3.26 | 1.27  |
| 3.88 | 3.14 | 3.53 | 6.11  |
| 4.07 | 2.73 | 4.21 | 5.43  |
| 2.92 | 2.54 | 2.95 | 2.92  |
| 4    | 3.68 | 3.91 | 8.98  |
| 3.46 | 3.62 | 3.4  | 0.32  |
| 3.48 | 3.25 | 3.82 | 3.19  |
| 3.3  | 3.27 | 3.4  | 1.91  |
| 2.11 | 2.01 | 2.4  | 0.11  |
| 1.64 | 1.55 | 1.63 | 1.76  |
| 2.57 | 2.59 | 2.37 | 4.24  |
| 1.41 | 1.64 | 1.36 | 0.99  |
| 0.65 | 0.33 | 0.68 | 0.52  |
| 1.28 | 1.71 | 1.23 | 0.08  |
| 1.2  | 1.21 | 1.23 | 0.75  |
| 2.02 | 1.6  | 1.39 | 24.55 |
| 2.09 | 2.47 | 1.99 | 0.83  |
| 1.68 | 1.82 | 1.51 | 1.99  |
| 1.93 | 1.96 | 1.82 | 2.09  |



|      |      |      |      |
|------|------|------|------|
| 1.81 | 2.12 | 1.72 | 0.56 |
| 2.96 | 3.94 | 2.83 | 3.36 |
| 1.47 | 1.64 | 1.48 | 1.41 |
| 2.48 | 1.91 | 2.7  | 3.09 |
| 1.89 | 1.92 | 1.46 | 3.24 |
| 1.12 | 1.52 | 1.03 | 0.27 |
| 2.46 | 0.13 | 2.6  | 0    |
| 2.19 | 2.07 | 2.23 | 0    |
| 2.75 | 2.36 | 2.83 | 3.11 |
| 2.19 | 3.02 | 2.05 | 2.07 |
| 1.95 | 2.49 | 1.8  | 1.2  |
| 1.5  | 2.05 | 1.42 | 1.95 |
| 2.09 | 2.24 | 1.94 | 2.04 |
| 1.75 | 2.68 | 1.56 | 0.4  |
| 3.11 | 3.56 | 3.07 | 0.24 |
| 2.45 | 1.48 | 2.67 | 6.1  |
| 2.37 | 2.95 | 2.37 | 0.49 |
| 2.8  | 2.74 | 2.97 | 0.2  |
| 1.94 | 1.41 | 2.02 | 0    |
| 2.14 | 2.3  | 2.12 | 1.14 |
| 4.96 | 3.77 | 5.46 | 5.43 |
| 2.55 | 2.64 | 2.21 | 2.86 |
| 3.65 | 3.39 | 3.92 | 2.78 |
| 1.25 | 1.36 | 1.21 | 1.08 |
| 0.5  | 0.67 | 0.51 | 0.14 |
| 2.43 | 2.76 | 2.28 | 2.25 |
| 2.37 | 2.32 | 2.38 | 2.37 |
| 1.71 | 1.73 | 1.78 | 0.89 |
| 0.91 | 0.89 | 0.98 | 0.35 |
| 1.99 | 2.02 | 1.92 | 2.23 |
| 0.72 | 1.05 | 0.84 | 0.45 |
| 0.83 | 0.87 | 0.8  | 0.87 |
| 1.63 | 1.55 | 1.64 | 1.69 |
| 3.44 | 2.84 | 3.29 | 4.45 |
| 1.05 | 1.34 | 1.03 | 0.9  |
| 2.65 | 2.22 | 2.62 | 2.7  |
| 1.16 | 1.49 | 1.11 | 0.88 |
| 1.93 | 1.92 | 1.97 | 1.83 |
| 1.27 | 1.37 | 1.2  | 0    |
| 1.08 | 1.2  | 0.91 | 2.22 |
| 1.47 | 1.57 | 1.32 | 1.51 |
| 1.46 | 2.15 | 1.22 | 0.29 |
| 1.31 | 1.26 | 1.36 | 1.39 |
| 0.59 | 0.69 | 0.59 | 0.56 |
| 0.7  | 0.85 | 0.67 | 0.65 |
| 1.47 | 1.04 | 1.77 | 1.95 |
| 2.47 | 3.08 | 2.32 | 2.47 |
| 2.48 | 2.98 | 2.76 | 1.73 |
| 2.04 | 1.72 | 1.92 | 4.18 |
| 1.59 | 1.86 | 1.55 | 0.02 |

|      |      |      |       |
|------|------|------|-------|
| 2.33 | 2.76 | 2.02 | 2.13  |
| 5.25 | 5.32 | 5.19 | 5.26  |
| 3.84 | 2.74 | 4.02 | 5.76  |
| 3.36 | 3.39 | 3.35 | 3.32  |
| 0.66 | 0.87 | 0.58 | 0.52  |
| 1.75 | 1.78 | 1.7  | 1.87  |
| 0.92 | 0.92 | 0.92 | 0.91  |
| 1.92 | 1.74 | 2.03 | 1.38  |
| 1.32 | 1.46 | 1.33 | 0.94  |
| 2.12 | 2.79 | 2.11 | 0.34  |
| 3.7  | 4.19 | 4.45 | 2.56  |
| 3.46 | 3.4  | 3.98 | 1.62  |
| 2.34 | 3.05 | 2.27 | 0.33  |
| 5.48 | 4.91 | 6    | 5.46  |
| 1.85 | 1.87 | 1.88 | 1.76  |
| 2.27 | 1.59 | 2.32 | 2.8   |
| 1.7  | 2.39 | 1.62 | 0     |
| 2.09 | 0.49 | 2.18 | 1.81  |
| 2.26 | 2.25 | 2.24 | 2.48  |
| 2.12 | 2.39 | 2.02 | 1.69  |
| 0.33 | 0.3  | 0.36 | 0.23  |
| 0.65 | 0.62 | 0.62 | 1.08  |
| 1.17 | 1.35 | 1.16 | 0.15  |
| 1.43 | 1.29 | 1.48 | 0.27  |
| 1.81 | 1.98 | 1.82 | 1.34  |
| 3.29 | 2.86 | 3.48 | 3.44  |
| 3.53 | 4.27 | 3.42 | 2.13  |
| 1.49 | 2.95 | 1.33 | 0.02  |
| 0.48 | 0.68 | 0.45 | 0.29  |
| 2.84 | 2.12 | 2.89 | 4.23  |
| 1.83 | 1.51 | 1.8  | 2.17  |
| 1.18 | 1.65 | 1.1  | 0.89  |
| 3.79 | 3.08 | 3.31 | 10.95 |
| 1.72 | 1.83 | 1.79 | 1.45  |
| 1.98 | 2.13 | 1.95 | 1.8   |
| 1.66 | 1.34 | 1.58 | 3.21  |
| 2.25 | 2.14 | 2.22 | 2.57  |
| 2.17 | 2.05 | 2.06 | 3.02  |
| 2.02 | 1.89 | 2.2  | 1.87  |
| 2.64 | 1.81 | 2.66 | 3.49  |
| 1.05 | 1.41 | 1.05 | 0     |
| 1.95 | 0.81 | 2.1  | 2.65  |
| 1.41 | 1.59 | 1.41 | 1.35  |
| 3.06 | 3.69 | 3.02 | 2.73  |
| 1.51 | 1.78 | 1.5  | 0.6   |
| 0.83 | 0.87 | 0.84 | 0.49  |
| 1.52 | 1.32 | 1.56 | 1.49  |
| 0.82 | 0.78 | 0.89 | 0.79  |
| 2.7  | 2.3  | 2.96 | 2.79  |
| 2.78 | 3.07 | 2.7  | 1.1   |

|       |       |       |       |
|-------|-------|-------|-------|
| 1.01  | 1.2   | 0.97  | 0     |
| 0.84  | 1.1   | 0.86  | 0.45  |
| 2.36  | 2.15  | 2.49  | 2.38  |
| 2.4   | 2.09  | 2.28  | 2.88  |
| 1.69  | 1.88  | 1.59  | 1.5   |
| 2.17  | 2.13  | 2.53  | 2.11  |
| 1.94  | 2.17  | 1.84  | 1.76  |
| 0.61  | 0.54  | 0.68  | 0.61  |
| 1.44  | 1.66  | 1.42  | 0.87  |
| 1.57  | 1.39  | 1.58  | 2.02  |
| 1.52  | 1.52  | 1.62  | 0.05  |
| 0.73  | 0.68  | 0.71  | 0.77  |
| 5.4   | 3.16  | 5.85  | 6.68  |
| 0.77  | 0.68  | 0.85  | 0.76  |
| 2.48  | 2.43  | 2.22  | 2.76  |
| 1.06  | 1.05  | 1.07  | 1.01  |
| 4.58  | 5.61  | 4.61  | 1.98  |
| 5.17  | 3.41  | 5.35  | 0     |
| 2.55  | 2.73  | 2.5   | 2.39  |
| 1.88  | 2.04  | 1.61  | 8.84  |
| 0.52  | 0.6   | 0.5   | 0.42  |
| 0.77  | 0.76  | 0.77  | 0.77  |
| 1.36  | 1.28  | 1.44  | 0     |
| 2.32  | 0     | 2.36  | 1.75  |
| 1.43  | 1.5   | 1.41  | 0     |
| 1.93  | 1.67  | 1.96  | 2.6   |
| 1.1   | 0.68  | 1.14  | 2.1   |
| 2.32  | 2.03  | 2.32  | 2.72  |
| 1.54  | 1.14  | 1.59  | 2.51  |
| 1.79  | 2.53  | 1.55  | 1.25  |
| 5     | 3.09  | 5.66  | 0     |
| 0.85  | 0.65  | 0.93  | 1.01  |
| 2.8   | 1.31  | 2.9   | 3.98  |
| 1.03  | 0.87  | 1.26  | 0.99  |
| 1.86  | 2.19  | 1.74  | 1.48  |
| 1.65  | 0.7   | 1.73  | 3.55  |
| 7.63  | 5.66  | 7.7   | 9.05  |
| 7.3   | 7.13  | 7.82  | 7.3   |
| 15.64 | 14.39 | 18.93 | 10.04 |
| 8.68  | 6.52  | 8.91  | 9.11  |
| 4.69  | 3.97  | 4.72  | 5.22  |
| 19.32 | 18.24 | 21.04 | 18.09 |
| 13.56 | 42.49 | 12.69 | 0.22  |
| 5.55  | 5.75  | 5.37  | 5.54  |
| 4.5   | 4.41  | 4.89  | 4.43  |
| 1.71  | 2.46  | 1.67  | 1.27  |
| 3.05  | 2.85  | 3.04  | 3.05  |
| 3.47  | 3.45  | 3.6   | 3.39  |
| 3.34  | 2.61  | 3.19  | 3.34  |
| 0.75  | 0.72  | 0.72  | 0.76  |

|       |       |       |       |
|-------|-------|-------|-------|
| 2.44  | 2.56  | 2.34  | 2.44  |
| 6.5   | 5.82  | 6.67  | 6.5   |
| 6.54  | 5.74  | 7.51  | 6.4   |
| 4.99  | 4.4   | 4.59  | 4.99  |
| 7.73  | 7.82  | 7.38  | 7.79  |
| 4.22  | 7.06  | 3.56  | 3.57  |
| 3.21  | 3.88  | 3.18  | 3.08  |
| 4.23  | 5.98  | 3.56  | 11.41 |
| 6.51  | 6.28  | 6.92  | 6.5   |
| 5.44  | 5.63  | 5.17  | 5.44  |
| 3.09  | 3.2   | 3.13  | 2.87  |
| 5.3   | 5.9   | 5.37  | 5.28  |
| 7.14  | 5.94  | 7.54  | 7.2   |
| 7.16  | 7.11  | 7.41  | 4.93  |
| 8.2   | 7.94  | 9.23  | 7.7   |
| 6.35  | 5.8   | 6.11  | 6.35  |
| 3.31  | 4.08  | 3.12  | 2.84  |
| 6.43  | 5.7   | 6.68  | 6.57  |
| 6.38  | 6.1   | 6.12  | 7.82  |
| 1.89  | 2.23  | 1.99  | 0.79  |
| 6.18  | 6.07  | 6.13  | 6.15  |
| 4.32  | 4.03  | 4.5   | 4.3   |
| 8.84  | 4.18  | 9.49  | 0     |
| 6.99  | 0     | 7.32  | 7     |
| 6.52  | 6     | 6.41  | 6.54  |
| 4.17  | 4.1   | 4.26  | 4.17  |
| 11.79 | 14.94 | 11.78 | 11.79 |
| 1.02  | 1.02  | 1.07  | 1.02  |
| 5.39  | 4.99  | 5.79  | 5.34  |
| 10.71 | 0     | 10.59 | 10.95 |
| 11.52 | 11.39 | 11.47 | 11.52 |
| 5.93  | 0     | 5.71  | 6.21  |
| 9.9   | 17.73 | 9.94  | 0.27  |
| 11.42 | 10.97 | 12.2  | 0.37  |
| 0.37  | 0.31  | 0.38  | 0.52  |
| 7.56  | 0     | 7.87  | 6.38  |
| 3.51  | 2.63  | 3.86  | 1.03  |
| 2.15  | 2.01  | 2.24  | 1.19  |
| 3.31  | 4.31  | 3.32  | 1.1   |
| 6.03  | 6.68  | 6.7   | 5.41  |
| 2.28  | 2.23  | 2.41  | 0     |
| 1.49  | 1.37  | 1.73  | 0.08  |
| 2.03  | 1.15  | 2.2   | 0     |
| 4.46  | 5.13  | 4.33  | 0.71  |
| 4.57  | 4.34  | 4.55  | 4.57  |
| 4.73  | 4.61  | 4.93  | 4.68  |
| 2.99  | 2.27  | 2.86  | 5.05  |
| 6.23  | 4.79  | 6.72  | 10.21 |
| 7.39  | 5.65  | 8.27  | 0     |
| 1.7   | 1.24  | 1.31  | 12.58 |

|       |      |      |       |
|-------|------|------|-------|
| 6.35  | 3.98 | 5.31 | 17.98 |
| 3.76  | 3.8  | 3.63 | 4.45  |
| 5.2   | 4.87 | 4.93 | 5.24  |
| 3.4   | 3.76 | 3.46 | 3.3   |
| 4.79  | 3.69 | 4.55 | 5.08  |
| 5.54  | 5.81 | 5.74 | 5.25  |
| 1.57  | 1.68 | 1.51 | 1.52  |
| 2.6   | 2.17 | 2.59 | 2.79  |
| 2.57  | 2.74 | 2.82 | 0.24  |
| 2.48  | 2.71 | 2.36 | 2.37  |
| 3.04  | 3.25 | 3.18 | 2.93  |
| 2.89  | 0    | 3.09 | 2.83  |
| 3.65  | 5.09 | 3.01 | 12.71 |
| 2.3   | 3.25 | 2.3  | 1.49  |
| 1.98  | 2.28 | 2.11 | 0.68  |
| 4.21  | 0    | 4.21 | 0     |
| 5.08  | 3.06 | 4.68 | 9.58  |
| 3.2   | 0    | 3.2  | 0     |
| 4.65  | 0    | 4.65 | 0     |
| 8.11  | 0    | 8.11 | 0     |
| 6.19  | 0    | 6.19 | 0     |
| 3.91  | 8.65 | 3.56 | 1.18  |
| 5.1   | 4.19 | 5.17 | 0     |
| 8.97  | 0    | 8.97 | 0     |
| 2.33  | 2.31 | 2.7  | 0.74  |
| 6.23  | 0    | 6.67 | 5.61  |
| 0.92  | 0    | 0.94 | 0.39  |
| 8.03  | 0    | 7.69 | 8.25  |
| 4.81  | 5.5  | 4.77 | 4.81  |
| 4.43  | 5.32 | 4.12 | 0     |
| 8.18  | 6.46 | 7.66 | 13.46 |
| 5.42  | 7.35 | 4.99 | 5.37  |
| 9.35  | 5.22 | 7.97 | 11.15 |
| 4.52  | 0    | 4.52 | 0     |
| 4.7   | 5.04 | 5.01 | 1.85  |
| 8.7   | 0    | 8.7  | 0     |
| 3.43  | 3.47 | 3.29 | 3.51  |
| 3.51  | 3.49 | 3.6  | 3.48  |
| 4.09  | 4.01 | 4.09 | 4.09  |
| 3.51  | 3.37 | 3.42 | 3.57  |
| 3.86  | 0    | 3.95 | 3.61  |
| 3.28  | 4.05 | 3.24 | 3.11  |
| 4.02  | 0    | 4.02 | 0     |
| 3.96  | 4.03 | 4.47 | 0.54  |
| 7.69  | 0    | 7.69 | 0     |
| 0.1   | 0.07 | 0.1  | 0.02  |
| 3.58  | 3.42 | 3.73 | 3.58  |
| 1.25  | 1.02 | 1.18 | 1.25  |
| 10.34 | 3.63 | 9.5  | 20.92 |
| 0.53  | 0.6  | 0.55 | 0.35  |

|      |      |      |      |
|------|------|------|------|
| 1.41 | 1.25 | 1.45 | 1.42 |
| 1.17 | 1.53 | 1.17 | 0.69 |
| 0.69 | 0.73 | 0.65 | 0.72 |
| 1.53 | 1.4  | 1.57 | 1.69 |
| 1.04 | 0.94 | 1.06 | 1.18 |
| 2.73 | 2.55 | 2.87 | 2.69 |
| 4.3  | 5.43 | 5.11 | 3.85 |
| 1.19 | 1.22 | 1.23 | 1.17 |
| 2.01 | 2.52 | 1.96 | 1.72 |
| 1.84 | 2.04 | 1.93 | 1.61 |
| 3.22 | 2.41 | 3.74 | 3.4  |
| 3.24 | 3.36 | 3.28 | 3.24 |
| 1.87 | 1.93 | 1.79 | 1.87 |
| 0.4  | 0.41 | 0.37 | 0.4  |
| 3.59 | 0    | 3.37 | 3.62 |
| 3.16 | 4.09 | 3.45 | 2.73 |
| 2.67 | 2.14 | 2.55 | 2.67 |
| 3.17 | 4.2  | 3.1  | 1.52 |
| 2.89 | 1.89 | 3.22 | 3.14 |
| 1.58 | 1.9  | 1.49 | 1.54 |
| 1.64 | 1.84 | 1.83 | 1.63 |
| 1.01 | 0.99 | 1.02 | 1.02 |
| 1.34 | 1.51 | 1.33 | 1.32 |
| 0.41 | 0.36 | 0.43 | 0.44 |
| 0.78 | 0.77 | 0.8  | 0.77 |
| 1.18 | 1.25 | 1.23 | 1.18 |
| 2.18 | 2.27 | 2.22 | 2.18 |
| 2.84 | 2.55 | 3.12 | 2.89 |
| 2.53 | 2.44 | 2.38 | 2.75 |
| 2    | 1.71 | 2.09 | 2.16 |
| 1.41 | 1.9  | 1.42 | 1.41 |
| 1.81 | 1.98 | 1.51 | 2.43 |
| 1.39 | 1.33 | 1.53 | 1.38 |
| 2.09 | 2.67 | 2.19 | 2.08 |
| 0.82 | 0.62 | 0.43 | 1.03 |
| 2.35 | 1.97 | 2.39 | 2.37 |
| 0.81 | 0.87 | 0.76 | 0.82 |
| 1.87 | 2.15 | 1.9  | 1.85 |
| 2.02 | 0    | 2.14 | 1.99 |
| 0.64 | 0.62 | 0.67 | 0.65 |
| 1.87 | 1.97 | 1.66 | 2.12 |
| 1.8  | 2.1  | 1.84 | 0.3  |
| 4.58 | 3.99 | 4.57 | 4.92 |
| 2.53 | 2.5  | 2.73 | 2.49 |
| 1.45 | 1.76 | 1.41 | 1.24 |
| 1.85 | 2.08 | 1.93 | 1.29 |
| 4.34 | 5.23 | 4.05 | 3.43 |
| 4.55 | 3.66 | 4.61 | 6.5  |
| 4.12 | 3.29 | 3.85 | 4.5  |
| 4.18 | 3.07 | 4.21 | 4.91 |

|      |      |      |      |
|------|------|------|------|
| 4.67 | 3.52 | 4.83 | 4.64 |
| 3.38 | 4.34 | 3.32 | 3.37 |
| 2.47 | 2.93 | 2.33 | 0    |
| 4.4  | 4.36 | 4.06 | 4.75 |
| 5.63 | 6.22 | 5.59 | 5.1  |
| 3.84 | 4.36 | 3.79 | 3.58 |
| 4.7  | 4.85 | 4.58 | 4.72 |
| 3.3  | 0    | 3.18 | 4.07 |
| 3.38 | 0    | 3.34 | 3.51 |
| 5.56 | 6.33 | 5.85 | 4.44 |
| 6.11 | 6.18 | 5.2  | 8.53 |
| 2.74 | 3.04 | 2.69 | 2.44 |
| 3.24 | 2.83 | 3.4  | 3.28 |
| 7.49 | 7.39 | 7.31 | 7.56 |
| 3.66 | 3.97 | 3.3  | 3.91 |
| 4.65 | 4.8  | 4.48 | 4.6  |
| 4.04 | 0    | 3.61 | 4.75 |
| 2.1  | 2.21 | 2.13 | 2.1  |
| 1.62 | 2.14 | 1.27 | 1.44 |
| 2.05 | 1.93 | 2.03 | 2.1  |
| 1.97 | 1.99 | 1.99 | 1.98 |
| 1.4  | 1.26 | 1.57 | 1.4  |
| 6.06 | 5.28 | 5.84 | 6.78 |
| 0.35 | 0.27 | 0.34 | 0.35 |
| 0.97 | 1.32 | 0.81 | 0.71 |
| 0.09 | 0.08 | 0.09 | 0.09 |
| 1.57 | 1.76 | 1.56 | 1.28 |
| 3.4  | 1.5  | 3.74 | 1.93 |
| 1.3  | 0.86 | 1.39 | 1.45 |
| 0.18 | 0.27 | 0.18 | 0.12 |
| 0.12 | 0.14 | 0.11 | 0.11 |
| 0.59 | 3.5  | 0.16 | 0.2  |
| 0.29 | 0    | 0.26 | 0.43 |
| 0.25 | 0.25 | 0.25 | 0.25 |
| 3.85 | 3.3  | 4.49 | 3.74 |
| 0.46 | 0.49 | 0.45 | 0.45 |
| 0.29 | 0.22 | 0.31 | 0.23 |
| 0.46 | 0.3  | 0.48 | 0.54 |
| 1.15 | 1.47 | 1.06 | 0.87 |
| 0.05 | 0.05 | 0.06 | 0.05 |
| 0.13 | 0.12 | 0.13 | 0.13 |
| 0.1  | 0.12 | 0.09 | 0.1  |
| 2.59 | 2.65 | 2.68 | 2.59 |
| 1.64 | 1.54 | 1.63 | 1.68 |
| 2.04 | 2    | 1.99 | 2.06 |
| 1.57 | 2    | 1.55 | 1.54 |
| 1.32 | 1.19 | 1.39 | 1.33 |
| 0.25 | 0.25 | 0.24 | 0.25 |
| 0.78 | 0.8  | 0.8  | 0.78 |
| 1.49 | 1.87 | 1.47 | 1.49 |

|       |       |       |       |
|-------|-------|-------|-------|
| 1.2   | 0     | 1.17  | 1.2   |
| 1.82  | 2.31  | 1.69  | 1.79  |
| 0.12  | 0.14  | 0.12  | 0.12  |
| 0.3   | 0.54  | 0.17  | 0.29  |
| 1.12  | 1.47  | 1.05  | 1.11  |
| 0.3   | 0.33  | 0.3   | 0.3   |
| 1     | 0.91  | 1     | 1.01  |
| 0.08  | 0.05  | 0.1   | 0.06  |
| 0.17  | 0.14  | 0.18  | 0.17  |
| 0.73  | 0.75  | 0.79  | 0.73  |
| 2.86  | 2.56  | 2.96  | 2.86  |
| 2.84  | 2.63  | 2.84  | 2.84  |
| 1.91  | 2.25  | 1.73  | 1.89  |
| 1.95  | 2.58  | 1.62  | 2.87  |
| 1.75  | 2.03  | 1.67  | 1.59  |
| 2.72  | 2.84  | 2.67  | 2.7   |
| 2.33  | 0     | 2.43  | 2.32  |
| 2.06  | 1.78  | 2.08  | 2.06  |
| 1.44  | 1.37  | 1.49  | 1.45  |
| 1.47  | 1.27  | 1.45  | 1.47  |
| 1.47  | 1.08  | 1.56  | 1.71  |
| 0.82  | 0.79  | 0.86  | 0.82  |
| 1.34  | 1.12  | 1.35  | 1.34  |
| 1.29  | 1.09  | 1.28  | 1.29  |
| 1.46  | 1.2   | 1.47  | 1.52  |
| 0.95  | 1.18  | 0.99  | 0.14  |
| 1.39  | 1.31  | 1.31  | 1.58  |
| 2.69  | 3.01  | 2.65  | 2.69  |
| 2.93  | 2.36  | 2.81  | 2.93  |
| 1.32  | 1.33  | 1.25  | 1.34  |
| 2.4   | 1.89  | 2.48  | 2.7   |
| 8.21  | 10.45 | 6.68  | 7.77  |
| 5.38  | 0     | 6.16  | 5.14  |
| 6.53  | 0     | 7.51  | 5.71  |
| 3.12  | 5.48  | 2.34  | 2.18  |
| 1.73  | 1.57  | 1.78  | 1.8   |
| 23.31 | 13.98 | 28.59 | 27.93 |
| 5.12  | 4.11  | 5.46  | 5.89  |
| 5.72  | 4.13  | 5.99  | 6.01  |
| 5.28  | 5.92  | 5.39  | 5.28  |
| 1.97  | 2.31  | 1.46  | 2.1   |
| 2.4   | 2.42  | 2.37  | 2.38  |
| 2.91  | 3.76  | 2.56  | 2.55  |
| 2.32  | 3.19  | 2.2   | 2.11  |
| 3.49  | 3.64  | 3.39  | 3.46  |
| 3.29  | 2.62  | 3.95  | 3.24  |
| 2.06  | 1.58  | 1.99  | 2.8   |
| 4.33  | 3.36  | 4.44  | 4.74  |
| 8.05  | 8.42  | 7.68  | 8.09  |
| 0.5   | 0.37  | 0.57  | 0.52  |



|      |      |      |      |
|------|------|------|------|
| 1.88 | 2.74 | 1.77 | 2.44 |
| 0.95 | 1.06 | 0.91 | 0.86 |

| Class | Industry Group | Hazard Group 7 | Exposure Base Quan. | Policy Pd 1 Payroll | Policy Pd 2 Payroll | Policy Pd 3 Payroll | Policy Pd 4 Payroll | Policy Pd 5 Payroll |
|-------|----------------|----------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 6006  | 15             | E              | 100                 | 36825769            | 32713828            | 28992468            | 22964298            | 21884945            |
| 6801  | 15             | E              | 100                 | 3535223             | 2010481             | 1989373             | 1699010             | 1537256             |
| 6824  | 15             | F              | 100                 | 4386343             | 3994161             | 5623800             | 6006903             | 5533068             |
| 6826  | 15             | E              | 100                 | 2840723             | 3472774             | 3668747             | 4355877             | 4343882             |
| 6828  | 15             | E              | 100                 | 3487528             | 3288030             | 4867759             | 2442783             | 2340643             |
| 6843  | 15             | G              | 100                 | 3152439             | 1962600             | 2388188             | 4504433             | 4607185             |
| 6845  | 15             | G              | 100                 | 3335293             | 11749554            | 11141139            | 9894379             | 26900755            |
| 6872  | 15             | G              | 100                 | 11513574            | 9120572             | 5912170             | 5326914             | 6336414             |
| 6874  | 15             | G              | 100                 | 1291419             | 818178              | 64236               | 233391              | 169230              |
| 7309  | 15             | G              | 100                 | 6346905             | 4024821             | 4869729             | 5666225             | 4035910             |
| 7313  | 15             | G              | 100                 | 1664230             | 1991864             | 1884263             | 4795302             | 6283500             |
| 7317  | 15             | G              | 100                 | 4269915             | 3766537             | 5899360             | 8262137             | 12219787            |
| 7327  | 15             | G              | 100                 | 1353780             | 1957167             | 2245345             | 2483113             | 10222858            |
| 7350  | 15             | F              | 100                 | 10936628            | 11553557            | 9792810             | 12839385            | 12719630            |
| 8709  | 15             | G              | 100                 | 2359503             | 2605918             | 2581351             | 3263958             | 8424733             |
| 8726  | 15             | E              | 100                 | 11341657            | 10752619            | 13864663            | 14161923            | 16033563            |
| 9077  | 15             | C              | 100                 | 0                   | 0                   | 0                   | 0                   | 0                   |

| Policy Pd 1    | Policy Pd 2    | Policy Pd 3    | Policy Pd 4    | Policy Pd 5    | Policy Pd 1    |
|----------------|----------------|----------------|----------------|----------------|----------------|
| Indem-L Losses | Indem-L Losses | Indem-L Losses | Indem-L Losses | Indem-L Losses | Indem-N Losses |
| 534966         | 414746         | 270168         | 289028         | 135795         | 1580078        |
| 45306          | 0              | 0              | 0              | 0              | 1727           |
| 0              | 5588           | 50452          | 468550         | 4306           | 10354          |
| 0              | 961            | 0              | 0              | 0              | 16573          |
| 0              | 0              | 44251          | 0              | 0              | 19026          |
| 0              | 0              | 0              | 0              | 17088          | 184263         |
| 0              | 0              | 0              | 0              | 0              | 0              |
| 33571          | 62529          | 0              | 323436         | 89510          | 115658         |
| 0              | 0              | 0              | 0              | 0              | 0              |
| 0              | 54737          | 0              | 5037           | 62134          | 50131          |
| 0              | 0              | 333219         | 0              | 0              | 0              |
| 373677         | 0              | 1126527        | 9984           | 355451         | 37819          |
| 0              | 0              | 0              | 0              | 323358         | 432887         |
| 244271         | 0              | 0              | 2163319        | 0              | 189880         |
| 0              | 0              | 0              | 0              | 58160          | 0              |
| 0              | 0              | 0              | 0              | 0              | 81663          |
| 0              | 0              | 0              | 0              | 0              | 0              |

| Policy Pd 2    | Policy Pd 3    | Policy Pd 4    | Policy Pd 5    | Policy Pd 1  | Policy Pd 2  |
|----------------|----------------|----------------|----------------|--------------|--------------|
| Indem-N Losses | Indem-N Losses | Indem-N Losses | Indem-N Losses | Med-L Losses | Med-L Losses |
| 366683         | 210375         | 903472         | 723164         | 457487       | 917927       |
| 0              | 0              | 0              | 696            | 40883        | 0            |
| 0              | 263068         | 826046         | 653            | 0            | 23735        |
| 0              | 3409           | 29476          | 3924           | 0            | 19228        |
| 41925          | 0              | 2208           | 0              | 0            | 0            |
| 0              | 143562         | 27546          | 38216          | 0            | 0            |
| 0              | 0              | 0              | 0              | 0            | 0            |
| 81153          | 148366         | 385566         | 38692          | 49718        | 211985       |
| 0              | 0              | 0              | 0              | 0            | 0            |
| 47344          | 15860          | 168975         | 52330          | 0            | 116815       |
| 0              | 0              | 0              | 0              | 0            | 0            |
| 301            | 667965         | 6750           | 528084         | 238434       | 0            |
| 8790           | 114079         | 57426          | 120542         | 0            | 0            |
| 58100          | 209894         | 338946         | 23755          | 328151       | 0            |
| 311819         | 0              | 216360         | 10696          | 0            | 0            |
| 5617           | 103379         | 112667         | 12426          | 0            | 0            |
| 0              | 0              | 0              | 0              | 0            | 0            |

| Policy Pd 3  | Policy Pd 4  | Policy Pd 5  | Policy Pd 1  | Policy Pd 2  | Policy Pd 3  | Policy Pd 4  |
|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Med-L Losses | Med-L Losses | Med-L Losses | Med-N Losses | Med-N Losses | Med-N Losses | Med-N Losses |
| 445478       | 524143       | 191209       | 1476641      | 1243285      | 721486       | 586346       |
| 0            | 0            | 0            | 1422         | 0            | 0            | 1457         |
| 28164        | 222304       | 3200         | 67016        | 28683        | 411817       | 632937       |
| 0            | 0            | 0            | 36197        | 4567         | 18211        | 111140       |
| 74306        | 0            | 0            | 64326        | 175892       | 27138        | 11220        |
| 0            | 0            | 311788       | 157253       | 1350         | 51554        | 63700        |
| 0            | 0            | 0            | 0            | 0            | 0            | 4192         |
| 0            | 277877       | 297870       | 88072        | 230200       | 318790       | 330986       |
| 0            | 0            | 0            | 0            | 8229         | 4205         | 0            |
| 0            | 15263        | 142972       | 134613       | 157138       | 16158        | 203922       |
| 123132       | 0            | 0            | 0            | 2891         | 0            | 0            |
| 552340       | 8119         | 210023       | 57433        | 11234        | 343122       | 4439         |
| 0            | 0            | 520113       | 70027        | 4383         | 222660       | 22540        |
| 0            | 355243       | 0            | 173541       | 74107        | 222067       | 414010       |
| 0            | 0            | 76912        | 1164         | 616824       | 7749         | 260532       |
| 0            | 0            | 0            | 40223        | 7792         | 186696       | 98374        |
| 0            | 0            | 0            | 0            | 0            | 0            | 0            |

| Policy Pd 5  | Policy Pd 1  | Policy Pd 2  | Policy Pd 3  | Policy Pd 4  | Policy Pd 5  | Policy Pd 1 |
|--------------|--------------|--------------|--------------|--------------|--------------|-------------|
| Med-N Losses | Indem Losses | Indem Losses | Indem Losses | Indem Losses | Indem Losses | Med Losses  |
| 1023045      | 2115044      | 781429       | 480543       | 1192500      | 858959       | 1934128     |
| 29887        | 47033        | 0            | 0            | 0            | 696          | 42305       |
| 25727        | 10354        | 5588         | 313520       | 1294596      | 4959         | 67016       |
| 38605        | 16573        | 961          | 3409         | 29476        | 3924         | 36197       |
| 4715         | 19026        | 41925        | 44251        | 2208         | 0            | 64326       |
| 51511        | 184263       | 0            | 143562       | 27546        | 55304        | 157253      |
| 17066        | 0            | 0            | 0            | 0            | 0            | 0           |
| 207709       | 149229       | 143682       | 148366       | 709002       | 128202       | 137790      |
| 0            | 0            | 0            | 0            | 0            | 0            | 0           |
| 13336        | 50131        | 102081       | 15860        | 174012       | 114464       | 134613      |
| 0            | 0            | 0            | 333219       | 0            | 0            | 0           |
| 409514       | 411496       | 301          | 1794492      | 16734        | 883535       | 295867      |
| 155003       | 432887       | 8790         | 114079       | 57426        | 443900       | 70027       |
| 49327        | 434151       | 58100        | 209894       | 2502265      | 23755        | 501692      |
| 17827        | 0            | 311819       | 0            | 216360       | 68856        | 1164        |
| 63042        | 81663        | 5617         | 103379       | 112667       | 12426        | 40223       |
| 0            | 0            | 0            | 0            | 0            | 0            | 0           |

| Policy Pd 2<br>Med Losses | Policy Pd 3<br>Med Losses | Policy Pd 4<br>Med Losses | Policy Pd 5<br>Med Losses |
|---------------------------|---------------------------|---------------------------|---------------------------|
| 2161212                   | 1166964                   | 1110489                   | 1214254                   |
| 0                         | 0                         | 1457                      | 29887                     |
| 52418                     | 439981                    | 855241                    | 28927                     |
| 23795                     | 18211                     | 111140                    | 38605                     |
| 175892                    | 101444                    | 11220                     | 4715                      |
| 1350                      | 51554                     | 63700                     | 363299                    |
| 0                         | 0                         | 4192                      | 17066                     |
| 442185                    | 318790                    | 608863                    | 505579                    |
| 8229                      | 4205                      | 0                         | 0                         |
| 273953                    | 16158                     | 219185                    | 156308                    |
| 2891                      | 123132                    | 0                         | 0                         |
| 11234                     | 895462                    | 12558                     | 619537                    |
| 4383                      | 222660                    | 22540                     | 675116                    |
| 74107                     | 222067                    | 769253                    | 49327                     |
| 616824                    | 7749                      | 260532                    | 94739                     |
| 7792                      | 186696                    | 98374                     | 63042                     |
| 0                         | 0                         | 0                         | 0                         |

Header

Part 1

MARINE PILE DRIVING, DOCK & SEAWALL, JETTY OR BREAKWATER, DIKE OR  
BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER U.S. ACT  
BOAT BUILDING-OR REPAIR & DRIVERS-COVERAGE UNDER U.S. ACT  
MARINA & DRIVERS: COVERAGE UNDER U.S. ACT  
BOATBUILDING OR REPAIR-FIBERGLASS ONLY-AND DRIVERS-COVERAGE UNDER U.S. ACT  
SHIP BUILDING-IRON OR STEEL-NOC-& DRIVERS-COVERAGE UNDER U.S. ACT  
SHIP BUILDING-NAVAL & DRIVERS  
SHIP REPAIR OR CONVERSION-ALL OPERATIONS & DRIVERS-COVERAGE UNDER U.S. ACT  
PAINTING: SHIP HULLS-COVERAGE UNDER U.S. ACT  
STEVEDORING NOC  
COAL DOCK OPERATION & STEVEDORING  
STEVEDORING: BY HAND OR HAND TRUCKS EXCLUSIVELY  
STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS  
FREIGHT HANDLING NOC-COVERAGE UNDER U.S. ACT  
STEVEDORING-TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH  
STEAMSHIP LINE OR AGENCY-PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS,  
UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS



| Header<br>Part 2                                    | Policy Pd 1<br>Indem-L Cases | Policy Pd 2<br>Indem-L Cases |
|---|------------------------------|------------------------------|
| REVETMENT CONSTRUCTION--ALL OPERATIONS TO COMPLETI  | 6                            | 3                            |
|   | 1                            | 0                            |
|   | 0                            | 1                            |
|   | 0                            | 1                            |
|   | 0                            | 0                            |
|   | 0                            | 0                            |
|   | 0                            | 0                            |
|   | 1                            | 1                            |
|   | 0                            | 0                            |
|   | 0                            | 1                            |
|   | 0                            | 0                            |
|   | 1                            | 0                            |
|   | 0                            | 0                            |
|   | 5                            | 0                            |
| STEVEDORE WORK-COVERAGE UNDER U.S. ACT              | 0                            | 0                            |
| ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS | 0                            | 0                            |
|   | 0                            | 0                            |

| Policy Pd 3   | Policy Pd 4   | Policy Pd 5   | Policy Pd 1   | Policy Pd 2   | Policy Pd 3   |
|---------------|---------------|---------------|---------------|---------------|---------------|
| Indem-L Cases | Indem-L Cases | Indem-L Cases | Indem-N Cases | Indem-N Cases | Indem-N Cases |
| 4             | 7             | 6             | 28            | 21            | 19            |
| 0             | 0             | 0             | 1             | 0             | 0             |
| 1             | 2             | 1             | 2             | 0             | 4             |
| 0             | 0             | 0             | 2             | 0             | 1             |
| 1             | 0             | 0             | 2             | 2             | 0             |
| 0             | 0             | 1             | 4             | 0             | 3             |
| 0             | 0             | 0             | 0             | 0             | 0             |
| 0             | 1             | 2             | 5             | 8             | 6             |
| 0             | 0             | 0             | 0             | 0             | 0             |
| 0             | 1             | 1             | 6             | 1             | 1             |
| 1             | 0             | 0             | 0             | 0             | 0             |
| 5             | 1             | 2             | 2             | 2             | 7             |
| 0             | 0             | 4             | 1             | 1             | 2             |
| 0             | 4             | 0             | 9             | 2             | 5             |
| 0             | 0             | 2             | 0             | 1             | 0             |
| 0             | 0             | 0             | 2             | 1             | 3             |
| 0             | 0             | 0             | 0             | 0             | 0             |

| Policy Pd 4<br>Indem-N Cases | Policy Pd 5<br>Indem-N Cases | Indem<br>St. Cred. | Indem<br>Nat. Cred. | Indem DBF<br>Pure Prem. | Indem Nat.<br>Pure Prem. | Indem PORK<br>Pure Prem. |
|------------------------------|------------------------------|--------------------|---------------------|-------------------------|--------------------------|--------------------------|
| 23                           | 22                           | 0.24               | 0                   | 4.011                   | 0                        | 4.082                    |
| 0                            | 1                            | 0.03               | 0.05                | 0.732                   | 1.014                    | 0.726                    |
| 5                            | 1                            | 0.08               | 0.17                | 2.785                   | 2.013                    | 2.577                    |
| 5                            | 3                            | 0.05               | 0.08                | 1.267                   | 1.166                    | 1.332                    |
| 1                            | 0                            | 0.04               | 0                   | 1.212                   | 0                        | 1.235                    |
| 2                            | 2                            | 0.06               | 0.25                | 2.582                   | 3                        | 2.44                     |
| 0                            | 0                            | 0.12               | 0.08                | 1.877                   | 1.612                    | 2.185                    |
| 5                            | 6                            | 0.11               | 0.28                | 3.271                   | 3.09                     | 3.34                     |
| 0                            | 0                            | 0.03               | 0.1                 | 4.791                   | 7.465                    | 4.649                    |
| 2                            | 1                            | 0.1                | 0.24                | 3.877                   | 3.557                    | 4.303                    |
| 0                            | 0                            | 0.04               | 0.12                | 1.043                   | 1.529                    | 0.928                    |
| 1                            | 9                            | 0.12               | 0.2                 | 4.747                   | 3.184                    | 4.452                    |
| 1                            | 9                            | 0.11               | 0.06                | 7.131                   | 7.787                    | 7.261                    |
| 9                            | 3                            | 0.15               | 0.15                | 4.002                   | 2.701                    | 3.943                    |
| 2                            | 1                            | 0.05               | 0.08                | 1.584                   | 1.247                    | 1.528                    |
| 2                            | 3                            | 0.07               | 0.08                | 0.688                   | 0.267                    | 0.745                    |
| 0                            | 0                            | 0                  | 0                   | 1.113                   | 0                        | 1.113                    |

| Indem<br>Pure | Ind.<br>Prem. | Medical<br>St. Cred. | Medical<br>Nat. Cred. | Med. DBF<br>Pure Prem. | Med. Nat.<br>Pure Prem. | Med. PORL<br>Pure Prem. | Med. Ind.<br>Pure Prem. | Tot. DBF<br>Pure Prem. |
|---------------|---------------|----------------------|-----------------------|------------------------|-------------------------|-------------------------|-------------------------|------------------------|
| 3.786         |               | 0.39                 | 0                     | 5.43                   | 0                       | 5.519                   | 5.292                   | 9.44                   |
| 0.443         |               | 0.05                 | 0.05                  | 1.102                  | 2.293                   | 1.059                   | 0.684                   | 1.83                   |
| 6.377         |               | 0.13                 | 0.18                  | 3.891                  | 3.91                    | 3.555                   | 5.651                   | 6.68                   |
| 0.291         |               | 0.08                 | 0.09                  | 1.774                  | 1.691                   | 1.836                   | 1.22                    | 3.04                   |
| 0.654         |               | 0.09                 | 0                     | 2.252                  | 0                       | 2.259                   | 2.177                   | 3.46                   |
| 2.472         |               | 0.12                 | 0.27                  | 3.999                  | 3.276                   | 4.351                   | 3.835                   | 6.58                   |
| 0             |               | 0.15                 | 0.09                  | 1.561                  | 0.824                   | 1.95                    | 0.034                   | 3.44                   |
| 3.346         |               | 0.19                 | 0.3                   | 4.664                  | 3.682                   | 5.017                   | 5.269                   | 7.94                   |
| 0             |               | 0.06                 | 0.1                   | 5.873                  | 5.466                   | 6.306                   | 0.483                   | 10.66                  |
| 1.83          |               | 0.16                 | 0.25                  | 4.485                  | 3.948                   | 5.058                   | 3.208                   | 8.36                   |
| 2.005         |               | 0.06                 | 0.13                  | 1.129                  | 1.618                   | 1.078                   | 0.758                   | 2.17                   |
| 9.026         |               | 0.16                 | 0.22                  | 3.864                  | 2.653                   | 3.915                   | 5.331                   | 8.61                   |
| 5.788         |               | 0.2                  | 0.06                  | 9.584                  | 6.103                   | 10.985                  | 5.447                   | 16.72                  |
| 5.581         |               | 0.22                 | 0.17                  | 3.595                  | 2.365                   | 4.227                   | 2.795                   | 7.6                    |
| 3.104         |               | 0.11                 | 0.08                  | 3.263                  | 1.592                   | 3.179                   | 5.1                     | 4.85                   |
| 0.477         |               | 0.11                 | 0.08                  | 0.808                  | 0.547                   | 0.862                   | 0.599                   | 1.5                    |
| 0             |               | 0                    | 0                     | 1.186                  | 0                       | 1.186                   | 0                       | 2.3                    |

| Tot. Nat.<br>Pure Prem. | Tot. PORK<br>Pure Prem. | Tot. Ind.<br>Pure Prem. |
|-------------------------|-------------------------|-------------------------|
| 0                       | 9.6                     | 9.08                    |
| 3.31                    | 1.79                    | 1.13                    |
| 5.92                    | 6.13                    | 12.03                   |
| 2.86                    | 3.17                    | 1.51                    |
| 0                       | 3.49                    | 2.83                    |
| 6.28                    | 6.79                    | 6.31                    |
| 2.44                    | 4.14                    | 0.03                    |
| 6.77                    | 8.36                    | 8.62                    |
| 12.93                   | 10.96                   | 0.48                    |
| 7.51                    | 9.36                    | 5.04                    |
| 3.15                    | 2.01                    | 2.76                    |
| 5.84                    | 8.37                    | 14.36                   |
| 13.89                   | 18.25                   | 11.24                   |
| 5.07                    | 8.17                    | 8.38                    |
| 2.84                    | 4.71                    | 8.2                     |
| 0.81                    | 1.61                    | 1.08                    |
| 0                       | 2.3                     | 0                       |

# PREMIUM COMPARISON

# Exhibit 25

01/01/19

## Industry Group 1 - Manufacturing

| <u>Class Code</u> | <u>Exposure</u> | <u>Current Rate 06/01/18</u> | <u>Proposed Rate 01/01/19</u> | <u>Current Premium</u> | <u>Proposed Premium</u> |
|-------------------|-----------------|------------------------------|-------------------------------|------------------------|-------------------------|
| 0059              | 0.00            | 0.12                         | 0.10                          | 0.00                   | 0.00                    |
| 0065              | 0.00            | 0.03                         | 0.03                          | 0.00                   | 0.00                    |
| 0066              | 0.00            | 0.03                         | 0.03                          | 0.00                   | 0.00                    |
| 0067              | 0.00            | 0.03                         | 0.03                          | 0.00                   | 0.00                    |
| 0771              | 0.00            | 0.49                         | 0.49                          | 0.00                   | 0.00                    |
| 1430              | 174,640.74      | 5.65                         | 4.91                          | 986,720.18             | 857,486.03              |
| 1438              | 93,395.12       | 6.14                         | 5.34                          | 573,446.04             | 498,729.94              |
| 1452              | 82,712.18       | 3.15                         | 2.49                          | 260,543.37             | 205,953.33              |
| 1463              | 247,765.91      | 18.55                        | 15.11                         | 4,596,057.63           | 3,743,742.90            |
| 1472              | 7,640.38        | 4.51                         | 3.97                          | 34,458.11              | 30,332.31               |
| 1473              | 88,504.24       | 1.37                         | 1.32                          | 121,250.81             | 116,825.60              |
| 1642              | 4,953.40        | 2.80                         | 2.29                          | 13,869.52              | 11,343.29               |
| 1699              | 68,626.78       | 3.83                         | 3.33                          | 262,840.57             | 228,527.18              |
| 1701              | 467,148.19      | 4.55                         | 3.87                          | 2,125,524.26           | 1,807,863.50            |
| 1741              | 3,103.28        | 4.16                         | 3.67                          | 12,909.64              | 11,389.04               |
| 1747              | 10,046.26       | 2.26                         | 2.04                          | 22,704.55              | 20,494.37               |
| 1748              | 0.00            | 6.76                         | 6.03                          | 0.00                   | 0.00                    |
| 1803              | 677,248.08      | 10.19                        | 9.07                          | 6,901,157.94           | 6,142,640.09            |
| 1852              | 0.00            | 3.26                         | 2.72                          | 0.00                   | 0.00                    |
| 1853              | 687.46          | 3.02                         | 2.55                          | 2,076.13               | 1,753.02                |
| 1860              | 2,943.93        | 2.89                         | 2.36                          | 8,507.96               | 6,947.67                |
| 1924              | 56,411.92       | 2.86                         | 2.70                          | 161,338.09             | 152,312.18              |
| 1925              | 19,774.49       | 6.64                         | 4.83                          | 131,302.61             | 95,510.79               |
| 2003              | 3,099,155.43    | 5.41                         | 4.68                          | 16,766,430.88          | 14,504,047.41           |
| 2014              | 150,574.76      | 6.16                         | 5.63                          | 927,540.52             | 847,735.90              |
| 2016              | 13,141.48       | 3.49                         | 3.47                          | 45,863.77              | 45,600.94               |
| 2021              | 315,296.51      | 2.80                         | 2.55                          | 882,830.23             | 804,006.10              |
| 2039              | 167,738.78      | 3.24                         | 3.04                          | 543,473.65             | 509,925.89              |
| 2041              | 147,461.00      | 3.88                         | 3.38                          | 572,148.68             | 498,418.18              |
| 2065              | 61,558.92       | 3.77                         | 3.33                          | 232,077.13             | 204,991.20              |
| 2070              | 833,692.63      | 6.02                         | 5.65                          | 5,018,829.63           | 4,710,363.36            |
| 2081              | 78,910.49       | 6.02                         | 5.43                          | 475,041.15             | 428,483.96              |
| 2089              | 412,070.99      | 6.03                         | 5.11                          | 2,484,788.07           | 2,105,682.76            |
| 2095              | 410,113.09      | 6.79                         | 5.03                          | 2,784,667.88           | 2,062,868.84            |
| 2105              | 492,888.67      | 5.52                         | 4.73                          | 2,720,745.46           | 2,331,363.41            |
| 2110              | 16,262.68       | 3.35                         | 2.81                          | 54,479.98              | 45,698.13               |
| 2111              | 67,032.56       | 3.32                         | 2.90                          | 222,548.10             | 194,394.42              |
| 2112              | 45,289.04       | 4.74                         | 4.69                          | 214,670.05             | 212,405.60              |
| 2114              | 36,149.72       | 3.74                         | 3.68                          | 135,199.95             | 133,030.97              |
| 2119              | 1,918,134.42    | 2.89                         | 2.53                          | 5,543,408.47           | 4,852,880.08            |
| 2121              | 605,227.35      | 1.74                         | 1.41                          | 1,053,095.59           | 853,370.56              |

|      |              |       |       |               |               |
|------|--------------|-------|-------|---------------|---------------|
| 2130 | 90,442.42    | 2.34  | 2.13  | 211,635.26    | 192,642.35    |
| 2131 | 146,560.15   | 2.72  | 2.22  | 398,643.61    | 325,363.53    |
| 2157 | 4,236,669.63 | 4.64  | 4.10  | 19,658,147.08 | 17,370,345.48 |
| 2172 | 326,483.79   | 1.64  | 1.53  | 535,433.42    | 499,520.20    |
| 2174 | 2,552.26     | 3.49  | 2.96  | 8,907.39      | 7,554.69      |
| 2211 | 4,059.92     | 10.28 | 9.96  | 41,735.98     | 40,436.80     |
| 2220 | 13,956.34    | 3.02  | 2.62  | 42,148.15     | 36,565.61     |
| 2286 | 74.54        | 2.37  | 2.09  | 176.66        | 155.79        |
| 2288 | 0.00         | 5.30  | 4.42  | 0.00          | 0.00          |
| 2302 | 2,581.21     | 2.64  | 2.27  | 6,814.39      | 5,859.35      |
| 2305 | 100,212.07   | 2.10  | 2.14  | 210,445.35    | 214,453.83    |
| 2361 | 0.00         | 2.91  | 2.50  | 0.00          | 0.00          |
| 2362 | 16,472.44    | 2.42  | 2.46  | 39,863.30     | 40,522.20     |
| 2380 | 13,051.80    | 5.77  | 4.16  | 75,308.89     | 54,295.49     |
| 2388 | 168,441.93   | 1.96  | 1.73  | 330,146.18    | 291,404.54    |
| 2402 | 31,897.48    | 3.16  | 2.90  | 100,796.04    | 92,502.69     |
| 2413 | 27,420.30    | 2.84  | 2.52  | 77,873.65     | 69,099.16     |
| 2416 | 5,299.94     | 2.42  | 2.26  | 12,825.85     | 11,977.86     |
| 2417 | 3,800.52     | 4.01  | 3.08  | 15,240.09     | 11,705.60     |
| 2501 | 2,914,613.11 | 2.73  | 2.47  | 7,956,893.79  | 7,199,094.38  |
| 2503 | 100,132.64   | 1.77  | 1.64  | 177,234.77    | 164,217.53    |
| 2534 | 6,461.12     | 2.33  | 2.37  | 15,054.41     | 15,312.85     |
| 2570 | 384,109.29   | 5.76  | 4.77  | 2,212,469.51  | 1,832,201.31  |
| 2585 | 2,615,757.65 | 4.59  | 4.17  | 12,006,327.61 | 10,907,709.40 |
| 2586 | 257,081.70   | 4.84  | 4.07  | 1,244,275.43  | 1,046,322.52  |
| 2589 | 1,265,015.46 | 3.17  | 2.88  | 4,010,099.01  | 3,643,244.52  |
| 2600 | 0.00         | 4.46  | 4.02  | 0.00          | 0.00          |
| 2623 | 2,344.54     | 9.18  | 7.86  | 21,522.88     | 18,428.08     |
| 2651 | 11,438.38    | 3.15  | 2.98  | 36,030.90     | 34,086.37     |
| 2660 | 19,238.56    | 2.73  | 2.50  | 52,521.27     | 48,096.40     |
| 2670 | 0.00         | 2.50  | 2.16  | 0.00          | 0.00          |
| 2683 | 9,819.53     | 1.88  | 1.91  | 18,460.72     | 18,755.30     |
| 2688 | 124,671.67   | 3.88  | 2.96  | 483,726.08    | 369,028.14    |
| 2710 | 401,180.20   | 14.44 | 12.26 | 5,793,042.09  | 4,918,469.25  |
| 2714 | 9,624.27     | 9.21  | 7.67  | 88,639.53     | 73,818.15     |
| 2731 | 222,206.89   | 4.47  | 4.55  | 993,264.80    | 1,011,041.35  |
| 2735 | 22,550.42    | 5.54  | 4.66  | 124,929.33    | 105,084.96    |
| 2759 | 444,477.92   | 8.41  | 7.39  | 3,738,059.31  | 3,284,691.83  |
| 2790 | 20,119.46    | 2.59  | 2.29  | 52,109.40     | 46,073.56     |
| 2797 | 339,087.26   | 8.54  | 8.12  | 2,895,805.20  | 2,753,388.55  |
| 2802 | 1,563,736.21 | 8.41  | 8.04  | 13,151,021.53 | 12,572,439.13 |
| 2835 | 12,464.80    | 3.53  | 3.07  | 44,000.74     | 38,266.94     |
| 2836 | 31,042.38    | 2.48  | 2.39  | 76,985.10     | 74,191.29     |
| 2841 | 62,464.05    | 5.00  | 4.25  | 312,320.25    | 265,472.21    |
| 2881 | 600,866.43   | 4.70  | 4.05  | 2,824,072.22  | 2,433,509.04  |
| 2883 | 2,056,991.75 | 5.65  | 5.03  | 11,622,003.39 | 10,346,668.50 |
| 2915 | 201,646.79   | 3.21  | 3.27  | 647,286.20    | 659,385.00    |
| 2916 | 97,235.27    | 6.05  | 4.80  | 588,273.38    | 466,729.30    |
| 2923 | 4,839.95     | 2.87  | 2.49  | 13,890.66     | 12,051.48     |
| 2960 | 54,033.84    | 6.04  | 5.08  | 326,364.39    | 274,491.91    |
| 3004 | 354,629.06   | 2.44  | 2.07  | 865,294.91    | 734,082.15    |
| 3018 | 55,700.08    | 4.11  | 3.59  | 228,927.33    | 199,963.29    |
| 3022 | 247,216.55   | 4.93  | 4.43  | 1,218,777.59  | 1,095,169.32  |

|      |              |      |      |               |               |
|------|--------------|------|------|---------------|---------------|
| 3027 | 17,883.19    | 6.62 | 4.77 | 118,386.72    | 85,302.82     |
| 3028 | 215,019.16   | 3.60 | 3.67 | 774,068.98    | 789,120.32    |
| 3030 | 736,200.84   | 8.98 | 8.38 | 6,611,083.54  | 6,169,363.04  |
| 3040 | 492,884.74   | 8.46 | 7.55 | 4,169,804.90  | 3,721,279.79  |
| 3041 | 49,906.22    | 5.78 | 4.62 | 288,457.95    | 230,566.74    |
| 3042 | 90,742.29    | 6.25 | 5.97 | 567,139.31    | 541,731.47    |
| 3064 | 265,873.21   | 7.46 | 6.27 | 1,983,414.15  | 1,667,025.03  |
| 3076 | 4,241,807.09 | 5.22 | 4.50 | 22,142,233.01 | 19,088,131.91 |
| 3081 | 3,247.11     | 6.97 | 6.17 | 22,632.36     | 20,034.67     |
| 3082 | 1,018.72     | 6.05 | 5.34 | 6,163.26      | 5,439.96      |
| 3085 | 89,148.86    | 6.78 | 5.37 | 604,429.27    | 478,729.38    |
| 3110 | 1,866.21     | 6.02 | 5.08 | 11,234.58     | 9,480.35      |
| 3111 | 21,626.17    | 4.25 | 3.25 | 91,911.22     | 70,285.05     |
| 3113 | 400,073.28   | 2.89 | 2.52 | 1,156,211.78  | 1,008,184.67  |
| 3114 | 13,288.07    | 4.20 | 3.96 | 55,809.89     | 52,620.76     |
| 3118 | 28,127.24    | 2.40 | 2.16 | 67,505.38     | 60,754.84     |
| 3119 | 0.00         | 1.21 | 1.00 | 0.00          | 0.00          |
| 3122 | 12,570.80    | 2.18 | 1.98 | 27,404.34     | 24,890.18     |
| 3126 | 22,990.90    | 2.18 | 1.84 | 50,120.16     | 42,303.26     |
| 3131 | 4,620.75     | 2.45 | 2.49 | 11,320.84     | 11,505.67     |
| 3132 | 15,546.03    | 3.53 | 3.22 | 54,877.49     | 50,058.22     |
| 3145 | 19,063.68    | 2.68 | 2.59 | 51,090.66     | 49,374.93     |
| 3146 | 628,263.43   | 3.23 | 2.98 | 2,029,290.88  | 1,872,225.02  |
| 3169 | 50,816.31    | 3.04 | 2.78 | 154,481.58    | 141,269.34    |
| 3175 | 5,270.56     | 5.00 | 4.56 | 26,352.80     | 24,033.75     |
| 3179 | 2,950,286.39 | 2.63 | 2.26 | 7,759,253.21  | 6,667,647.24  |
| 3180 | 206,779.30   | 4.77 | 3.82 | 986,337.26    | 789,896.93    |
| 3188 | 146,866.51   | 2.58 | 2.63 | 378,915.60    | 386,258.92    |
| 3220 | 116,949.26   | 1.82 | 1.72 | 212,847.65    | 201,152.73    |
| 3223 | 13,916.97    | 4.61 | 3.77 | 64,157.23     | 52,466.98     |
| 3224 | 69.23        | 3.94 | 3.38 | 272.77        | 234.00        |
| 3227 | 408,915.00   | 5.00 | 4.23 | 2,044,575.00  | 1,729,710.45  |
| 3240 | 37,273.95    | 3.63 | 3.38 | 135,304.44    | 125,985.95    |
| 3241 | 186,164.75   | 3.18 | 3.01 | 592,003.91    | 560,355.90    |
| 3255 | 44.08        | 2.52 | 2.32 | 111.08        | 102.27        |
| 3257 | 248,823.59   | 3.43 | 3.21 | 853,464.91    | 798,723.72    |
| 3270 | 67,850.76    | 2.76 | 2.68 | 187,268.10    | 181,840.04    |
| 3300 | 23,426.30    | 5.44 | 4.79 | 127,439.07    | 112,211.98    |
| 3303 | 0.00         | 4.73 | 3.76 | 0.00          | 0.00          |
| 3307 | 47,587.41    | 4.19 | 3.65 | 199,391.25    | 173,694.05    |
| 3315 | 6,716.80     | 5.24 | 4.31 | 35,196.03     | 28,949.41     |
| 3334 | 0.00         | 3.55 | 2.99 | 0.00          | 0.00          |
| 3336 | 5,782.84     | 3.74 | 3.30 | 21,627.82     | 19,083.37     |
| 3372 | 271,361.16   | 3.91 | 3.91 | 1,061,022.14  | 1,061,022.14  |
| 3373 | 30,389.17    | 6.93 | 5.62 | 210,596.95    | 170,787.14    |
| 3383 | 122,289.65   | 2.15 | 1.92 | 262,922.75    | 234,796.13    |
| 3385 | 56,388.64    | 0.89 | 0.78 | 50,185.89     | 43,983.14     |
| 3400 | 560,880.22   | 4.05 | 3.74 | 2,271,564.89  | 2,097,692.02  |
| 3507 | 812,341.87   | 4.22 | 3.65 | 3,428,082.69  | 2,965,047.83  |
| 3515 | 33,499.95    | 3.15 | 2.62 | 105,524.84    | 87,769.87     |
| 3548 | 78,875.31    | 1.73 | 1.40 | 136,454.29    | 110,425.43    |
| 3559 | 87,012.52    | 3.40 | 3.05 | 295,842.57    | 265,388.19    |
| 3574 | 2,818,023.09 | 1.48 | 1.12 | 4,170,674.17  | 3,156,185.86  |



|      |              |       |      |               |               |
|------|--------------|-------|------|---------------|---------------|
| 3581 | 155,557.15   | 1.42  | 1.27 | 220,891.15    | 197,557.58    |
| 3612 | 992,124.44   | 2.91  | 2.52 | 2,887,082.12  | 2,500,153.59  |
| 3620 | 291,579.19   | 5.83  | 5.29 | 1,699,906.68  | 1,542,453.92  |
| 3629 | 2,462,686.75 | 1.82  | 1.63 | 4,482,089.89  | 4,014,179.40  |
| 3632 | 3,243,056.92 | 4.63  | 4.08 | 15,015,353.54 | 13,231,672.23 |
| 3634 | 1,185,709.71 | 1.96  | 1.80 | 2,323,991.03  | 2,134,277.48  |
| 3635 | 68,014.31    | 3.49  | 2.98 | 237,369.94    | 202,682.64    |
| 3638 | 1,800.22     | 2.11  | 1.96 | 3,798.46      | 3,528.43      |
| 3642 | 68,209.50    | 1.61  | 1.64 | 109,817.30    | 111,863.58    |
| 3643 | 1,549,596.38 | 2.34  | 2.26 | 3,626,055.53  | 3,502,087.82  |
| 3647 | 228,354.67   | 2.17  | 2.21 | 495,529.63    | 504,663.82    |
| 3648 | 126,660.95   | 2.40  | 2.03 | 303,986.28    | 257,121.73    |
| 3681 | 7,021,772.76 | 1.05  | 0.91 | 7,372,861.40  | 6,389,813.21  |
| 3685 | 4,662,501.23 | 1.19  | 1.07 | 5,548,376.46  | 4,988,876.32  |
| 3803 | 46,284.25    | 3.38  | 3.13 | 156,440.77    | 144,869.70    |
| 3807 | 42,925.90    | 2.75  | 2.45 | 118,046.23    | 105,168.46    |
| 3808 | 743,759.34   | 3.57  | 3.57 | 2,655,220.84  | 2,655,220.84  |
| 3822 | 82,746.15    | 7.10  | 5.92 | 587,497.67    | 489,857.21    |
| 3824 | 868,978.13   | 5.94  | 5.17 | 5,161,730.09  | 4,492,616.93  |
| 3826 | 2,324,298.07 | 1.02  | 1.01 | 2,370,784.03  | 2,347,541.05  |
| 3827 | 7,990.60     | 3.02  | 2.68 | 24,131.61     | 21,414.81     |
| 3830 | 5,950,079.85 | 1.62  | 1.43 | 9,639,129.36  | 8,508,614.19  |
| 3851 | 7,798.92     | 3.59  | 2.96 | 27,998.12     | 23,084.80     |
| 3865 | 55,808.82    | 2.36  | 2.03 | 131,708.82    | 113,291.90    |
| 3881 | 144,413.15   | 3.72  | 3.27 | 537,216.92    | 472,231.00    |
| 4021 | 71,663.05    | 7.05  | 5.32 | 505,224.50    | 381,247.43    |
| 4024 | 16,610.92    | 4.03  | 3.62 | 66,942.01     | 60,131.53     |
| 4034 | 2,275,246.03 | 10.63 | 8.42 | 24,185,865.30 | 19,157,571.57 |
| 4036 | 426,227.33   | 3.34  | 2.85 | 1,423,599.28  | 1,214,747.89  |
| 4038 | 23,877.37    | 4.11  | 3.50 | 98,135.99     | 83,570.80     |
| 4053 | 0.00         | 2.87  | 2.61 | 0.00          | 0.00          |
| 4061 | 829.15       | 3.85  | 3.22 | 3,192.23      | 2,669.86      |
| 4062 | 32,881.00    | 3.97  | 3.48 | 130,537.57    | 114,425.88    |
| 4101 | 56,468.30    | 3.58  | 3.27 | 202,156.51    | 184,651.34    |
| 4109 | 717,673.83   | 0.63  | 0.51 | 452,134.51    | 366,013.65    |
| 4110 | 26,862.64    | 1.10  | 1.00 | 29,548.90     | 26,862.64     |
| 4111 | 7,388.66     | 2.04  | 1.80 | 15,072.87     | 13,299.59     |
| 4112 | 0.00         | 1.04  | 0.91 | 0.00          | 0.00          |
| 4113 | 5,863.59     | 2.61  | 2.21 | 15,303.97     | 12,958.53     |
| 4114 | 151,064.35   | 3.21  | 2.79 | 484,916.56    | 421,469.54    |
| 4130 | 593,881.21   | 6.17  | 5.06 | 3,664,247.07  | 3,005,038.92  |
| 4131 | 5,718.00     | 6.05  | 5.43 | 34,593.90     | 31,048.74     |
| 4133 | 7,298.86     | 2.37  | 2.29 | 17,298.30     | 16,714.39     |
| 4149 | 2,006,464.08 | 0.79  | 0.74 | 1,585,106.62  | 1,484,783.42  |
| 4150 | 0.00         | 0.96  | 0.83 | 0.00          | 0.00          |
| 4206 | 13,008.79    | 5.12  | 4.37 | 66,605.00     | 56,848.41     |
| 4207 | 550,339.00   | 3.18  | 2.81 | 1,750,078.02  | 1,546,452.59  |
| 4239 | 1,623,175.23 | 1.95  | 1.81 | 3,165,191.70  | 2,937,947.17  |
| 4240 | 11,816.79    | 5.87  | 5.83 | 69,364.56     | 68,891.89     |
| 4243 | 600,925.28   | 3.18  | 2.65 | 1,910,942.39  | 1,592,451.99  |
| 4244 | 594,937.45   | 3.45  | 3.04 | 2,052,534.20  | 1,808,609.85  |
| 4250 | 78,702.08    | 2.80  | 2.55 | 220,365.82    | 200,690.30    |
| 4251 | 138,054.13   | 3.93  | 3.47 | 542,552.73    | 479,047.83    |

|      |              |       |      |               |              |
|------|--------------|-------|------|---------------|--------------|
| 4263 | 78,592.41    | 3.65  | 3.34 | 286,862.30    | 262,498.65   |
| 4273 | 103,505.19   | 3.90  | 3.10 | 403,670.24    | 320,866.09   |
| 4279 | 392,928.29   | 4.71  | 4.07 | 1,850,692.25  | 1,599,218.14 |
| 4282 | 5,262.49     | 1.86  | 1.61 | 9,788.23      | 8,472.61     |
| 4283 | 115,022.17   | 3.72  | 3.01 | 427,882.47    | 346,216.73   |
| 4299 | 3,283,643.62 | 2.48  | 2.16 | 8,143,436.18  | 7,092,670.22 |
| 4304 | 742,580.86   | 5.36  | 4.71 | 3,980,233.41  | 3,497,555.85 |
| 4307 | 37,423.76    | 2.65  | 2.33 | 99,172.96     | 87,197.36    |
| 4351 | 30,007.57    | 1.48  | 1.27 | 44,411.20     | 38,109.61    |
| 4352 | 146,575.25   | 2.76  | 2.33 | 404,547.69    | 341,520.33   |
| 4410 | 607,961.26   | 5.24  | 4.16 | 3,185,717.00  | 2,529,118.84 |
| 4420 | 999.89       | 4.76  | 4.28 | 4,759.48      | 4,279.53     |
| 4431 | 3,524.37     | 1.72  | 1.55 | 6,061.92      | 5,462.77     |
| 4432 | 188,310.24   | 1.52  | 1.29 | 286,231.56    | 242,920.21   |
| 4452 | 980,092.35   | 4.42  | 3.62 | 4,332,008.19  | 3,547,934.31 |
| 4459 | 490,144.34   | 4.05  | 3.70 | 1,985,084.58  | 1,813,534.06 |
| 4470 | 332,876.38   | 2.81  | 2.59 | 935,382.63    | 862,149.82   |
| 4484 | 2,574,577.10 | 4.48  | 3.34 | 11,534,105.41 | 8,599,087.51 |
| 4493 | 43,549.81    | 3.26  | 2.98 | 141,972.38    | 129,778.43   |
| 4557 | 152,247.04   | 2.50  | 2.22 | 380,617.60    | 337,988.43   |
| 4558 | 244,991.46   | 2.80  | 2.42 | 685,976.09    | 592,879.33   |
| 4568 | 18,344.71    | 2.87  | 2.33 | 52,649.32     | 42,743.17    |
| 4581 | 2,320,945.74 | 1.26  | 1.14 | 2,924,391.63  | 2,645,878.14 |
| 4583 | 272,014.52   | 10.36 | 8.30 | 2,818,070.43  | 2,257,720.52 |
| 4611 | 5,044,191.29 | 1.50  | 1.18 | 7,566,286.94  | 5,952,145.72 |
| 4635 | 843,264.90   | 3.93  | 3.82 | 3,314,031.06  | 3,221,271.92 |
| 4653 | 60,248.87    | 1.88  | 1.63 | 113,267.88    | 98,205.66    |
| 4665 | 76,128.29    | 8.14  | 7.06 | 619,684.28    | 537,465.73   |
| 4670 | 0.00         | 9.48  | 7.96 | 0.00          | 0.00         |
| 4683 | 29,817.59    | 4.42  | 3.91 | 131,793.75    | 116,586.78   |
| 4686 | 6,229.21     | 2.84  | 2.89 | 17,690.96     | 18,002.42    |
| 4692 | 619,501.36   | 0.88  | 0.80 | 545,161.20    | 495,601.09   |
| 4693 | 2,091,009.85 | 1.36  | 1.18 | 2,843,773.40  | 2,467,391.62 |
| 4703 | 2,108.73     | 2.53  | 2.10 | 5,335.09      | 4,428.33     |
| 4710 | 14,483.38    | 4.17  | 3.57 | 60,395.69     | 51,705.67    |
| 4717 | 0.00         | 2.50  | 2.19 | 0.00          | 0.00         |
| 4720 | 148,428.62   | 3.46  | 2.98 | 513,563.03    | 442,317.29   |
| 4740 | 253,207.84   | 2.01  | 1.70 | 508,947.76    | 430,453.33   |
| 4741 | 101,018.31   | 4.09  | 3.56 | 413,164.89    | 359,625.18   |
| 4751 | 13,379.80    | 2.83  | 2.38 | 37,864.83     | 31,843.92    |
| 4771 | 638,646.19   | 2.75  | 2.76 | 1,756,277.02  | 1,762,663.48 |
| 4777 | 8,311.27     | 9.85  | 7.70 | 81,866.01     | 63,996.78    |
| 4825 | 1,033,338.51 | 1.64  | 1.30 | 1,694,675.16  | 1,343,340.06 |
| 4828 | 568,466.78   | 5.14  | 4.31 | 2,921,919.25  | 2,450,091.82 |
| 4829 | 1,415,124.05 | 2.24  | 1.62 | 3,169,877.87  | 2,292,500.96 |
| 4902 | 241,938.11   | 3.07  | 2.87 | 742,750.00    | 694,362.38   |
| 4923 | 39,561.16    | 3.08  | 2.53 | 121,848.37    | 100,089.73   |
| 5951 | 37,094.08    | 0.67  | 0.57 | 24,853.03     | 21,143.63    |
| 6503 | 358,090.68   | 2.68  | 2.42 | 959,683.02    | 866,579.45   |
| 6504 | 1,657,837.92 | 4.59  | 3.99 | 7,609,476.05  | 6,614,773.30 |
| 8203 | 157,206.94   | 7.16  | 6.67 | 1,125,601.69  | 1,048,570.29 |
| 9501 | 578,227.87   | 4.18  | 3.70 | 2,416,992.50  | 2,139,443.12 |
| 9505 | 61,705.29    | 4.52  | 4.48 | 278,907.91    | 276,439.70   |

|      |            |      |      |              |              |
|------|------------|------|------|--------------|--------------|
| 9521 | 710,011.43 | 6.99 | 5.06 | 4,962,979.90 | 3,592,657.84 |
| 9522 | 450,279.24 | 3.53 | 3.18 | 1,589,485.72 | 1,431,887.98 |
| 9600 | 16,362.87  | 3.12 | 2.90 | 51,052.15    | 47,452.32    |

**IG Total** 418,716,289.04 363,839,957.53

**IG Rate Change** **0.869**

# PREMIUM COMPARISON

# Exhibit 25

01/01/19

## Industry Group 2 - Contracting

| <u>Class Code</u> | <u>Exposure</u> | <u>Current Rate 06/01/18</u> | <u>Proposed Rate 01/01/19</u> | <u>Current Premium</u> | <u>Proposed Premium</u> |
|-------------------|-----------------|------------------------------|-------------------------------|------------------------|-------------------------|
| 0042              | 3,786,862.56    | 9.16                         | 8.36                          | 34,687,661.05          | 31,658,171.00           |
| 0050              | 490,171.02      | 6.53                         | 5.98                          | 3,200,816.76           | 2,931,222.70            |
| 1322              | 770.51          | 11.46                        | 9.99                          | 8,830.04               | 7,697.39                |
| 2799              | 69,244.21       | 6.27                         | 6.13                          | 434,161.20             | 424,467.01              |
| 3365              | 389,180.25      | 9.22                         | 7.18                          | 3,588,241.91           | 2,794,314.20            |
| 3719              | 152,520.16      | 2.97                         | 2.13                          | 452,984.88             | 324,867.94              |
| 3724              | 9,379,289.30    | 3.93                         | 3.56                          | 36,860,606.95          | 33,390,269.91           |
| 3726              | 460,264.58      | 4.66                         | 3.59                          | 2,144,832.94           | 1,652,349.84            |
| 5020              | 347,508.13      | 13.05                        | 11.04                         | 4,534,981.10           | 3,836,489.76            |
| 5022              | 3,069,584.19    | 13.24                        | 10.56                         | 40,641,294.68          | 32,414,809.05           |
| 5037              | 40,000.61       | 31.98                        | 22.71                         | 1,279,219.51           | 908,413.85              |
| 5040              | 461,789.27      | 15.09                        | 12.56                         | 6,968,400.08           | 5,800,073.23            |
| 5057              | 477,761.93      | 7.99                         | 6.78                          | 3,817,317.82           | 3,239,225.89            |
| 5059              | 39,420.47       | 35.62                        | 27.95                         | 1,404,157.14           | 1,101,802.14            |
| 5069              | 1,497.69        | 21.37                        | 19.62                         | 32,005.64              | 29,384.68               |
| 5102              | 2,222,797.39    | 9.09                         | 8.02                          | 20,205,228.28          | 17,826,835.07           |
| 5146              | 1,125,030.01    | 8.27                         | 6.52                          | 9,303,998.18           | 7,335,195.67            |
| 5160              | 1,757,554.57    | 2.81                         | 2.48                          | 4,938,728.34           | 4,358,735.33            |
| 5183              | 10,624,572.75   | 5.14                         | 4.40                          | 54,610,303.94          | 46,748,120.10           |
| 5188              | 1,394,349.51    | 6.08                         | 5.01                          | 8,477,645.02           | 6,985,691.05            |
| 5190              | 13,367,205.33   | 5.40                         | 4.82                          | 72,182,908.78          | 64,429,929.69           |
| 5213              | 4,639,707.98    | 11.28                        | 9.40                          | 52,335,906.01          | 43,613,255.01           |
| 5215              | 249,392.72      | 12.71                        | 9.46                          | 3,169,781.47           | 2,359,255.13            |
| 5221              | 8,297,231.64    | 7.77                         | 7.21                          | 64,469,489.84          | 59,823,040.12           |
| 5222              | 842,264.60      | 12.48                        | 11.18                         | 10,511,462.21          | 9,416,518.23            |
| 5223              | 1,666,765.22    | 6.03                         | 6.09                          | 10,050,594.28          | 10,150,600.19           |
| 5348              | 2,559,790.68    | 5.36                         | 4.63                          | 13,720,478.04          | 11,851,830.85           |
| 5402              | 8,889.87        | 6.02                         | 6.08                          | 53,517.02              | 54,050.41               |
| 5403              | 3,528,129.32    | 11.73                        | 9.41                          | 41,384,956.92          | 33,199,696.90           |
| 5437              | 3,992,057.87    | 8.75                         | 7.86                          | 34,930,506.36          | 31,377,574.86           |
| 5443              | 155,558.90      | 5.29                         | 4.46                          | 822,906.58             | 693,792.69              |
| 5445              | 2,940,696.96    | 9.08                         | 7.66                          | 26,701,528.40          | 22,525,738.71           |
| 5462              | 975,658.61      | 12.75                        | 10.33                         | 12,439,647.28          | 10,078,553.44           |
| 5472              | 5,398.01        | 12.53                        | 10.37                         | 67,637.07              | 55,977.36               |
| 5473              | 177,210.46      | 15.63                        | 11.86                         | 2,769,799.49           | 2,101,716.06            |
| 5474              | 5,522,724.42    | 10.33                        | 9.18                          | 57,049,743.26          | 50,698,610.18           |
| 5478              | 660,645.59      | 5.26                         | 4.78                          | 3,474,995.80           | 3,157,885.92            |
| 5479              | 719,672.49      | 11.32                        | 9.30                          | 8,146,692.59           | 6,692,954.16            |
| 5480              | 78,218.72       | 10.34                        | 9.23                          | 808,781.56             | 721,958.79              |
| 5491              | 69,640.22       | 3.36                         | 2.74                          | 233,991.14             | 190,814.20              |

|      |               |       |       |                |               |
|------|---------------|-------|-------|----------------|---------------|
| 5506 | 1,910,089.04  | 10.37 | 8.94  | 19,807,623.34  | 17,076,196.02 |
| 5507 | 2,050,864.45  | 7.61  | 6.24  | 15,607,078.46  | 12,797,394.17 |
| 5508 | 1,622.38      | 16.01 | 12.80 | 25,974.30      | 20,766.46     |
| 5509 | 1,220,124.21  | 12.41 | 10.11 | 15,141,741.45  | 12,335,455.76 |
| 5535 | 1,921,918.34  | 10.84 | 9.43  | 20,833,594.81  | 18,123,689.95 |
| 5537 | 10,923,546.58 | 7.21  | 6.03  | 78,758,770.84  | 65,868,985.88 |
| 5538 | 0.00          | 10.02 | 8.63  | 0.00           | 0.00          |
| 5551 | 5,300,818.63  | 19.96 | 17.06 | 105,804,339.85 | 90,431,965.83 |
| 5606 | 23,435,541.11 | 1.81  | 1.48  | 42,418,329.41  | 34,684,600.84 |
| 5610 | 253,009.74    | 9.80  | 7.79  | 2,479,495.45   | 1,970,945.87  |
| 5613 | 422,118.74    | 17.93 | 15.50 | 7,568,589.01   | 6,542,840.47  |
| 5645 | 4,122,308.20  | 19.41 | 16.67 | 80,014,002.16  | 68,718,877.69 |
| 5651 | 526,546.09    | 9.66  | 8.59  | 5,086,435.23   | 4,523,030.91  |
| 5703 | 13,315.33     | 16.83 | 14.32 | 224,097.00     | 190,675.53    |
| 5705 | 2,195.17      | 20.61 | 16.53 | 45,242.45      | 36,286.16     |
| 6003 | 0.00          | 10.43 | 7.41  | 0.00           | 0.00          |
| 6004 | 115,429.95    | 13.26 | 10.93 | 1,530,601.14   | 1,261,649.35  |
| 6005 | 0.00          | 4.31  | 3.45  | 0.00           | 0.00          |
| 6017 | 14,074.82     | 6.51  | 5.07  | 91,627.08      | 71,359.34     |
| 6018 | 27,177.14     | 3.77  | 3.10  | 102,457.82     | 84,249.13     |
| 6045 | 9,091.24      | 5.58  | 4.79  | 50,729.12      | 43,547.04     |
| 6204 | 503,627.78    | 11.32 | 8.73  | 5,701,066.47   | 4,396,670.52  |
| 6206 | 3,206.95      | 4.07  | 3.30  | 13,052.29      | 10,582.94     |
| 6213 | 19,709.54     | 2.92  | 2.16  | 57,551.86      | 42,572.61     |
| 6214 | 0.00          | 3.71  | 2.94  | 0.00           | 0.00          |
| 6216 | 12,930.09     | 7.31  | 6.46  | 94,518.96      | 83,528.38     |
| 6217 | 5,489,515.94  | 7.70  | 6.60  | 42,269,272.74  | 36,230,805.20 |
| 6229 | 637,649.63    | 8.36  | 6.84  | 5,330,750.91   | 4,361,523.47  |
| 6233 | 97,441.08     | 4.84  | 4.33  | 471,614.83     | 421,919.88    |
| 6235 | 2,653.16      | 11.26 | 9.01  | 29,874.58      | 23,904.97     |
| 6236 | 805.48        | 13.97 | 10.69 | 11,252.56      | 8,610.58      |
| 6237 | 11,910.63     | 2.22  | 2.24  | 26,441.60      | 26,679.81     |
| 6251 | 86.64         | 8.97  | 9.05  | 777.16         | 784.09        |
| 6252 | 58,729.20     | 6.13  | 5.46  | 360,010.00     | 320,661.43    |
| 6306 | 1,633,734.17  | 8.35  | 7.52  | 13,641,680.32  | 12,285,680.96 |
| 6319 | 1,782,825.26  | 5.87  | 4.92  | 10,465,184.28  | 8,771,500.28  |
| 6325 | 1,282,115.28  | 7.70  | 6.92  | 9,872,287.66   | 8,872,237.74  |
| 6400 | 516,594.92    | 9.72  | 8.01  | 5,021,302.62   | 4,137,925.31  |
| 7538 | 1,704,366.42  | 8.65  | 6.23  | 14,742,769.53  | 10,618,202.80 |
| 7601 | 0.00          | 3.34  | 2.61  | 0.00           | 0.00          |
| 7605 | 4,115,412.90  | 3.04  | 2.71  | 12,510,855.22  | 11,152,768.96 |
| 7611 | 0.00          | 3.72  | 2.78  | 0.00           | 0.00          |
| 7612 | 0.00          | 3.83  | 3.00  | 0.00           | 0.00          |
| 7613 | 0.00          | 4.08  | 3.10  | 0.00           | 0.00          |
| 7855 | 167,324.56    | 5.25  | 4.58  | 878,453.94     | 766,346.48    |
| 8227 | 2,116,625.81  | 8.18  | 6.76  | 17,313,999.13  | 14,308,390.48 |
| 9534 | 867,262.29    | 7.50  | 6.26  | 6,504,467.18   | 5,429,061.94  |
| 9554 | 585,321.07    | 13.02 | 11.64 | 7,620,880.33   | 6,813,137.25  |

**IG Total** 1,201,445,532.61 1,030,827,901.17

**IG Rate Change** 0.858

# PREMIUM COMPARISON

# Exhibit 25

01/01/19

## Industry Group 3 - Office and Clerical

| <u>Class Code</u> | <u>Exposure</u> | <u>Current Rate 06/01/18</u> | <u>Proposed Rate 01/01/19</u> | <u>Current Premium</u> | <u>Proposed Premium</u> |
|-------------------|-----------------|------------------------------|-------------------------------|------------------------|-------------------------|
| 4361              | 1,246,967.05    | 1.60                         | 1.24                          | 1,995,147.28           | 1,546,239.14            |
| 7402              | 136,726.79      | 0.19                         | 0.15                          | 25,978.09              | 20,509.02               |
| 7610              | 15,784,059.04   | 0.67                         | 0.59                          | 10,575,319.56          | 9,312,594.83            |
| 8601              | 22,731,950.23   | 0.61                         | 0.53                          | 13,866,489.64          | 12,047,933.62           |
| 8602              | 1,235,794.07    | 1.44                         | 1.44                          | 1,779,543.46           | 1,779,543.46            |
| 8603              | 13,452,960.33   | 0.15                         | 0.14                          | 2,017,944.05           | 1,883,414.45            |
| 8721              | 1,986,071.01    | 0.32                         | 0.27                          | 635,542.72             | 536,239.17              |
| 8723              | 67,616,412.55   | 0.20                         | 0.18                          | 13,523,282.51          | 12,170,954.26           |
| 8728              | 1,971,511.87    | 0.46                         | 0.44                          | 906,895.46             | 867,465.22              |
| 8742              | 193,288,789.40  | 0.44                         | 0.38                          | 85,047,067.34          | 73,449,739.97           |
| 8748              | 20,524,924.78   | 0.80                         | 0.68                          | 16,419,939.82          | 13,956,948.85           |
| 8755              | 571,027.88      | 0.56                         | 0.44                          | 319,775.61             | 251,252.27              |
| 8799              | 834,091.57      | 0.86                         | 0.70                          | 717,318.75             | 583,864.10              |
| 8800              | 661,694.72      | 1.90                         | 1.74                          | 1,257,219.97           | 1,151,348.81            |
| 8803              | 40,418,807.25   | 0.11                         | 0.08                          | 4,446,068.80           | 3,233,504.58            |
| 8810              | 753,230,278.96  | 0.23                         | 0.20                          | 173,242,964.16         | 150,646,055.79          |
| 8820              | 55,346,557.35   | 0.17                         | 0.15                          | 9,408,914.75           | 8,301,983.60            |
| 8832              | 160,541,267.00  | 0.42                         | 0.38                          | 67,427,332.14          | 61,005,681.46           |
| 8833              | 59,427,372.12   | 1.43                         | 1.18                          | 84,981,142.13          | 70,124,299.10           |
| 8855              | 78,949,628.28   | 0.22                         | 0.18                          | 17,368,918.22          | 14,210,933.09           |
| 8856              | 1,480,372.03    | 0.31                         | 0.31                          | 458,915.33             | 458,915.33              |
| 8861              | 0.00            | 1.82                         | 1.28                          | 0.00                   | 0.00                    |
| 8868              | 59,401,559.30   | 0.53                         | 0.45                          | 31,482,826.43          | 26,730,701.69           |
| 8869              | 11,172,353.80   | 1.79                         | 1.51                          | 19,998,513.30          | 16,870,254.24           |
| 8871              | 10,180,946.20   | 0.19                         | 0.14                          | 1,934,379.78           | 1,425,332.47            |
| 8901              | 14,050,911.48   | 0.32                         | 0.26                          | 4,496,291.67           | 3,653,236.98            |
| 9012              | 24,559,311.98   | 1.41                         | 1.09                          | 34,628,629.89          | 26,769,650.06           |
| 9156              | 997,522.23      | 4.43                         | 3.61                          | 4,419,023.48           | 3,601,055.25            |

**IG Total** 603,381,384.35 516,589,650.82

**IG Rate Change** **0.856**

# PREMIUM COMPARISON

# Exhibit 25

01/01/19

## Industry Group 4 - Goods and Services

| <u>Class Code</u> | <u>Exposure</u> | <u>Current Rate 06/01/18</u> | <u>Proposed Rate 01/01/19</u> | <u>Current Premium</u> | <u>Proposed Premium</u> |
|-------------------|-----------------|------------------------------|-------------------------------|------------------------|-------------------------|
| 0005              | 1,165,808.67    | 6.02                         | 5.16                          | 7,018,168.19           | 6,015,572.74            |
| 0008              | 4,581,229.08    | 4.64                         | 4.08                          | 21,256,902.93          | 18,691,414.65           |
| 0016              | 1,217,685.88    | 11.02                        | 9.04                          | 13,418,898.40          | 11,007,880.36           |
| 0030              | 422,404.20      | 4.79                         | 4.15                          | 2,023,316.12           | 1,752,977.43            |
| 0034              | 305,606.36      | 6.00                         | 5.10                          | 1,833,638.16           | 1,558,592.44            |
| 0035              | 3,461,757.55    | 3.83                         | 3.52                          | 13,258,531.42          | 12,185,386.58           |
| 0036              | 617,091.29      | 6.94                         | 6.32                          | 4,282,613.55           | 3,900,016.95            |
| 0037              | 943,612.98      | 6.43                         | 5.67                          | 6,067,431.46           | 5,350,285.60            |
| 0052              | 1,300,410.88    | 6.15                         | 5.16                          | 7,997,526.91           | 6,710,120.14            |
| 0079              | 99,840.44       | 4.83                         | 4.05                          | 482,229.33             | 404,353.78              |
| 0083              | 486,996.56      | 9.04                         | 7.61                          | 4,402,448.90           | 3,706,043.82            |
| 0113              | 106,255.03      | 5.60                         | 4.80                          | 595,028.17             | 510,024.14              |
| 0153              | 1,115,855.17    | 7.23                         | 6.14                          | 8,067,632.88           | 6,851,350.74            |
| 0170              | 21,762.44       | 3.23                         | 2.75                          | 70,292.68              | 59,846.71               |
| 0173              | 1,352,340.96    | 0.89                         | 0.90                          | 1,203,583.45           | 1,217,106.86            |
| 0401              | 10,118.74       | 11.59                        | 10.71                         | 117,276.20             | 108,371.71              |
| 0908              | 939.20          | 193.00                       | 196.00                        | 181,265.60             | 184,083.20              |
| 0913              | 3,136.70        | 946.00                       | 781.00                        | 2,967,318.20           | 2,449,762.70            |
| 0917              | 402,510.17      | 7.97                         | 6.53                          | 3,208,006.05           | 2,628,391.41            |
| 2587              | 101,649.06      | 3.23                         | 2.71                          | 328,326.46             | 275,468.95              |
| 3821              | 407,343.46      | 8.62                         | 7.62                          | 3,511,300.63           | 3,103,957.17            |
| 4511              | 5,528,543.92    | 1.13                         | 0.89                          | 6,247,254.63           | 4,920,404.09            |
| 5191              | 10,742,366.54   | 1.19                         | 1.09                          | 12,783,416.18          | 11,709,179.53           |
| 5192              | 1,288,002.24    | 3.88                         | 3.54                          | 4,997,448.69           | 4,559,527.93            |
| 7204              | 9,561.63        | 1.56                         | 1.33                          | 14,916.14              | 12,716.97               |
| 7390              | 1,705,245.02    | 5.38                         | 4.75                          | 9,174,218.21           | 8,099,913.85            |
| 8001              | 1,314,820.74    | 5.35                         | 4.20                          | 7,034,290.96           | 5,522,247.11            |
| 8002              | 2,587,576.00    | 2.47                         | 2.29                          | 6,391,312.72           | 5,925,549.04            |
| 8006              | 6,042,027.78    | 3.02                         | 2.38                          | 18,246,923.90          | 14,380,026.12           |
| 8008              | 22,001,906.76   | 1.69                         | 1.48                          | 37,183,222.42          | 32,562,822.00           |
| 8010              | 5,651,299.21    | 2.20                         | 1.95                          | 12,432,858.26          | 11,020,033.46           |
| 8013              | 6,738,135.64    | 0.70                         | 0.60                          | 4,716,694.95           | 4,042,881.38            |
| 8015              | 1,354,921.00    | 1.33                         | 1.13                          | 1,802,044.93           | 1,531,060.73            |
| 8017              | 41,756,121.24   | 2.05                         | 1.70                          | 85,600,048.54          | 70,985,406.11           |
| 8018              | 15,947,880.37   | 3.67                         | 3.17                          | 58,528,720.96          | 50,554,780.77           |
| 8021              | 1,082,319.85    | 5.17                         | 4.12                          | 5,595,593.62           | 4,459,157.78            |
| 8031              | 393,729.06      | 3.95                         | 3.67                          | 1,555,229.79           | 1,444,985.65            |
| 8032              | 998,263.59      | 3.46                         | 2.89                          | 3,453,992.02           | 2,884,981.78            |
| 8033              | 42,281,226.55   | 2.37                         | 2.05                          | 100,206,506.92         | 86,676,514.43           |
| 8037              | 173,703.04      | 2.50                         | 2.55                          | 434,257.60             | 442,942.75              |
| 8039              | 7,668,742.77    | 2.54                         | 2.02                          | 19,478,606.64          | 15,490,860.40           |

|      |               |       |       |                |                |
|------|---------------|-------|-------|----------------|----------------|
| 8044 | 8,417,686.96  | 3.63  | 3.04  | 30,556,203.66  | 25,589,768.36  |
| 8045 | 11,628,939.02 | 0.72  | 0.73  | 8,372,836.09   | 8,489,125.48   |
| 8046 | 5,664,171.20  | 3.97  | 3.41  | 22,486,759.66  | 19,314,823.79  |
| 8047 | 1,328,541.09  | 1.25  | 1.17  | 1,660,676.36   | 1,554,393.08   |
| 8058 | 5,448,805.41  | 3.15  | 2.71  | 17,163,737.04  | 14,766,262.66  |
| 8061 | 3,410,701.31  | 3.55  | 2.92  | 12,107,989.65  | 9,959,247.83   |
| 8072 | 853,840.42    | 1.11  | 0.93  | 947,762.87     | 794,071.59     |
| 8102 | 158,254.18    | 2.75  | 2.72  | 435,199.00     | 430,451.37     |
| 8103 | 8,423.41      | 3.05  | 2.62  | 25,691.40      | 22,069.33      |
| 8106 | 784,674.15    | 7.58  | 6.65  | 5,947,830.06   | 5,218,083.10   |
| 8107 | 4,051,427.12  | 4.53  | 3.67  | 18,352,964.85  | 14,868,737.53  |
| 8111 | 1,438,328.08  | 2.33  | 2.11  | 3,351,304.43   | 3,034,872.25   |
| 8116 | 329,822.29    | 3.21  | 2.69  | 1,058,729.55   | 887,221.96     |
| 8204 | 37,171.78     | 7.65  | 6.60  | 284,364.12     | 245,333.75     |
| 8209 | 773,925.40    | 6.40  | 5.97  | 4,953,122.56   | 4,620,334.64   |
| 8215 | 542,157.40    | 6.97  | 6.06  | 3,778,837.08   | 3,285,473.84   |
| 8232 | 6,848,570.95  | 5.50  | 4.90  | 37,667,140.23  | 33,557,997.66  |
| 8233 | 163.90        | 3.85  | 3.58  | 631.02         | 586.76         |
| 8235 | 563,938.23    | 6.73  | 6.39  | 3,795,304.29   | 3,603,565.29   |
| 8263 | 58,797.34     | 9.28  | 8.16  | 545,639.32     | 479,786.29     |
| 8264 | 722,207.44    | 6.29  | 5.57  | 4,542,684.80   | 4,022,695.44   |
| 8265 | 514,332.11    | 7.59  | 6.82  | 3,903,780.71   | 3,507,744.99   |
| 8273 | 68,880.93     | 5.28  | 4.78  | 363,691.31     | 329,250.85     |
| 8274 | 134,205.41    | 5.55  | 4.90  | 744,840.03     | 657,606.51     |
| 8279 | 222,705.04    | 9.71  | 8.06  | 2,162,465.94   | 1,795,002.62   |
| 8288 | 43,671.70     | 8.65  | 8.82  | 377,760.21     | 385,184.39     |
| 8291 | 462,285.79    | 4.46  | 3.98  | 2,061,794.62   | 1,839,897.44   |
| 8292 | 2,458,780.52  | 5.64  | 4.70  | 13,867,522.13  | 11,556,268.44  |
| 8293 | 1,171,947.89  | 12.12 | 10.86 | 14,204,008.43  | 12,727,354.09  |
| 8304 | 18,171.82     | 5.48  | 5.30  | 99,581.57      | 96,310.65      |
| 8350 | 1,011,866.27  | 7.42  | 6.75  | 7,508,047.72   | 6,830,097.32   |
| 8353 | 489,136.62    | 6.00  | 5.86  | 2,934,819.72   | 2,866,340.59   |
| 8380 | 35,285,075.20 | 3.53  | 3.04  | 124,556,315.46 | 107,266,628.61 |
| 8381 | 356,298.32    | 2.11  | 2.15  | 751,789.46     | 766,041.39     |
| 8385 | 1,566,768.12  | 3.36  | 2.98  | 5,264,340.88   | 4,668,969.00   |
| 8392 | 2,311,138.05  | 3.30  | 2.86  | 7,626,755.57   | 6,609,854.82   |
| 8393 | 4,851,469.28  | 2.59  | 2.02  | 12,565,305.44  | 9,799,967.95   |
| 8500 | 186,435.90    | 9.72  | 8.79  | 1,812,156.95   | 1,638,771.56   |
| 8606 | 83,640.28     | 2.58  | 2.28  | 215,791.92     | 190,699.84     |
| 8719 | 18,690.75     | 6.21  | 4.93  | 116,069.56     | 92,145.40      |
| 8720 | 2,615,449.67  | 2.31  | 1.89  | 6,041,688.74   | 4,943,199.88   |
| 8725 | 72,454.21     | 0.26  | 0.26  | 18,838.09      | 18,838.09      |
| 8745 | 193,479.37    | 7.45  | 5.57  | 1,441,421.31   | 1,077,680.09   |
| 8824 | 6,900,197.43  | 4.46  | 3.75  | 30,774,880.54  | 25,875,740.36  |
| 8825 | 2,791,986.75  | 2.71  | 2.38  | 7,566,284.09   | 6,644,928.47   |
| 8826 | 4,279,597.94  | 3.30  | 2.95  | 14,122,673.20  | 12,624,813.92  |
| 8829 | 5,146,392.21  | 2.56  | 2.28  | 13,174,764.06  | 11,733,774.24  |
| 8831 | 8,221,870.37  | 2.31  | 1.92  | 18,992,520.55  | 15,785,991.11  |
| 8835 | 19,118,103.11 | 2.43  | 2.16  | 46,456,990.56  | 41,295,102.72  |
| 8841 | 16,851,475.84 | 1.95  | 1.75  | 32,860,377.89  | 29,490,082.72  |
| 8842 | 3,961,141.50  | 2.81  | 2.64  | 11,130,807.62  | 10,457,413.56  |
| 8864 | 10,374,465.40 | 1.74  | 1.62  | 18,051,569.80  | 16,806,633.95  |
| 9014 | 15,948,416.85 | 4.92  | 4.15  | 78,466,210.90  | 66,185,929.93  |



|      |               |       |       |                |                |
|------|---------------|-------|-------|----------------|----------------|
| 9015 | 17,973,690.34 | 4.71  | 4.11  | 84,656,081.50  | 73,871,867.30  |
| 9016 | 4,373,233.94  | 2.88  | 2.76  | 12,594,913.75  | 12,070,125.67  |
| 9033 | 917,336.59    | 2.77  | 2.54  | 2,541,022.35   | 2,330,034.94   |
| 9040 | 2,915,871.18  | 4.44  | 3.94  | 12,946,468.04  | 11,488,532.45  |
| 9047 | 4,194,809.53  | 4.03  | 3.38  | 16,905,082.41  | 14,178,456.21  |
| 9052 | 26,083,791.31 | 3.45  | 2.98  | 89,989,080.02  | 77,729,698.10  |
| 9058 | 9,850,737.96  | 2.46  | 2.09  | 24,232,815.38  | 20,588,042.34  |
| 9059 | 0.00          | 1.85  | 1.60  | 0.00           | 0.00           |
| 9060 | 17,009,918.35 | 2.40  | 2.12  | 40,823,804.04  | 36,061,026.90  |
| 9061 | 1,025,099.62  | 2.60  | 2.13  | 2,665,259.01   | 2,183,462.19   |
| 9063 | 7,267,195.39  | 1.43  | 1.19  | 10,392,089.41  | 8,647,962.51   |
| 9082 | 70,309,577.72 | 2.24  | 1.95  | 157,493,454.09 | 137,103,676.55 |
| 9083 | 32,270,010.23 | 2.14  | 1.88  | 69,057,821.89  | 60,667,619.23  |
| 9084 | 3,305,682.33  | 2.45  | 2.11  | 8,098,921.71   | 6,974,989.72   |
| 9089 | 29,566.70     | 1.65  | 1.37  | 48,785.06      | 40,506.38      |
| 9093 | 591,730.58    | 2.17  | 2.02  | 1,284,055.36   | 1,195,295.77   |
| 9101 | 3,244,626.34  | 4.41  | 3.90  | 14,308,802.16  | 12,654,042.73  |
| 9110 | 0.00          | 2.29  | 1.65  | 0.00           | 0.00           |
| 9170 | 207,296.49    | 11.08 | 11.30 | 2,296,845.11   | 2,342,450.34   |
| 9220 | 244,959.85    | 9.08  | 7.42  | 2,224,235.44   | 1,817,602.09   |
| 9410 | 1,003,997.48  | 2.42  | 2.46  | 2,429,673.90   | 2,469,833.80   |
| 9516 | 2,461,518.18  | 3.64  | 3.35  | 8,959,926.18   | 8,246,085.90   |
| 9519 | 1,841,079.31  | 5.60  | 5.06  | 10,310,044.14  | 9,315,861.31   |
| 9586 | 6,171,893.31  | 0.95  | 0.73  | 5,863,298.64   | 4,505,482.12   |
| 9620 | 1,092,871.62  | 1.51  | 1.37  | 1,650,236.15   | 1,497,234.12   |

|                 |  |  |  |                  |                  |
|-----------------|--|--|--|------------------|------------------|
| <b>IG Total</b> |  |  |  | 1,738,213,282.49 | 1,505,186,056.09 |
|-----------------|--|--|--|------------------|------------------|

|                       |  |  |  |  |              |
|-----------------------|--|--|--|--|--------------|
| <b>IG Rate Change</b> |  |  |  |  | <b>0.866</b> |
|-----------------------|--|--|--|--|--------------|

# PREMIUM COMPARISON

# Exhibit 25

01/01/19

## Industry Group 5 - Miscellaneous

| <u>Class Code</u> | <u>Exposure</u> | <u>Current Rate</u><br><u>06/01/18</u> | <u>Proposed Rate</u><br><u>01/01/19</u> | <u>Current Premium</u> | <u>Proposed Premium</u> |
|-------------------|-----------------|--|---|------------------------|-------------------------|
| 0106              | 1,712,210.51    | 12.57                                  | 11.60                                   | 21,522,486.11          | 19,861,641.92           |
| 0251              | 317,629.17      | 5.06                                   | 4.56                                    | 1,607,203.60           | 1,448,389.02            |
| 1005              | 1,148.57        | 6.40                                   | 6.20                                    | 7,350.85               | 7,121.13                |
| 1164              | 6,496.47        | 5.80                                   | 4.72                                    | 37,679.53              | 30,663.34               |
| 1165              | 107,307.96      | 3.09                                   | 2.78                                    | 331,581.60             | 298,316.13              |
| 1218              | 352,272.00      | 1.93                                   | 1.72                                    | 679,884.96             | 605,907.84              |
| 1320              | 86,361.17       | 2.14                                   | 1.81                                    | 184,812.90             | 156,313.72              |
| 1624              | 575,260.94      | 4.16                                   | 3.42                                    | 2,393,085.51           | 1,967,392.41            |
| 1654              | 29,211.53       | 6.33                                   | 5.29                                    | 184,908.98             | 154,528.99              |
| 1655              | 41,799.13       | 4.58                                   | 3.50                                    | 191,440.02             | 146,296.96              |
| 1710              | 73,350.62       | 11.09                                  | 8.21                                    | 813,458.38             | 602,208.59              |
| 2702              | 586,336.12      | 13.18                                  | 11.14                                   | 7,727,910.06           | 6,531,784.38            |
| 4000              | 400,419.43      | 7.26                                   | 5.38                                    | 2,907,045.06           | 2,154,256.53            |
| 6702              | 0.00            | 6.38                                   | 5.56                                    | 0.00                   | 0.00                    |
| 6703              | 0.00            | 12.23                                  | 10.46                                   | 0.00                   | 0.00                    |
| 6704              | 0.00            | 7.10                                   | 6.18                                    | 0.00                   | 0.00                    |
| 6811              | 1,388.41        | 4.58                                   | 3.71                                    | 6,358.92               | 5,151.00                |
| 6834              | 796,251.37      | 3.85                                   | 3.58                                    | 3,065,567.77           | 2,850,579.90            |
| 6836              | 1,305,222.83    | 5.18                                   | 4.39                                    | 6,761,054.26           | 5,729,928.22            |
| 6838              | 2,229,982.37    | 5.04                                   | 4.16                                    | 11,239,111.14          | 9,276,726.66            |
| 6854              | 8,038.22        | 4.91                                   | 5.10                                    | 39,467.66              | 40,994.92               |
| 6882              | 100,455.01      | 3.75                                   | 3.31                                    | 376,706.29             | 332,506.08              |
| 6884              | 54,396.43       | 3.43                                   | 2.86                                    | 186,579.75             | 155,573.79              |
| 7016              | 0.00            | 6.85                                   | 6.59                                    | 0.00                   | 0.00                    |
| 7024              | 18,627.34       | 7.61                                   | 7.32                                    | 141,754.06             | 136,352.13              |
| 7038              | 0.00            | 5.24                                   | 5.09                                    | 0.00                   | 0.00                    |
| 7046              | 0.00            | 7.58                                   | 6.62                                    | 0.00                   | 0.00                    |
| 7047              | 0.00            | 13.13                                  | 12.39                                   | 0.00                   | 0.00                    |
| 7050              | 0.00            | 10.04                                  | 9.56                                    | 0.00                   | 0.00                    |
| 7090              | 44,856.81       | 5.82                                   | 5.65                                    | 261,066.63             | 253,440.98              |
| 7098              | 0.00            | 8.43                                   | 7.35                                    | 0.00                   | 0.00                    |
| 7099              | 0.00            | 14.53                                  | 12.44                                   | 0.00                   | 0.00                    |
| 7133              | 118,349.82      | 4.41                                   | 3.37                                    | 521,922.71             | 398,838.89              |
| 7151              | 0.00            | 5.36                                   | 4.09                                    | 0.00                   | 0.00                    |
| 7152              | 0.00            | 10.26                                  | 7.70                                    | 0.00                   | 0.00                    |
| 7153              | 0.00            | 5.96                                   | 4.55                                    | 0.00                   | 0.00                    |
| 7201              | 334,354.99      | 10.89                                  | 8.98                                    | 3,641,125.84           | 3,002,507.81            |
| 7205              | 381,785.70      | 12.58                                  | 11.58                                   | 4,802,864.11           | 4,421,078.41            |
| 7219              | 18,046,625.63   | 7.76                                   | 6.93                                    | 140,041,814.89         | 125,063,115.62          |
| 7222              | 3,152.75        | 6.70                                   | 6.38                                    | 21,123.43              | 20,114.55               |

|      |               |       |       |                |               |
|------|---------------|-------|-------|----------------|---------------|
| 7230 | 61,505.04     | 12.48 | 11.80 | 767,582.90     | 725,759.47    |
| 7231 | 2,293,679.92  | 8.10  | 7.81  | 18,578,807.35  | 17,913,640.18 |
| 7232 | 709,103.14    | 12.95 | 13.46 | 9,182,885.66   | 9,544,528.26  |
| 7333 | 0.00          | 7.36  | 6.09  | 0.00           | 0.00          |
| 7335 | 40,467.11     | 8.17  | 6.77  | 330,616.29     | 273,962.33    |
| 7337 | 0.00          | 14.09 | 11.45 | 0.00           | 0.00          |
| 7360 | 1,220,323.63  | 5.36  | 4.94  | 6,540,934.66   | 6,028,398.73  |
| 7370 | 877,975.78    | 5.87  | 5.07  | 5,153,717.83   | 4,451,337.20  |
| 7380 | 13,959,510.11 | 6.67  | 5.89  | 93,109,932.43  | 82,221,514.55 |
| 7382 | 2,374,939.70  | 5.56  | 5.07  | 13,204,664.73  | 12,040,944.28 |
| 7383 | 196,103.47    | 6.46  | 5.56  | 1,266,828.42   | 1,090,335.29  |
| 7394 | 0.00          | 6.51  | 5.13  | 0.00           | 0.00          |
| 7395 | 27,528.77     | 7.24  | 5.70  | 199,308.29     | 156,913.99    |
| 7398 | 0.00          | 12.46 | 9.64  | 0.00           | 0.00          |
| 7403 | 17,658,769.19 | 6.07  | 5.16  | 107,188,728.98 | 91,119,249.02 |
| 7405 | 16,405,948.18 | 1.91  | 1.81  | 31,335,361.02  | 29,694,766.21 |
| 7420 | 28,785.26     | 15.40 | 14.92 | 443,293.00     | 429,476.08    |
| 7421 | 657,435.57    | 0.89  | 0.77  | 585,117.66     | 506,225.39    |
| 7422 | 718,244.67    | 2.36  | 2.04  | 1,695,057.42   | 1,465,219.13  |
| 7425 | 451,218.00    | 1.90  | 1.69  | 857,314.20     | 762,558.42    |
| 7431 | 1,597,324.59  | 1.05  | 1.00  | 1,677,190.82   | 1,597,324.59  |
| 7445 | 0.00          | 1.03  | 0.97  | 0.00           | 0.00          |
| 7453 | 0.00          | 0.57  | 0.54  | 0.00           | 0.00          |
| 7502 | 237,264.46    | 2.55  | 2.21  | 605,024.37     | 524,354.46    |
| 7515 | 341,674.06    | 1.73  | 1.49  | 591,096.12     | 509,094.35    |
| 7520 | 1,675,505.53  | 4.69  | 3.94  | 7,858,120.94   | 6,601,491.79  |
| 7539 | 2,078,885.46  | 2.00  | 1.72  | 4,157,770.92   | 3,575,682.99  |
| 7540 | 1,044,299.54  | 3.20  | 2.90  | 3,341,758.53   | 3,028,468.67  |
| 7580 | 936,639.04    | 3.15  | 2.66  | 2,950,412.98   | 2,491,459.85  |
| 7590 | 539,867.49    | 6.10  | 4.65  | 3,293,191.69   | 2,510,383.83  |
| 7600 | 7,544,657.40  | 5.35  | 4.68  | 40,363,917.09  | 35,308,996.63 |
| 7704 | 4,144,836.42  | 5.50  | 5.19  | 22,796,600.31  | 21,511,701.02 |
| 7705 | 1,331,015.07  | 5.62  | 4.56  | 7,480,304.69   | 6,069,428.72  |
| 7720 | 16,431,449.14 | 4.16  | 3.84  | 68,354,828.42  | 63,096,764.70 |
| 8734 | 0.00          | 0.60  | 0.51  | 0.00           | 0.00          |
| 8737 | 0.00          | 0.54  | 0.46  | 0.00           | 0.00          |
| 8738 | 0.00          | 1.03  | 0.87  | 0.00           | 0.00          |
| 8805 | 0.00          | 0.30  | 0.27  | 0.00           | 0.00          |
| 8814 | 0.00          | 0.27  | 0.24  | 0.00           | 0.00          |
| 8815 | 0.00          | 0.53  | 0.46  | 0.00           | 0.00          |
| 9019 | 256,264.98    | 2.64  | 2.74  | 676,539.55     | 702,166.05    |
| 9102 | 11,449,500.86 | 4.58  | 4.23  | 52,438,713.94  | 48,431,388.64 |
| 9154 | 2,842,073.91  | 2.05  | 1.91  | 5,826,251.52   | 5,428,361.17  |
| 9178 | 994,237.42    | 10.11 | 7.77  | 10,051,740.32  | 7,725,224.75  |
| 9179 | 517,823.85    | 12.26 | 9.42  | 6,348,520.40   | 4,877,900.67  |
| 9180 | 969,425.27    | 3.83  | 3.98  | 3,712,898.78   | 3,858,312.57  |
| 9182 | 1,038,096.18  | 2.91  | 2.50  | 3,020,859.88   | 2,595,240.45  |
| 9186 | 72,455.97     | 46.82 | 34.65 | 3,392,388.52   | 2,510,599.36  |
| 9402 | 1,062,841.08  | 9.77  | 8.25  | 10,383,957.35  | 8,768,438.91  |
| 9403 | 3,524,966.17  | 8.77  | 7.61  | 30,913,953.31  | 26,824,992.55 |

**IG Total** 790,371,556.31 702,624,335.15

**IG Rate Change** 0.889

# PREMIUM COMPARISON

# Exhibit 25

01/01/19

## F-Classifications

| <u>Class Code</u> | <u>Exposure</u> | <u>Current Rate 06/01/18</u> | <u>Proposed Rate 01/01/19</u> | <u>Current Premium</u> | <u>Proposed Premium</u> |
|-------------------|-----------------|------------------------------|-------------------------------|------------------------|-------------------------|
| 6006              | 368,257.69      | 14.96                        | 15.40                         | 5,509,135.04           | 5,671,168.43            |
| 6801              | 35,352.23       | 2.78                         | 2.98                          | 98,279.20              | 105,349.65              |
| 6824              | 43,863.43       | 9.55                         | 10.89                         | 418,895.76             | 477,672.75              |
| 6826              | 28,407.23       | 4.94                         | 4.96                          | 140,331.72             | 140,899.86              |
| 6828              | 34,875.28       | 5.44                         | 5.64                          | 189,721.52             | 196,696.58              |
| 6843              | 31,524.39       | 10.58                        | 10.73                         | 333,528.05             | 338,256.70              |
| 6845              | 33,352.93       | 6.46                         | 5.61                          | 215,459.93             | 187,109.94              |
| 6872              | 115,135.74      | 13.02                        | 12.95                         | 1,499,067.33           | 1,491,007.83            |
| 6874              | 12,914.19       | 17.08                        | 17.39                         | 220,574.37             | 224,577.76              |
| 7309              | 63,469.05       | 14.60                        | 13.63                         | 926,648.13             | 865,083.15              |
| 7313              | 16,642.30       | 3.13                         | 3.54                          | 52,090.40              | 58,913.74               |
| 7317              | 42,699.15       | 13.06                        | 14.04                         | 557,650.90             | 599,496.07              |
| 7327              | 13,537.80       | 28.42                        | 27.27                         | 384,744.28             | 369,175.81              |
| 7350              | 109,366.28      | 12.75                        | 12.39                         | 1,394,420.07           | 1,355,048.21            |
| 8709              | 23,595.03       | 7.32                         | 7.91                          | 172,715.62             | 186,636.69              |
| 8726              | 113,416.57      | 2.51                         | 2.45                          | 284,675.59             | 277,870.60              |
| 9077              | 0.00            | 3.58                         | 3.75                          | 0.00                   | 0.00                    |

**IG Total** 12,397,937.90 12,544,963.76

**IG Rate Change** 1.012

# PREMIUM COMPARISON

# Exhibit 25

1/1/2019

## Traumatic and Disease Only

| <u>Industry Group</u> | <u>Exposure</u>      | <u>Current Premium</u> | <u>Proposed Premium</u> | <u>Rate Change</u> |
|-----------------------|----------------------|------------------------|-------------------------|--------------------|
| Manufacturing         | 120,156,470          | 418,716,289            | 363,839,958             | 0.869              |
| Contracting           | 160,626,669          | 1,201,445,533          | 1,030,827,901           | 0.858              |
| Office and Clerical   | 1,611,799,869        | 603,381,384            | 516,589,651             | 0.856              |
| Goods and Services    | 608,578,320          | 1,738,213,282          | 1,505,186,056           | 0.866              |
| Miscellaneous         | 146,045,933          | 790,371,556            | 702,624,335             | 0.889              |
| <b>Total</b>          | <b>2,647,207,261</b> | <b>4,752,128,045</b>   | <b>4,119,067,901</b>    | <b>0.867</b>       |

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|         |           |            |            |       |
|---------|-----------|------------|------------|-------|
| F-Class | 1,086,409 | 12,397,938 | 12,544,964 | 1.012 |
|---------|-----------|------------|------------|-------|

| <u>Industry Group</u> | <u>Exposure</u>      | <u>Current Premium Excl. Prop. M/S</u> | <u>Proposed Premium Excl. Prop. M/S</u> | <u>Rate Change</u> |
|-----------------------|----------------------|--|---|--------------------|
| Manufacturing         | 120,156,470          | 366,330,962                            | 318,320,173                             | 0.869              |
| Contracting           | 160,626,669          | 1,113,480,568                          | 955,354,867                             | 0.858              |
| Office and Clerical   | 1,611,799,869        | 535,862,686                            | 458,782,994                             | 0.856              |
| Goods and Services    | 608,578,320          | 1,629,065,869                          | 1,410,671,093                           | 0.866              |
| Miscellaneous         | 146,045,933          | 734,546,056                            | 652,996,594                             | 0.889              |
| <b>Total</b>          | <b>2,647,207,261</b> | <b>4,379,286,141</b>                   | <b>3,796,125,721</b>                    | <b>0.867</b>       |

---

|         |           |            |            |       |
|---------|-----------|------------|------------|-------|
| F-Class | 1,086,409 | 12,397,938 | 12,544,964 | 1.012 |
|---------|-----------|------------|------------|-------|

## Fully Loaded Rates

| <u>Industry Group</u> | <u>Exposure</u>      | <u>Current Premium Excl. Prop. M/S</u> | <u>Proposed Premium Excl. Prop. M/S</u> | <u>Rate Change</u> |
|-----------------------|----------------------|--|---|--------------------|
| Manufacturing         | 120,156,470          | 366,330,962                            | 318,320,173                             | 0.869              |
| Contracting           | 160,626,669          | 1,114,702,052                          | 955,354,867                             | 0.857              |
| Office and Clerical   | 1,611,799,869        | 535,862,686                            | 458,782,994                             | 0.856              |
| Goods and Services    | 608,578,320          | 1,629,065,869                          | 1,410,671,093                           | 0.866              |
| Miscellaneous         | 146,045,933          | 734,546,056                            | 652,996,594                             | 0.889              |
| <b>Total</b>          | <b>2,647,207,261</b> | <b>4,380,507,625</b>                   | <b>3,796,125,721</b>                    | <b>0.867</b>       |

---

|         |           |            |            |       |
|---------|-----------|------------|------------|-------|
| F-Class | 1,086,409 | 12,401,620 | 12,544,964 | 1.012 |
|---------|-----------|------------|------------|-------|



**National Council on  
Compensation Insurance**

**Dawn Ingham**

State Relations Executive  
Regulatory Division

(P) 561-893-3165

(F) 561-893-5348

Email: Dawn\_Ingham@ncci.com

August 27, 2018

The Honorable David Altmaier, Commissioner  
Office of Insurance Regulation  
Property & Casualty Product Review  
200 East Gaines Street  
Tallahassee, FL 32399-0330

Re: **Florida Workers Compensation Voluntary Rates and Rating Values Filing  
Proposed Effective January 1, 2019**

Dear Commissioner Altmaier:

In accordance with the applicable statutes and regulations of the state of Florida, we are filing for your consideration and approval revised workers compensation rates and rating values for the Florida voluntary market, to become effective January 1, 2019.

This filing proposes an overall average voluntary rate level decrease of 13.4% for industrial classifications, and an average rate increase of 1.2% for F-Classifications. The components of the proposed changes are listed on the enclosed summary.

Please note, as a result of Item R-1414, new parameters are shown on the retrospective rating plan manual pages, effective January 1, 2019.

This filing is made exclusively on behalf of the companies that have given valid consideration for the express purpose of fulfilling regulatory rate or pure premium filing requirements and other private use of this information. In the enclosed is a list of companies, which as of the time this filing is submitted, are eligible to reference this information. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.

Please contact me if you have any questions or need any further information.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Dawn Ingham".

Dawn Ingham  
State Relations Executive  
Regulatory Division



**National Council on  
Compensation Insurance**

**Dawn Ingham**

State Relations Executive  
Regulatory Division

(P) 561-893-3165

(F) 561-893-5348

Email: Dawn\_Ingham@ncci.com

August 27, 2018

The Honorable David Altmaier, Commissioner  
Office of Insurance Regulation  
Property & Casualty Product Review  
200 East Gaines Street  
Tallahassee, FL 32399-0330

VIA I-FILE ONLY

Re: **NCCI Rate Filing—August 27, 2018**

Dear Commissioner Altmaier:

I want to bring to your attention the submission of a narrative document that accompanies NCCI's formal workers compensation rate filing submitted today. This document, separate from the filing, provides a short summary of the current rate filing with some background information.

Sincerely,

A handwritten signature in cursive script, appearing to read "Dawn Ingham", written in black ink.

Dawn Ingham  
State Relations Executive  
Regulatory Division



## **Overview of the Proposed Florida Workers Compensation Rate Filing** **Effective January 1, 2019**

### **I. Summary**

This document summarizes the proposed 13.4% rate decrease, effective January 1, 2019, that the National Council on Compensation Insurance (NCCI) filed with the Florida Office of Insurance Regulation (OIR) on August 27, 2018. NCCI is a licensed rating organization authorized to make rate filings on behalf of workers compensation insurance companies in Florida. NCCI's rate filing is objectively prepared, in compliance with actuarial standards. The proposed filing is submitted to the state insurance commissioner for review and approval.

The filing, based on experience data as of year-end 2017 from Policy Years 2015 and 2016, shows continued significant improvement in loss experience. This is consistent with prior experience filings in Florida and in line with most filings submitted thus far by NCCI in other states in 2018. In 2016, two separate Florida Supreme Court decisions resulted in changes to the Florida workers compensation landscape. Those cases, *Castellanos v. Next Door Company, et al.* and *Westphal v. City of St. Petersburg, et al.* brought about retroactive changes to claimant attorney fee and benefit levels. However, the favorable loss experience in Policy Years 2015 and 2016 has more than offset the combined cost increases that have emerged from those Court decisions.

For this filing, about 50% of the data analyzed relates to policies that became effective after the *Castellanos* and *Westphal* decisions. NCCI believes the *Castellanos* and *Westphal* decisions are now exerting upward pressure on system costs, and they will continue to influence Florida workers compensation insurance rates. Policy Year 2017 will be the first full policy year post-*Castellanos*; however, the full effects of that decision will not materialize for several years to come.

### **II. Background**

Florida's last major workers compensation legislative reform, Senate Bill (SB) 50A, became effective in October 2003. Many stakeholders considered a primary component of the reform to be the changes that were made to attorney fees. Prior to the passage of SB 50A, there was an attorney fee schedule which was based on a percentage of benefits secured for the injured worker. However, the ability to deviate up from the fee schedule to hourly fees led to increased litigation activities resulting in cases remaining open longer, a higher average cost per case, and longer time for injured employees to return to work. SB 50A instituted caps on attorney fees. The fee schedule under SB 50A reduced litigation activities resulting in quicker settlements, a lower average cost per case, and faster return to work outcomes. However, changes to the



system can take time to show their full impact. By 2015, 13 years following the passage of SB 50A and including other system drivers, rates in Florida had decreased by approximately 60%.

In 2016, the Florida Supreme Court issued decisions in the *Castellanos and Westphal* cases. The mandatory claimant attorney fee schedule without regard to reasonableness of fees was found to violate the due process clause and was ruled unconstitutional in *Castellanos*. This decision effectively eliminated the statutory fee schedule cap on claimant attorney fees implemented with SB 50A. In the *Westphal* decision, the statutory limit of 104 weeks of temporary total disability benefits was ruled unconstitutional.

In response to these two court decisions, NCCI submitted a law-only filing to the OIR in July 2016. (A law-only filing occurs outside the normal rate filing schedule and is prompted by legal or legislative developments that are expected to impact workers compensation system costs). The OIR approved a rate increase of 14.5% effective December 1, 2016. The main driver behind the increase was the *Castellanos* decision (+10.1% of the total +14.5%), which essentially returned attorney fee awards in Florida back to the way they were prior to the passage of SB 50A.

In August 2017, NCCI made its first experience filing in Florida since the *Castellanos and Westphal* decisions. The two new policy years of data showed continued improvement in experience, driven primarily by a two-year decrease in Florida claim frequency of more than 8%. After reviewing NCCI's filing, the OIR approved a rate change of -9.5% effective January 1, 2018.

### **III. What is the Primary Driver Behind the Proposed Rate Decrease?**

Consistent improvement in loss experience is the primary driver underlying the filing. More specifically, the long-term decline in claim frequency has continued to more than offset moderate increases in claim severity. This has resulted in continued downward pressure on the overall average rate level need and is consistent with trends across most NCCI states.

### **IV. Emerging Impact of the *Castellanos* Decision**

An assessment of the emerging impact of the *Castellanos* decision on Florida's workers compensation marketplace was undertaken as part of this year's filing review pursuant to the *Order on Rate Filing* issued by OIR on October 31, 2017. Specifically, NCCI reviewed insurance company feedback, the change in claimant attorney fees, and the change in loss experience that has occurred since the *Castellanos* decision. To date, observed system changes in each of these areas are directionally consistent with NCCI's initial assessment of how the *Castellanos* decision would impact the Florida marketplace.

#### **A. Insurance Company Feedback**

NCCI obtained feedback from the state's largest workers compensation insurers who report financial data to NCCI. Most companies stated they have experienced claim cost increases after the *Castellanos* decision, while a minority of carriers have not been materially impacted. All

insurance companies stated they have experienced increases in claimant attorney fees. They also have observed that litigated claims tend to take longer to close and are costlier when compared with non-litigated claims. Additionally, some insurers reported that litigated claims now represent a relatively larger portion of their book of business. Most companies said that they have adjusted their case reserves in response to the *Castellanos* decision. Case reserves are amounts estimated by insurance company claim professionals that are set aside to cover the future payments on a claim.

### B. Claimant Attorney Fees

The increase in claimant attorney fees observed by insurance companies is supported by data obtained from the Florida Division of Administrative Hearings (DOAH). DOAH data received through June 2018 has shown a marked increase in the ratio of claimant attorney fees to benefit and settlement amounts. In 2014 and 2015, the ratio of claimant attorney fees to benefit and settlement amounts was approximately 13%. There was a slight uptick in 2016 to more than 15%. By 2017, the ratio had increased to more than 19%. Through June 2018, claimant attorney fees have continued to rise and now represent almost 22% of benefit and settlement amounts.

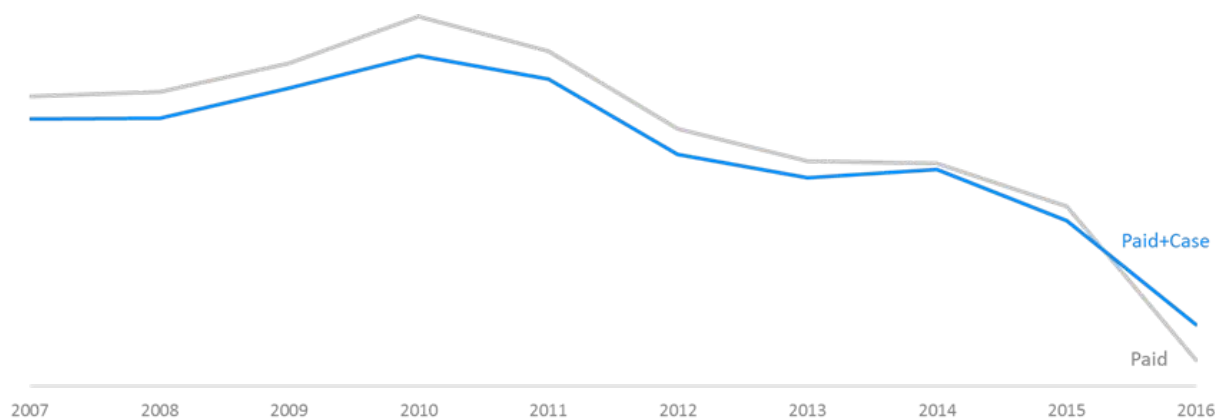
### C. Loss Experience

NCCI's proposed rate filing utilizes two different approaches to analyze emerging loss experience. The Paid method relies exclusively on paid losses, while the Paid+Case method relies on the combination of paid losses and case reserves. Consistent with historical rate filings in Florida, equal weight is given to the results of both the Paid and Paid+Case methodologies.

Historically, Florida's Paid loss ratios have exceeded those based on the Paid+Case methodology. As illustrated below, this longstanding pattern notably reversed itself for the first time in 2016. This reversal is consistent with insurance company feedback indicating that they have increased case reserves and are observing a slowing down in the payout of workers compensation claims in Florida's post-*Castellanos* environment.

Florida Policy Year Loss Ratio History

Indemnity and Medical, Developed to Ultimate, and on Current Level



**V. Data Sources That Will Be Used to Analyze the Future Impact of the *Castellanos* Decision**

There are three main data sources that will assist NCCI in analyzing the future impact of the *Castellanos* decision. These include Unit Statistical Data, Supplemental Financial Data and a future Indemnity Data Call.

**A. Unit Statistical Data**

Unit Statistical Data is used for the Class Ratemaking portion of NCCI's rate filing. In addition to audited exposure, premium, and losses, it also includes both claimant and employer attorney fee data for Florida. Since a Unit Report is first valued six months after the policy expires, it takes about two years to develop a complete policy year. This means that Unit Statistical Data for 2016 will be included for the first time in Florida's rate filing effective January 1, 2020.

**B. Supplemental Financial Data**

In 2017, NCCI requested supplemental Financial Data from insurers in Florida. This voluntary request for information asked for a further breakdown of financial data already being reported to NCCI based on the status of claims before and after the *Castellanos* decision. Specifically, the number of claims along with the associated claim payments and reserves were collected for years 2009 and subsequent at both year-end 2016 and year-end 2017. At this time, NCCI only has a single calendar year of information based on this data. The data's usefulness in providing insight into how the *Castellanos* decision is affecting Florida's workers compensation environment may increase over time as additional valuations of data are collected.

**C. Indemnity Data Call**

NCCI is in the process of creating a future Indemnity Data Call to insurers. This Call will provide more current, comprehensive, transactional indemnity data that will be used to support NCCI's legislative pricing and research related to indemnity benefits. Indemnity claim activity for all workers compensation claims for which an indemnity payment has been made or reserved will be reported. This includes attorney fee information for both employers and claimants. NCCI will start to collect indemnity data in mid-2020, once carriers have completed the infrastructure changes and testing necessary to report this information.

**VI. Conclusion**

NCCI's workers compensation rate filing proposed a 13.4% decrease. The filing shows continued improvement in loss experience and is in step with prior experience filings in Florida along with most filings submitted by NCCI in other states this year. The primary driver behind the recommended rate decrease is the long-term decline in claim frequency offsetting increases in claim severity and cost increases from the *Castellanos* and *Westphal* court cases. Policy Year 2017 will be the first full policy year post-*Castellanos*, but the full effects of that Court decision will not materialize for several years to come.



# Florida

Voluntary Market Rates and  
Rating Values Filing

Proposed Effective January 1, 2019



**National Council on  
Compensation Insurance**

**Dawn Ingham**  
State Relations Executive  
Regulatory Division  
  
(P) 561-893-3165  
(F) 561-893-5348  
Email: Dawn\_Ingham@ncci.com

August 27, 2018

The Honorable David Altmaier, Commissioner  
Office of Insurance Regulation  
Property & Casualty Product Review  
200 East Gaines Street  
Tallahassee, FL 32399-0330

Re: **Florida Workers Compensation Voluntary Rates and Rating Values Filing  
Proposed Effective January 1, 2019**

Dear Commissioner Altmaier:

In accordance with the applicable statutes and regulations of the state of Florida, we are filing for your consideration and approval revised workers compensation rates and rating values for the Florida voluntary market, to become effective January 1, 2019.

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Please note, as a result of Item R-1414, new parameters are shown on the retrospective rating plan manual pages, effective January 1, 2019.

This filing is made exclusively on behalf of the companies that have given valid consideration for the express purpose of fulfilling regulatory rate or pure premium filing requirements and other private use of this information. In the enclosed is a list of companies, which as of the time this filing is submitted, are eligible to reference this information. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.

Please contact me if you have any questions or need any further information.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Dawn Ingham", written in black ink.

Dawn Ingham  
State Relations Executive  
Regulatory Division

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## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Actuarial Certification

I, Jay Rosen, am a Practice Leader and Senior Actuary for the National Council on Compensation Insurance, Inc. I am a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial report contained herein.

The information contained in this report has been prepared under my direction in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its Code of Professional Conduct, to observe the Actuarial Standards of Practice when practicing in the United States.

A handwritten signature in black ink that reads "Jay Rosen".

Jay Rosen, FCAS, MAAA  
Practice Leader and Senior Actuary  
Actuarial and Economic Services



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Disclosures

##### **Purpose of the Report**

The purpose of this report is to provide the proposed voluntary rates for workers compensation policies in Florida, proposed to be effective January 1, 2019. The intended users of this report are:

- The Florida Office of Insurance Regulation (OIR)
- Affiliated insurance companies

##### **Scope**

The prospective rates for the voluntary market are intended to cover the indemnity and medical benefits provided under the system, the expenses associated with providing these benefits (loss adjustment expenses), and any other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

Each insurance company offering workers compensation insurance in Florida may decide to use the rates approved by the OIR or file an application to deviate from the OIR-approved rates.

##### **Data Sources and Dates**

The overall average rate level change is based on a review of Financial Call Data, which is an aggregation of workers compensation data annually reported to NCCI. In this filing, Financial Call Data submissions received after July 2, 2018 were not considered for inclusion in the analysis.

Rate level changes at the classification code level are based on Unit Statistical Data, which is the audited exposure, premium and loss information reported to NCCI on a policy level. In this filing, Unit Statistical Data submissions received after May 25, 2018 were not considered for inclusion in the analysis.

In some areas, NCCI's analysis also relies on other data sources, which are reviewed for reasonableness and are referenced in the filing where applicable.

This filing was prepared as of July 16, 2018. Therefore, events that occurred after this date that may have a material impact on workers compensation costs in this jurisdiction have not been considered in the analysis.





## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Disclosures

NCCI maintains several data reporting initiatives and programs to assist carriers to report data and to ensure that the data that is reported to NCCI is complete, accurate, and reported in a timely fashion. Occasionally, a carrier's data submission is not available for use in an NCCI filing either because the data was not reported prior to the filing, had quality issues, or NCCI determined that the data that was reported should not be included in the filing based on NCCI's actuarial judgment. In general, data for all carriers writing at least one-tenth of one percent of the Florida workers compensation written premium volume have been included in the experience period on which this filing is based. In this year's filing, financial data from Guarantee Insurance Company was not received, as they are insolvent. The premium-based market share of this company in the filing's experience period is 2.2%.

#### Risks and Uncertainty

This filing includes assumptions and projections concerning the future. As with any prospective analysis, there exists estimation uncertainty in these assumptions and projections. Areas of this analysis subject to estimation uncertainty that could have a material impact on the results include the following:

- Projection of future loss development
- Selection of loss ratio trends
- Potential impact of changes to laws and/or regulations

In addition, any future changes to workers compensation law or regulations that apply retroactively to policies or benefit claims on policies in the proposed effective period may have a significant impact on the adequacy of the rates proposed in this filing.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

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- Summary of Selections
- Summary of Proposed Changes
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- Exhibit II – Workers Compensation Expense Program
- Appendix A – Factors Underlying the Proposed Rate Level Change
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- Appendix C – Memoranda for Laws

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- Definitions
- NCCI Affiliate List
- Key Contacts



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Part 1 Filing Overview

- Overview of Methodology
- Summary of Selections
- Summary of Proposed Changes
- Selections Underlying the Proposed Changes
  - Experience and Development
  - Trend
  - Expense-Related Provisions
  - *Marvin Castellanos vs. Next Door Company, et al.*
  - Classification Ratemaking and Retrospective Rating



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Overview of Methodology

Based on its review of the most recently available data, NCCI has proposed an overall average workers compensation voluntary rate level change of –13.4% to become effective January 1, 2019 for the industrial classifications.

#### Voluntary Rate Filing Components

|   |               |
|---|---------------|
| Change in Experience, Trend and Benefits                                | –12.2%        |
| Change in Production and General Expenses                               | +0.3%         |
| Change in Taxes and Assessments   | –0.7%         |
| Change in the Profit and Contingency Provision                          | –1.3%         |
| <u>Change in Loss-Based Expenses</u>                                    | <u>+0.2%</u>  |
| <b>Proposed Overall Average Voluntary Premium and Rate Level Change</b> | <b>–13.4%</b> |

#### Average Voluntary Rate Level Changes by Industry Group

|                     |        |
|---------------------|--------|
| Manufacturing       | –13.1% |
| Contracting         | –14.2% |
| Office and Clerical | –15.4% |
| Goods and Services  | –13.4% |
| Miscellaneous       | –11.1% |

For the federal classifications, NCCI has proposed an overall average workers compensation voluntary premium and rate level change of +1.2% to become effective January 1, 2019.

#### Items of note:

- This filing is based on financial data experience valued as of year-end 2017. The prior Florida experience-based filing (effective January 1, 2018) was based on financial data valued as of year-end 2016.
- Historical declines in claim frequency have contributed to this year's proposed rate level change.
- The proposed overall expense provision contained in this filing represents a decrease versus the similar, currently-approved expense provision.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Overview of Methodology

##### Aggregate Ratemaking

NCCI's approach to determining the proposed overall average rate level change utilizes widely accepted ratemaking methodologies. The approach employed in this filing includes the following steps:

- The reported historical premium totals are projected to an ultimate basis and adjusted to the current rate level
- The reported historical indemnity and medical loss totals are projected to an ultimate basis and adjusted to the current benefit level
- Ratios of losses to premium are projected to the cost levels expected in the rate effective period
- Proposed benefit level and/or expense changes are applied to the projected cost ratios

The indicated average rate level change is calculated for the years in the filing's experience period. If the final projected cost ratios are greater (less) than 1.000, then an increase (decrease) in the average rate level is indicated.

##### Class Ratemaking

Once the proposed overall average voluntary rate level change has been determined, NCCI separately determines rates per \$100 of payroll for each workers compensation job classification (class); the rates and year-over-year changes vary by class. Three sets of pure premiums are combined as part of each class code's rate calculation based on the volume of available data for that job classification. The three sets of pure premiums are:

- State-specific payroll and loss experience ("indicated")
- Currently-approved pure premium adjusted to the proposed level ("present on rate level")
- Countrywide experience adjusted to state conditions ("national")



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Summary of Selections

The following is a summary of selections underlying the proposed voluntary rates to be effective January 1, 2019, along with the selections underlying the currently-approved rates.

| Experience Period  | Currently Approved                      | Proposed Effective<br>January 1, 2019   |
|--|---|---|
|  | Policy Years 2014 and 2015              | Policy Years 2015 and 2016              |
| Premium Development  | Three-year average                      | Three-year average                      |
| Basis of Loss Experience                                   | Average of Paid and<br>Paid+Case losses | Average of Paid and<br>Paid+Case losses |
| Loss Development   | Three-year average                      | Three-year average                      |
| Tail Factors   | Selected                                | Selected                                |
| Indemnity Annual Loss Ratio Trend Factor                   | 0.970                                   | 0.965                                   |
| Medical Annual Loss Ratio Trend Factor                     | 0.995                                   | 0.980                                   |
| Loss Adjustment Expense Provision                          | 20.7%                                   | 21.0%                                   |
| Profit and Contingency Provision                           | 0.5%                                    | -0.5%                                   |
| Minimum Premium Multiplier                                 | 100                                     | 100                                     |
| Expense Constant   | \$160                                   | \$160                                   |
| Classification Swing Limits<br>(applied by Industry Group) | +/-15%                                  | +/-15%                                  |



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Summary of Proposed Changes

The following changes are proposed in this year's filing:

| <b>Miscellaneous Values</b>   | <u>Current</u> | <u>Proposed</u> |
|---|----------------|-----------------|
| USL&HW Percentage   | 94%            | 93%             |
| Basis of premium applicable in accordance with the footnote instructions for Code 7370:   |                |                 |
| Employee operated vehicle   | \$69,100       | \$71,500        |
| Leased or rented vehicle  | \$46,100       | \$47,700        |
| Premium Determination for Partners and Sole Proprietors   | \$46,100       | \$47,700        |
| Maximum Weekly Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers" and Basic Manual footnote instructions for 9178 and 9179 | \$2,700        | \$2,800         |

The deductible premium reduction percentages were updated

| <b>Experience Rating Values</b>                   | <u>Current</u> | <u>Proposed</u> |
|---|----------------|-----------------|
| G   | 9.10           | 9.60            |
| State Per Claim Accident Limitation               | \$227,000      | \$240,000       |
| State Multiple Claim Accident Limitation          | \$454,000      | \$480,000       |
| USL&HW Per Claim Accident Limitation              | \$831,500      | \$845,500       |
| USL&HW Multiple Claim Accident Limitation         | \$1,663,000    | \$1,691,000     |
| Primary/Excess Loss Split Point                   | \$16,500       | \$17,000        |
| USL&HW Act - Expected Loss Factor - Non-F Classes | 2.00           | 1.92            |

ELRs and D ratios were updated on the Manual Pages



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Summary of Proposed Changes

##### Retrospective Rating Values

Changes to the retrospective rating values consist of:

- Excess Loss Factors
- Excess Loss and Allocated Expense Factors
- Retrospective Premium Development Factors

There are no longer hazard group differentials or a Table of Expected Loss Ranges

Tables of average costs per case by hazard group with and without ALAE are included

|  | <u>Current</u> | <u>Proposed</u> |
|--|----------------|-----------------|
| CW Expected Loss Ratio                       | 0.602          | 0.600           |
| CW Expected Loss and Allocated Expense Ratio | 0.682          | 0.679           |
| FL Expected Loss Ratio                       | 0.606          | 0.616           |
| FL Expected Loss and Allocated Expense Ratio | 0.688          | 0.698           |
| Type A                                       | 2018-01        | 2018-02         |
| Type B                                       | 2018-01        | 2018-02         |
| Type FL-A                                    | 2018-01        | 2018-02         |
| Type FL-B                                    | 2018-01        | 2018-02         |
| Tax Multipliers                              |                |                 |
| State (other than F-Classes)                 | 1.031          | 1.025           |
| F-Classes                                    | 1.069          | 1.059           |

##### Disease Loadings

The disease loadings were updated to reflect the rate level change corresponding to the traumatic rate for the respective class code

##### Ratemaking – Other

|  | <u>Current</u> | <u>Proposed</u> |
|--|----------------|-----------------|
| Basis for Credibility Exponent: Indicated and National Pure Premiums | 0.40           | 0.50            |
| Indemnity Full Credibility Standard: Indicated Pure Premiums         | 850 x A*       | 1,700 x A*      |
| Medical Full Credibility Standard: Indicated Pure Premiums           | 400 x B**      | 800 x B**       |
| Indemnity Full Credibility Standard: National Pure Premiums          | 1,150 LTC      | 2,300 LTC       |
| Medical Full Credibility Standard: National Pure Premiums            | 1,000 LTC      | 2,000 LTC       |

\* A: Average indemnity severity for LTC

\*\*B: Average medical severity for LTC

LTC: Lost-time claims





## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Selections Underlying the Proposed Changes

##### Experience and Development

NCCI analyzed the emerging experience of Florida workers compensation policies in recent years. The primary focus of our analysis was on premiums and losses from policy years 2015 and 2016 evaluated as of December 31, 2017. The most recently available full policy year is 2016 since the last policy had an effective date of December 31, 2016 and did not expire until December 31, 2017. During this year's analysis, after reviewing various possible experience periods, the use of the two most recently available full policy years of data was selected as most appropriate in terms of providing balance between stability and responsiveness.

Different aggregations of loss experience were analyzed in preparation of this filing. These were (i) paid losses (benefit amounts already paid by insurers on reported claims) and (ii) the sum of paid losses plus case reserves (paid losses and the amounts set aside to cover future payments on those claims). For use in this filing, NCCI utilized loss development factors based on each of these loss aggregations. Loss development factors are needed since paid losses and case reserve estimates on a given claim change over time until the claim is finally closed. The loss development factors are based on how paid losses and case reserve estimates changed over time for claims from older years. The specific development link ratio selections underlying this filing are shown below:

- A three-year average of historical premium development factors
- A three-year average of historical loss development factors through a 19th report
- Loss development tail factors from a 19th report to ultimate were selected based on a review of the ten most recently available factors

##### Trend

This filing relies primarily on the experience from policy years 2015 and 2016. However, the proposed rates are intended for use with policies with effective dates on and after January 1, 2019. It is necessary to use trend factors that forecast how much the future Florida workers compensation experience will differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared with anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero is indicated. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

While historical changes in claim frequency and average cost per case were also reviewed, NCCI applies loss ratio trend factors in the determination of the proposed overall average rate level change.



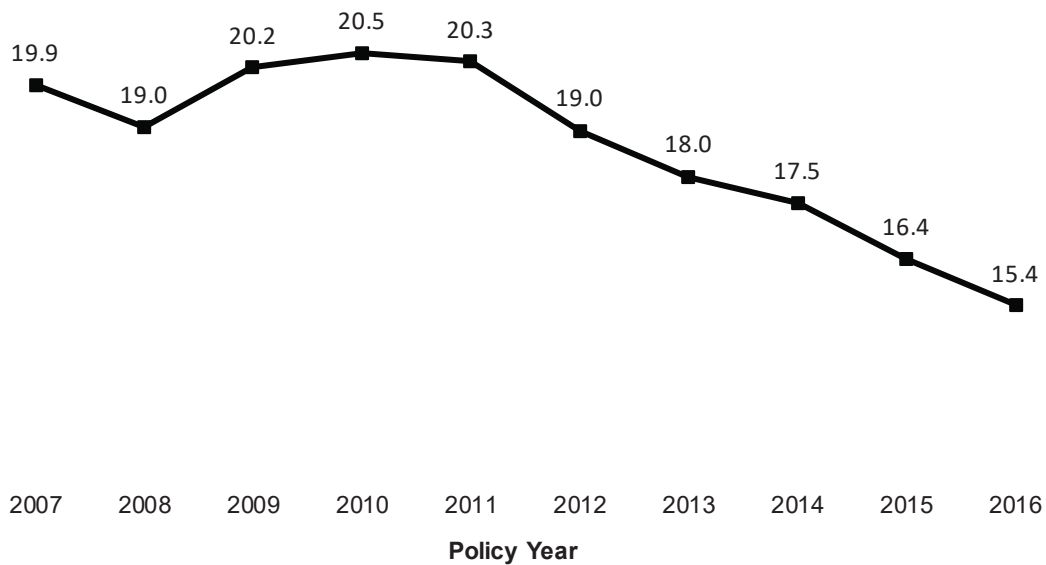
## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Selections Underlying the Proposed Changes

The following charts show a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity).

#### Florida Lost-Time Claim Frequency



(Frequency per Million on On-Leveled, Wage-Adjusted Premium)

Florida's lost-time claim frequency has generally declined since 2010.

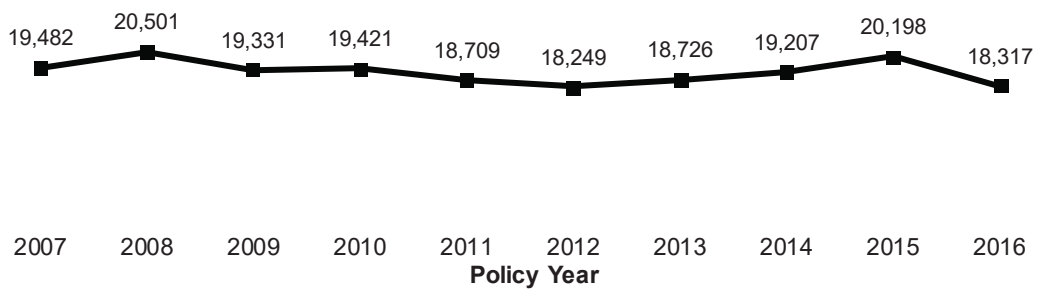


## Florida

### Workers Compensation Rate Filing – January 1, 2019

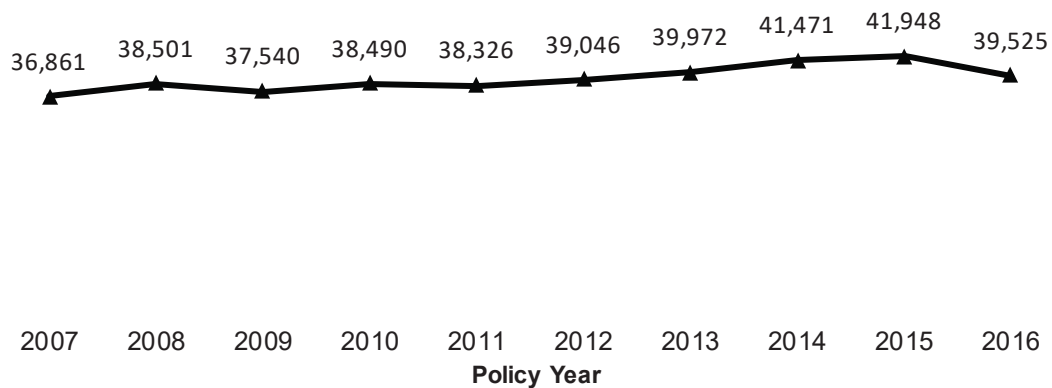
#### Selections Underlying the Proposed Changes

#### Florida Indemnity Cost Per Case Adjusted to a Common Wage Level (\$)



(Based on an Average of Paid and Paid+Case Losses)

#### Florida Medical Cost Per Case Adjusted to a Common Wage Level (\$)



(Based on an Average of Paid and Paid+Case Losses)

As these two charts illustrate, Florida's average indemnity cost per case in excess of wage growth has remained fairly consistent over time, while a long-term upward trend has been generally observed in the medical average cost per case figures.



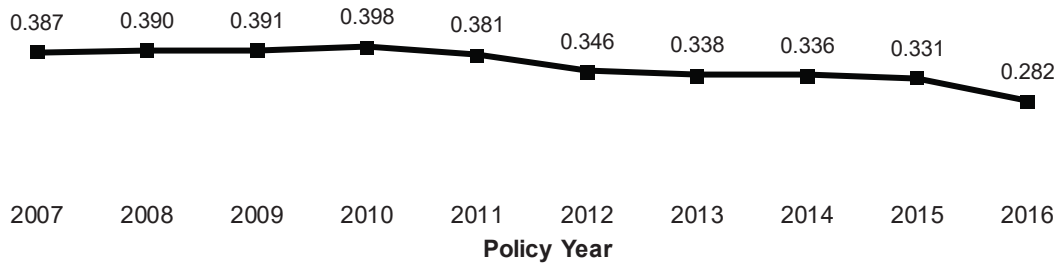
# Florida

## Workers Compensation Rate Filing – January 1, 2019

### Selections Underlying the Proposed Changes

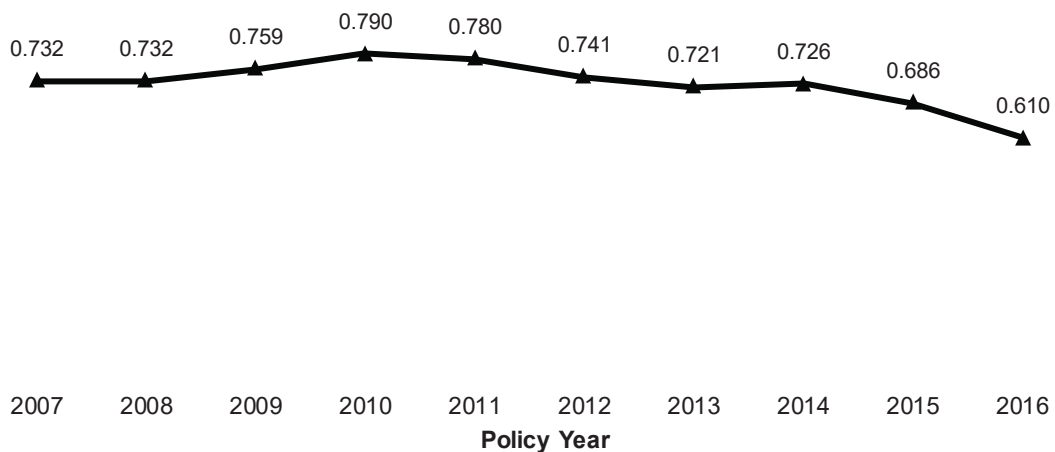
Loss ratios result after combining observed changes in Florida’s average claim frequency with corresponding changes in Florida’s average cost per case.

#### Florida Indemnity Loss Ratio History



(Based on an Average of Paid and Paid+Case Losses)

#### Florida Medical Loss Ratio History



(Based on an Average of Paid and Paid+Case Losses)

Based on our analysis this year, we are proposing to decrease the annual indemnity loss ratio trend from –3.0% to –3.5% and the annual medical loss ratio trend from –0.5% to –2.0%.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Selections Underlying the Proposed Changes

##### Expense-Related Provisions

This filing proposes changes to several expense-related provisions as described below. Please see Exhibit II for additional detail.

**Production and General Expenses:** The proposed rates include a provision for production and general expenses. The latest data from the Insurance Expense Exhibit (which is reported annually by insurers to state insurance departments) is used to derive the Florida expense component. In this filing, NCCI is proposing to change the currently approved production and general expense provision by +0.3%.

**Premium Taxes and Assessments:** This filing proposes to change the currently approved provision for taxes and assessments by –0.7%.

**Profit and Contingency Provision:** By law, Florida workers compensation rates must be determined so that insurers can be expected to earn a reasonable rate of return. Analysis and determination of a profit and contingency (P&C) provision is necessary to ensure this premise is maintained. In this filing, NCCI is proposing to lower the current P&C provision from +0.5% to –0.5%, resulting in a rate level of impact –1.3%.

**Loss-Based Expenses:** The proposed rates include a provision for loss adjustment expenses (LAE). These are expenses associated with the handling of workers compensation claims. LAE is included in the rates by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision). In this filing, NCCI is proposing to change the currently approved LAE provision from 20.7% to 21.0% of losses—resulting in a rate level impact of +0.2%.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Selections Underlying the Proposed Changes

##### ***Marvin Castellanos vs. Next Door Company, et al.***

On April 28, 2016, the Florida Supreme Court issued a decision in *Marvin Castellanos v. Next Door Company, et al.*, (Castellanos), No. SC13-2082. The Supreme Court concluded,

*“...that the mandatory attorney fee schedule in section 440.34 of Florida Statutes, which creates an irrebuttable presumption that precludes any consideration of whether the fee award is reasonable to compensate the attorney, is unconstitutional under both the Florida and United States Constitutions as a violation of due process.”*

The result of the Supreme Court's decision was to eliminate the statutory caps on claimant attorney fees and return Florida to the law as it was prior to July 1, 2009 when claimant attorney fees awarded under the fee schedule were required to be “reasonable.”

Effective December 1, 2016, the Florida Office of Insurance Regulation approved a necessary rate level increase of 10.1%, attributable to the impact of the *Castellanos* decision. That change remains in effect today and directly impacts the data on which this filing is based. Separately-observable system cost changes in Florida's post-*Castellanos* environment continue to be directionally consistent with the expectations underlying the December 1, 2016 approved filing.

An assessment of the emerging impact of the *Castellanos* decision on Florida's workers compensation (WC) marketplace was undertaken as part of this year's filing review. NCCI reviewed carrier feedback, the change in claimant attorney fees, and the change in loss ratios that have occurred since the *Castellanos* decision.

##### **Carrier Feedback**

Individual feedback was obtained from the state's largest WC writers reporting financial data to NCCI. As carriers' books of business vary, it is not surprising that input received across carriers differed with respect to the impact that the *Castellanos* decision has had on their specific books of business. Most of the carriers interviewed specifically said they have experienced claim cost increases after the Supreme Court's decision, while a minority of carriers have not been materially impacted by the decision.

All carriers interviewed reported increases in claimant attorney fees and said that litigated claims tend to take longer to close and are costlier when compared with non-litigated claims. Some carriers reported that litigated claims now represent a relatively larger portion of their book of business. These comments are relevant in that historical loss development patterns may not be reflective of future loss development.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Selections Underlying the Proposed Changes

Claimant attorney fees are reported as indemnity losses in the NCCI Financial Call data on which this filing is based. An analysis of these loss development factors indicates a shift in development may be occurring. The table below shows indemnity loss development factors from a 1st to 19th report for year-end valuation dates before (2014 and 2015) and after (2016 and 2017) the *Castellanos* decision. Note that the historical development factors for the before-*Castellanos* valuation dates are lower than those observed after the decision and may not be reflective of loss development patterns expected in the future.

|        | Year-end<br>Valuation | Indemnity<br>Paid<br>1st:19th | Indemnity<br>Paid+Case<br>1st:19th |
|--------|-----------------------|-------------------------------|------------------------------------|
| Before | 2014                  | 2.352                         | 1.554                              |
|        | 2015                  | 2.222                         | 1.509                              |
| After  | 2016                  | 2.483                         | 1.633                              |
|        | 2017                  | 2.498                         | 1.601                              |

While there may be support for utilizing a shorter-term loss development average, the impact of changing to a two-year average would have been relatively small on this year’s overall average rate level change. Changes in Florida’s loss development patterns will continue to be monitored going forward.

Case reserving practices vary among carriers, and while most carriers said they have made adjustments to their case reserves in response to the *Castellanos* decision, not all carriers have adjusted their case reserves to the level that may ultimately be necessary in a post-*Castellanos* environment. For example, while it may be probable that a claimant attorney will be involved on a claim, some carriers may wait to increase case reserves on that claim until an attorney officially becomes involved. Other carriers indicated they have adjusted their IBNR reserves, rather than case reserves, in response to the *Castellanos* decision.

Carriers interviewed suggested that additional increases in system costs may be expected going forward—as system participants continue to adapt to and determine how best to operate in the current Florida WC marketplace. For example, carriers reported that over the last couple of years claimant attorneys have increasingly become involved with claims that went without representation prior to the *Castellanos* decision.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Selections Underlying the Proposed Changes

##### Claimant Attorney Fees

The increase in claimant attorney fees communicated by the carriers is supported by data obtained from the Florida Division of Administrative Hearings (DOAH). DOAH data received through the middle of June 2018 has shown the following increasing trend in the ratio of attorney fees to benefit and settlement amounts:

| <u>Year</u> | (1)<br>Claimant<br><u>Attorney Fees</u> | (2)<br>Benefits &<br><u>Settlements</u> | (3) = (1) / (2)<br>Claimant Attorney Fees /<br><u>Benefits &amp; Settlements</u> |
|-------------|---|---|--|
| 2014        | 136,290,766                             | 1,050,978,421                           | 13%  |
| 2015        | 133,744,267                             | 1,055,780,685                           | 13%  |
| 2016        | 165,142,032                             | 1,071,072,283                           | 15%  |
| 2017        | 187,212,242                             | 974,410,525                             | 19%  |
| 2018*       | 98,772,532                              | 453,447,029                             | 22%  |

\* incomplete year

The increase in claimant attorney fee percentages is particularly evident in 2017 and 2018 and consistent with the expectation that claimant attorney fees would represent a larger proportion of system costs in Florida’s post-*Castellanos* workers compensation environment.

##### Loss Ratios

Consistent with historical rate filings in this state, equal weight is given to the results of both the paid and paid+case methodologies. This allows the use of the most financial data information available. Historically, Florida’s paid loss ratios have exceeded those based on the paid+case methodology. As illustrated below, this longstanding pattern notably reversed itself for the first time in 2016. This reversal is consistent with carriers increasing case reserves and observing a slowing down in the payout of WC claims in Florida’s post-*Castellanos* environment. Higher case reserves are also supported by observed declines in the ratios of paid to paid+case losses.





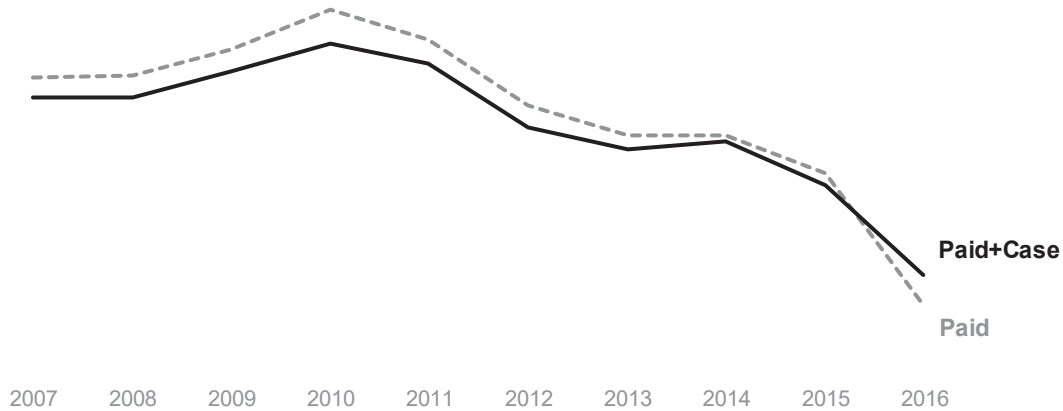
## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Selections Underlying the Proposed Changes

##### Florida Policy Year Loss Ratio History

Indemnity and Medical, Developed to Ultimate, and on Current Level



It should be noted that both the paid and paid plus case loss ratios for the immature 2016 year are likely understated due to financial data loss experience after the *Castellanos* decision not having yet fully emerged. The premium in the denominator of the loss ratio was adjusted upward by 10.1% effective December 1, 2016 due to the *Castellanos* decision, whereas it will likely take more time for losses to fully emerge in the numerator. To date, the favorable WC industry results of the recent past have more than offset the cost increases related to the *Castellanos* decision.

The annual loss ratio trend factors utilized in this filing implicitly reflect the uncertainty associated with the impact of the *Castellanos* decision on financial data loss experience that has yet to fully emerge.

#### Supplemental Financial Data Information

A voluntary request for information asked carriers to begin with the financial data already being reported to NCCI and provide a further breakdown of that data based on the status of claims before and after the date of the *Castellanos* decision. More specifically, the number of claims along with the associated claim payments and reserves were collected for years 2009 and subsequent at year-ends 2016 and 2017. At this early stage of reporting, NCCI has only a single calendar year of information available based on this data. In terms of an actuarial analysis, the data's usefulness in providing insight into how the *Castellanos* decision is affecting Florida's WC environment may increase over time as additional year-end valuations of data are collected.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Selections Underlying the Proposed Changes

As is typically the case, it is challenging to separately identify a cost impact associated with a single component change in a complex, ever-changing system—and the difficulty in doing so increases over time.

A focused cost analysis of the Supreme Court's decision is also confounded by the timing of the decision itself. The recent decision was rendered as the WC industry continues to experience stellar results—as evidenced by the fact that countrywide WC combined ratios are at their lowest levels since at least the 1950s. These favorable industry results have more than offset the cost increases related to the *Castellanos* decision.

Nonetheless, NCCI will continue to monitor changes in loss development, case reserves, and attorney fees that may provide insight into how the *Castellanos* decision is impacting Florida's workers compensation system.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Selections Underlying the Proposed Changes

##### Classification Ratemaking – Revised Credibility Parameters

This filing proposes an update to the parameters of the credibility formulas used in the calculation of derived by formula pure premiums (see Appendix B-I), which are used in the calculation of rates. The proposed changes to the credibility formulas are expected to significantly increase the stability of classification rates—particularly for those classifications with low volume of observed experience—while also seeking to improve the level of predictive accuracy. To achieve enhanced year-to-year stability, NCCI is proposing to revise the credibility parameters according to the following:

##### Indicated (State) Pure Premium Credibility Formula

|                                   | <u>Previous Filing</u>                                | <u>Proposed Filing</u>                                  |
|-----------------------------------|---|---|
| <b>Basis for credibility</b>      | Expected losses                                       | Expected losses   |
| <b>Exponent</b>                   | 0.40  | 0.50  |
| <b>Full credibility standard:</b> |   |   |
| - Indemnity                       | 850 x average indemnity severity for lost-time claims | 1,700 x average indemnity severity for lost-time claims |
| - Medical                         | 400 x average medical severity for lost-time claims   | 800 x average medical severity for lost-time claims     |

##### National Pure Premium Credibility Formula

|  | <u>Previous Filing</u>                      | <u>Proposed Filing</u>                      |
|--|---|---|
| <b>Basis for credibility</b>                           | Actual lost-time claims                     | Actual lost-time claims                     |
| <b>Exponent</b>  | 0.40  | 0.50  |
| <b>Full credibility standard:</b>                      |   |   |
| - Indemnity  | 1,150 lost-time claims                      | 2,300 lost-time claims                      |
| - Medical  | 1,000 lost-time claims                      | 2,000 lost-time claims                      |
| <b>Limitation of National Pure Premium Credibility</b> | $0.5 \times (1 - \text{state credibility})$ | $0.5 \times (1 - \text{state credibility})$ |

Additionally, state special classifications that exist in a minimal number of states will no longer include a national component in the ratemaking process.

##### Present on Rate Level Pure Premium Credibility Formula

There is no change to the credibility formula for the present on rate level pure premium, which will continue to receive the residual credibility (100% minus the sum of the state and national credibilities).



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Selections Underlying the Proposed Changes

##### Background

As explained in Appendix B-I of this filing, the classification rates are derived using a three-way credibility weighting of the indicated, present on rate level, and national pure premiums. The formulas used to produce the credibility weights for each classification were derived in the early 1990s using a method based on limited fluctuation credibility theory. At its core, limited fluctuation credibility theory seeks to limit the extent to which random fluctuations in classification experience can influence final rates.

When the Likely/Not-Likely class ratemaking methodology was first implemented, NCCI incorporated several major revisions to its classification ratemaking methodology designed to improve the predictive accuracy and year-to-year stability of classification rates. Among these revisions were updates to the parameters of the credibility formulas which had previously remained unchanged since the early 1990s. When developing the revised credibility parameters, consideration was given to the following:

- An update to the limited fluctuation approach to credibility with the most recently available data indicated that reductions to classification credibilities may be appropriate.
- While newly-implemented updates to NCCI's classification ratemaking methodology (e.g., incorporating likely and not-likely loss development groupings and including an expected excess provision after limiting large claims to \$500,000) were expected to result in significantly enhanced accuracy and stability, they suggested increases to classification credibilities may be appropriate.

At that time, to balance these concerns, NCCI revised the credibility parameters without introducing significant changes to the actual classification credibility percentages used. It was NCCI's intent to further recalibrate the credibility parameters when a sufficient volume of pure premium data based on the revised classification methodology became available to achieve increased year-to-year stability of rates.

NCCI has recently concluded a multi-year analysis of its class ratemaking methodologies, which focused on the stability of small classes. When conducting this research, NCCI re-estimated historical classification derived by formula pure premiums using alternatives to the current methodology. This research resulted in NCCI investigating updates to the parameters of the credibility formulas used in the calculation of derived by formula pure premiums.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Selections Underlying the Proposed Changes

##### Methodology

During the multi-year analysis of its class ratemaking methodologies, NCCI refreshed the limited fluctuation approach to credibility using the latest pure premium data from all jurisdictions for which the full history of likely/not-likely filings was available.

The first task was to estimate the exponent of the credibility formula indicated by the most recent pure premium data. To accomplish this task, sample coefficients of variation were derived and a linear model was fit. The exponent of the credibility formula indicated by the most recent pure premium data is the (negative of the) fitted slope of the linear model.

The second task was to estimate the full credibility standard. Limited fluctuation credibility theory suggests that as the size of a class increases, the random fluctuation of the class pure premium decreases. However, some minimal level of random fluctuation is likely to persist for even the largest classes. Based on the linear model, the full credibility standard was determined after recognizing this minimum level of random fluctuation along with the targeted level of pure premium fluctuation in the losses with which credibility is to be calibrated, and the probability that this level of fluctuation will be achieved.

In addition to relying on limited fluctuation credibility theory to calibrate the parameters of the credibility formulas, several performance testing metrics were utilized—which focused on the stability or accuracy of the alternative classification pure premiums. These metrics were used to distinguish between the various alternatives and to guide the selection of updated parameters to the credibility formulas.

Ultimately, selections were made for both the exponent of the credibility formula and the full credibility standard. These selections required judgment and considered both the linear model and the performance test results. The final credibility parameters being proposed accomplished the goal of stabilizing the small classes and were shown to achieve excellent performance results based on the tests performed.

##### Impact

These class ratemaking methodology changes will impact individual class rates, but will not impact the state's overall average rate level indication—since the individual classification code changes must balance to the overall average statewide change. These changes are expected to result in increased class equity and stability. Any specific class code impacts will be subject to NCCI's current class ratemaking procedures (swing limits, credibility-weighted average of indicated, national, and present-on-rate level, etc.).



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Selections Underlying the Proposed Changes

##### Updates to Retrospective Rating

###### Changes to Retrospective Rating Plan Manual Pages

Due to the replacement of Table M within Item R-1414 effective January 1, 2019, State Hazard Group Differentials and the Table of Expected Loss Ranges are no longer needed to calculate retrospective rating premium. These values have been removed from the Retrospective Rating Plan Manual pages.

If a carrier has elected to calculate net aggregate loss factors using the new Table of Aggregate Loss Factors, the expected number of claims for the policy must be determined. To aid in deriving the expected number of claims, the average cost per case values that underlie the ELFs and ELAEFs are now included on the Retrospective Rating Plan Manual pages.

###### Update to Retrospective Pure Premium Development Factor Methodology

This filing proposes an enhancement to NCCI's methodology of calculating Retrospective Pure Premium Development Factors which are shown on the Retrospective Rating Plan Manual pages. In retrospective rating plans, retrospective development premium is an optional element that stabilizes premium adjustments by anticipating that losses typically develop upwards over time.

To calculate Retrospective Pure Premium Development Factors at each adjustment, total loss development factors are needed by report. Under NCCI's current methodology, total loss development factors are estimated by weighting together injury type-specific development factors by their losses from the corresponding policy period. Losses by injury type, particularly permanent total (PT) losses, may be volatile from one policy period to the next. To reduce the potential for large fluctuations year to year, NCCI proposes to use information from five policy periods to weight the injury type-specific development factors. This enhancement increases the stability of the total loss development factors and consequently the Retrospective Pure Premium Development Factors.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### **Part 2 Proposed Values**

- Proposed Rates and Rating Values
- Proposed Values for Inclusion in the Experience Rating Plan Manual
- Proposed Values for Inclusion in the Retrospective Rating Plan Manual



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Proposed Rates and Rating Values

The following pages include proposed rates and rating values:

- Voluntary rates, minimum premiums, expected loss rates, and d-ratios by class code, along with associated footnotes
  
- Miscellaneous values, such as:
  - Maximum and minimum weekly payroll applicable for select class codes
  - Premium determination for Partners and Sole Proprietors
  - Premium discount percentages
  - Premium reduction percentages
  - Terrorism rate
  - United States Longshore and Harbor Workers' Compensation Coverage Percentage



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| CLASS CODE | RATE   | MIN PREM | ELR    | D RATIO | CLASS CODE | RATE | MIN PREM | ELR  | D RATIO | CLASS CODE | RATE  | MIN PREM | ELR  | D RATIO |
|------------|--------|----------|--------|---------|------------|------|----------|------|---------|------------|-------|----------|------|---------|
| 0005X      | 5.16   | 676      | 2.22   | 0.43    | 1924       | 2.70 | 430      | 1.22 | 0.45    | 2688       | 2.96  | 456      | 1.33 | 0.46    |
| 0008X      | 4.08   | 568      | 1.68   | 0.39    | 1925       | 4.83 | 643      | 1.98 | 0.39    | 2702X*     | 11.14 | 1200     | 3.52 | 0.29    |
| 0016X      | 9.04   | 1064     | 3.42   | 0.36    | 2003X      | 4.68 | 628      | 2.02 | 0.43    | 2710       | 12.26 | 1200     | 4.43 | 0.31    |
| 0030X      | 4.15   | 575      | 1.71   | 0.40    | 2014       | 5.63 | 723      | 2.14 | 0.36    | 2714       | 7.67  | 927      | 3.44 | 0.45    |
| 0034       | 5.10   | 670      | 2.19   | 0.43    | 2016       | 3.47 | 507      | 1.56 | 0.46    | 2731       | 4.55  | 615      | 1.73 | 0.36    |
| 0035X      | 3.52   | 512      | 1.58   | 0.45    | 2021       | 2.55 | 415      | 1.05 | 0.39    | 2735       | 4.66  | 626      | 2.10 | 0.45    |
| 0036       | 6.32   | 792      | 2.72   | 0.43    | 2039       | 3.04 | 464      | 1.37 | 0.46    | 2759       | 7.39  | 899      | 3.32 | 0.45    |
| 0037       | 5.67   | 727      | 2.33   | 0.39    | 2041       | 3.38 | 498      | 1.52 | 0.45    | 2790       | 2.29  | 389      | 1.03 | 0.45    |
| 0042X      | 8.36   | 996      | 3.43   | 0.39    | 2065       | 3.33 | 493      | 1.44 | 0.43    | 2797       | 8.12  | 972      | 3.48 | 0.43    |
| 0050X      | 5.98   | 758      | 2.58   | 0.43    | 2070       | 5.65 | 725      | 2.44 | 0.43    | 2799       | 6.13  | 773      | 2.52 | 0.40    |
| 0052X      | 5.16   | 676      | 1.95   | 0.36    | 2081       | 5.43 | 703      | 2.33 | 0.43    | 2802X      | 8.04  | 964      | 3.30 | 0.39    |
| 0059D      | 0.10   | -        | 0.02   | 0.29    | 2089       | 5.11 | 671      | 2.21 | 0.43    | 2835       | 3.07  | 467      | 1.46 | 0.49    |
| 0065D      | 0.03   | -        | 0.01   | 0.36    | 2095X      | 5.03 | 663      | 2.17 | 0.43    | 2836       | 2.39  | 399      | 1.14 | 0.49    |
| 0066D      | 0.03   | -        | 0.01   | 0.36    | 2105       | 4.73 | 633      | 2.12 | 0.45    | 2841       | 4.25  | 585      | 1.91 | 0.45    |
| 0067D      | 0.03   | -        | 0.01   | 0.36    | 2110       | 2.81 | 441      | 1.26 | 0.45    | 2881       | 4.05  | 565      | 1.92 | 0.49    |
| 0079X      | 4.05   | 565      | 1.54   | 0.36    | 2111       | 2.90 | 450      | 1.30 | 0.45    | 2883       | 5.03  | 663      | 2.17 | 0.43    |
| 0083       | 7.61   | 921      | 3.27   | 0.43    | 2112       | 4.69 | 629      | 2.11 | 0.45    | 2913       | -     | -        | 2.17 | 0.43    |
| 0106X      | 11.60  | 1200     | 4.20   | 0.32    | 2114       | 3.68 | 528      | 1.65 | 0.45    | 2915       | 3.27  | 487      | 1.35 | 0.40    |
| 0113       | 4.80   | 640      | 2.07   | 0.43    | 2119X      | 2.53 | 413      | 1.04 | 0.40    | 2916       | 4.80  | 640      | 1.74 | 0.31    |
| 0153X      | 6.14   | 774      | 2.34   | 0.36    | 2121       | 1.41 | 301      | 0.61 | 0.43    | 2923       | 2.49  | 409      | 1.12 | 0.45    |
| 0170       | 2.75   | 435      | 1.18   | 0.43    | 2130       | 2.13 | 373      | 0.92 | 0.43    | 2942       | -     | -        | 0.61 | 0.49    |
| 0173X      | 0.90   | 250      | 0.41   | 0.45    | 2131       | 2.22 | 382      | 0.96 | 0.43    | 2960       | 5.08  | 668      | 2.19 | 0.43    |
| 0251       | 4.56   | 616      | 1.97   | 0.43    | 2157       | 4.10 | 570      | 1.78 | 0.43    | 3004       | 2.07  | 367      | 0.79 | 0.36    |
| 0400       | -      | -        | 1.08   | 0.39    | 2172       | 1.53 | 313      | 0.63 | 0.40    | 3018       | 3.59  | 519      | 1.37 | 0.36    |
| 0401       | 10.71  | A        | 3.88   | 0.32    | 2174       | 2.96 | 456      | 1.33 | 0.45    | 3022       | 4.43  | 603      | 1.99 | 0.45    |
| 0771N      | 0.49   | -        | -      | -       | 2211       | 9.96 | 1156     | 3.78 | 0.36    | 3027       | 4.77  | 637      | 1.81 | 0.36    |
| 0908P      | 196.00 | 356      | 84.60  | 0.43    | 2220       | 2.62 | 422      | 1.13 | 0.43    | 3028       | 3.67  | 527      | 1.58 | 0.43    |
| 0913P      | 781.00 | 941      | 337.45 | 0.43    | 2286       | 2.09 | 369      | 0.94 | 0.45    | 3030       | 8.38  | 998      | 3.18 | 0.36    |
| 0917       | 6.53   | 813      | 2.94   | 0.45    | 2288       | 4.42 | 602      | 1.99 | 0.45    | 3040       | 7.55  | 915      | 2.86 | 0.36    |
| 1005       | 6.20   | 780      | 1.97   | 0.29    | 2300       | -    | -        | 1.06 | 0.43    | 3041       | 4.62  | 622      | 1.99 | 0.43    |
| 1164D      | 4.72   | 632      | 1.49   | 0.29    | 2302       | 2.27 | 387      | 0.98 | 0.43    | 3042       | 5.97  | 757      | 2.45 | 0.39    |
| 1165D      | 2.78   | 438      | 1.01   | 0.32    | 2305       | 2.14 | 374      | 0.88 | 0.40    | 3064       | 6.27  | 787      | 2.70 | 0.43    |
| 1218X      | 1.72   | 332      | 0.74   | 0.43    | 2361       | 2.50 | 410      | 1.08 | 0.43    | 3069       | -     | -        | 2.02 | 0.45    |
| 1320X      | 1.81   | 341      | 0.65   | 0.32    | 2362       | 2.46 | 406      | 1.05 | 0.43    | 3076X      | 4.50  | 610      | 2.02 | 0.45    |
| 1322       | 9.99   | 1159     | 3.63   | 0.32    | 2380       | 4.16 | 576      | 1.79 | 0.43    | 3081D      | 6.17  | 777      | 2.33 | 0.36    |
| 1430       | 4.91   | 651      | 1.86   | 0.36    | 2386       | -    | -        | 1.06 | 0.43    | 3082D      | 5.34  | 694      | 2.02 | 0.36    |
| 1438       | 5.34   | 694      | 1.94   | 0.32    | 2388       | 1.73 | 333      | 0.78 | 0.45    | 3085D      | 5.37  | 697      | 2.03 | 0.36    |
| 1452       | 2.49   | 409      | 0.95   | 0.36    | 2402       | 2.90 | 450      | 1.10 | 0.36    | 3110       | 5.08  | 668      | 2.19 | 0.43    |
| 1463       | 15.11  | 1200     | 5.47   | 0.32    | 2413X      | 2.52 | 412      | 1.08 | 0.43    | 3111       | 3.25  | 485      | 1.40 | 0.43    |
| 1472       | 3.97   | 557      | 1.44   | 0.32    | 2416       | 2.26 | 386      | 0.97 | 0.43    | 3113       | 2.52  | 412      | 1.08 | 0.43    |
| 1473X      | 1.32   | 292      | 0.50   | 0.36    | 2417X      | 3.08 | 468      | 1.32 | 0.43    | 3114       | 3.96  | 556      | 1.70 | 0.43    |
| 1624D      | 3.42   | 502      | 1.24   | 0.32    | 2501X      | 2.47 | 407      | 1.06 | 0.43    | 3118       | 2.16  | 376      | 0.98 | 0.46    |
| 1642X      | 2.29   | 389      | 0.87   | 0.36    | 2503       | 1.64 | 324      | 0.74 | 0.46    | 3119       | 1.00  | 260      | 0.47 | 0.49    |
| 1654       | 5.29   | 689      | 2.01   | 0.36    | 2534X      | 2.37 | 397      | 1.06 | 0.45    | 3122       | 1.98  | 358      | 0.89 | 0.45    |
| 1655X      | 3.50   | 510      | 1.33   | 0.36    | 2570       | 4.77 | 637      | 2.15 | 0.45    | 3126       | 1.84  | 344      | 0.79 | 0.43    |
| 1699       | 3.33   | 493      | 1.27   | 0.36    | 2585       | 4.17 | 577      | 1.88 | 0.45    | 3131       | 2.49  | 409      | 1.07 | 0.43    |
| 1701       | 3.87   | 547      | 1.47   | 0.36    | 2586       | 4.07 | 567      | 1.75 | 0.43    | 3132       | 3.22  | 482      | 1.39 | 0.43    |
| 1710D      | 8.21   | 981      | 3.10   | 0.36    | 2587       | 2.71 | 431      | 1.22 | 0.46    | 3145       | 2.59  | 419      | 1.12 | 0.43    |
| 1741DX     | 3.67   | 527      | 1.13   | 0.29    | 2589       | 2.88 | 448      | 1.24 | 0.43    | 3146       | 2.98  | 458      | 1.28 | 0.43    |
| 1747       | 2.04   | 364      | 0.78   | 0.36    | 2600       | 4.02 | 562      | 1.81 | 0.46    | 3169       | 2.78  | 438      | 1.20 | 0.43    |
| 1748       | 6.03   | 763      | 2.28   | 0.36    | 2623       | 7.86 | 946      | 3.23 | 0.39    | 3175X      | 4.56  | 616      | 1.96 | 0.43    |
| 1803D*     | 9.07   | 1067     | 3.24   | 0.32    | 2651       | 2.98 | 458      | 1.34 | 0.45    | 3179X      | 2.26  | 386      | 1.01 | 0.45    |
| 1852       | -      | -        | 0.85   | 0.28    | 2660       | 2.50 | 410      | 1.12 | 0.45    | 3180       | 3.82  | 542      | 1.72 | 0.45    |
| 1853X      | 2.55   | 415      | 1.05   | 0.39    | 2670       | 2.16 | 376      | 1.03 | 0.49    | 3188       | 2.63  | 423      | 1.18 | 0.45    |
| 1860X      | 2.36   | 396      | 1.07   | 0.46    | 2683       | 1.91 | 351      | 0.85 | 0.45    | 3220       | 1.72  | 332      | 0.74 | 0.43    |

\* Refer to the Footnotes Page for additional information on this class code.

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| CLASS CODE | RATE | MIN PREM | ELR  | D RATIO | CLASS CODE | RATE | MIN PREM | ELR  | D RATIO | CLASS CODE | RATE  | MIN PREM | ELR  | D RATIO |
|------------|------|----------|------|---------|------------|------|----------|------|---------|------------|-------|----------|------|---------|
| 3223X      | 3.77 | 537      | 1.79 | 0.49    | 4021       | 5.32 | 692      | 2.02 | 0.36    | 4653       | 1.63  | 323      | 0.73 | 0.45    |
| 3224       | 3.38 | 498      | 1.53 | 0.46    | 4024D      | 3.62 | 522      | 1.37 | 0.36    | 4665       | 7.06  | 866      | 2.68 | 0.36    |
| 3227       | 4.23 | 583      | 1.91 | 0.45    | 4034       | 8.42 | 1002     | 3.20 | 0.36    | 4670       | 7.96  | 956      | 3.02 | 0.36    |
| 3240       | 3.38 | 498      | 1.52 | 0.45    | 4036       | 2.85 | 445      | 1.08 | 0.36    | 4683       | 3.91  | 551      | 1.69 | 0.43    |
| 3241       | 3.01 | 461      | 1.30 | 0.43    | 4038       | 3.50 | 510      | 1.67 | 0.49    | 4686       | 2.89  | 449      | 1.10 | 0.36    |
| 3255       | 2.32 | 392      | 1.10 | 0.49    | 4053X      | 2.61 | 421      | 1.12 | 0.43    | 4692       | 0.80  | 240      | 0.36 | 0.46    |
| 3257       | 3.21 | 481      | 1.38 | 0.43    | 4061X      | 3.22 | 482      | 1.45 | 0.46    | 4693       | 1.18  | 278      | 0.51 | 0.43    |
| 3270       | 2.68 | 428      | 1.16 | 0.43    | 4062       | 3.48 | 508      | 1.50 | 0.43    | 4703       | 2.10  | 370      | 0.91 | 0.43    |
| 3300       | 4.79 | 639      | 2.06 | 0.43    | 4101       | 3.27 | 487      | 1.34 | 0.39    | 4710X      | 3.57  | 517      | 1.61 | 0.45    |
| 3303       | 3.76 | 536      | 1.69 | 0.45    | 4109       | 0.51 | 211      | 0.23 | 0.46    | 4717       | 2.19  | 379      | 1.04 | 0.49    |
| 3307       | 3.65 | 525      | 1.57 | 0.43    | 4110       | 1.00 | 260      | 0.43 | 0.43    | 4720       | 2.98  | 458      | 1.28 | 0.43    |
| 3315       | 4.31 | 591      | 1.94 | 0.46    | 4111       | 1.80 | 340      | 0.81 | 0.46    | 4740       | 1.70  | 330      | 0.65 | 0.36    |
| 3334       | 2.99 | 459      | 1.30 | 0.43    | 4113X      | 2.21 | 381      | 0.95 | 0.43    | 4741       | 3.56  | 516      | 1.54 | 0.43    |
| 3336       | 3.30 | 490      | 1.26 | 0.36    | 4114       | 2.79 | 439      | 1.20 | 0.43    | 4751       | 2.38  | 398      | 0.90 | 0.36    |
| 3365       | 7.18 | 878      | 2.74 | 0.36    | 4130       | 5.06 | 666      | 2.18 | 0.43    | 4771N      | 2.76  | 485      | 0.87 | 0.29    |
| 3372       | 3.91 | 551      | 1.61 | 0.39    | 4131       | 5.43 | 703      | 2.44 | 0.45    | 4777       | 7.70  | 930      | 2.48 | 0.30    |
| 3373       | 5.62 | 722      | 2.42 | 0.43    | 4133       | 2.29 | 389      | 1.03 | 0.45    | 4825       | 1.30  | 290      | 0.50 | 0.36    |
| 3383       | 1.92 | 352      | 0.86 | 0.45    | 4149       | 0.74 | 234      | 0.35 | 0.49    | 4828       | 4.31  | 591      | 1.77 | 0.39    |
| 3385       | 0.78 | 238      | 0.35 | 0.45    | 4206       | 4.37 | 597      | 1.89 | 0.43    | 4829       | 1.62  | 322      | 0.59 | 0.32    |
| 3400       | 3.74 | 534      | 1.54 | 0.39    | 4207       | 2.81 | 441      | 1.07 | 0.37    | 4902X      | 2.87  | 447      | 1.29 | 0.45    |
| 3507X      | 3.65 | 525      | 1.57 | 0.43    | 4239       | 1.81 | 341      | 0.69 | 0.36    | 4923       | 2.53  | 413      | 1.09 | 0.43    |
| 3515       | 2.62 | 422      | 1.13 | 0.43    | 4240       | 5.83 | 743      | 2.62 | 0.45    | 5020       | 11.04 | 1200     | 4.19 | 0.36    |
| 3548       | 1.40 | 300      | 0.60 | 0.43    | 4243       | 2.65 | 425      | 1.14 | 0.43    | 5022X      | 10.56 | 1200     | 3.82 | 0.32    |
| 3559       | 3.05 | 465      | 1.31 | 0.43    | 4244       | 3.04 | 464      | 1.31 | 0.43    | 5037       | 22.71 | 1200     | 7.18 | 0.29    |
| 3574       | 1.12 | 272      | 0.50 | 0.46    | 4250       | 2.55 | 415      | 1.09 | 0.43    | 5040       | 12.56 | 1200     | 3.96 | 0.28    |
| 3581       | 1.27 | 287      | 0.57 | 0.45    | 4251       | 3.47 | 507      | 1.49 | 0.43    | 5057X      | 6.78  | 838      | 2.14 | 0.29    |
| 3612       | 2.52 | 412      | 1.04 | 0.40    | 4263       | 3.34 | 494      | 1.44 | 0.43    | 5059       | 27.95 | 1200     | 8.81 | 0.28    |
| 3620       | 5.29 | 689      | 2.01 | 0.36    | 4273       | 3.10 | 470      | 1.33 | 0.43    | 5069X      | 19.62 | 1200     | 6.23 | 0.29    |
| 3629X      | 1.63 | 323      | 0.73 | 0.45    | 4279       | 4.07 | 567      | 1.75 | 0.43    | 5102X      | 8.02  | 962      | 2.91 | 0.32    |
| 3632X      | 4.08 | 568      | 1.68 | 0.39    | 4282X      | 1.61 | 321      | 0.73 | 0.46    | 5146       | 6.52  | 812      | 2.48 | 0.36    |
| 3634       | 1.80 | 340      | 0.81 | 0.45    | 4283       | 3.01 | 461      | 1.29 | 0.43    | 5160       | 2.48  | 408      | 0.90 | 0.32    |
| 3635       | 2.98 | 458      | 1.28 | 0.43    | 4299X      | 2.16 | 376      | 0.97 | 0.45    | 5183X      | 4.40  | 600      | 1.67 | 0.36    |
| 3638       | 1.96 | 356      | 0.88 | 0.45    | 4304       | 4.71 | 631      | 1.93 | 0.39    | 5188       | 5.01  | 661      | 1.90 | 0.36    |
| 3642       | 1.64 | 324      | 0.71 | 0.43    | 4307       | 2.33 | 393      | 1.11 | 0.49    | 5190X      | 4.82  | 642      | 1.83 | 0.36    |
| 3643       | 2.26 | 386      | 0.97 | 0.43    | 4351X      | 1.27 | 287      | 0.55 | 0.43    | 5191       | 1.09  | 269      | 0.47 | 0.43    |
| 3647       | 2.21 | 381      | 0.91 | 0.40    | 4352       | 2.33 | 393      | 1.05 | 0.45    | 5192X      | 3.54  | 514      | 1.53 | 0.43    |
| 3648       | 2.03 | 363      | 0.91 | 0.46    | 4361X      | 1.24 | 284      | 0.56 | 0.45    | 5213X      | 9.40  | 1100     | 3.41 | 0.32    |
| 3681       | 0.91 | 251      | 0.41 | 0.45    | 4410       | 4.16 | 576      | 1.79 | 0.43    | 5215X      | 9.46  | 1106     | 3.90 | 0.40    |
| 3685       | 1.07 | 267      | 0.48 | 0.45    | 4420       | 4.28 | 588      | 1.56 | 0.32    | 5221       | 7.21  | 881      | 2.74 | 0.36    |
| 3719       | 2.13 | 373      | 0.68 | 0.29    | 4431       | 1.55 | 315      | 0.74 | 0.49    | 5222       | 11.18 | 1200     | 4.06 | 0.32    |
| 3724X      | 3.56 | 516      | 1.29 | 0.32    | 4432X      | 1.29 | 289      | 0.61 | 0.49    | 5223X      | 6.09  | 769      | 2.31 | 0.36    |
| 3726       | 3.59 | 519      | 1.14 | 0.29    | 4452       | 3.62 | 522      | 1.56 | 0.43    | 5348       | 4.63  | 623      | 1.77 | 0.36    |
| 3803       | 3.13 | 473      | 1.35 | 0.43    | 4459       | 3.70 | 530      | 1.59 | 0.43    | 5402       | 6.08  | 768      | 2.73 | 0.45    |
| 3807       | 2.45 | 405      | 1.11 | 0.45    | 4470       | 2.59 | 419      | 1.12 | 0.43    | 5403X      | 9.41  | 1101     | 3.41 | 0.32    |
| 3808       | 3.57 | 517      | 1.47 | 0.40    | 4484       | 3.34 | 494      | 1.44 | 0.43    | 5437X      | 7.86  | 946      | 2.99 | 0.36    |
| 3821       | 7.62 | 922      | 3.13 | 0.39    | 4493       | 2.98 | 458      | 1.28 | 0.43    | 5443       | 4.46  | 606      | 1.93 | 0.43    |
| 3822       | 5.92 | 752      | 2.44 | 0.40    | 4511X      | 0.89 | 249      | 0.37 | 0.39    | 5445X      | 7.66  | 926      | 2.78 | 0.32    |
| 3824       | 5.17 | 677      | 2.12 | 0.39    | 4557       | 2.22 | 382      | 1.00 | 0.45    | 5462       | 10.33 | 1193     | 3.92 | 0.36    |
| 3826       | 1.01 | 261      | 0.44 | 0.43    | 4558X      | 2.42 | 402      | 1.05 | 0.43    | 5472       | 10.37 | 1197     | 3.28 | 0.29    |
| 3827       | 2.68 | 428      | 1.10 | 0.39    | 4568       | 2.33 | 393      | 0.89 | 0.36    | 5473       | 11.86 | 1200     | 3.75 | 0.29    |
| 3830       | 1.43 | 303      | 0.59 | 0.39    | 4581       | 1.14 | 274      | 0.41 | 0.31    | 5474X      | 9.18  | 1078     | 3.33 | 0.32    |
| 3851       | 2.96 | 456      | 1.34 | 0.46    | 4583       | 8.30 | 990      | 3.00 | 0.32    | 5478       | 4.78  | 638      | 1.82 | 0.36    |
| 3865       | 2.03 | 363      | 0.96 | 0.49    | 4586       | -    | -        | 0.59 | 0.32    | 5479       | 9.30  | 1090     | 3.82 | 0.39    |
| 3881       | 3.27 | 487      | 1.41 | 0.43    | 4611       | 1.18 | 278      | 0.53 | 0.45    | 5480       | 9.23  | 1083     | 3.35 | 0.32    |
| 4000       | 5.38 | 698      | 1.95 | 0.32    | 4635       | 3.82 | 542      | 1.21 | 0.29    | 5491       | 2.74  | 434      | 0.99 | 0.32    |

\* Refer to the Footnotes Page for additional information on this class code.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**FLORIDA**

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Effective January 1, 2019

| CLASS CODE | RATE  | MIN PREM | ELR  | D RATIO | CLASS CODE | RATE  | MIN PREM | ELR  | D RATIO | CLASS CODE | RATE | MIN PREM | ELR  | D RATIO |
|------------|-------|----------|------|---------|------------|-------|----------|------|---------|------------|------|----------|------|---------|
| 5506       | 8.94  | 1054     | 2.82 | 0.28    | 6874F      | 17.39 | 1200     | 5.58 | 0.23    | 7539       | 1.72 | 332      | 0.62 | 0.32    |
| 5507       | 6.24  | 784      | 2.26 | 0.32    | 6882       | 3.31  | 491      | 1.04 | 0.29    | 7540       | 2.90 | 450      | 0.92 | 0.28    |
| 5508D      | 12.80 | 1200     | 4.89 | 0.37    | 6884       | 2.86  | 446      | 0.90 | 0.29    | 7580       | 2.66 | 426      | 1.01 | 0.36    |
| 5509X      | 10.11 | 1171     | 3.65 | 0.31    | 7016M      | 6.59  | 819      | 2.09 | 0.29    | 7590       | 4.65 | 625      | 1.91 | 0.39    |
| 5535       | 9.43  | 1103     | 3.58 | 0.36    | 7024M      | 7.32  | 892      | 2.32 | 0.29    | 7600       | 4.68 | 628      | 1.78 | 0.37    |
| 5537X      | 6.03  | 763      | 2.29 | 0.36    | 7038M      | 5.09  | 669      | 1.59 | 0.28    | 7605       | 2.71 | 431      | 1.03 | 0.36    |
| 5551       | 17.06 | 1200     | 5.37 | 0.28    | 7046M      | 6.62  | 822      | 2.09 | 0.28    | 7610X      | 0.59 | 219      | 0.24 | 0.40    |
| 5606       | 1.48  | 308      | 0.54 | 0.32    | 7047M      | 12.39 | 1200     | 3.91 | 0.29    | 7704X      | 5.19 | 679      | 1.87 | 0.31    |
| 5610X      | 7.79  | 939      | 3.36 | 0.43    | 7050M      | 9.56  | 1116     | 2.98 | 0.28    | 7705       | 4.56 | 616      | 1.88 | 0.40    |
| 5613X      | 15.50 | 1200     | 6.68 | 0.43    | 7090M      | 5.65  | 725      | 1.77 | 0.28    | 7720       | 3.84 | 544      | 1.46 | 0.36    |
| 5645X      | 16.67 | 1200     | 6.04 | 0.32    | 7098M      | 7.35  | 895      | 2.32 | 0.28    | 7855       | 4.58 | 618      | 1.74 | 0.36    |
| 5651X      | 8.59  | 1019     | 3.11 | 0.32    | 7099M      | 12.44 | 1200     | 3.91 | 0.28    | 8001X      | 4.20 | 580      | 1.89 | 0.45    |
| 5703       | 14.32 | 1200     | 5.44 | 0.36    | 7133X      | 3.37  | 497      | 1.22 | 0.32    | 8002       | 2.29 | 389      | 0.99 | 0.43    |
| 5705       | 16.53 | 1200     | 6.29 | 0.36    | 7151M      | 4.09  | 569      | 1.48 | 0.32    | 8006X      | 2.38 | 398      | 1.03 | 0.43    |
| 5951       | 0.57  | 217      | 0.25 | 0.45    | 7152M      | 7.70  | 930      | 2.77 | 0.32    | 8008       | 1.48 | 308      | 0.66 | 0.45    |
| 6004X      | 10.93 | 1200     | 4.17 | 0.37    | 7153M      | 4.55  | 615      | 1.65 | 0.32    | 8010       | 1.95 | 355      | 0.88 | 0.45    |
| 6006FX     | 15.40 | 1200     | 5.70 | 0.33    | 7201X      | 8.98  | 1058     | 3.87 | 0.43    | 8013       | 0.60 | 220      | 0.26 | 0.43    |
| 6017X      | 5.07  | 667      | 1.94 | 0.37    | 7204X      | 1.33  | 293      | 0.60 | 0.46    | 8015X      | 1.13 | 273      | 0.49 | 0.43    |
| 6018       | 3.10  | 470      | 1.19 | 0.37    | 7205X      | 11.58 | 1200     | 4.98 | 0.43    | 8017       | 1.70 | 330      | 0.77 | 0.45    |
| 6045       | 4.79  | 639      | 1.83 | 0.37    | 7219X      | 6.93  | 853      | 2.52 | 0.32    | 8018       | 3.17 | 477      | 1.43 | 0.45    |
| 6204       | 8.73  | 1033     | 3.17 | 0.32    | 7222       | 6.38  | 798      | 2.44 | 0.37    | 8021       | 4.12 | 572      | 1.78 | 0.43    |
| 6206       | 3.30  | 490      | 1.04 | 0.29    | 7230       | 11.80 | 1200     | 4.87 | 0.40    | 8031       | 3.67 | 527      | 1.58 | 0.43    |
| 6213       | 2.16  | 376      | 0.79 | 0.32    | 7231       | 7.81  | 941      | 3.23 | 0.40    | 8032       | 2.89 | 449      | 1.30 | 0.45    |
| 6214       | 2.94  | 454      | 0.93 | 0.29    | 7232       | 13.46 | 1200     | 4.91 | 0.32    | 8033       | 2.05 | 365      | 0.88 | 0.43    |
| 6216X      | 6.46  | 806      | 2.05 | 0.29    | 7309F      | 13.63 | 1200     | 4.38 | 0.23    | 8037       | 2.55 | 415      | 1.15 | 0.45    |
| 6217       | 6.60  | 820      | 2.39 | 0.32    | 7313F      | 3.54  | 514      | 1.14 | 0.23    | 8039       | 2.02 | 362      | 0.91 | 0.45    |
| 6229       | 6.84  | 844      | 2.47 | 0.32    | 7317FX     | 14.04 | 1200     | 4.50 | 0.24    | 8044       | 3.04 | 464      | 1.25 | 0.40    |
| 6233       | 4.33  | 593      | 1.57 | 0.32    | 7327F      | 27.27 | 1200     | 8.76 | 0.23    | 8045       | 0.73 | 233      | 0.33 | 0.45    |
| 6235       | 9.01  | 1061     | 2.88 | 0.30    | 7333M      | 6.09  | 769      | 1.93 | 0.29    | 8046       | 3.41 | 501      | 1.47 | 0.43    |
| 6236       | 10.69 | 1200     | 4.07 | 0.36    | 7335M      | 6.77  | 837      | 2.14 | 0.29    | 8047       | 1.17 | 277      | 0.53 | 0.45    |
| 6237       | 2.24  | 384      | 0.85 | 0.36    | 7337M      | 11.45 | 1200     | 3.60 | 0.29    | 8058       | 2.71 | 431      | 1.16 | 0.43    |
| 6251D      | 9.05  | 1065     | 3.29 | 0.32    | 7350F      | 12.39 | 1200     | 4.45 | 0.28    | 8061X      | 2.92 | 452      | 1.26 | 0.43    |
| 6252D      | 5.46  | 706      | 1.73 | 0.29    | 7360X      | 4.94  | 654      | 1.88 | 0.36    | 8072       | 0.93 | 253      | 0.42 | 0.45    |
| 6260       | -     | -        | 3.29 | 0.32    | 7370X      | 5.07  | 667      | 2.19 | 0.43    | 8102       | 2.72 | 432      | 1.22 | 0.45    |
| 6306       | 7.52  | 912      | 2.72 | 0.32    | 7380       | 5.89  | 749      | 2.43 | 0.40    | 8103       | 2.62 | 422      | 1.08 | 0.39    |
| 6319       | 4.92  | 652      | 1.78 | 0.32    | 7382X      | 5.07  | 667      | 2.19 | 0.43    | 8105       | -    | -        | 1.43 | 0.45    |
| 6325       | 6.92  | 852      | 2.51 | 0.32    | 7383X      | 5.56  | 716      | 2.10 | 0.36    | 8106       | 6.65 | 825      | 2.52 | 0.36    |
| 6400       | 8.01  | 961      | 3.30 | 0.40    | 7390       | 4.75  | 635      | 2.05 | 0.43    | 8107       | 3.67 | 527      | 1.39 | 0.36    |
| 6503       | 2.42  | 402      | 1.09 | 0.46    | 7394MX     | 5.13  | 673      | 1.63 | 0.29    | 8111       | 2.11 | 371      | 0.91 | 0.43    |
| 6504       | 3.99  | 559      | 1.79 | 0.45    | 7395MX     | 5.70  | 730      | 1.82 | 0.29    | 8116       | 2.69 | 429      | 1.16 | 0.43    |
| 6702M*     | 5.56  | 716      | 2.11 | 0.36    | 7398MX     | 9.64  | 1124     | 3.06 | 0.29    | 8203       | 6.67 | 827      | 2.88 | 0.43    |
| 6703M*     | 10.46 | 1200     | 3.96 | 0.36    | 7402       | 0.15  | 175      | 0.07 | 0.43    | 8204       | 6.60 | 820      | 2.50 | 0.36    |
| 6704M*     | 6.18  | 778      | 2.35 | 0.36    | 7403       | 5.16  | 676      | 1.96 | 0.36    | 8209       | 5.97 | 757      | 2.57 | 0.43    |
| 6801F      | 2.98  | 458      | 1.11 | 0.33    | 7405N      | 1.81  | 438      | 0.69 | 0.37    | 8215       | 6.06 | 766      | 2.30 | 0.36    |
| 6811       | 3.71  | 531      | 1.41 | 0.36    | 7420       | 14.92 | 1200     | 4.74 | 0.29    | 8227       | 6.76 | 836      | 2.13 | 0.28    |
| 6824FX     | 10.89 | 1200     | 3.93 | 0.27    | 7421       | 0.77  | 237      | 0.28 | 0.32    | 8232X      | 4.90 | 650      | 1.86 | 0.36    |
| 6826FX     | 4.96  | 656      | 1.83 | 0.33    | 7422       | 2.04  | 364      | 0.64 | 0.28    | 8233       | 3.58 | 518      | 1.37 | 0.37    |
| 6828FX     | 5.64  | 724      | 2.09 | 0.33    | 7425       | 1.69  | 329      | 0.54 | 0.29    | 8235       | 6.39 | 799      | 2.76 | 0.43    |
| 6834X      | 3.58  | 518      | 1.47 | 0.39    | 7431N      | 1.00  | 314      | 0.32 | 0.29    | 8263       | 8.16 | 976      | 3.35 | 0.39    |
| 6836X      | 4.39  | 599      | 1.67 | 0.36    | 7445N      | 0.97  | -        | -    | -       | 8264       | 5.57 | 717      | 2.12 | 0.36    |
| 6838X      | 4.16  | 576      | 1.71 | 0.40    | 7453N      | 0.54  | -        | -    | -       | 8265       | 6.82 | 842      | 2.47 | 0.32    |
| 6843F      | 10.73 | 1200     | 3.45 | 0.23    | 7502       | 2.21  | 381      | 0.84 | 0.36    | 8273X      | 4.78 | 638      | 2.06 | 0.43    |
| 6845F      | 5.61  | 721      | 1.80 | 0.24    | 7515       | 1.49  | 309      | 0.47 | 0.28    | 8274X      | 4.90 | 650      | 2.11 | 0.43    |
| 6854       | 5.10  | 670      | 1.61 | 0.29    | 7520       | 3.94  | 554      | 1.70 | 0.43    | 8279       | 8.06 | 966      | 2.91 | 0.31    |
| 6872F      | 12.95 | 1200     | 4.16 | 0.23    | 7538       | 6.23  | 783      | 1.96 | 0.28    | 8288       | 8.82 | 1042     | 3.34 | 0.36    |

\* Refer to the Footnotes Page for additional information on this class code.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**FLORIDA**

**Page S4**

*Effective January 1, 2019*

| CLASS CODE | RATE  | MIN PREM | ELR  | D RATIO | CLASS CODE | RATE  | MIN PREM | ELR   | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO |
|------------|-------|----------|------|---------|------------|-------|----------|-------|---------|------------|------|----------|-----|---------|
| 8291       | 3.98  | 558      | 1.64 | 0.39    | 8901       | 0.26  | 186      | 0.11  | 0.40    |            |      |          |     |         |
| 8292X      | 4.70  | 630      | 2.02 | 0.43    | 9012       | 1.09  | 269      | 0.45  | 0.40    |            |      |          |     |         |
| 8293       | 10.86 | 1200     | 4.13 | 0.36    | 9014X      | 4.15  | 575      | 1.79  | 0.43    |            |      |          |     |         |
| 8304       | 5.30  | 690      | 2.01 | 0.36    | 9015       | 4.11  | 571      | 1.77  | 0.43    |            |      |          |     |         |
| 8350       | 6.75  | 835      | 2.44 | 0.32    | 9016       | 2.76  | 436      | 1.19  | 0.43    |            |      |          |     |         |
| 8353X      | 5.86  | 746      | 2.22 | 0.36    | 9019       | 2.74  | 434      | 1.04  | 0.36    |            |      |          |     |         |
| 8380X      | 3.04  | 464      | 1.25 | 0.40    | 9033       | 2.54  | 414      | 1.09  | 0.43    |            |      |          |     |         |
| 8381X      | 2.15  | 375      | 0.88 | 0.40    | 9040       | 3.94  | 554      | 1.77  | 0.45    |            |      |          |     |         |
| 8385X      | 2.98  | 458      | 1.13 | 0.36    | 9047X      | 3.38  | 498      | 1.45  | 0.43    |            |      |          |     |         |
| 8392       | 2.86  | 446      | 1.23 | 0.43    | 9052       | 2.98  | 458      | 1.34  | 0.45    |            |      |          |     |         |
| 8393X      | 2.02  | 362      | 0.87 | 0.43    | 9058       | 2.09  | 369      | 0.99  | 0.49    |            |      |          |     |         |
| 8500       | 8.79  | 1039     | 3.33 | 0.36    | 9060       | 2.12  | 372      | 0.95  | 0.45    |            |      |          |     |         |
| 8601X      | 0.53  | 213      | 0.22 | 0.39    | 9061       | 2.13  | 373      | 1.01  | 0.49    |            |      |          |     |         |
| 8602X      | 1.44  | 304      | 0.59 | 0.40    | 9063       | 1.19  | 279      | 0.53  | 0.45    |            |      |          |     |         |
| 8603       | 0.14  | 174      | 0.06 | 0.43    | 9077F      | 3.75  | 535      | 1.51  | 0.40    |            |      |          |     |         |
| 8606       | 2.28  | 388      | 0.83 | 0.32    | 9082       | 1.95  | 355      | 0.93  | 0.49    |            |      |          |     |         |
| 8709F      | 7.91  | 951      | 2.55 | 0.23    | 9083       | 1.88  | 348      | 0.89  | 0.49    |            |      |          |     |         |
| 8719       | 4.93  | 653      | 1.55 | 0.28    | 9084       | 2.11  | 371      | 0.90  | 0.43    |            |      |          |     |         |
| 8720X      | 1.89  | 349      | 0.72 | 0.36    | 9088a      | a     | a        | a     | a       |            |      |          |     |         |
| 8721       | 0.27  | 187      | 0.10 | 0.36    | 9089       | 1.37  | 297      | 0.61  | 0.45    |            |      |          |     |         |
| 8723X      | 0.18  | 178      | 0.08 | 0.43    | 9093       | 2.02  | 362      | 0.90  | 0.45    |            |      |          |     |         |
| 8725       | 0.26  | 186      | 0.10 | 0.36    | 9101X      | 3.90  | 550      | 1.75  | 0.45    |            |      |          |     |         |
| 8726F      | 2.45  | 405      | 0.90 | 0.33    | 9102X      | 4.23  | 583      | 1.82  | 0.43    |            |      |          |     |         |
| 8728X      | 0.44  | 204      | 0.17 | 0.36    | 9154       | 1.91  | 351      | 0.82  | 0.43    |            |      |          |     |         |
| 8734M      | 0.51  | 211      | 0.19 | 0.36    | 9156       | 3.61  | 521      | 1.49  | 0.40    |            |      |          |     |         |
| 8737M      | 0.46  | 206      | 0.18 | 0.36    | 9170       | 11.30 | 1200     | 3.56  | 0.28    |            |      |          |     |         |
| 8738M      | 0.87  | 247      | 0.32 | 0.36    | 9178       | 7.77  | 937      | 3.66  | 0.49    |            |      |          |     |         |
| 8742       | 0.38  | 198      | 0.14 | 0.36    | 9179       | 9.42  | 1102     | 4.22  | 0.45    |            |      |          |     |         |
| 8745       | 5.57  | 717      | 2.29 | 0.39    | 9180X      | 3.98  | 558      | 1.51  | 0.36    |            |      |          |     |         |
| 8748       | 0.68  | 228      | 0.28 | 0.39    | 9182       | 2.50  | 410      | 1.07  | 0.43    |            |      |          |     |         |
| 8755       | 0.44  | 204      | 0.17 | 0.36    | 9186       | 34.65 | 1200     | 12.50 | 0.31    |            |      |          |     |         |
| 8799       | 0.70  | 230      | 0.30 | 0.43    | 9220       | 7.42  | 902      | 3.04  | 0.39    |            |      |          |     |         |
| 8800       | 1.74  | 334      | 0.83 | 0.49    | 9402       | 8.25  | 985      | 3.14  | 0.36    |            |      |          |     |         |
| 8803       | 0.08  | 168      | 0.03 | 0.36    | 9403       | 7.61  | 921      | 2.76  | 0.32    |            |      |          |     |         |
| 8805M      | 0.27  | 187      | 0.12 | 0.43    | 9410       | 2.46  | 406      | 1.06  | 0.43    |            |      |          |     |         |
| 8810       | 0.20  | 180      | 0.08 | 0.43    | 9501X      | 3.70  | 530      | 1.52  | 0.39    |            |      |          |     |         |
| 8814M      | 0.24  | 184      | 0.11 | 0.43    | 9505       | 4.48  | 608      | 1.84  | 0.40    |            |      |          |     |         |
| 8815M      | 0.46  | 206      | 0.18 | 0.43    | 9516       | 3.35  | 495      | 1.28  | 0.36    |            |      |          |     |         |
| 8820       | 0.15  | 175      | 0.06 | 0.39    | 9519X      | 5.06  | 666      | 1.92  | 0.36    |            |      |          |     |         |
| 8824       | 3.75  | 535      | 1.69 | 0.45    | 9521       | 5.06  | 666      | 1.92  | 0.36    |            |      |          |     |         |
| 8825       | 2.38  | 398      | 1.13 | 0.49    | 9522       | 3.18  | 478      | 1.37  | 0.43    |            |      |          |     |         |
| 8826       | 2.95  | 455      | 1.27 | 0.43    | 9534       | 6.26  | 786      | 2.27  | 0.32    |            |      |          |     |         |
| 8829X      | 2.28  | 388      | 0.98 | 0.43    | 9554       | 11.64 | 1200     | 4.22  | 0.32    |            |      |          |     |         |
| 8831       | 1.92  | 352      | 0.82 | 0.43    | 9586       | 0.73  | 233      | 0.35  | 0.49    |            |      |          |     |         |
| 8832       | 0.38  | 198      | 0.16 | 0.43    | 9600       | 2.90  | 450      | 1.31  | 0.46    |            |      |          |     |         |
| 8833       | 1.18  | 278      | 0.51 | 0.43    | 9620       | 1.37  | 297      | 0.56  | 0.39    |            |      |          |     |         |
| 8835       | 2.16  | 376      | 0.93 | 0.43    |            |       |          |       |         |            |      |          |     |         |
| 8841X      | 1.75  | 335      | 0.72 | 0.39    |            |       |          |       |         |            |      |          |     |         |
| 8842       | 2.64  | 424      | 1.14 | 0.43    |            |       |          |       |         |            |      |          |     |         |
| 8855       | 0.18  | 178      | 0.08 | 0.43    |            |       |          |       |         |            |      |          |     |         |
| 8856       | 0.31  | 191      | 0.14 | 0.43    |            |       |          |       |         |            |      |          |     |         |
| 8864       | 1.62  | 322      | 0.70 | 0.43    |            |       |          |       |         |            |      |          |     |         |
| 8868X      | 0.45  | 205      | 0.20 | 0.45    |            |       |          |       |         |            |      |          |     |         |
| 8869       | 1.51  | 311      | 0.68 | 0.45    |            |       |          |       |         |            |      |          |     |         |
| 8871       | 0.14  | 174      | 0.06 | 0.45    |            |       |          |       |         |            |      |          |     |         |

\* Refer to the Footnotes Page for additional information on this class code.

Effective January 1, 2019

FOOTNOTES

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See Rule 3-A-7 of Manual supplement - Treatment of Disease Coverage.

| Disease  |         |        | Disease  |         |        | Disease  |         |        |
|----------|---------|--------|----------|---------|--------|----------|---------|--------|
| Code No. | Loading | Symbol | Code No. | Loading | Symbol | Code No. | Loading | Symbol |
| 0059D    | 0.10    | S      | 1624D    | 0.01    | S      | 3085D    | 0.02    | S      |
| 0065D    | 0.03    | S      | 1710D    | 0.02    | S      | 4024D    | 0.01    | S      |
| 0066D    | 0.03    | S      | 1741DX   | 0.10    | S      | 5508D    | 0.01    | S      |
| 0067D    | 0.03    | S      | 1803D*   | 0.11    | S      | 6251D    | 0.01    | S      |
| 1164D    | 0.01    | S      | 3081D    | 0.02    | S      | 6252D    | 0.01    | S      |
| 1165D    | 0.01    | S      | 3082D    | 0.02    | S      |          |         |        |

S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rates include a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

| Class Code | Non-Ratable Element Code |
|------------|--------------------------|
| 4771       | 0771                     |
| 7405       | 7445                     |
| 7431       | 7453                     |

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

**\* Class Codes with Specific Footnotes**

- 1803 See Florida Special Rules for Treatment of Disease Coverage.
- 2702 An upset payroll of \$10.00 per cord has been established for use only when payroll records are not available and shall be used for premium computation purposes in accordance with the classification footnote.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.284 and elr x 2.273.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

Effective January 1, 2019

MISCELLANEOUS VALUES

|  |          |
|--|----------|
| <b>Average Weekly Wage</b> applicable only in connection with Rule 2-B-2 of the <i>Basic Manual</i> .....  | \$30     |
| <b>Basis of premium</b> applicable in accordance with <i>Basic Manual</i> footnote instructions for Code 7370 -- "Taxicab Co.":  |          |
| Employee operated vehicle.....   | \$71,500 |
| Leased or rented vehicle.....  | \$47,700 |
| <b>Expense Constant</b> applicable in accordance with <i>Basic Manual</i> Rule 3-A-11.....   | \$160    |
| <b>Maximum Weekly Payroll</b> applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 -- "Executive Officers" and the <i>Basic Manual</i> footnote instructions for Code 9178 -- "Athletic Sports or Park: Noncontact Sports" and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... | \$2,800  |
| <b>Minimum Weekly Payroll</b> applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 --  |          |
| Executive Officers in the construction industry.....   | \$450    |
| All other executive officers.....  | \$900    |
| <b>Premium Determination for Partners and Sole Proprietors</b> in accordance with <i>Basic Manual</i> Rule 2-E-3 (Annual Payroll).....   | \$47,700 |

**Note:** If the actual remuneration received by the partner or sole proprietor as evidenced by IRS Schedule C forms is less than the amount shown above, the actual amount may be used.

**Premium Discount Percentages** - (See *Basic Manual* Rule 3-A-19-a.) The following premium discounts are applicable to Standard Premiums:

|       |           | Table A | Table B |
|-------|-----------|---------|---------|
| First | \$10,000  | -       | -       |
| Next  | 190,000   | 9.1%    | 5.1%    |
| Next  | 1,550,000 | 11.3%   | 6.5%    |
| Over  | 1,750,000 | 12.3%   | 7.5%    |

**Premium Reduction Percentages** - The following percentages are applicable by deductible and/or coinsurance amount and hazard group for total losses on a per claim basis. They do include a safety factor.

| Coinsurance Amount | Coinsurance Program<br>Premium Reduction Percentages |      |      |      |      |      |      |
|--------------------|--|------|------|------|------|------|------|
|                    | HAZARD GROUP   |      |      |      |      |      |      |
|                    | A  | B    | C    | D    | E    | F    | G    |
| \$5,000            | 3.3%   | 2.7% | 2.5% | 1.9% | 1.5% | 1.2% | 1.0% |
| \$10,000           | 4.7%   | 3.9% | 3.6% | 2.9% | 2.3% | 1.9% | 1.6% |
| \$15,000           | 5.7%   | 4.7% | 4.4% | 3.6% | 3.0% | 2.5% | 2.1% |
| \$20,000           | 6.5%   | 5.5% | 5.1% | 4.3% | 3.6% | 3.0% | 2.5% |
| \$21,000           | 6.6%   | 5.6% | 5.2% | 4.4% | 3.7% | 3.1% | 2.6% |

| Deductible Amount | Deductible Program<br>Premium Reduction Percentages |      |      |      |      |      |      |
|-------------------|---|------|------|------|------|------|------|
|                   | HAZARD GROUP  |      |      |      |      |      |      |
|                   | A   | B    | C    | D    | E    | F    | G    |
| \$500             | 3.5%  | 2.8% | 2.6% | 1.9% | 1.4% | 1.0% | 0.8% |
| \$1,000           | 6.1%  | 4.8% | 4.5% | 3.3% | 2.5% | 1.9% | 1.4% |
| \$1,500           | 8.0%  | 6.4% | 6.0% | 4.4% | 3.3% | 2.6% | 2.0% |
| \$2,000           | 9.7%  | 7.8% | 7.2% | 5.4% | 4.1% | 3.2% | 2.5% |
| \$2,500           | 11.1%   | 8.9% | 8.3% | 6.2% | 4.8% | 3.8% | 3.0% |

Effective January 1, 2019

MISCELLANEOUS VALUES(cont.)

| Deductible Amount | Deductible with Coinsurance Program<br>Premium Reduction Percentages |       |       |      |      |      |      |
|-------------------|--|-------|-------|------|------|------|------|
|                   | HAZARD GROUP   |       |       |      |      |      |      |
|                   | A  | B     | C     | D    | E    | F    | G    |
| \$500             | 9.5%   | 7.9%  | 7.3%  | 5.9% | 4.8% | 4.0% | 3.2% |
| \$1,000           | 11.5%  | 9.5%  | 8.8%  | 7.0% | 5.6% | 4.6% | 3.7% |
| \$1,500           | 13.1%  | 10.7% | 10.0% | 7.9% | 6.3% | 5.2% | 4.2% |
| \$2,000           | 14.4%  | 11.8% | 11.0% | 8.7% | 6.9% | 5.7% | 4.6% |
| \$2,500           | 15.5%  | 12.7% | 11.8% | 9.3% | 7.5% | 6.1% | 4.9% |

| Deductible Amount | Intermediate Deductible Program+<br>Premium Reduction Percentages |       |       |       |       |       |       |
|-------------------|---|-------|-------|-------|-------|-------|-------|
|                   | HAZARD GROUP  |       |       |       |       |       |       |
|                   | A   | B     | C     | D     | E     | F     | G     |
| \$5,000           | 16.4%   | 13.3% | 12.3% | 9.5%  | 7.6%  | 6.1%  | 4.9%  |
| \$10,000          | 23.4%   | 19.3% | 17.9% | 14.4% | 11.7% | 9.7%  | 7.8%  |
| \$15,000          | 28.5%   | 23.7% | 22.0% | 18.1% | 15.0% | 12.7% | 10.3% |
| \$20,000          | 32.5%   | 27.4% | 25.4% | 21.3% | 17.8% | 15.2% | 12.4% |
| \$25,000          | 35.8%   | 30.4% | 28.3% | 24.0% | 20.2% | 17.5% | 14.3% |
| \$50,000          | 46.4%   | 40.8% | 38.1% | 33.8% | 29.2% | 26.0% | 21.5% |
| \$75,000          | 52.2%   | 46.8% | 44.0% | 39.8% | 35.0% | 31.8% | 26.6% |

+ Identifies a premium reduction percentage provided on an advisory basis. An insurer may deviate from such percentage reductions by filing with and obtaining approval from the Office of Insurance Regulation.

**Terrorism (Voluntary Rates)** ..... 0.01

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with Rule 3-A-4 -- U.S. Longshore and Harbor Workers' Compensation Act of the **Basic Manual** ..... 93%

(Multiply a Non-F classification rate by a factor of 1.93 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.83) and the adjustment for differences in loss-based expenses (1.054).)

**Experience Rating Eligibility**

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state and by effective date.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Proposed Values for Inclusion in the Experience Rating Plan Manual

The following pages include proposed values for the Experience Rating Plan Manual, such as:

- Table of Weighting Values
- Table of Ballast Values



Effective January 1, 2019  
**TABLE OF WEIGHTING VALUES**  
**APPLICABLE TO ALL POLICIES**  
*Experience Rating Program - ERA*

| Expected Losses |    |           | Weighting Values | Expected Losses |          |             | Weighting Values |
|-----------------|----|-----------|------------------|-----------------|----------|-------------|------------------|
| 0               | -- | 2,010     | 0.04             | 1,133,655       | --       | 1,196,186   | 0.44             |
| 2,011           | -- | 8,126     | 0.05             | 1,196,187       | --       | 1,262,338   | 0.45             |
| 8,127           | -- | 14,374    | 0.06             | 1,262,339       | --       | 1,332,436   | 0.46             |
| 14,375          | -- | 20,756    | 0.07             | 1,332,437       | --       | 1,406,842   | 0.47             |
| 20,757          | -- | 27,278    | 0.08             | 1,406,843       | --       | 1,485,969   | 0.48             |
| 27,279          | -- | 45,625    | 0.09             | 1,485,970       | --       | 1,570,280   | 0.49             |
| 45,626          | -- | 67,915    | 0.10             | 1,570,281       | --       | 1,660,303   | 0.50             |
| 67,916          | -- | 87,742    | 0.11             | 1,660,304       | --       | 1,756,640   | 0.51             |
| 87,743          | -- | 107,047   | 0.12             | 1,756,641       | --       | 1,859,979   | 0.52             |
| 107,048         | -- | 126,354   | 0.13             | 1,859,980       | --       | 1,971,115   | 0.53             |
| 126,355         | -- | 145,899   | 0.14             | 1,971,116       | --       | 2,090,963   | 0.54             |
| 145,900         | -- | 165,814   | 0.15             | 2,090,964       | --       | 2,220,591   | 0.55             |
| 165,815         | -- | 186,190   | 0.16             | 2,220,592       | --       | 2,361,248   | 0.56             |
| 186,191         | -- | 207,093   | 0.17             | 2,361,249       | --       | 2,514,404   | 0.57             |
| 207,094         | -- | 228,580   | 0.18             | 2,514,405       | --       | 2,681,804   | 0.58             |
| 228,581         | -- | 250,702   | 0.19             | 2,681,805       | --       | 2,865,533   | 0.59             |
| 250,703         | -- | 273,507   | 0.20             | 2,865,534       | --       | 3,068,102   | 0.60             |
| 273,508         | -- | 297,041   | 0.21             | 3,068,103       | --       | 3,292,568   | 0.61             |
| 297,042         | -- | 321,353   | 0.22             | 3,292,569       | --       | 3,542,684   | 0.62             |
| 321,354         | -- | 346,490   | 0.23             | 3,542,685       | --       | 3,823,113   | 0.63             |
| 346,491         | -- | 372,502   | 0.24             | 3,823,114       | --       | 4,139,724   | 0.64             |
| 372,503         | -- | 399,443   | 0.25             | 4,139,725       | --       | 4,500,001   | 0.65             |
| 399,444         | -- | 427,368   | 0.26             | 4,500,002       | --       | 4,913,650   | 0.66             |
| 427,369         | -- | 456,337   | 0.27             | 4,913,651       | --       | 5,393,479   | 0.67             |
| 456,338         | -- | 486,413   | 0.28             | 5,393,480       | --       | 5,956,753   | 0.68             |
| 486,414         | -- | 517,665   | 0.29             | 5,956,754       | --       | 6,627,313   | 0.69             |
| 517,666         | -- | 550,165   | 0.30             | 6,627,314       | --       | 7,439,040   | 0.70             |
| 550,166         | -- | 583,992   | 0.31             | 7,439,041       | --       | 8,441,757   | 0.71             |
| 583,993         | -- | 619,232   | 0.32             | 8,441,758       | --       | 9,711,861   | 0.72             |
| 619,233         | -- | 655,977   | 0.33             | 9,711,862       | --       | 11,372,760  | 0.73             |
| 655,978         | -- | 694,328   | 0.34             | 11,372,761      | --       | 13,637,618  | 0.74             |
| 694,329         | -- | 734,393   | 0.35             | 13,637,619      | --       | 16,909,072  | 0.75             |
| 734,394         | -- | 776,292   | 0.36             | 16,909,073      | --       | 22,049,920  | 0.76             |
| 776,293         | -- | 820,154   | 0.37             | 22,049,921      | --       | 31,303,436  | 0.77             |
| 820,155         | -- | 866,124   | 0.38             | 31,303,437      | --       | 52,894,954  | 0.78             |
| 866,125         | -- | 914,357   | 0.39             | 52,894,955      | --       | 160,852,494 | 0.79             |
| 914,358         | -- | 965,025   | 0.40             | 160,852,495     | AND OVER | 0.80        |                  |
| 965,026         | -- | 1,018,320 | 0.41             |                 |          |             |                  |
| 1,018,321       | -- | 1,074,452 | 0.42             |                 |          |             |                  |
| 1,074,453       | -- | 1,133,654 | 0.43             |                 |          |             |                  |

|  |             |
|--|-------------|
| (a) G  | 9.60        |
| (b) State Per Claim Accident Limitation  | \$240,000   |
| (c) State Multiple Claim Accident Limitation   | \$480,000   |
| (d) USL&HW Per Claim Accident Limitation   | \$845,500   |
| (e) USL&HW Multiple Claim Accident Limitation  | \$1,691,000 |
| (f) Employers Liability Accident Limitation  | \$55,000    |
| (g) Primary/Excess Loss Split Point  | \$17,000    |
| (h) USL&HW Act -- Expected Loss Factor -- Non-F Classes  | 1.92        |
| <i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.92.)</i> |             |

Effective January 1, 2019  
**TABLE OF BALLAST VALUES**  
**APPLICABLE TO ALL POLICIES**  
*Experience Rating Plan - ERA*

| Expected Losses        | Ballast Values | Expected Losses        | Ballast Values | Expected Losses        | Ballast Values |
|------------------------|----------------|------------------------|----------------|------------------------|----------------|
| 0 -- 51,636            | 24,000         | 1,656,970 -- 1,704,942 | 192,000        | 3,336,483 -- 3,384,475 | 360,000        |
| 51,637 -- 88,871       | 28,800         | 1,704,943 -- 1,752,916 | 196,800        | 3,384,476 -- 3,432,468 | 364,800        |
| 88,872 -- 131,655      | 33,600         | 1,752,917 -- 1,800,892 | 201,600        | 3,432,469 -- 3,480,462 | 369,600        |
| 131,656 -- 176,788     | 38,400         | 1,800,893 -- 1,848,869 | 206,400        | 3,480,463 -- 3,528,456 | 374,400        |
| 176,789 -- 223,020     | 43,200         | 1,848,870 -- 1,896,847 | 211,200        | 3,528,457 -- 3,576,450 | 379,200        |
| 223,021 -- 269,831     | 48,000         | 1,896,848 -- 1,944,826 | 216,000        | 3,576,451 -- 3,624,444 | 384,000        |
| 269,832 -- 316,982     | 52,800         | 1,944,827 -- 1,992,806 | 220,800        | 3,624,445 -- 3,672,438 | 388,800        |
| 316,983 -- 364,346     | 57,600         | 1,992,807 -- 2,040,787 | 225,600        | 3,672,439 -- 3,720,432 | 393,600        |
| 364,347 -- 411,853     | 62,400         | 2,040,788 -- 2,088,769 | 230,400        | 3,720,433 -- 3,768,427 | 398,400        |
| 411,854 -- 459,459     | 67,200         | 2,088,770 -- 2,136,752 | 235,200        | 3,768,428 -- 3,816,421 | 403,200        |
| 459,460 -- 507,138     | 72,000         | 2,136,753 -- 2,184,735 | 240,000        | 3,816,422 -- 3,864,416 | 408,000        |
| 507,139 -- 554,871     | 76,800         | 2,184,736 -- 2,232,720 | 244,800        | 3,864,417 -- 3,912,411 | 412,800        |
| 554,872 -- 602,646     | 81,600         | 2,232,721 -- 2,280,705 | 249,600        | 3,912,412 -- 3,960,406 | 417,600        |
| 602,647 -- 650,454     | 86,400         | 2,280,706 -- 2,328,690 | 254,400        | 3,960,407 -- 4,008,401 | 422,400        |
| 650,455 -- 698,287     | 91,200         | 2,328,691 -- 2,376,676 | 259,200        | 4,008,402 -- 4,056,396 | 427,200        |
| 698,288 -- 746,142     | 96,000         | 2,376,677 -- 2,424,663 | 264,000        | 4,056,397 -- 4,104,392 | 432,000        |
| 746,143 -- 794,014     | 100,800        | 2,424,664 -- 2,472,650 | 268,800        | 4,104,393 -- 4,152,387 | 436,800        |
| 794,015 -- 841,900     | 105,600        | 2,472,651 -- 2,520,638 | 273,600        | 4,152,388 -- 4,200,383 | 441,600        |
| 841,901 -- 889,798     | 110,400        | 2,520,639 -- 2,568,626 | 278,400        | 4,200,384 -- 4,248,379 | 446,400        |
| 889,799 -- 937,707     | 115,200        | 2,568,627 -- 2,616,614 | 283,200        | 4,248,380 -- 4,296,374 | 451,200        |
| 937,708 -- 985,625     | 120,000        | 2,616,615 -- 2,664,603 | 288,000        | 4,296,375 -- 4,344,370 | 456,000        |
| 985,626 -- 1,033,550   | 124,800        | 2,664,604 -- 2,712,593 | 292,800        | 4,344,371 -- 4,392,366 | 460,800        |
| 1,033,551 -- 1,081,482 | 129,600        | 2,712,594 -- 2,760,582 | 297,600        | 4,392,367 -- 4,440,362 | 465,600        |
| 1,081,483 -- 1,129,419 | 134,400        | 2,760,583 -- 2,808,572 | 302,400        | 4,440,363 -- 4,488,358 | 470,400        |
| 1,129,420 -- 1,177,362 | 139,200        | 2,808,573 -- 2,856,563 | 307,200        | 4,488,359 -- 4,536,355 | 475,200        |
| 1,177,363 -- 1,225,309 | 144,000        | 2,856,564 -- 2,904,553 | 312,000        | 4,536,356 -- 4,584,000 | 480,000        |
| 1,225,310 -- 1,273,260 | 148,800        | 2,904,554 -- 2,952,545 | 316,800        |                        |                |
| 1,273,261 -- 1,321,214 | 153,600        | 2,952,546 -- 3,000,536 | 321,600        |                        |                |
| 1,321,215 -- 1,369,172 | 158,400        | 3,000,537 -- 3,048,527 | 326,400        |                        |                |
| 1,369,173 -- 1,417,132 | 163,200        | 3,048,528 -- 3,096,519 | 331,200        |                        |                |
| 1,417,133 -- 1,465,095 | 168,000        | 3,096,520 -- 3,144,511 | 336,000        |                        |                |
| 1,465,096 -- 1,513,061 | 172,800        | 3,144,512 -- 3,192,504 | 340,800        |                        |                |
| 1,513,062 -- 1,561,028 | 177,600        | 3,192,505 -- 3,240,496 | 345,600        |                        |                |
| 1,561,029 -- 1,608,998 | 182,400        | 3,240,497 -- 3,288,489 | 350,400        |                        |                |
| 1,608,999 -- 1,656,969 | 187,200        | 3,288,490 -- 3,336,482 | 355,200        |                        |                |

For Expected Losses greater than \$4,584,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(9.60) / (\text{Expected Losses} + (700)(9.60))$$

G = 9.60



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Proposed Values for Inclusion in the Retrospective Rating Plan Manual

The following pages include values for inclusion in the Retrospective Rating Plan Manual, such as:

- Excess loss factors
- Excess loss and allocated expense factors
- Hazard group average cost per case
- Hazard group average cost per case including ALAE
- Retrospective development factors
- Tax multipliers

Effective January 1, 2019

1. **Average Cost per Case**

| A     | B      | C      | D      | E      | F      | G      |
|-------|--------|--------|--------|--------|--------|--------|
| 9,021 | 11,306 | 12,402 | 16,876 | 23,902 | 33,059 | 43,760 |

**Average Cost per Case including ALAE**

| A      | B      | C      | D      | E      | F      | G      |
|--------|--------|--------|--------|--------|--------|--------|
| 10,330 | 12,918 | 14,147 | 19,220 | 27,154 | 37,532 | 49,455 |

2. **Tax Multipliers**

- a. State (non-F Classes) 1.025
- b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage 1.059

3. **Expected Loss Ratio**

Countrywide: 0.600

Florida: 0.616\*

**Expected Loss and Allocated Expense Ratio**

Countrywide: 0.679

Florida: 0.698\*

4. **Table of Expense Ratios**

|                      |                      |
|----------------------|----------------------|
| Type A: 2018-02      |                      |
| Type B: 2018-02      |                      |
| Type FL - A: 2018-02 | Type FL - B: 2018-02 |

\* The FL-specific Expected Loss Ratio (ELR) and Expected Loss and Allocated Expense Ratio (ELAER) are provided for optional use. If these options are chosen, the FL-specific expense ratio tables should also be used. If the countrywide ELR or ELAER are used, then the standard Type A and Type B tables should be used.

5.

**Excess Loss Factors**

(Applicable to New and Renewal Policies)

**Per Accident Limitation**

|              | Hazard Groups |       |       |       |       |       |       |
|--------------|---------------|-------|-------|-------|-------|-------|-------|
|              | A             | B     | C     | D     | E     | F     | G     |
| \$10,000     | 0.421         | 0.456 | 0.467 | 0.496 | 0.518 | 0.535 | 0.550 |
| \$15,000     | 0.379         | 0.418 | 0.432 | 0.465 | 0.491 | 0.510 | 0.530 |
| \$20,000     | 0.346         | 0.388 | 0.404 | 0.439 | 0.468 | 0.489 | 0.512 |
| \$25,000     | 0.318         | 0.363 | 0.380 | 0.416 | 0.447 | 0.470 | 0.497 |
| \$30,000     | 0.295         | 0.341 | 0.360 | 0.396 | 0.429 | 0.453 | 0.482 |
| \$35,000     | 0.276         | 0.322 | 0.342 | 0.378 | 0.413 | 0.438 | 0.469 |
| \$40,000     | 0.259         | 0.305 | 0.326 | 0.362 | 0.398 | 0.424 | 0.457 |
| \$50,000     | 0.230         | 0.277 | 0.299 | 0.335 | 0.372 | 0.399 | 0.436 |
| \$75,000     | 0.183         | 0.227 | 0.250 | 0.285 | 0.324 | 0.351 | 0.394 |
| \$100,000    | 0.152         | 0.195 | 0.218 | 0.250 | 0.290 | 0.316 | 0.363 |
| \$125,000    | 0.131         | 0.172 | 0.195 | 0.225 | 0.265 | 0.290 | 0.339 |
| \$150,000    | 0.116         | 0.154 | 0.177 | 0.206 | 0.245 | 0.269 | 0.319 |
| \$175,000    | 0.104         | 0.141 | 0.164 | 0.190 | 0.229 | 0.252 | 0.303 |
| \$200,000    | 0.095         | 0.130 | 0.153 | 0.178 | 0.216 | 0.238 | 0.290 |
| \$225,000    | 0.087         | 0.121 | 0.143 | 0.167 | 0.205 | 0.226 | 0.278 |
| \$250,000    | 0.080         | 0.113 | 0.135 | 0.159 | 0.195 | 0.215 | 0.268 |
| \$275,000    | 0.075         | 0.107 | 0.129 | 0.151 | 0.187 | 0.206 | 0.259 |
| \$300,000    | 0.070         | 0.101 | 0.123 | 0.144 | 0.180 | 0.199 | 0.251 |
| \$325,000    | 0.066         | 0.096 | 0.118 | 0.138 | 0.173 | 0.192 | 0.244 |
| \$350,000    | 0.062         | 0.092 | 0.113 | 0.133 | 0.168 | 0.185 | 0.238 |
| \$375,000    | 0.059         | 0.088 | 0.109 | 0.128 | 0.162 | 0.180 | 0.232 |
| \$400,000    | 0.056         | 0.085 | 0.105 | 0.124 | 0.158 | 0.174 | 0.227 |
| \$425,000    | 0.054         | 0.081 | 0.102 | 0.120 | 0.153 | 0.170 | 0.222 |
| \$450,000    | 0.051         | 0.078 | 0.098 | 0.116 | 0.149 | 0.165 | 0.218 |
| \$475,000    | 0.049         | 0.076 | 0.096 | 0.113 | 0.146 | 0.161 | 0.213 |
| \$500,000    | 0.047         | 0.073 | 0.093 | 0.110 | 0.142 | 0.157 | 0.210 |
| \$600,000    | 0.041         | 0.065 | 0.084 | 0.100 | 0.131 | 0.145 | 0.196 |
| \$700,000    | 0.036         | 0.059 | 0.077 | 0.091 | 0.121 | 0.135 | 0.185 |
| \$800,000    | 0.032         | 0.054 | 0.071 | 0.085 | 0.113 | 0.126 | 0.176 |
| \$900,000    | 0.029         | 0.050 | 0.066 | 0.079 | 0.107 | 0.119 | 0.168 |
| \$1,000,000  | 0.027         | 0.046 | 0.062 | 0.074 | 0.101 | 0.113 | 0.161 |
| \$2,000,000  | 0.014         | 0.027 | 0.037 | 0.046 | 0.067 | 0.077 | 0.116 |
| \$3,000,000  | 0.009         | 0.018 | 0.026 | 0.033 | 0.049 | 0.058 | 0.091 |
| \$4,000,000  | 0.006         | 0.013 | 0.019 | 0.025 | 0.038 | 0.046 | 0.073 |
| \$5,000,000  | 0.005         | 0.010 | 0.015 | 0.020 | 0.031 | 0.037 | 0.061 |
| \$6,000,000  | 0.004         | 0.008 | 0.012 | 0.016 | 0.025 | 0.031 | 0.051 |
| \$7,000,000  | 0.003         | 0.007 | 0.010 | 0.013 | 0.021 | 0.026 | 0.044 |
| \$8,000,000  | 0.002         | 0.005 | 0.008 | 0.011 | 0.018 | 0.022 | 0.038 |
| \$9,000,000  | 0.002         | 0.004 | 0.007 | 0.009 | 0.015 | 0.019 | 0.033 |
| \$10,000,000 | 0.002         | 0.004 | 0.006 | 0.008 | 0.013 | 0.017 | 0.029 |

Effective January 1, 2019

**Excess Loss and  
Allocated Expense Factors**  
(Applicable to New and Renewal Policies)

| Per Accident<br>Limitation | Hazard Groups |       |       |       |       |       |       |
|----------------------------|---------------|-------|-------|-------|-------|-------|-------|
|                            | A             | B     | C     | D     | E     | F     | G     |
| \$10,000                   | 0.495         | 0.531 | 0.543 | 0.574 | 0.597 | 0.614 | 0.630 |
| \$15,000                   | 0.449         | 0.491 | 0.506 | 0.541 | 0.568 | 0.588 | 0.609 |
| \$20,000                   | 0.412         | 0.458 | 0.475 | 0.512 | 0.543 | 0.566 | 0.590 |
| \$25,000                   | 0.382         | 0.430 | 0.449 | 0.488 | 0.521 | 0.546 | 0.573 |
| \$30,000                   | 0.356         | 0.406 | 0.426 | 0.466 | 0.501 | 0.528 | 0.558 |
| \$35,000                   | 0.334         | 0.385 | 0.406 | 0.446 | 0.484 | 0.511 | 0.544 |
| \$40,000                   | 0.315         | 0.366 | 0.388 | 0.429 | 0.467 | 0.496 | 0.531 |
| \$50,000                   | 0.283         | 0.335 | 0.358 | 0.398 | 0.439 | 0.468 | 0.507 |
| \$75,000                   | 0.228         | 0.278 | 0.302 | 0.341 | 0.384 | 0.415 | 0.460 |
| \$100,000                  | 0.192         | 0.240 | 0.265 | 0.302 | 0.346 | 0.376 | 0.425 |
| \$125,000                  | 0.167         | 0.213 | 0.238 | 0.273 | 0.316 | 0.345 | 0.398 |
| \$150,000                  | 0.149         | 0.192 | 0.218 | 0.250 | 0.293 | 0.321 | 0.375 |
| \$175,000                  | 0.134         | 0.176 | 0.201 | 0.232 | 0.275 | 0.301 | 0.357 |
| \$200,000                  | 0.123         | 0.163 | 0.188 | 0.217 | 0.259 | 0.285 | 0.341 |
| \$225,000                  | 0.113         | 0.152 | 0.177 | 0.205 | 0.246 | 0.271 | 0.328 |
| \$250,000                  | 0.105         | 0.143 | 0.167 | 0.194 | 0.235 | 0.259 | 0.316 |
| \$275,000                  | 0.098         | 0.135 | 0.159 | 0.185 | 0.225 | 0.248 | 0.306 |
| \$300,000                  | 0.092         | 0.128 | 0.152 | 0.177 | 0.217 | 0.239 | 0.297 |
| \$325,000                  | 0.087         | 0.122 | 0.146 | 0.170 | 0.209 | 0.230 | 0.288 |
| \$350,000                  | 0.083         | 0.116 | 0.140 | 0.163 | 0.202 | 0.223 | 0.281 |
| \$375,000                  | 0.078         | 0.112 | 0.135 | 0.158 | 0.196 | 0.216 | 0.274 |
| \$400,000                  | 0.075         | 0.107 | 0.130 | 0.152 | 0.190 | 0.210 | 0.268 |
| \$425,000                  | 0.071         | 0.103 | 0.126 | 0.147 | 0.185 | 0.204 | 0.262 |
| \$450,000                  | 0.068         | 0.100 | 0.122 | 0.143 | 0.180 | 0.199 | 0.257 |
| \$475,000                  | 0.066         | 0.096 | 0.118 | 0.139 | 0.176 | 0.194 | 0.252 |
| \$500,000                  | 0.063         | 0.093 | 0.115 | 0.135 | 0.172 | 0.190 | 0.247 |
| \$600,000                  | 0.055         | 0.083 | 0.104 | 0.122 | 0.157 | 0.174 | 0.231 |
| \$700,000                  | 0.048         | 0.075 | 0.095 | 0.112 | 0.146 | 0.162 | 0.218 |
| \$800,000                  | 0.043         | 0.068 | 0.087 | 0.104 | 0.137 | 0.152 | 0.207 |
| \$900,000                  | 0.039         | 0.063 | 0.081 | 0.097 | 0.129 | 0.143 | 0.198 |
| \$1,000,000                | 0.036         | 0.058 | 0.076 | 0.091 | 0.122 | 0.136 | 0.189 |
| \$2,000,000                | 0.019         | 0.034 | 0.046 | 0.057 | 0.081 | 0.092 | 0.137 |
| \$3,000,000                | 0.012         | 0.023 | 0.032 | 0.041 | 0.060 | 0.070 | 0.108 |
| \$4,000,000                | 0.009         | 0.017 | 0.024 | 0.031 | 0.047 | 0.056 | 0.088 |
| \$5,000,000                | 0.006         | 0.013 | 0.019 | 0.024 | 0.037 | 0.046 | 0.073 |
| \$6,000,000                | 0.005         | 0.010 | 0.015 | 0.020 | 0.031 | 0.038 | 0.062 |
| \$7,000,000                | 0.004         | 0.008 | 0.012 | 0.016 | 0.026 | 0.032 | 0.053 |
| \$8,000,000                | 0.003         | 0.007 | 0.010 | 0.014 | 0.022 | 0.028 | 0.046 |
| \$9,000,000                | 0.003         | 0.006 | 0.009 | 0.011 | 0.019 | 0.024 | 0.040 |
| \$10,000,000               | 0.002         | 0.005 | 0.007 | 0.010 | 0.016 | 0.021 | 0.035 |

6.

**Retrospective Development Factors**

| With Loss Limit |             |             | Without Loss Limit |             |             | 4th & Subsequent<br>Adjustment |
|-----------------|-------------|-------------|--------------------|-------------|-------------|--------------------------------|
| 1st<br>Adj.     | 2nd<br>Adj. | 3rd<br>Adj. | 1st<br>Adj.        | 2nd<br>Adj. | 3rd<br>Adj. |                                |
| 0.06            | 0.04        | 0.03        | 0.19               | 0.13        | 0.09        | 0.00                           |

7.

**Drug Free Workplace Premium Credit**

A 5% credit is available for employers with policy effective dates of January 1, 1992 or after who have complied with the provisions of the Department of Labor and Employment Security Rules.

## Table of Expense Ratios - Excluding Taxes and Including Profit and Contingencies

Type A: 2018-02

| WC Premium Range<br>From      To | Expense<br>Ratio | WC Premium Range<br>From      To | Expense<br>Ratio | WC Premium Range<br>From      To | Expense<br>Ratio |
|----------------------------------|------------------|----------------------------------|------------------|----------------------------------|------------------|
| 0 - 10,055                       | 0.362            | 21,928 - 22,469                  | 0.314            | 393,334 - 424,799                | 0.266            |
| 10,056 - 10,167                  | 0.361            | 22,470 - 23,037                  | 0.313            | 424,800 - 461,739                | 0.265            |
| 10,168 - 10,282                  | 0.360            | 23,038 - 23,636                  | 0.312            | 461,740 - 505,714                | 0.264            |
| 10,283 - 10,399                  | 0.359            | 23,637 - 24,266                  | 0.311            | 505,715 - 558,947                | 0.263            |
| 10,400 - 10,520                  | 0.358            | 24,267 - 24,931                  | 0.310            | 558,948 - 624,705                | 0.262            |
| 10,521 - 10,643                  | 0.358            | 24,932 - 25,633                  | 0.309            | 624,706 - 707,999                | 0.261            |
| 10,644 - 10,769                  | 0.357            | 25,634 - 26,376                  | 0.308            | 708,000 - 816,923                | 0.260            |
| 10,770 - 10,898                  | 0.356            | 26,377 - 27,164                  | 0.307            | 816,924 - 965,454                | 0.259            |
| 10,899 - 11,030                  | 0.355            | 27,165 - 27,999                  | 0.307            | 965,455 - 1,179,999              | 0.258            |
| 11,031 - 11,165                  | 0.354            | 28,000 - 28,888                  | 0.306            | 1,180,000 - 1,517,142            | 0.257            |
| 11,166 - 11,304                  | 0.353            | 28,889 - 29,836                  | 0.305            | 1,517,143 - 1,824,799            | 0.256            |
| 11,305 - 11,446                  | 0.352            | 29,837 - 30,847                  | 0.304            | 1,824,800 - 1,983,478            | 0.255            |
| 11,447 - 11,592                  | 0.351            | 30,848 - 31,929                  | 0.303            | 1,983,479 - 2,172,380            | 0.255            |
| 11,593 - 11,741                  | 0.350            | 31,930 - 33,090                  | 0.302            | 2,172,381 - 2,401,052            | 0.254            |
| 11,742 - 11,895                  | 0.349            | 33,091 - 34,339                  | 0.301            | 2,401,053 - 2,683,529            | 0.253            |
| 11,896 - 12,052                  | 0.348            | 34,340 - 35,686                  | 0.300            | 2,683,530 - 3,041,333            | 0.252            |
| 12,053 - 12,214                  | 0.347            | 35,687 - 37,142                  | 0.299            | 3,041,334 - 3,509,230            | 0.251            |
| 12,215 - 12,380                  | 0.346            | 37,143 - 38,723                  | 0.298            | 3,509,231 - 4,147,272            | 0.250            |
| 12,381 - 12,551                  | 0.345            | 38,724 - 40,444                  | 0.297            | 4,147,273 - 5,068,888            | 0.249            |
| 12,552 - 12,727                  | 0.344            | 40,445 - 42,325                  | 0.296            | 5,068,889 - 6,517,142            | 0.248            |
| 12,728 - 12,907                  | 0.343            | 42,326 - 44,390                  | 0.295            | 6,517,143 - 9,123,999            | 0.247            |
| 12,908 - 13,093                  | 0.342            | 44,391 - 46,666                  | 0.294            | 9,124,000 - 15,206,666           | 0.246            |
| 13,094 - 13,284                  | 0.341            | 46,667 - 49,189                  | 0.293            | 15,206,667 - 45,619,999          | 0.245            |
| 13,285 - 13,481                  | 0.340            | 49,190 - 51,999                  | 0.292            | 45,620,000 - And Above           | 0.244            |
| 13,482 - 13,684                  | 0.339            | 52,000 - 55,151                  | 0.291            |                                  |                  |
| 13,685 - 13,893                  | 0.338            | 55,152 - 58,709                  | 0.290            |                                  |                  |
| 13,894 - 14,108                  | 0.337            | 58,710 - 62,758                  | 0.289            |                                  |                  |
| 14,109 - 14,330                  | 0.336            | 62,759 - 67,407                  | 0.288            |                                  |                  |
| 14,331 - 14,559                  | 0.335            | 67,408 - 72,799                  | 0.287            |                                  |                  |
| 14,560 - 14,796                  | 0.334            | 72,800 - 79,130                  | 0.286            |                                  |                  |
| 14,797 - 15,041                  | 0.333            | 79,131 - 86,666                  | 0.285            |                                  |                  |
| 15,042 - 15,294                  | 0.332            | 86,667 - 95,789                  | 0.284            |                                  |                  |
| 15,295 - 15,555                  | 0.332            | 95,790 - 107,058                 | 0.283            |                                  |                  |
| 15,556 - 15,826                  | 0.331            | 107,059 - 121,333                | 0.282            |                                  |                  |
| 15,827 - 16,106                  | 0.330            | 121,334 - 139,999                | 0.281            |                                  |                  |
| 16,107 - 16,396                  | 0.329            | 140,000 - 165,454                | 0.281            |                                  |                  |
| 16,397 - 16,697                  | 0.328            | 165,455 - 200,377                | 0.280            |                                  |                  |
| 16,698 - 17,009                  | 0.327            | 200,378 - 208,235                | 0.279            |                                  |                  |
| 17,010 - 17,333                  | 0.326            | 208,236 - 216,734                | 0.278            |                                  |                  |
| 17,334 - 17,669                  | 0.325            | 216,735 - 225,957                | 0.277            |                                  |                  |
| 17,670 - 18,019                  | 0.324            | 225,958 - 235,999                | 0.276            |                                  |                  |
| 18,020 - 18,383                  | 0.323            | 236,000 - 246,976                | 0.275            |                                  |                  |
| 18,384 - 18,762                  | 0.322            | 246,977 - 259,024                | 0.274            |                                  |                  |
| 18,763 - 19,157                  | 0.321            | 259,025 - 272,307                | 0.273            |                                  |                  |
| 19,158 - 19,569                  | 0.320            | 272,308 - 287,027                | 0.272            |                                  |                  |
| 19,570 - 19,999                  | 0.319            | 287,028 - 303,428                | 0.271            |                                  |                  |
| 20,000 - 20,449                  | 0.318            | 303,429 - 321,818                | 0.270            | First - 10,000                   | 0.0%             |
| 20,450 - 20,919                  | 0.317            | 321,819 - 342,580                | 0.269            | Next - 190,000                   | 9.1%             |
| 20,920 - 21,411                  | 0.316            | 342,581 - 366,206                | 0.268            | Next - 1,550,000                 | 11.3%            |
| 21,412 - 21,927                  | 0.315            | 366,207 - 393,333                | 0.267            | Over - 1,750,000                 | 12.3%            |
|                                  |                  |                                  |                  | Expected Loss Ratio:             | 0.600            |
|                                  |                  |                                  |                  | Tax Multiplier:                  | 1.039            |

## Table of Expense Ratios - Excluding Taxes and Including Profit and Contingencies

Type B: 2018-02

| WC Premium Range<br>From | To       | Expense<br>Ratio | WC Premium Range<br>From | To        | Expense<br>Ratio | WC Premium Range<br>From | To           | Expense<br>Ratio |
|--------------------------|----------|------------------|--------------------------|-----------|------------------|--------------------------|--------------|------------------|
| 0                        | - 10,099 | 0.362            | 19,246                   | - 19,999  | 0.338            | 213,549                  | - 228,275    | 0.314            |
| 10,100                   | - 10,303 | 0.361            | 20,000                   | - 20,816  | 0.337            | 228,276                  | - 245,185    | 0.313            |
| 10,304                   | - 10,515 | 0.360            | 20,817                   | - 21,702  | 0.336            | 245,186                  | - 264,799    | 0.312            |
| 10,516                   | - 10,736 | 0.359            | 21,703                   | - 22,666  | 0.335            | 264,800                  | - 287,826    | 0.311            |
| 10,737                   | - 10,967 | 0.358            | 22,667                   | - 23,720  | 0.334            | 287,827                  | - 315,238    | 0.310            |
| 10,968                   | - 11,208 | 0.358            | 23,721                   | - 24,878  | 0.333            | 315,239                  | - 348,421    | 0.309            |
| 11,209                   | - 11,460 | 0.357            | 24,879                   | - 26,153  | 0.332            | 348,422                  | - 389,411    | 0.308            |
| 11,461                   | - 11,724 | 0.356            | 26,154                   | - 27,567  | 0.332            | 389,412                  | - 441,333    | 0.307            |
| 11,725                   | - 11,999 | 0.355            | 27,568                   | - 29,142  | 0.331            | 441,334                  | - 509,230    | 0.307            |
| 12,000                   | - 12,289 | 0.354            | 29,143                   | - 30,909  | 0.330            | 509,231                  | - 601,818    | 0.306            |
| 12,290                   | - 12,592 | 0.353            | 30,910                   | - 32,903  | 0.329            | 601,819                  | - 735,555    | 0.305            |
| 12,593                   | - 12,911 | 0.352            | 32,904                   | - 35,172  | 0.328            | 735,556                  | - 945,714    | 0.304            |
| 12,912                   | - 13,246 | 0.351            | 35,173                   | - 37,777  | 0.327            | 945,715                  | - 1,323,999  | 0.303            |
| 13,247                   | - 13,599 | 0.350            | 37,778                   | - 40,799  | 0.326            | 1,324,000                | - 1,809,565  | 0.302            |
| 13,600                   | - 13,972 | 0.349            | 40,800                   | - 44,347  | 0.325            | 1,809,566                | - 1,981,904  | 0.301            |
| 13,973                   | - 14,366 | 0.348            | 44,348                   | - 48,571  | 0.324            | 1,981,905                | - 2,190,526  | 0.300            |
| 14,367                   | - 14,782 | 0.347            | 48,572                   | - 53,684  | 0.323            | 2,190,527                | - 2,448,235  | 0.299            |
| 14,783                   | - 15,223 | 0.346            | 53,685                   | - 59,999  | 0.322            | 2,448,236                | - 2,774,666  | 0.298            |
| 15,224                   | - 15,692 | 0.345            | 60,000                   | - 67,999  | 0.321            | 2,774,667                | - 3,201,538  | 0.297            |
| 15,693                   | - 16,190 | 0.344            | 68,000                   | - 78,461  | 0.320            | 3,201,539                | - 3,783,636  | 0.296            |
| 16,191                   | - 16,721 | 0.343            | 78,462                   | - 92,727  | 0.319            | 3,783,637                | - 4,624,444  | 0.295            |
| 16,722                   | - 17,288 | 0.342            | 92,728                   | - 113,333 | 0.318            | 4,624,445                | - 5,945,714  | 0.294            |
| 17,289                   | - 17,894 | 0.341            | 113,334                  | - 145,714 | 0.317            | 5,945,715                | - 8,323,999  | 0.293            |
| 17,895                   | - 18,545 | 0.340            | 145,715                  | - 200,606 | 0.316            | 8,324,000                | - 13,873,333 | 0.292            |
| 18,546                   | - 19,245 | 0.339            | 200,607                  | - 213,548 | 0.315            | 13,873,334               | - 41,619,999 | 0.291            |
|                          |          |                  |                          |           |                  | 41,620,000               | - And Above  | 0.290            |
|                          |          |                  |                          |           |                  | First                    | - 10,000     | 0.0%             |
|                          |          |                  |                          |           |                  | Next                     | - 190,000    | 5.1%             |
|                          |          |                  |                          |           |                  | Next                     | - 1,550,000  | 6.5%             |
|                          |          |                  |                          |           |                  | Over                     | - 1,750,000  | 7.5%             |
|                          |          |                  |                          |           |                  | Expected Loss Ratio:     |              | 0.600            |
|                          |          |                  |                          |           |                  | Tax Multiplier:          |              | 1.039            |

**Table of Expense Ratios - Excluding Allocated Loss Adjustment  
Expense and Taxes and Including Profit and Contingencies**

Type A: 2018-02

| WC Premium Range |          | Expense Ratio | WC Premium Range |           | Expense Ratio | WC Premium Range              |              | Expense Ratio |
|------------------|----------|---------------|------------------|-----------|---------------|-------------------------------|--------------|---------------|
| From             | To       |               | From             | To        |               | From                          | To           |               |
| 0                | - 10,055 | 0.283         | 21,928           | - 22,469  | 0.235         | 393,334                       | - 424,799    | 0.187         |
| 10,056           | - 10,167 | 0.282         | 22,470           | - 23,037  | 0.234         | 424,800                       | - 461,739    | 0.186         |
| 10,168           | - 10,282 | 0.281         | 23,038           | - 23,636  | 0.233         | 461,740                       | - 505,714    | 0.185         |
| 10,283           | - 10,399 | 0.280         | 23,637           | - 24,266  | 0.232         | 505,715                       | - 558,947    | 0.184         |
| 10,400           | - 10,520 | 0.279         | 24,267           | - 24,931  | 0.231         | 558,948                       | - 624,705    | 0.183         |
| 10,521           | - 10,643 | 0.278         | 24,932           | - 25,633  | 0.230         | 624,706                       | - 707,999    | 0.182         |
| 10,644           | - 10,769 | 0.277         | 25,634           | - 26,376  | 0.229         | 708,000                       | - 816,923    | 0.181         |
| 10,770           | - 10,898 | 0.276         | 26,377           | - 27,164  | 0.228         | 816,924                       | - 965,454    | 0.180         |
| 10,899           | - 11,030 | 0.275         | 27,165           | - 27,999  | 0.227         | 965,455                       | - 1,179,999  | 0.179         |
| 11,031           | - 11,165 | 0.274         | 28,000           | - 28,888  | 0.226         | 1,180,000                     | - 1,517,142  | 0.178         |
| 11,166           | - 11,304 | 0.273         | 28,889           | - 29,836  | 0.225         | 1,517,143                     | - 1,824,799  | 0.177         |
| 11,305           | - 11,446 | 0.273         | 29,837           | - 30,847  | 0.224         | 1,824,800                     | - 1,983,478  | 0.176         |
| 11,447           | - 11,592 | 0.272         | 30,848           | - 31,929  | 0.223         | 1,983,479                     | - 2,172,380  | 0.175         |
| 11,593           | - 11,741 | 0.271         | 31,930           | - 33,090  | 0.222         | 2,172,381                     | - 2,401,052  | 0.174         |
| 11,742           | - 11,895 | 0.270         | 33,091           | - 34,339  | 0.222         | 2,401,053                     | - 2,683,529  | 0.173         |
| 11,896           | - 12,052 | 0.269         | 34,340           | - 35,686  | 0.221         | 2,683,530                     | - 3,041,333  | 0.172         |
| 12,053           | - 12,214 | 0.268         | 35,687           | - 37,142  | 0.220         | 3,041,334                     | - 3,509,230  | 0.171         |
| 12,215           | - 12,380 | 0.267         | 37,143           | - 38,723  | 0.219         | 3,509,231                     | - 4,147,272  | 0.171         |
| 12,381           | - 12,551 | 0.266         | 38,724           | - 40,444  | 0.218         | 4,147,273                     | - 5,068,888  | 0.170         |
| 12,552           | - 12,727 | 0.265         | 40,445           | - 42,325  | 0.217         | 5,068,889                     | - 6,517,142  | 0.169         |
| 12,728           | - 12,907 | 0.264         | 42,326           | - 44,390  | 0.216         | 6,517,143                     | - 9,123,999  | 0.168         |
| 12,908           | - 13,093 | 0.263         | 44,391           | - 46,666  | 0.215         | 9,124,000                     | - 15,206,666 | 0.167         |
| 13,094           | - 13,284 | 0.262         | 46,667           | - 49,189  | 0.214         | 15,206,667                    | - 45,619,999 | 0.166         |
| 13,285           | - 13,481 | 0.261         | 49,190           | - 51,999  | 0.213         | 45,620,000                    | - And Above  | 0.165         |
| 13,482           | - 13,684 | 0.260         | 52,000           | - 55,151  | 0.212         |                               |              |               |
| 13,685           | - 13,893 | 0.259         | 55,152           | - 58,709  | 0.211         |                               |              |               |
| 13,894           | - 14,108 | 0.258         | 58,710           | - 62,758  | 0.210         |                               |              |               |
| 14,109           | - 14,330 | 0.257         | 62,759           | - 67,407  | 0.209         |                               |              |               |
| 14,331           | - 14,559 | 0.256         | 67,408           | - 72,799  | 0.208         |                               |              |               |
| 14,560           | - 14,796 | 0.255         | 72,800           | - 79,130  | 0.207         |                               |              |               |
| 14,797           | - 15,041 | 0.254         | 79,131           | - 86,666  | 0.206         |                               |              |               |
| 15,042           | - 15,294 | 0.253         | 86,667           | - 95,789  | 0.205         |                               |              |               |
| 15,295           | - 15,555 | 0.252         | 95,790           | - 107,058 | 0.204         |                               |              |               |
| 15,556           | - 15,826 | 0.251         | 107,059          | - 121,333 | 0.203         |                               |              |               |
| 15,827           | - 16,106 | 0.250         | 121,334          | - 139,999 | 0.202         |                               |              |               |
| 16,107           | - 16,396 | 0.249         | 140,000          | - 165,454 | 0.201         |                               |              |               |
| 16,397           | - 16,697 | 0.248         | 165,455          | - 200,377 | 0.200         |                               |              |               |
| 16,698           | - 17,009 | 0.248         | 200,378          | - 208,235 | 0.199         |                               |              |               |
| 17,010           | - 17,333 | 0.247         | 208,236          | - 216,734 | 0.198         |                               |              |               |
| 17,334           | - 17,669 | 0.246         | 216,735          | - 225,957 | 0.197         |                               |              |               |
| 17,670           | - 18,019 | 0.245         | 225,958          | - 235,999 | 0.196         |                               |              |               |
| 18,020           | - 18,383 | 0.244         | 236,000          | - 246,976 | 0.196         |                               |              |               |
| 18,384           | - 18,762 | 0.243         | 246,977          | - 259,024 | 0.195         |                               |              |               |
| 18,763           | - 19,157 | 0.242         | 259,025          | - 272,307 | 0.194         |                               |              |               |
| 19,158           | - 19,569 | 0.241         | 272,308          | - 287,027 | 0.193         |                               |              |               |
| 19,570           | - 19,999 | 0.240         | 287,028          | - 303,428 | 0.192         |                               |              |               |
| 20,000           | - 20,449 | 0.239         | 303,429          | - 321,818 | 0.191         | First                         | - 10,000     | 0.0%          |
| 20,450           | - 20,919 | 0.238         | 321,819          | - 342,580 | 0.190         | Next                          | - 190,000    | 9.1%          |
| 20,920           | - 21,411 | 0.237         | 342,581          | - 366,206 | 0.189         | Next                          | - 1,550,000  | 11.3%         |
| 21,412           | - 21,927 | 0.236         | 366,207          | - 393,333 | 0.188         | Over                          | - 1,750,000  | 12.3%         |
|                  |          |               |                  |           |               | Expected Loss and ALAE Ratio: |              | 0.679         |
|                  |          |               |                  |           |               | Tax Multiplier:               |              | 1.039         |



## Table of Expense Ratios - Excluding Allocated Loss Adjustment Expense and Taxes and Including Profit and Contingencies

Type B: 2018-02

| WC Premium Range |        | Expense Ratio |
|------------------|--------|---------------|
| From             | To     |               |
| 0                | 10,099 | 0.283         |
| 10,100           | 10,303 | 0.282         |
| 10,304           | 10,515 | 0.281         |
| 10,516           | 10,736 | 0.280         |
| 10,737           | 10,967 | 0.279         |
| 10,968           | 11,208 | 0.278         |
| 11,209           | 11,460 | 0.277         |
| 11,461           | 11,724 | 0.276         |
| 11,725           | 11,999 | 0.275         |
| 12,000           | 12,289 | 0.274         |
| 12,290           | 12,592 | 0.273         |
| 12,593           | 12,911 | 0.273         |
| 12,912           | 13,246 | 0.272         |
| 13,247           | 13,599 | 0.271         |
| 13,600           | 13,972 | 0.270         |
| 13,973           | 14,366 | 0.269         |
| 14,367           | 14,782 | 0.268         |
| 14,783           | 15,223 | 0.267         |
| 15,224           | 15,692 | 0.266         |
| 15,693           | 16,190 | 0.265         |
| 16,191           | 16,721 | 0.264         |
| 16,722           | 17,288 | 0.263         |
| 17,289           | 17,894 | 0.262         |
| 17,895           | 18,545 | 0.261         |
| 18,546           | 19,245 | 0.260         |

| WC Premium Range |         | Expense Ratio |
|------------------|---------|---------------|
| From             | To      |               |
| 19,246           | 19,999  | 0.259         |
| 20,000           | 20,816  | 0.258         |
| 20,817           | 21,702  | 0.257         |
| 21,703           | 22,666  | 0.256         |
| 22,667           | 23,720  | 0.255         |
| 23,721           | 24,878  | 0.254         |
| 24,879           | 26,153  | 0.253         |
| 26,154           | 27,567  | 0.252         |
| 27,568           | 29,142  | 0.251         |
| 29,143           | 30,909  | 0.250         |
| 30,910           | 32,903  | 0.249         |
| 32,904           | 35,172  | 0.248         |
| 35,173           | 37,777  | 0.248         |
| 37,778           | 40,799  | 0.247         |
| 40,800           | 44,347  | 0.246         |
| 44,348           | 48,571  | 0.245         |
| 48,572           | 53,684  | 0.244         |
| 53,685           | 59,999  | 0.243         |
| 60,000           | 67,999  | 0.242         |
| 68,000           | 78,461  | 0.241         |
| 78,462           | 92,727  | 0.240         |
| 92,728           | 113,333 | 0.239         |
| 113,334          | 145,714 | 0.238         |
| 145,715          | 200,606 | 0.237         |
| 200,607          | 213,548 | 0.236         |

| WC Premium Range              |            | Expense Ratio |
|-------------------------------|------------|---------------|
| From                          | To         |               |
| 213,549                       | 228,275    | 0.235         |
| 228,276                       | 245,185    | 0.234         |
| 245,186                       | 264,799    | 0.233         |
| 264,800                       | 287,826    | 0.232         |
| 287,827                       | 315,238    | 0.231         |
| 315,239                       | 348,421    | 0.230         |
| 348,422                       | 389,411    | 0.229         |
| 389,412                       | 441,333    | 0.228         |
| 441,334                       | 509,230    | 0.227         |
| 509,231                       | 601,818    | 0.226         |
| 601,819                       | 735,555    | 0.225         |
| 735,556                       | 945,714    | 0.224         |
| 945,715                       | 1,323,999  | 0.223         |
| 1,324,000                     | 1,809,565  | 0.222         |
| 1,809,566                     | 1,981,904  | 0.222         |
| 1,981,905                     | 2,190,526  | 0.221         |
| 2,190,527                     | 2,448,235  | 0.220         |
| 2,448,236                     | 2,774,666  | 0.219         |
| 2,774,667                     | 3,201,538  | 0.218         |
| 3,201,539                     | 3,783,636  | 0.217         |
| 3,783,637                     | 4,624,444  | 0.216         |
| 4,624,445                     | 5,945,714  | 0.215         |
| 5,945,715                     | 8,323,999  | 0.214         |
| 8,324,000                     | 13,873,333 | 0.213         |
| 13,873,334                    | 41,619,999 | 0.212         |
| 41,620,000                    | And Above  | 0.211         |
| First                         | 10,000     | 0.0%          |
| Next                          | 190,000    | 5.1%          |
| Next                          | 1,550,000  | 6.5%          |
| Over                          | 1,750,000  | 7.5%          |
| Expected Loss and ALAE Ratio: |            | 0.679         |
| Tax Multiplier:               |            | 1.039         |



## Table of Expense Ratios - Excluding Taxes and Including Profit and Contingencies - Florida

Type FL - B: 2018-02

| WC Premium Range |        | Expense Ratio |
|------------------|--------|---------------|
| From             | To     |               |
| 0                | 10,099 | 0.360         |
| 10,100           | 10,303 | 0.359         |
| 10,304           | 10,515 | 0.358         |
| 10,516           | 10,736 | 0.357         |
| 10,737           | 10,967 | 0.356         |
| 10,968           | 11,208 | 0.355         |
| 11,209           | 11,460 | 0.354         |
| 11,461           | 11,724 | 0.353         |
| 11,725           | 11,999 | 0.352         |
| 12,000           | 12,289 | 0.351         |
| 12,290           | 12,592 | 0.350         |
| 12,593           | 12,911 | 0.349         |
| 12,912           | 13,246 | 0.348         |
| 13,247           | 13,599 | 0.347         |
| 13,600           | 13,972 | 0.346         |
| 13,973           | 14,366 | 0.345         |
| 14,367           | 14,782 | 0.344         |
| 14,783           | 15,223 | 0.343         |
| 15,224           | 15,692 | 0.342         |
| 15,693           | 16,190 | 0.341         |
| 16,191           | 16,721 | 0.340         |
| 16,722           | 17,288 | 0.339         |
| 17,289           | 17,894 | 0.338         |
| 17,895           | 18,545 | 0.337         |
| 18,546           | 19,245 | 0.336         |

| WC Premium Range |         | Expense Ratio |
|------------------|---------|---------------|
| From             | To      |               |
| 19,246           | 19,999  | 0.335         |
| 20,000           | 20,816  | 0.334         |
| 20,817           | 21,702  | 0.333         |
| 21,703           | 22,666  | 0.332         |
| 22,667           | 23,720  | 0.331         |
| 23,721           | 24,878  | 0.330         |
| 24,879           | 26,153  | 0.329         |
| 26,154           | 27,567  | 0.328         |
| 27,568           | 29,142  | 0.327         |
| 29,143           | 30,909  | 0.326         |
| 30,910           | 32,903  | 0.326         |
| 32,904           | 35,172  | 0.325         |
| 35,173           | 37,777  | 0.324         |
| 37,778           | 40,799  | 0.323         |
| 40,800           | 44,347  | 0.322         |
| 44,348           | 48,571  | 0.321         |
| 48,572           | 53,684  | 0.320         |
| 53,685           | 59,999  | 0.319         |
| 60,000           | 67,999  | 0.318         |
| 68,000           | 78,461  | 0.317         |
| 78,462           | 92,727  | 0.316         |
| 92,728           | 113,333 | 0.315         |
| 113,334          | 145,714 | 0.314         |
| 145,715          | 200,606 | 0.313         |
| 200,607          | 213,548 | 0.312         |

| WC Premium Range     |            | Expense Ratio |
|----------------------|------------|---------------|
| From                 | To         |               |
| 213,549              | 228,275    | 0.311         |
| 228,276              | 245,185    | 0.310         |
| 245,186              | 264,799    | 0.309         |
| 264,800              | 287,826    | 0.308         |
| 287,827              | 315,238    | 0.307         |
| 315,239              | 348,421    | 0.306         |
| 348,422              | 389,411    | 0.305         |
| 389,412              | 441,333    | 0.304         |
| 441,334              | 509,230    | 0.303         |
| 509,231              | 601,818    | 0.302         |
| 601,819              | 735,555    | 0.301         |
| 735,556              | 945,714    | 0.300         |
| 945,715              | 1,323,999  | 0.299         |
| 1,324,000            | 1,809,565  | 0.298         |
| 1,809,566            | 1,981,904  | 0.297         |
| 1,981,905            | 2,190,526  | 0.296         |
| 2,190,527            | 2,448,235  | 0.295         |
| 2,448,236            | 2,774,666  | 0.294         |
| 2,774,667            | 3,201,538  | 0.293         |
| 3,201,539            | 3,783,636  | 0.292         |
| 3,783,637            | 4,624,444  | 0.291         |
| 4,624,445            | 5,945,714  | 0.290         |
| 5,945,715            | 8,323,999  | 0.289         |
| 8,324,000            | 13,873,333 | 0.288         |
| 13,873,334           | 41,619,999 | 0.287         |
| 41,620,000           | And Above  | 0.286         |
| First                | 10,000     | 0.0%          |
| Next                 | 190,000    | 5.1%          |
| Next                 | 1,550,000  | 6.5%          |
| Over                 | 1,750,000  | 7.5%          |
| Expected Loss Ratio: |            | 0.616         |
| Tax Multiplier:      |            | 1.025         |

Table of Expense Ratios - Excluding Allocated Loss Adjustment Expense and Taxes and Including Profit and Contingencies - Florida

Type FL - A: 2018-02

| WC Premium Range From | To     | Expense Ratio | WC Premium Range From | To      | Expense Ratio | WC Premium Range From         | To         | Expense Ratio |
|-----------------------|--------|---------------|-----------------------|---------|---------------|-------------------------------|------------|---------------|
| 0                     | 10,055 | 0.277         | 21,928                | 22,469  | 0.228         | 393,334                       | 424,799    | 0.180         |
| 10,056                | 10,167 | 0.276         | 22,470                | 23,037  | 0.227         | 424,800                       | 461,739    | 0.179         |
| 10,168                | 10,282 | 0.275         | 23,038                | 23,636  | 0.226         | 461,740                       | 505,714    | 0.178         |
| 10,283                | 10,399 | 0.274         | 23,637                | 24,266  | 0.225         | 505,715                       | 558,947    | 0.177         |
| 10,400                | 10,520 | 0.273         | 24,267                | 24,931  | 0.224         | 558,948                       | 624,705    | 0.176         |
| 10,521                | 10,643 | 0.272         | 24,932                | 25,633  | 0.223         | 624,706                       | 707,999    | 0.175         |
| 10,644                | 10,769 | 0.271         | 25,634                | 26,376  | 0.222         | 708,000                       | 816,923    | 0.174         |
| 10,770                | 10,898 | 0.270         | 26,377                | 27,164  | 0.222         | 816,924                       | 965,454    | 0.173         |
| 10,899                | 11,030 | 0.269         | 27,165                | 27,999  | 0.221         | 965,455                       | 1,179,999  | 0.172         |
| 11,031                | 11,165 | 0.268         | 28,000                | 28,888  | 0.220         | 1,180,000                     | 1,517,142  | 0.171         |
| 11,166                | 11,304 | 0.267         | 28,889                | 29,836  | 0.219         | 1,517,143                     | 1,824,799  | 0.170         |
| 11,305                | 11,446 | 0.266         | 29,837                | 30,847  | 0.218         | 1,824,800                     | 1,983,478  | 0.169         |
| 11,447                | 11,592 | 0.265         | 30,848                | 31,929  | 0.217         | 1,983,479                     | 2,172,380  | 0.168         |
| 11,593                | 11,741 | 0.264         | 31,930                | 33,090  | 0.216         | 2,172,381                     | 2,401,052  | 0.167         |
| 11,742                | 11,895 | 0.263         | 33,091                | 34,339  | 0.215         | 2,401,053                     | 2,683,529  | 0.166         |
| 11,896                | 12,052 | 0.262         | 34,340                | 35,686  | 0.214         | 2,683,530                     | 3,041,333  | 0.165         |
| 12,053                | 12,214 | 0.262         | 35,687                | 37,142  | 0.213         | 3,041,334                     | 3,509,230  | 0.164         |
| 12,215                | 12,380 | 0.261         | 37,143                | 38,723  | 0.212         | 3,509,231                     | 4,147,272  | 0.163         |
| 12,381                | 12,551 | 0.260         | 38,724                | 40,444  | 0.211         | 4,147,273                     | 5,068,888  | 0.162         |
| 12,552                | 12,727 | 0.259         | 40,445                | 42,325  | 0.210         | 5,068,889                     | 6,517,142  | 0.161         |
| 12,728                | 12,907 | 0.258         | 42,326                | 44,390  | 0.209         | 6,517,143                     | 9,123,999  | 0.160         |
| 12,908                | 13,093 | 0.257         | 44,391                | 46,666  | 0.208         | 9,124,000                     | 15,206,666 | 0.159         |
| 13,094                | 13,284 | 0.256         | 46,667                | 49,189  | 0.207         | 15,206,667                    | 45,619,999 | 0.158         |
| 13,285                | 13,481 | 0.255         | 49,190                | 51,999  | 0.206         | 45,620,000                    | And Above  | 0.157         |
| 13,482                | 13,684 | 0.254         | 52,000                | 55,151  | 0.205         |                               |            |               |
| 13,685                | 13,893 | 0.253         | 55,152                | 58,709  | 0.204         |                               |            |               |
| 13,894                | 14,108 | 0.252         | 58,710                | 62,758  | 0.203         |                               |            |               |
| 14,109                | 14,330 | 0.251         | 62,759                | 67,407  | 0.202         |                               |            |               |
| 14,331                | 14,559 | 0.250         | 67,408                | 72,799  | 0.201         |                               |            |               |
| 14,560                | 14,796 | 0.249         | 72,800                | 79,130  | 0.200         |                               |            |               |
| 14,797                | 15,041 | 0.248         | 79,131                | 86,666  | 0.199         |                               |            |               |
| 15,042                | 15,294 | 0.247         | 86,667                | 95,789  | 0.198         |                               |            |               |
| 15,295                | 15,555 | 0.246         | 95,790                | 107,058 | 0.197         |                               |            |               |
| 15,556                | 15,826 | 0.245         | 107,059               | 121,333 | 0.196         |                               |            |               |
| 15,827                | 16,106 | 0.244         | 121,334               | 139,999 | 0.195         |                               |            |               |
| 16,107                | 16,396 | 0.243         | 140,000               | 165,454 | 0.194         |                               |            |               |
| 16,397                | 16,697 | 0.242         | 165,455               | 200,377 | 0.193         |                               |            |               |
| 16,698                | 17,009 | 0.241         | 200,378               | 208,235 | 0.192         |                               |            |               |
| 17,010                | 17,333 | 0.240         | 208,236               | 216,734 | 0.191         |                               |            |               |
| 17,334                | 17,669 | 0.239         | 216,735               | 225,957 | 0.190         |                               |            |               |
| 17,670                | 18,019 | 0.238         | 225,958               | 235,999 | 0.189         |                               |            |               |
| 18,020                | 18,383 | 0.237         | 236,000               | 246,976 | 0.188         |                               |            |               |
| 18,384                | 18,762 | 0.236         | 246,977               | 259,024 | 0.187         |                               |            |               |
| 18,763                | 19,157 | 0.235         | 259,025               | 272,307 | 0.186         |                               |            |               |
| 19,158                | 19,569 | 0.234         | 272,308               | 287,027 | 0.185         |                               |            |               |
| 19,570                | 19,999 | 0.233         | 287,028               | 303,428 | 0.184         |                               |            |               |
| 20,000                | 20,449 | 0.232         | 303,429               | 321,818 | 0.183         | First                         | 10,000     | 0.0%          |
| 20,450                | 20,919 | 0.231         | 321,819               | 342,580 | 0.182         | Next                          | 190,000    | 9.1%          |
| 20,920                | 21,411 | 0.230         | 342,581               | 366,206 | 0.182         | Next                          | 1,550,000  | 11.3%         |
| 21,412                | 21,927 | 0.229         | 366,207               | 393,333 | 0.181         | Over                          | 1,750,000  | 12.3%         |
|                       |        |               |                       |         |               | Expected Loss and ALAE Ratio: |            | 0.698         |
|                       |        |               |                       |         |               | Tax Multiplier:               |            | 1.025         |

Table of Expense Ratios - Excluding Allocated Loss Adjustment  
Expense and Taxes and Including Profit and Contingencies - Florida

Type FL - B: 2018-02

| WC Premium Range |        | Expense Ratio |
|------------------|--------|---------------|
| From             | To     |               |
| 0                | 10,099 | 0.277         |
| 10,100           | 10,303 | 0.276         |
| 10,304           | 10,515 | 0.275         |
| 10,516           | 10,736 | 0.274         |
| 10,737           | 10,967 | 0.273         |
| 10,968           | 11,208 | 0.272         |
| 11,209           | 11,460 | 0.271         |
| 11,461           | 11,724 | 0.270         |
| 11,725           | 11,999 | 0.269         |
| 12,000           | 12,289 | 0.268         |
| 12,290           | 12,592 | 0.267         |
| 12,593           | 12,911 | 0.266         |
| 12,912           | 13,246 | 0.265         |
| 13,247           | 13,599 | 0.264         |
| 13,600           | 13,972 | 0.263         |
| 13,973           | 14,366 | 0.262         |
| 14,367           | 14,782 | 0.262         |
| 14,783           | 15,223 | 0.261         |
| 15,224           | 15,692 | 0.260         |
| 15,693           | 16,190 | 0.259         |
| 16,191           | 16,721 | 0.258         |
| 16,722           | 17,288 | 0.257         |
| 17,289           | 17,894 | 0.256         |
| 17,895           | 18,545 | 0.255         |
| 18,546           | 19,245 | 0.254         |

| WC Premium Range |         | Expense Ratio |
|------------------|---------|---------------|
| From             | To      |               |
| 19,246           | 19,999  | 0.253         |
| 20,000           | 20,816  | 0.252         |
| 20,817           | 21,702  | 0.251         |
| 21,703           | 22,666  | 0.250         |
| 22,667           | 23,720  | 0.249         |
| 23,721           | 24,878  | 0.248         |
| 24,879           | 26,153  | 0.247         |
| 26,154           | 27,567  | 0.246         |
| 27,568           | 29,142  | 0.245         |
| 29,143           | 30,909  | 0.244         |
| 30,910           | 32,903  | 0.243         |
| 32,904           | 35,172  | 0.242         |
| 35,173           | 37,777  | 0.241         |
| 37,778           | 40,799  | 0.240         |
| 40,800           | 44,347  | 0.239         |
| 44,348           | 48,571  | 0.238         |
| 48,572           | 53,684  | 0.237         |
| 53,685           | 59,999  | 0.236         |
| 60,000           | 67,999  | 0.235         |
| 68,000           | 78,461  | 0.234         |
| 78,462           | 92,727  | 0.233         |
| 92,728           | 113,333 | 0.232         |
| 113,334          | 145,714 | 0.231         |
| 145,715          | 200,606 | 0.230         |
| 200,607          | 213,548 | 0.229         |

| WC Premium Range              |            | Expense Ratio |
|-------------------------------|------------|---------------|
| From                          | To         |               |
| 213,549                       | 228,275    | 0.228         |
| 228,276                       | 245,185    | 0.227         |
| 245,186                       | 264,799    | 0.226         |
| 264,800                       | 287,826    | 0.225         |
| 287,827                       | 315,238    | 0.224         |
| 315,239                       | 348,421    | 0.223         |
| 348,422                       | 389,411    | 0.222         |
| 389,412                       | 441,333    | 0.222         |
| 441,334                       | 509,230    | 0.221         |
| 509,231                       | 601,818    | 0.220         |
| 601,819                       | 735,555    | 0.219         |
| 735,556                       | 945,714    | 0.218         |
| 945,715                       | 1,323,999  | 0.217         |
| 1,324,000                     | 1,809,565  | 0.216         |
| 1,809,566                     | 1,981,904  | 0.215         |
| 1,981,905                     | 2,190,526  | 0.214         |
| 2,190,527                     | 2,448,235  | 0.213         |
| 2,448,236                     | 2,774,666  | 0.212         |
| 2,774,667                     | 3,201,538  | 0.211         |
| 3,201,539                     | 3,783,636  | 0.210         |
| 3,783,637                     | 4,624,444  | 0.209         |
| 4,624,445                     | 5,945,714  | 0.208         |
| 5,945,715                     | 8,323,999  | 0.207         |
| 8,324,000                     | 13,873,333 | 0.206         |
| 13,873,334                    | 41,619,999 | 0.205         |
| 41,620,000                    | And Above  | 0.204         |
| First                         | 10,000     | 0.0%          |
| Next                          | 190,000    | 5.1%          |
| Next                          | 1,550,000  | 6.5%          |
| Over                          | 1,750,000  | 7.5%          |
| Expected Loss and ALAE Ratio: |            | 0.698         |
| Tax Multiplier:               |            | 1.025         |



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### **Part 3 Supporting Exhibits**

- Exhibit I – Determination of the Indicated Rate Level Change
- Exhibit II – Workers Compensation Expense Program
- Appendix A – Factors Underlying the Proposed Rate Level Change
- Appendix B – Calculations Underlying the Rate Changes by Classification
- Appendix C – Memoranda for Laws



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Exhibit I – Determination of the Indicated Rate Level Change

NCCI utilizes the following general methodology to determine the indicated change based on experience, trend and benefits for each of the policy years in the experience period:

1. Standard earned premium at the Designated Statistical Reporting (DSR) level is developed to an ultimate basis and adjusted to the current level via premium on-level factors. Please see Appendix A-I for additional adjustments included in the premium on-level calculation.
2. Reported indemnity and medical losses are developed to an ultimate report and adjusted (via on-level factors) to the current benefit level.
3. Indemnity and medical cost ratios excluding trend and benefits are calculated as the adjusted losses (step 2) divided by premium available for benefit costs (step 1).
4. Trend factors are applied to the indemnity and medical cost ratios to reflect anticipated changes in the amount of indemnity and medical benefits as compared with anticipated changes in the amount of workers' wages between (i) the years in filing's experience period and (ii) the period during which the proposed rates will be in effect.
5. The impact of proposed indemnity and medical benefit changes is then applied.
6. The separate indemnity and medical cost ratios including benefit changes are then summed to yield the indicated change based on experience, trend and benefits.

Lastly, the impact of the change in expense-related provisions is applied to determine the indicated overall average rate level change.



## FLORIDA

### EXHIBIT I - STANDARD COVERAGE

#### Determination of Indicated Rate Level Change

##### Section A - Policy Year 2016 Experience

###### Premium:

|   |                 |
|---|-----------------|
| (1) Standard Earned Premium Developed to Ultimate (Appendix A-II) | \$2,607,605,455 |
| (2) Premium On-level Factor (Appendix A-I)                        | 0.608           |
| (3) Pure Premium Available for Benefit Costs = (1) x (2)          | \$1,585,424,117 |

###### Indemnity Benefit Cost:

|  |               |
|--|---------------|
| (4) Indemnity Losses Developed to Ultimate (Appendix A-II)                 | \$439,089,658 |
| (5) Indemnity Loss On-level Factor (Appendix A-I)                          | 1.020         |
| (6) Adjusted Indemnity Losses = (4) x (5)                                  | \$447,871,451 |
| (7) Adjusted Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3) | 0.282         |
| (8) Factor to Reflect Indemnity Trend (Appendix A-III)                     | 0.899         |
| (9) Projected Indemnity Cost Ratio = (7) x (8)                             | 0.254         |
| (10) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C) | 1.000         |
| (11) Projected Indemnity Cost Ratio including Benefit Changes = (9) x (10) | 0.254         |

###### Medical Benefit Cost:

|  |               |
|--|---------------|
| (12) Medical Losses Developed to Ultimate (Appendix A-II)                  | \$951,226,458 |
| (13) Medical Loss On-level Factor (Appendix A-I)                           | 1.016         |
| (14) Adjusted Medical Losses = (12) x (13)                                 | \$966,446,081 |
| (15) Adjusted Medical Cost Ratio excluding Trend and Benefits = (14) / (3) | 0.610         |
| (16) Factor to Reflect Medical Trend (Appendix A-III)                      | 0.941         |
| (17) Projected Medical Cost Ratio = (15) x (16)                            | 0.574         |
| (18) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)   | 1.000         |
| (19) Projected Medical Cost Ratio including Benefit Changes = (17) x (18)  | 0.574         |

###### Total Benefit Cost:

|   |       |
|---|-------|
| (20) Indicated Change Based on Experience, Trend and Benefits = (11) + (19) | 0.828 |
|---|-------|





## FLORIDA

### EXHIBIT I - STANDARD COVERAGE

#### Determination of Indicated Rate Level Change

##### Section B - Policy Year 2015 Experience

##### Premium:

|   |                 |
|---|-----------------|
| (1) Standard Earned Premium Developed to Ultimate (Appendix A-II) | \$2,471,935,099 |
| (2) Premium On-level Factor (Appendix A-I)                        | 0.584           |
| (3) Pure Premium Available for Benefit Costs = (1) x (2)          | \$1,443,610,098 |

##### Indemnity Benefit Cost:

|  |               |
|--|---------------|
| (4) Indemnity Losses Developed to Ultimate (Appendix A-II)                 | \$418,182,814 |
| (5) Indemnity Loss On-level Factor (Appendix A-I)                          | 1.141         |
| (6) Adjusted Indemnity Losses = (4) x (5)                                  | \$477,146,591 |
| (7) Adjusted Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3) | 0.331         |
| (8) Factor to Reflect Indemnity Trend (Appendix A-III)                     | 0.867         |
| (9) Projected Indemnity Cost Ratio = (7) x (8)                             | 0.287         |
| (10) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C) | 1.000         |
| (11) Projected Indemnity Cost Ratio including Benefit Changes = (9) x (10) | 0.287         |

##### Medical Benefit Cost:

|  |               |
|--|---------------|
| (12) Medical Losses Developed to Ultimate (Appendix A-II)                  | \$891,595,063 |
| (13) Medical Loss On-level Factor (Appendix A-I)                           | 1.111         |
| (14) Adjusted Medical Losses = (12) x (13)                                 | \$990,562,115 |
| (15) Adjusted Medical Cost Ratio excluding Trend and Benefits = (14) / (3) | 0.686         |
| (16) Factor to Reflect Medical Trend (Appendix A-III)                      | 0.922         |
| (17) Projected Medical Cost Ratio = (15) x (16)                            | 0.632         |
| (18) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)   | 1.000         |
| (19) Projected Medical Cost Ratio including Benefit Changes = (17) x (18)  | 0.632         |

##### Total Benefit Cost:

|   |       |
|---|-------|
| (20) Indicated Change Based on Experience, Trend and Benefits = (11) + (19) | 0.919 |
|---|-------|



## FLORIDA

### EXHIBIT I - LARGE DEDUCTIBLE

#### Determination of Indicated Rate Level Change

##### Section C - Policy Year 2016 Experience

##### Premium:

|   |                 |
|---|-----------------|
| (1) Standard Earned Premium Developed to Ultimate (Appendix A-II) | \$1,875,330,451 |
| (2) Premium On-level Factor (Appendix A-I)                        | 0.608           |
| (3) Pure Premium Available for Benefit Costs = (1) x (2)          | \$1,140,200,914 |

##### Indemnity Benefit Cost:

|  |               |
|--|---------------|
| (4) Indemnity Losses Developed to Ultimate (Appendix A-II)                 | \$380,370,863 |
| (5) Indemnity Loss On-level Factor (Appendix A-I)                          | 1.020         |
| (6) Adjusted Indemnity Losses = (4) x (5)                                  | \$387,978,280 |
| (7) Adjusted Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3) | 0.340         |
| (8) Factor to Reflect Indemnity Trend (Appendix A-III)                     | 0.899         |
| (9) Projected Indemnity Cost Ratio = (7) x (8)                             | 0.306         |
| (10) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C) | 1.000         |
| (11) Projected Indemnity Cost Ratio including Benefit Changes = (9) x (10) | 0.306         |

##### Medical Benefit Cost:

|  |               |
|--|---------------|
| (12) Medical Losses Developed to Ultimate (Appendix A-II)                  | \$674,352,504 |
| (13) Medical Loss On-level Factor (Appendix A-I)                           | 1.016         |
| (14) Adjusted Medical Losses = (12) x (13)                                 | \$685,142,144 |
| (15) Adjusted Medical Cost Ratio excluding Trend and Benefits = (14) / (3) | 0.601         |
| (16) Factor to Reflect Medical Trend (Appendix A-III)                      | 0.941         |
| (17) Projected Medical Cost Ratio = (15) x (16)                            | 0.566         |
| (18) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)   | 1.000         |
| (19) Projected Medical Cost Ratio including Benefit Changes = (17) x (18)  | 0.566         |

##### Total Benefit Cost:

|   |       |
|---|-------|
| (20) Indicated Change Based on Experience, Trend and Benefits = (11) + (19) | 0.872 |
|---|-------|



## FLORIDA

### EXHIBIT I - LARGE DEDUCTIBLE

#### Determination of Indicated Rate Level Change

##### Section D - Policy Year 2015 Experience

##### Premium:

|   |                 |
|---|-----------------|
| (1) Standard Earned Premium Developed to Ultimate (Appendix A-II) | \$1,840,133,356 |
| (2) Premium On-level Factor (Appendix A-I)                        | 0.584           |
| (3) Pure Premium Available for Benefit Costs = (1) x (2)          | \$1,074,637,880 |

##### Indemnity Benefit Cost:

|  |               |
|--|---------------|
| (4) Indemnity Losses Developed to Ultimate (Appendix A-II)                 | \$356,173,266 |
| (5) Indemnity Loss On-level Factor (Appendix A-I)                          | 1.141         |
| (6) Adjusted Indemnity Losses = (4) x (5)                                  | \$406,393,697 |
| (7) Adjusted Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3) | 0.378         |
| (8) Factor to Reflect Indemnity Trend (Appendix A-III)                     | 0.867         |
| (9) Projected Indemnity Cost Ratio = (7) x (8)                             | 0.328         |
| (10) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C) | 1.000         |
| (11) Projected Indemnity Cost Ratio including Benefit Changes = (9) x (10) | 0.328         |

##### Medical Benefit Cost:

|  |               |
|--|---------------|
| (12) Medical Losses Developed to Ultimate (Appendix A-II)                  | \$646,513,874 |
| (13) Medical Loss On-level Factor (Appendix A-I)                           | 1.111         |
| (14) Adjusted Medical Losses = (12) x (13)                                 | \$718,276,914 |
| (15) Adjusted Medical Cost Ratio excluding Trend and Benefits = (14) / (3) | 0.668         |
| (16) Factor to Reflect Medical Trend (Appendix A-III)                      | 0.922         |
| (17) Projected Medical Cost Ratio = (15) x (16)                            | 0.616         |
| (18) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)   | 1.000         |
| (19) Projected Medical Cost Ratio including Benefit Changes = (17) x (18)  | 0.616         |

##### Total Benefit Cost:

|   |       |
|---|-------|
| (20) Indicated Change Based on Experience, Trend and Benefits = (11) + (19) | 0.944 |
|---|-------|



FLORIDA

EXHIBIT I

**Determination of Indicated Rate Level Change**

**Section E - Indicated Change Based on Experience, Trend, and Benefits**

|   |       |
|---|-------|
| (1) Indicated Change Based on Experience, Trend and Benefits - Standard Coverage<br>= (Average of line (20) amounts from Exhibit I - Standard Coverage) | 0.874 |
| (2) Indicated Change Based on Experience, Trend and Benefits - Large Deductible<br>= (Average of line (20) amounts from Exhibit I - Large Deductible)   | 0.908 |
| (3) Average Indicated Change, Weighted by Net Premium = $[(1) \times (0.888)] + [(2) \times (0.112)]$   | 0.878 |

**Section F - Application of the Change in Production and General Expenses**

|  |       |
|--|-------|
| (1) Indicated Rate Level Change  | 0.878 |
| (2) Effect of the Change in Production and General Expenses (Exhibit II)                           | 1.003 |
| (3) Indicated Change Modified to Reflect the Change in Production and General Expenses = (1) x (2) | 0.881 |

**Section G - Application of the Change in Taxes and Assessments**

|  |       |
|--|-------|
| (1) Indicated Rate Level Change  | 0.881 |
| (2) Effect of the Change in Taxes (Exhibit II)                           | 0.993 |
| (3) Indicated Change Modified to Reflect the Change in Taxes = (1) x (2) | 0.875 |

**Section H - Application of the Change in the Profit and Contingency Provision**

|   |       |
|---|-------|
| (1) Indicated Rate Level Change   | 0.875 |
| (2) Effect of the Change in the Profit and Contingency Provision (Exhibit II)                           | 0.987 |
| (3) Indicated Change Modified to Reflect the Change in the Profit and Contingency Provision = (1) x (2) | 0.864 |

**Section I - Application of the Change in Loss-based Expenses**

|  |       |
|--|-------|
| (1) Indicated Rate Level Change  | 0.864 |
| (2) Effect of the Change in Loss-based Expenses (Exhibit II)                           | 1.002 |
| (3) Indicated Change Modified to Reflect the Change in Loss-based Expenses = (1) x (2) | 0.866 |



FLORIDA

EXHIBIT I

Determination of Indicated Rate Level Change

Section J - Distribution of Overall Rate Level Change to Industry Groups

Industry Group Differentials (Appendix A-IV):

|                   |       |
|-------------------|-------|
| Manufacturing     | 1.003 |
| Contracting       | 0.991 |
| Office & Clerical | 0.977 |
| Goods & Services  | 1.000 |
| Miscellaneous     | 1.026 |

Applying these industry group differentials to the final overall rate level change produces the changes in rate level proposed for each group as shown:

| Industry Group    | (1)<br>Final Overall<br>Rate<br>Level Change | (2)<br>Industry<br>Group<br>Differential | (3) = (1) x (2)<br>Final Rate<br>Level Change<br>by Industry Group |          |
|-------------------|--|--|--|----------|
| Manufacturing     | 0.866  | 1.003                                    | 0.869  | (-13.1%) |
| Contracting       | 0.866  | 0.991                                    | 0.858  | (-14.2%) |
| Office & Clerical | 0.866  | 0.977                                    | 0.846  | (-15.4%) |
| Goods & Services  | 0.866  | 1.000                                    | 0.866  | (-13.4%) |
| Miscellaneous     | 0.866  | 1.026                                    | 0.889  | (-11.1%) |
| Overall           | 0.866  | 1.000                                    | 0.866  | (-13.4%) |



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Exhibit II – Workers Compensation Expense Program

The proposed workers compensation rates include several expense-related provisions as described below.

**Production and General Expenses:** Production costs include commissions, costs of preparing the policy, verifying the correct application of rates and rating plans, billing and collecting premium and the costs of maintaining company branch offices. General expenses are commonly classified into four categories: general administration, audit, boards and bureaus, and inspection expenses.

**Premium Taxes and Assessments:** Provisions for premium taxes, the Workers Compensation Administration Trust Fund assessment, and the Special Disability Fund assessment are contained in the proposed rates.

**Profit and Contingency Provision:** By law, Florida workers compensation rates must be determined so that insurers can be expected to earn a reasonable rate of return. Analysis and determination of a profit and contingency provision is necessary to ensure this premise is maintained.

**Loss-Based Expenses:** The proposed rates include a provision for loss adjustment expenses (LAE). LAE is included in the rates by using a ratio of loss adjustment expense dollars to loss dollars (called the “LAE provision”). These expenses are directly associated with the handling of workers compensation claims. The LAE provision is comprised of two components: Defense and Cost Containment Expenses (DCCE) and Adjusting and Other Expenses (AOE). NCCI uses the following general methodology to determine the proposed LAE provision based on data for private carriers.

1. Using data obtained from the NCCI Call for Loss Adjustment Expense, accident year developed LAE ratios are calculated on a countrywide basis as the sum of separate DCCE and AOE ratio components.
2. A Florida-to-countrywide DCCE relativity is utilized based on NAIC Annual Statement data.
3. The proposed Florida DCCE ratio is calculated by multiplying the countrywide DCCE ratio by the state-to-countrywide DCCE relativity.
4. The proposed Florida AOE ratio equals the most recently-selected countrywide provision—as the nature of AOE generally precludes its accurate allocation to specific jurisdictions.

**Expense Constant:** Insurer expenses as a proportion of premium vary by size of risk. As risk size increases, marginal expenses tend to diminish. An expense constant helps address these expense differences by size of risk. The expense constant together with



## Florida

### **Workers Compensation Rate Filing – January 1, 2019**

#### **Exhibit II – Workers Compensation Expense Program**

the expense provision included in the manual rate provide the necessary funding for insurer expenses

The proposed expenses are reviewed each year and incorporates the most recently available data from the Insurance Expense Exhibit, which is reported annually by insurers to state insurance departments.



# FLORIDA

## EXHIBIT II

### Section A - Comparison of Proposed and Current Expense Provisions

Overhead expense provisions are itemized below. These figures are expressed as percentages of standard premium (excluding expense constant) and are indicative of the expenses of the first \$10,000 of policy premium. Taken together these allowances represent that portion of the standard premium dollar necessary to operate the benefit system. The complementary portion corresponds to the portion of the premium dollar available to finance benefits, loss adjustment expenses and loss-based assessments, if applicable. It is referred to as the "target cost ratio."

|   | Expense<br>Provisions<br>Underlying<br><u>Current Rates</u> | Expense<br>Provisions<br>Underlying<br><u>Proposed Rates</u> |
|---|---|--|
| (1) Expense Constant  | \$160   | \$160  |
| (2) Production Expense  | 18.3%   | 18.5%  |
| (3) General Expense   | 5.0%  | 5.0%   |
| (4) Taxes, Licenses and Fees<br>(other than Federal Income Tax) |   |  |
| Premium Tax   | 0.78%   | 0.85%  |
| Miscellaneous   | 0.30%   | 0.30%  |
| WC Administration Trust Fund                                    | 0.97%   | 0.90%  |
| <u>Special Disability Trust Fund</u>                            | <u>0.91%</u>  | <u>0.42%</u>   |
| <b>Total</b>  | <b>2.96%</b>  | <b>2.47%</b>   |
| (5) Profit and Contingency Provision                            | 0.5%  | -0.5%  |
| (6) Total Overhead Provisions<br>(2)+(3)+(4)+(5)                | 26.8%   | 25.5%  |
| (7) Target Cost Ratio<br>[100% - (6)]                           | 73.2%   | 74.5%  |
| (8) Loss Adjustment Expense                                     | 20.7%   | 21.0%  |
| (9) Loss-Based Assessment                                       | 0.0%  | 0.0%   |
| (10) Permissible Loss Ratio<br>(7) / [1+(8)+(9)]                | 60.6%   | 61.6%  |





# FLORIDA

## EXHIBIT II

### Section B - Calculation of Change in Expense Provisions

|  | A<br>Current<br>Expenses | B<br>Col. A with<br>Proposed Prod<br>& Gen Exp | C<br>Col. B with<br>Proposed Taxes | D<br>Col. C with<br>Proposed Profit<br>and Contingency |
|--|--------------------------|--|------------------------------------|--|
| (1) Production Expense   | 18.3%                    | 18.5%  | 18.5%                              | 18.5%  |
| (2) General Expense  | 5.0%                     | 5.0%   | 5.0%                               | 5.0%   |
| (3) Taxes  | 2.96%                    | 2.96%  | 2.47%                              | 2.47%  |
| (4) Profit and Contingency Provision                               | <u>0.5%</u>              | <u>0.5%</u>                                    | <u>0.5%</u>                        | <u>-0.5%</u>   |
| (5) Total Provisions<br>(1)+(2)+(3)+(4)                            | 26.8%                    | 27.0%  | 26.5%                              | 25.5%  |
| (6) TCR<br>(100%-(5))  | 73.2%                    | 73.0%  | 73.5%                              | 74.5%  |
| (7) Loss-Based Expenses  | 20.7%                    | 21.0%  | 21.0%                              | 21.0%  |
| (8) Change in Production and General Expense<br>(6A) / (6B)        |                          |  | 1.003                              | +0.3%  |
| (9) Change in Taxes and Assessments<br>(6B) / (6C)                 |                          |  | 0.993                              | -0.7%  |
| (10) Change in the Profit and Contingency Provision<br>(6C) / (6D) |                          |  | 0.987                              | -1.3%  |
| (11) Change in Loss-Based Expenses<br>[1.0 + (7B)]/[1.0 + (7A)]    |                          |  | 1.002                              | +0.2%  |



## FLORIDA

### EXHIBIT II

#### **Section C - Countrywide Expense Program**

NCCI annually reviews expense provisions underlying workers compensation rates. This review procedure is based on countrywide expense data. Since a significant portion of workers compensation insurance is interstate business, it is not practical to allocate expenses (especially general, other acquisition, and adjusting and other loss adjustment expenses) to particular states.

The NCCI expense program is designed to ensure equity among employers through a percentage provision in manual rates, a schedule of premium discounts for risks with standard premium in excess of \$10,000, and the application of an expense constant.

The majority of expenses incurred in workers compensation vary directly by layer of premium and are accordingly termed variable expenses. An equitable apportionment of variable expense is achieved through the application of premium discounts. As the premium for a policy increases, some expenses incurred in handling the insurance coverage become proportionately less in terms of premium. A fair expense program must, therefore, provide that the larger premium policies be charged a lower percentage of premium for these expenses than the smaller policies.

Other expenses such as issuing, recording and auditing are common to all policies regardless of size. These common expenses are called fixed expenses and are addressed by incorporating an expense constant in the program.



# FLORIDA

## EXHIBIT II

### Section D - Derivation of General Expense Provisions

The data below (amounts in thousands) illustrates that the combination of a 5.0% general expense provision in the manual rates, a \$160 expense constant, and the premium discount schedule generates general expense premium dollars that are consistent with historical actual general expenses as reported in the Insurance Expense Exhibit. All figures below obtained from the Insurance Expense Exhibit (IEE) include data for participating stock, non-participating stock, and mutual companies.

|  | <u>2015</u> | <u>2016</u> | <u>2017</u> |
|--|-------------|-------------|-------------|
| (1) Direct Earned Premium<br><i>(NAIC Insurance Expense Exhibit Data)</i>  | 47,962,596  | 49,589,244  | 49,874,309  |
| (1a) Effect of Premium Discounts   | 0.9284      | 0.9284      | 0.9284      |
| (1b) Effect of Schedule Rating   | 0.9605      | 0.9501      | 0.9489      |
| (1c) Effect of Carrier Deviations  | 1.0383      | 1.0249      | 1.0278      |
| (1d) Effect of Deductibles   | 0.7337      | 0.7364      | 0.7387      |
| (1e) Expense Constant Offset   | 0.9919      | 0.9918      | 0.9918      |
| (2) Gross Adjusted Premium<br><i>(STD Premium @ NCCI Level Excl. Expense Constant)</i><br>$\{(1) / [(1a) \times (1b) \times (1c) \times (1d)]\} \times (1e)$ | 70,032,027  | 73,877,445  | 73,955,198  |
| (3) Direct General Expenses Incurred<br><i>(NAIC Insurance Expense Exhibit Data)</i>   | 2,819,889   | 2,813,993   | 3,200,452   |
| (3a) Proportion of Expense Constant<br>Attributable to General Expenses  | 0.4063      | 0.4063      | 0.4063      |
| (4) General Expenses Incurred<br><i>(Excluding Expense Constant Revenue)</i><br>$(3) - (2) \times [1 - (1e)] / (1e) \times (3a)$                             | 2,587,529   | 2,565,823   | 2,952,021   |
| (5) Ratio of General Expense to Premium<br><i>(Excluding Expense Constant Revenue)</i><br>$(4) / (2)$  | 3.69%       | 3.47%       | 3.99%       |
| (6) General Expense Gradations<br><i>(General Expenses in Average Premium Discount)</i>  | 1.27%       | 1.28%       | 1.28%       |
| (7) General Expense Provision<br>$(5) + (6)$   | 4.96%       | 4.75%       | 5.27%       |
| (8) Selected General Expense Provision<br><i>( Three-Year Average)</i>   |             |             | <b>5.0%</b> |



## FLORIDA

### EXHIBIT II

#### Section E - Derivation of Production Expense Provisions

The data below (amounts in thousands) illustrates that the combination of a 18.5% production expense provision in the manual rates, a \$160 expense constant, and the premium discount schedule generates production expense premium dollars that are consistent with historical actual production expenses as reported for combined stock and mutual companies' voluntary business. All figures below obtained from the Insurance Expense Exhibit (IEE) include data for participating stock, non-participating stock, and mutual companies.

|  | <u>2015</u> | <u>2016</u> | <u>2017</u>  |
|--|-------------|-------------|--------------|
| (1) Direct Written Premium<br><i>(NAIC Insurance Expense Exhibit Data)</i>   | 48,603,697  | 49,898,708  | 50,045,258   |
| (1a) Effect of Premium Discounts   | 0.9283      | 0.9284      | 0.9284       |
| (1b) Effect of Schedule Rating   | 0.9595      | 0.9501      | 0.9481       |
| (1c) Effect of Carrier Deviations  | 1.0388      | 1.0248      | 1.0297       |
| (1d) Effect of Deductibles   | 0.7334      | 0.7387      | 0.7387       |
| (1e) Expense Constant Offset   | 0.9919      | 0.9917      | 0.9917       |
| (2) Pool Written Premium<br><i>(Summary of NCCI Managed Pools -<br/>Combined Stock and Mutual Company Data)</i>                                | 1,214,412   | 1,156,397   | 1,110,747    |
| (3) Adjusted Direct Written Premium<br><i>(STD Premium Excl. Pool Written Premium)</i><br>[(1)-(2)] / (1a) x (1e)                              | 50,636,036  | 52,065,650  | 52,270,955   |
| (4) Gross Direct Written Premium<br><i>(STD Premium @ NCCI Level Incl. Pool Written Premium)</i><br>{(1) / [(1a) x (1b) x (1c) x (1d)]} x (1e) | 71,044,591  | 74,106,781  | 74,126,783   |
| (5) Direct Commission & Brokerage Incurred<br><i>(NAIC Insurance Expense Exhibit Data)</i>   | 4,208,419   | 4,434,236   | 4,591,083    |
| (6) Pool Producer Fees<br><i>(Summary of NCCI Managed Pools -<br/>Combined Stock and Mutual Company Data)</i>                                  | 42,649      | 42,149      | 39,826       |
| (7) Direct Other Acquisition Expenses Incurred<br><i>(NAIC Insurance Expense Exhibit Data)</i>   | 2,669,227   | 2,899,995   | 2,498,189    |
| (7a) Proportion of Expense Constant Attributable to<br>Production Expenses   | 0.5313      | 0.5313      | 0.5313       |
| (8) Other Acquisition Expenses Incurred<br><i>(Excluding Expense Constant Revenue)</i><br>(7) - (4) x [1-(1e)]/(1e) x (7a)                     | 2,360,988   | 2,570,465   | 2,168,570    |
| (9) Ratio of Other Acq. Expenses to Premium<br><i>(Excluding Expense Constant Revenue)</i><br>(8)/(4)  | 3.32%       | 3.47%       | 2.93%        |
| (10) Direct Commission & Brokerage Provision<br>[(5)-(6)]/(3)  | 8.23%       | 8.44%       | 8.71%        |
| (11) Production Expense Gradations<br><i>(Production Expenses in Average Premium Discount)</i>   | 6.79%       | 6.78%       | 6.78%        |
| (12) Production Expense Provision<br>(9)+(10)+(11)   | 18.34%      | 18.69%      | 18.42%       |
| (13) Selected Production Expense Provision<br><i>( Three-Year Average)</i>   |             |             | <b>18.5%</b> |



# FLORIDA

## EXHIBIT II

### Section F - (A) Determination of Loss Adjustment Expense Provision

NCCI has computed the loss adjustment expense allowance on an accident year basis using data obtained from the NCCI Call for Loss Adjustment Expense. For this filing, NCCI proposes a 21.0% loss adjustment expense allowance as a percentage of incurred losses.

| Accident Year            | Accident Year Developed LAE Ratio | Accident Year Developed DCCE Ratio | Accident Year Developed AOE Ratio |
|--------------------------|-----------------------------------|------------------------------------|-----------------------------------|
| 2013                     | 20.3%                             | 13.1%                              | 7.2%                              |
| 2014                     | 20.3%                             | 13.4%                              | 6.9%                              |
| 2015                     | 20.0%                             | 13.1%                              | 6.9%                              |
| 2016                     | 20.5%                             | 13.2%                              | 7.3%                              |
| 2017                     | 21.0%                             | 13.2%                              | 7.8%                              |
| Countrywide selected:    | 20.8%                             | 13.2%                              | 7.6%                              |
| <b>Florida Selected:</b> | <b>21.0%</b>                      | <b>13.4%</b>                       | <b>7.6%</b>                       |
| (13.4% = 13.2% x 1.015)  |                                   |                                    |                                   |

### (B) Determination of Florida DCCE relativity--(Latest 2-years of calendar year data)

|   |            |
|---|------------|
| (1a) Florida paid losses (in 000's)     | 2,703,470  |
| (1b) Florida paid DCCE (in 000's)       | 356,108    |
| (1c) Ratio (1b)/(1a)                    | 13.2%      |
| (2a) Countrywide paid losses (in 000's) | 46,253,196 |
| (2b) Countrywide paid DCCE (in 000's)   | 6,009,745  |
| (2c) Ratio (2b)/(2a)                    | 13.0%      |
| (3) Florida DCCE relativity (1c)/(2c)   | 1.015      |

### Notes

NAIC Annual Statement data is used in the above calculations. The countrywide figures exclude state funds.



## FLORIDA

### EXHIBIT II

#### Section G - Table of Premium Discounts

| <u>Division of Standard Premium</u> |             | <u>Type A<br/>Discounts</u> | <u>Type B<br/>Discounts</u> |
|-------------------------------------|-------------|-----------------------------|-----------------------------|
| First                               | \$10,000    | ---                         | ---                         |
| Next                                | \$190,000   | 9.1%                        | 5.1%                        |
| Next                                | \$1,550,000 | 11.3%                       | 6.5%                        |
| Over                                | \$1,750,000 | 12.3%                       | 7.5%                        |

Application of the appropriate discount schedule to the standard premium produces a dollar discount that is subtracted from the standard premium.



# FLORIDA

## EXHIBIT II

### Section H - Average Expense Provisions

Reproduced below are the graded expense provisions by policy size.

#### Gradation of Standard Premium

| Division of Premium   |             | Expense Gradations |         |           |
|---|-------------|--------------------|---------|-----------|
|   |             | Production*        | General | Discounts |
| First   | \$10,000    | 18.5%              | 5.0%    | ---       |
| Next  | \$190,000   | 11.0%              | 4.0%    | 9.1%      |
| Next  | \$1,550,000 | 9.5%               | 3.4%    | 11.3%     |
| Over  | \$1,750,000 | 9.5%               | 2.5%    | 12.3%     |
| Proposed Average:   |             | 11.7%              | 3.7%    |           |
| Proposed Average Expense Gradation:<br>(Expense for 1st \$10,000 - Avg Expense) |             | 6.8%               | 1.3%    |           |

#### Average Premium Discount:

$$[Avg\ Exp\ Grad] / [1 - Taxes - P\&C] = [6.8\% + 1.3\%] / [1 - 2.5\% - .5\%] = 8.3\%$$

#### Composition of Standard Premium:

| Benefit & Loss Adj. Cost | Production (18.5%) | General (5.0%) | Profit (-.5%) | Taxes (2.5%) |  |  |
|--------------------------|--------------------|----------------|---------------|--------------|--|--|
| 74.5%                    | 11.7%              | 3.7%           | -0.5%         | 2.3%         | } Premium After Discounts (91.7%)                              | } Standard Premium Excluding Expense Constant (100.0%) |
|                          | 6.8%               | 1.3%           | 0.0%          | 0.2%         |  |  |
|                          | 0.5%               | 0.4%           | 0.0%          | 0.0%         | } -- Premium from \$160 expense constant. (.8% = 1/0.992 - 1)^ |  |

#### Notes

\* The production expense gradations shown are based on Type A gradations.

^ The 0.992 offset is for the \$160 expense constant.



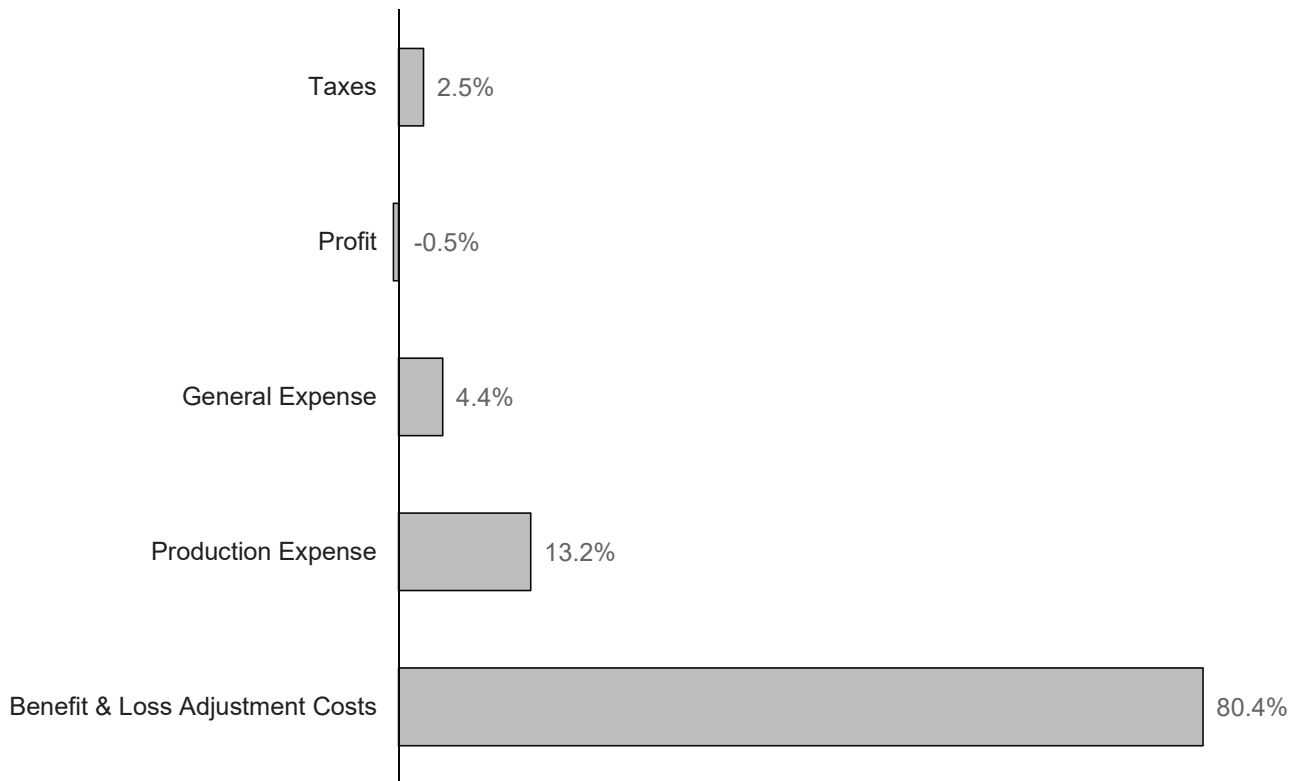
# FLORIDA

## EXHIBIT II

### Section I - Florida Expense Provisions as a Percentage of Net Premium at NCCI Level

The exhibit below illustrates the allocation of the final premium dollar after the application of premium discounts and expense constants based on Florida expense provisions.

### Components of Premium



#### Notes

|                                 |                                     |
|---------------------------------|-------------------------------------|
| Benefit & Loss Adjustment Costs | 80.4% = (74.5%) / 92.6%             |
| Production Expense              | 13.2% = (11.7% + 0.5%) / 92.6%      |
| General Expense                 | 4.4% = (3.7% + 0.4%) / 92.6%        |
| Profit                          | -0.5% = (-0.5% + 0.0%) / 92.6%      |
| Taxes                           | <u>2.5%</u> = (2.3% + 0.0%) / 92.6% |
| <b>Total</b>                    | <b>100.0%</b>                       |





## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Appendix A – Factors Underlying the Proposed Rate Level Change

##### Appendix A-I Determination of Policy Year On-level Factors

NCCI uses premium and loss on-level factors to adjust historical policy year experience to current rate and benefit levels, respectively.

Premium on-level factors are adjustment factors that reflect the cumulative impact of all rate level changes that have occurred during and after the individual year being on-leveled.

Additional adjustments applied as part of the premium on-level factor calculation include:

- Adjustment for Expense Constant Removal: This factor removes premium collected via the charged expense constant.
- Adjustment for Expense Removal: This factor is applied to remove expenses from the reported premium totals.
- Off-Balance Adjustment Factor: This factor reflects the relative difference between the average experience rating modification for the historical year being on-leveled and the average experience rating modification targeted in the filing.

Loss on-level factors are adjustment factors that reflect the cumulative impact of all benefit level changes that have occurred during and after the individual year of data being on-leveled.

Note: For NCCI ratemaking purposes, proposed benefit level changes that (i) do not impact the experience period of the filing and (ii) have not yet been approved are included in Exhibit I, rather than in the loss on-level calculation.



FLORIDA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section A - Factor Adjusting 2016 Policy Year Premium to Present Level

|             | (1)               | (2)              | (3)    | (4)             | (5)                                       | (6)                                 | (7)                      | (8)                            | (9)                                       |
|-------------|-------------------|------------------|--------|-----------------|---|-------------------------------------|--------------------------|--------------------------------|---|
|             | Rate Level Change | Cumulative Index | Weight | Product (2)x(3) | Adj. Factor Present Index/ Sum Column (4) | Adj. For Expense Constant Removal @ | Adj. For Expense Removal | Off-balance Adjustment Factor* | Premium Adjustment Factor (5)x(6)x(7)x(8) |
| NR 01/01/16 | Base              | 1.000            | 0.924  | 0.924           | 1.006                                     | 0.988                               | 0.606                    | 1.010                          | 0.608                                     |
| NR 12/01/16 | 1.145             | 1.145            | 0.076  | 0.087           |   |                                     |                          |                                |   |
| NR 01/01/18 | 0.905             | 1.036            |        |                 |   |                                     |                          |                                |   |
| NR 06/01/18 | 0.982             | 1.017            |        |                 |   |                                     |                          |                                |   |
|             |                   |                  |        | 1.011           |   |                                     |                          |                                |   |

Section B - Factor Adjusting 2016 Policy Year Indemnity Losses to Present Benefit Level

|          | (1)                  | (2)              | (3)    | (4)             | (5)                                       |
|----------|----------------------|------------------|--------|-----------------|---|
| Date     | Benefit Level Change | Cumulative Index | Weight | Product (2)x(3) | Adj. Factor Present Index/ Sum Column (4) |
| 01/01/16 | Base                 | 1.000            | 0.108  | 0.108           | 1.020                                     |
| 04/28/16 | 1.101                | 1.101            | 0.062  | 0.068           |   |
| 06/09/16 | 1.060                | 1.167            | 0.037  | 0.043           |   |
| 07/01/16 | 1.000                | 1.167            | 0.708  | 0.826           |   |
| 07/01/17 | 1.000                | 1.167            | 0.085  | 0.099           |   |
|          |                      |                  |        | 1.144           |   |

Section C - Factor Adjusting 2016 Policy Year Medical Losses to Present Benefit Level

|          | (1)                  | (2)              | (3)    | (4)             | (5)                                       |
|----------|----------------------|------------------|--------|-----------------|---|
| Date     | Benefit Level Change | Cumulative Index | Weight | Product (2)x(3) | Adj. Factor Present Index/ Sum Column (4) |
| 01/01/16 | Base                 | 1.000            | 0.108  | 0.108           | 1.016                                     |
| 04/28/16 | 1.101                | 1.101            | 0.062  | 0.068           |   |
| 06/09/16 | 1.005                | 1.107            | 0.037  | 0.041           |   |
| 07/01/16 | 1.026                | 1.136            | 0.708  | 0.804           |   |
| 07/01/17 | 0.999                | 1.135            | 0.085  | 0.096           |   |
|          |                      |                  |        | 1.117           |   |

NR New and renewal business.

@ Eliminates premium derived from expense constants.

\* 1.010 = 0.950 / 0.941 = (Targeted Off-balance) / (Off-balance for Policy Year 2016)



FLORIDA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section D - Factor Adjusting 2015 Policy Year Premium to Present Level

|             | (1)               | (2)              | (3)    | (4)             | (5)                                       | (6)                                 | (7)                      | (8)                            | (9)                                       |
|-------------|-------------------|------------------|--------|-----------------|---|-------------------------------------|--------------------------|--------------------------------|---|
| Date        | Rate Level Change | Cumulative Index | Weight | Product (2)x(3) | Adj. Factor Present Index/ Sum Column (4) | Adj. For Expense Constant Removal @ | Adj. For Expense Removal | Off-balance Adjustment Factor* | Premium Adjustment Factor (5)x(6)x(7)x(8) |
| NR 01/01/15 | Base              | 1.000            | 1.000  | 1.000           | 0.969                                     | 0.988                               | 0.606                    | 1.007                          | 0.584                                     |
| NR 01/01/16 | 0.953             | 0.953            |        |                 |   |                                     |                          |                                |   |
| NR 12/01/16 | 1.145             | 1.091            |        |                 |   |                                     |                          |                                |   |
| NR 01/01/18 | 0.905             | 0.987            |        |                 |   |                                     |                          |                                |   |
| NR 06/01/18 | 0.982             | 0.969            |        |                 |   |                                     |                          |                                |   |
|             |                   |                  |        | 1.000           |   |                                     |                          |                                |   |

Section E - Factor Adjusting 2015 Policy Year Indemnity Losses to Present Benefit Level

|          | (1)                  | (2)              | (3)    | (4)             | (5)                                       |
|----------|----------------------|------------------|--------|-----------------|---|
| Date     | Benefit Level Change | Cumulative Index | Weight | Product (2)x(3) | Adj. Factor Present Index/ Sum Column (4) |
| 01/01/15 | Base                 | 1.000            | 0.621  | 0.621           | 1.141                                     |
| 01/01/16 | 1.000                | 1.000            | 0.217  | 0.217           |   |
| 04/28/16 | 1.101                | 1.101            | 0.052  | 0.057           |   |
| 06/09/16 | 1.060                | 1.167            | 0.025  | 0.029           |   |
| 07/01/16 | 1.000                | 1.167            | 0.085  | 0.099           |   |
| 07/01/17 | 1.000                | 1.167            |        |                 |   |
|          |                      |                  |        | 1.023           |   |

Section F - Factor Adjusting 2015 Policy Year Medical Losses to Present Benefit Level

|          | (1)                  | (2)              | (3)    | (4)             | (5)                                       |
|----------|----------------------|------------------|--------|-----------------|---|
| Date     | Benefit Level Change | Cumulative Index | Weight | Product (2)x(3) | Adj. Factor Present Index/ Sum Column (4) |
| 01/01/15 | Base                 | 1.000            | 0.621  | 0.621           | 1.111                                     |
| 01/01/16 | 0.998                | 0.998            | 0.217  | 0.217           |   |
| 04/28/16 | 1.101                | 1.099            | 0.052  | 0.057           |   |
| 06/09/16 | 1.005                | 1.104            | 0.025  | 0.028           |   |
| 07/01/16 | 1.026                | 1.133            | 0.085  | 0.096           |   |
| 07/01/17 | 0.999                | 1.132            |        |                 |   |
|          |                      |                  |        | 1.019           |   |

NR New and renewal business.

@ Eliminates premium derived from expense constants.

\* 1.007 = 0.950 / 0.943 = (Targeted Off-balance) / (Off-balance for Policy Year 2015)



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Appendix A – Factors Underlying the Proposed Rate Level Change

##### Appendix A-II Determination of Premium and Losses Developed to an Ultimate Report

Development factors are used to project premium and losses to an ultimate report. In general, the ultimate development factors are based on a chain-ladder approach that utilizes average link ratios for several maturities and the application of a tail factor.

For premium development, link ratios are used from first through fifth report, after which it is assumed no further development occurs.

For indemnity and medical loss development, link ratios are used from first through nineteenth report. For loss development beyond a nineteenth report, a “tail” factor is used to reflect all future expected emergence. Tail factors are calculated separately for indemnity and medical losses by comparing the changes in the volume of policy year losses that occur for years older than a nineteenth report to the volume of policy year losses at the nineteenth report, along with the application of a growth adjustment factor.



FLORIDA

APPENDIX A-II - STANDARD COVERAGE

Determination of Premium and Losses Developed to an Ultimate Report

Section A - Premium and Loss Summary Valued as of 12/31/2017

Policy Year 2016

|  |                 |
|--|-----------------|
| (1) Standard Earned Premium  | \$2,579,233,882 |
| (2) Factor to Develop Premium to Ultimate                                  | 1.011           |
| (3) Standard Earned Premium Developed to Ultimate = (1)x(2)                | \$2,607,605,455 |
| (4) Indemnity Paid Losses  | \$171,917,790   |
| (5) Indemnity Paid Development Factor to Ultimate                          | 2.468           |
| (6) Indemnity Paid Losses Developed to Ultimate = (4)x(5)                  | \$424,293,106   |
| (7) Indemnity Paid+Case Losses   | \$283,678,881   |
| (8) Indemnity Paid+Case Development Factor to Ultimate                     | 1.600           |
| (9) Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)             | \$453,886,210   |
| (10) Policy Year 2016 Indemnity Losses Developed to Ultimate = [(6)+(9)]/2 | \$439,089,658   |
| (11) Medical Paid Losses   | \$530,786,374   |
| (12) Medical Paid Development Factor to Ultimate                           | 1.770           |
| (13) Medical Paid Losses Developed to Ultimate = (11)x(12)                 | \$939,491,882   |
| (14) Medical Paid+Case Losses  | \$754,671,657   |
| (15) Medical Paid+Case Development Factor to Ultimate                      | 1.276           |
| (16) Medical Paid+Case Losses Developed to Ultimate = (14)x(15)            | \$962,961,034   |
| (17) Policy Year 2016 Medical Losses Developed to Ultimate = [(13)+(16)]/2 | \$951,226,458   |

Policy Year 2015

|  |                 |
|--|-----------------|
| (1) Standard Earned Premium  | \$2,474,409,509 |
| (2) Factor to Develop Premium to Ultimate                                  | 0.999           |
| (3) Standard Earned Premium Developed to Ultimate = (1)x(2)                | \$2,471,935,099 |
| (4) Indemnity Paid Losses  | \$260,601,087   |
| (5) Indemnity Paid Development Factor to Ultimate                          | 1.593           |
| (6) Indemnity Paid Losses Developed to Ultimate = (4)x(5)                  | \$415,137,532   |
| (7) Indemnity Paid+Case Losses   | \$327,549,064   |
| (8) Indemnity Paid+Case Development Factor to Ultimate                     | 1.286           |
| (9) Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)             | \$421,228,096   |
| (10) Policy Year 2015 Indemnity Losses Developed to Ultimate = [(6)+(9)]/2 | \$418,182,814   |
| (11) Medical Paid Losses   | \$650,738,072   |
| (12) Medical Paid Development Factor to Ultimate                           | 1.389           |
| (13) Medical Paid Losses Developed to Ultimate = (11)x(12)                 | \$903,875,182   |
| (14) Medical Paid+Case Losses  | \$750,909,430   |
| (15) Medical Paid+Case Development Factor to Ultimate                      | 1.171           |
| (16) Medical Paid+Case Losses Developed to Ultimate = (14)x(15)            | \$879,314,943   |
| (17) Policy Year 2015 Medical Losses Developed to Ultimate = [(13)+(16)]/2 | \$891,595,063   |



FLORIDA

APPENDIX A-II - LARGE DEDUCTIBLE

Determination of Premium and Losses Developed to an Ultimate Report

Section B - Premium and Loss Summary Valued as of 12/31/2017

Policy Year 2016

|  |                 |
|--|-----------------|
| (1) Standard Earned Premium  | \$1,826,027,703 |
| (2) Factor to Develop Premium to Ultimate                                  | 1.027           |
| (3) Standard Earned Premium Developed to Ultimate = (1)x(2)                | \$1,875,330,451 |
| (4) Indemnity Paid Losses  | \$132,467,444   |
| (5) Indemnity Paid Development Factor to Ultimate                          | 2.911           |
| (6) Indemnity Paid Losses Developed to Ultimate = (4)x(5)                  | \$385,612,729   |
| (7) Indemnity Paid+Case Losses   | \$190,711,234   |
| (8) Indemnity Paid+Case Development Factor to Ultimate                     | 1.967           |
| (9) Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)             | \$375,128,997   |
| (10) Policy Year 2016 Indemnity Losses Developed to Ultimate = [(6)+(9)]/2 | \$380,370,863   |
| (11) Medical Paid Losses   | \$359,269,055   |
| (12) Medical Paid Development Factor to Ultimate                           | 1.899           |
| (13) Medical Paid Losses Developed to Ultimate = (11)x(12)                 | \$682,251,935   |
| (14) Medical Paid+Case Losses  | \$488,244,009   |
| (15) Medical Paid+Case Development Factor to Ultimate                      | 1.365           |
| (16) Medical Paid+Case Losses Developed to Ultimate = (14)x(15)            | \$666,453,072   |
| (17) Policy Year 2016 Medical Losses Developed to Ultimate = [(13)+(16)]/2 | \$674,352,504   |

Policy Year 2015

|  |                 |
|--|-----------------|
| (1) Standard Earned Premium  | \$1,851,240,801 |
| (2) Factor to Develop Premium to Ultimate                                  | 0.994           |
| (3) Standard Earned Premium Developed to Ultimate = (1)x(2)                | \$1,840,133,356 |
| (4) Indemnity Paid Losses  | \$199,777,075   |
| (5) Indemnity Paid Development Factor to Ultimate                          | 1.800           |
| (6) Indemnity Paid Losses Developed to Ultimate = (4)x(5)                  | \$359,598,735   |
| (7) Indemnity Paid+Case Losses   | \$242,438,348   |
| (8) Indemnity Paid+Case Development Factor to Ultimate                     | 1.455           |
| (9) Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)             | \$352,747,796   |
| (10) Policy Year 2015 Indemnity Losses Developed to Ultimate = [(6)+(9)]/2 | \$356,173,266   |
| (11) Medical Paid Losses   | \$450,668,897   |
| (12) Medical Paid Development Factor to Ultimate                           | 1.474           |
| (13) Medical Paid Losses Developed to Ultimate = (11)x(12)                 | \$664,285,954   |
| (14) Medical Paid+Case Losses  | \$509,102,667   |
| (15) Medical Paid+Case Development Factor to Ultimate                      | 1.235           |
| (16) Medical Paid+Case Losses Developed to Ultimate = (14)x(15)            | \$628,741,794   |
| (17) Policy Year 2015 Medical Losses Developed to Ultimate = [(13)+(16)]/2 | \$646,513,874   |



FLORIDA

APPENDIX A-II - STANDARD COVERAGE

Determination of Premium and Losses Developed to an Ultimate Report

Section C - Premium Development Factors

| Policy Year | <u>1st/2nd</u> | Policy Year | <u>2nd/3rd</u> | Policy Year | <u>3rd/4th</u> | Policy Year | <u>4th/5th</u> |
|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|
| 2013        | 1.011          | 2012        | 0.999          | 2011        | 1.000          | 2010        | 1.000          |
| 2014        | 1.013          | 2013        | 1.000          | 2012        | 1.000          | 2011        | 1.000          |
| 2015        | 1.012          | 2014        | 0.999          | 2013        | 1.000          | 2012        | 1.000          |
| Average     | 1.012          | Average     | 0.999          | Average     | 1.000          | Average     | 1.000          |

Summary of Premium Development Factors

| <u>1st/5th</u> | <u>2nd/5th</u> | <u>3rd/5th</u> | <u>4th/5th</u> |
|----------------|----------------|----------------|----------------|
| 1.011          | 0.999          | 1.000          | 1.000          |



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APPENDIX A-II - LARGE DEDUCTIBLE

Determination of Premium and Losses Developed to an Ultimate Report

Section D - Premium Development Factors

| Policy Year | <u>1st/2nd</u> | Policy Year | <u>2nd/3rd</u> | Policy Year | <u>3rd/4th</u> | Policy Year | <u>4th/5th</u> |
|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|
| 2013        | 1.043          | 2012        | 0.992          | 2011        | 0.999          | 2010        | 1.000          |
| 2014        | 1.033          | 2013        | 0.994          | 2012        | 1.000          | 2011        | 1.000          |
| 2015        | 1.022          | 2014        | 0.999          | 2013        | 0.999          | 2012        | 1.000          |
| Average     | 1.033          | Average     | 0.995          | Average     | 0.999          | Average     | 1.000          |

Summary of Premium Development Factors

| <u>1st/5th</u> | <u>2nd/5th</u> | <u>3rd/5th</u> | <u>4th/5th</u> |
|----------------|----------------|----------------|----------------|
| 1.027          | 0.994          | 0.999          | 1.000          |





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APPENDIX A-II - STANDARD COVERAGE

Determination of Premium and Losses Developed to an Ultimate Report

Section E - Indemnity Paid Loss Development Factors

| Policy Year | <u>1st/2nd</u>   | Policy Year | <u>2nd/3rd</u>   | Policy Year | <u>3rd/4th</u>   | Policy Year | <u>4th/5th</u>   |
|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|
| 2013        | 1.491            | 2012        | 1.157            | 2011        | 1.091            | 2010        | 1.040            |
| 2014        | 1.559            | 2013        | 1.212            | 2012        | 1.088            | 2011        | 1.059            |
| 2015        | 1.596            | 2014        | 1.215            | 2013        | 1.089            | 2012        | 1.044            |
| Average     | 1.549            | Average     | 1.195            | Average     | 1.089            | Average     | 1.048            |
| Policy Year | <u>5th/6th</u>   | Policy Year | <u>6th/7th</u>   | Policy Year | <u>7th/8th</u>   | Policy Year | <u>8th/9th</u>   |
| 2009        | 1.025            | 2008        | 1.020            | 2007        | 1.011            | 2006        | 1.014            |
| 2010        | 1.031            | 2009        | 1.020            | 2008        | 1.014            | 2007        | 1.018            |
| 2011        | 1.035            | 2010        | 1.021            | 2009        | 1.013            | 2008        | 1.012            |
| Average     | 1.030            | Average     | 1.020            | Average     | 1.013            | Average     | 1.015            |
| Policy Year | <u>9th/10th</u>  | Policy Year | <u>10th/11th</u> | Policy Year | <u>11th/12th</u> | Policy Year | <u>12th/13th</u> |
| 2005        | 1.010            | 2004        | 1.007            | 2003        | 1.007            | 2002        | 1.006            |
| 2006        | 1.007            | 2005        | 1.011            | 2004        | 1.004            | 2003        | 1.003            |
| 2007        | 1.008            | 2006        | 1.005            | 2005        | 1.004            | 2004        | 1.006            |
| Average     | 1.008            | Average     | 1.008            | Average     | 1.005            | Average     | 1.005            |
| Policy Year | <u>13th/14th</u> | Policy Year | <u>14th/15th</u> | Policy Year | <u>15th/16th</u> | Policy Year | <u>16th/17th</u> |
| 2001        | 1.009            | 2000        | 1.005            | 1999        | 1.004            | 1998        | 1.003            |
| 2002        | 1.009            | 2001        | 1.004            | 2000        | 1.003            | 1999        | 1.004            |
| 2003        | 1.003            | 2002        | 1.006            | 2001        | 1.003            | 2000        | 1.004            |
| Average     | 1.007            | Average     | 1.005            | Average     | 1.003            | Average     | 1.004            |
| Policy Year | <u>17th/18th</u> | Policy Year | <u>18th/19th</u> |             |                  |             |                  |
| 1997        | 1.004            | 1996        | 1.004            |             |                  |             |                  |
| 1998        | 1.003            | 1997        | 1.003            |             |                  |             |                  |
| 1999        | 1.002            | 1998        | 1.004            |             |                  |             |                  |
| Average     | 1.003            | Average     | 1.004            |             |                  |             |                  |



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APPENDIX A-II - STANDARD COVERAGE

Determination of Premium and Losses Developed to an Ultimate Report

Section F - Medical Paid Loss Development Factors

| Policy Year | <u>1st/2nd</u>   | Policy Year | <u>2nd/3rd</u>   | Policy Year | <u>3rd/4th</u>   | Policy Year | <u>4th/5th</u>   |
|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|
| 2013        | 1.257            | 2012        | 1.074            | 2011        | 1.052            | 2010        | 1.024            |
| 2014        | 1.278            | 2013        | 1.105            | 2012        | 1.038            | 2011        | 1.029            |
| 2015        | 1.288            | 2014        | 1.090            | 2013        | 1.038            | 2012        | 1.022            |
| Average     | 1.274            | Average     | 1.090            | Average     | 1.043            | Average     | 1.025            |
| Policy Year | <u>5th/6th</u>   | Policy Year | <u>6th/7th</u>   | Policy Year | <u>7th/8th</u>   | Policy Year | <u>8th/9th</u>   |
| 2009        | 1.017            | 2008        | 1.015            | 2007        | 1.008            | 2006        | 1.015            |
| 2010        | 1.016            | 2009        | 1.013            | 2008        | 1.011            | 2007        | 1.011            |
| 2011        | 1.016            | 2010        | 1.009            | 2009        | 1.010            | 2008        | 1.012            |
| Average     | 1.016            | Average     | 1.012            | Average     | 1.010            | Average     | 1.013            |
| Policy Year | <u>9th/10th</u>  | Policy Year | <u>10th/11th</u> | Policy Year | <u>11th/12th</u> | Policy Year | <u>12th/13th</u> |
| 2005        | 1.012            | 2004        | 1.006            | 2003        | 1.006            | 2002        | 1.005            |
| 2006        | 1.004            | 2005        | 1.011            | 2004        | 1.005            | 2003        | 1.004            |
| 2007        | 1.005            | 2006        | 1.007            | 2005        | 1.003            | 2004        | 1.006            |
| Average     | 1.007            | Average     | 1.008            | Average     | 1.005            | Average     | 1.005            |
| Policy Year | <u>13th/14th</u> | Policy Year | <u>14th/15th</u> | Policy Year | <u>15th/16th</u> | Policy Year | <u>16th/17th</u> |
| 2001        | 1.006            | 2000        | 1.006            | 1999        | 1.004            | 1998        | 1.004            |
| 2002        | 1.007            | 2001        | 1.004            | 2000        | 1.004            | 1999        | 1.003            |
| 2003        | 1.003            | 2002        | 1.008            | 2001        | 1.004            | 2000        | 1.004            |
| Average     | 1.005            | Average     | 1.006            | Average     | 1.004            | Average     | 1.004            |
| Policy Year | <u>17th/18th</u> | Policy Year | <u>18th/19th</u> |             |                  |             |                  |
| 1997        | 1.002            | 1996        | 1.003            |             |                  |             |                  |
| 1998        | 1.004            | 1997        | 1.006            |             |                  |             |                  |
| 1999        | 1.004            | 1998        | 1.005            |             |                  |             |                  |
| Average     | 1.003            | Average     | 1.005            |             |                  |             |                  |



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APPENDIX A-II - STANDARD COVERAGE

Determination of Premium and Losses Developed to an Ultimate Report

Section G - Indemnity Paid + Case Loss Development Factors

| Policy Year | <u>1st/2nd</u>   | Policy Year | <u>2nd/3rd</u>   | Policy Year | <u>3rd/4th</u>   | Policy Year | <u>4th/5th</u>   |
|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|
| 2013        | 1.225            | 2012        | 1.076            | 2011        | 1.044            | 2010        | 1.015            |
| 2014        | 1.260            | 2013        | 1.115            | 2012        | 1.049            | 2011        | 1.035            |
| 2015        | 1.248            | 2014        | 1.112            | 2013        | 1.058            | 2012        | 1.031            |
| Average     | 1.244            | Average     | 1.101            | Average     | 1.050            | Average     | 1.027            |
| Policy Year | <u>5th/6th</u>   | Policy Year | <u>6th/7th</u>   | Policy Year | <u>7th/8th</u>   | Policy Year | <u>8th/9th</u>   |
| 2009        | 1.013            | 2008        | 1.009            | 2007        | 1.010            | 2006        | 1.009            |
| 2010        | 1.022            | 2009        | 1.012            | 2008        | 1.003            | 2007        | 1.009            |
| 2011        | 1.020            | 2010        | 1.010            | 2009        | 1.008            | 2008        | 1.003            |
| Average     | 1.018            | Average     | 1.010            | Average     | 1.007            | Average     | 1.007            |
| Policy Year | <u>9th/10th</u>  | Policy Year | <u>10th/11th</u> | Policy Year | <u>11th/12th</u> | Policy Year | <u>12th/13th</u> |
| 2005        | 1.006            | 2004        | 1.005            | 2003        | 1.004            | 2002        | 1.002            |
| 2006        | 1.005            | 2005        | 1.004            | 2004        | 1.002            | 2003        | 1.001            |
| 2007        | 1.005            | 2006        | 1.003            | 2005        | 1.002            | 2004        | 1.003            |
| Average     | 1.005            | Average     | 1.004            | Average     | 1.003            | Average     | 1.002            |
| Policy Year | <u>13th/14th</u> | Policy Year | <u>14th/15th</u> | Policy Year | <u>15th/16th</u> | Policy Year | <u>16th/17th</u> |
| 2001        | 1.007            | 2000        | 1.004            | 1999        | 1.003            | 1998        | 1.001            |
| 2002        | 1.003            | 2001        | 1.001            | 2000        | 1.002            | 1999        | 1.001            |
| 2003        | 1.000            | 2002        | 1.001            | 2001        | 1.001            | 2000        | 1.000            |
| Average     | 1.003            | Average     | 1.002            | Average     | 1.002            | Average     | 1.001            |
| Policy Year | <u>17th/18th</u> | Policy Year | <u>18th/19th</u> |             |                  |             |                  |
| 1997        | 1.004            | 1996        | 1.002            |             |                  |             |                  |
| 1998        | 1.004            | 1997        | 1.001            |             |                  |             |                  |
| 1999        | 1.001            | 1998        | 1.000            |             |                  |             |                  |
| Average     | 1.003            | Average     | 1.001            |             |                  |             |                  |



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APPENDIX A-II - STANDARD COVERAGE

Determination of Premium and Losses Developed to an Ultimate Report

Section H - Medical Paid + Case Loss Development Factors

| Policy Year | <u>1st/2nd</u>   | Policy Year | <u>2nd/3rd</u>   | Policy Year | <u>3rd/4th</u>   | Policy Year | <u>4th/5th</u>   |
|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|
| 2013        | 1.125            | 2012        | 1.028            | 2011        | 1.027            | 2010        | 1.014            |
| 2014        | 1.080            | 2013        | 1.032            | 2012        | 1.015            | 2011        | 1.015            |
| 2015        | 1.065            | 2014        | 1.038            | 2013        | 1.019            | 2012        | 1.016            |
| Average     | 1.090            | Average     | 1.033            | Average     | 1.020            | Average     | 1.015            |
| Policy Year | <u>5th/6th</u>   | Policy Year | <u>6th/7th</u>   | Policy Year | <u>7th/8th</u>   | Policy Year | <u>8th/9th</u>   |
| 2009        | 1.010            | 2008        | 1.017            | 2007        | 1.009            | 2006        | 1.006            |
| 2010        | 1.008            | 2009        | 1.010            | 2008        | 1.004            | 2007        | 1.001            |
| 2011        | 1.009            | 2010        | 1.004            | 2009        | 1.008            | 2008        | 1.005            |
| Average     | 1.009            | Average     | 1.010            | Average     | 1.007            | Average     | 1.004            |
| Policy Year | <u>9th/10th</u>  | Policy Year | <u>10th/11th</u> | Policy Year | <u>11th/12th</u> | Policy Year | <u>12th/13th</u> |
| 2005        | 1.014            | 2004        | 1.003            | 2003        | 1.000            | 2002        | 1.000            |
| 2006        | 1.000            | 2005        | 1.005            | 2004        | 0.999            | 2003        | 1.001            |
| 2007        | 1.002            | 2006        | 1.003            | 2005        | 1.004            | 2004        | 1.005            |
| Average     | 1.005            | Average     | 1.004            | Average     | 1.001            | Average     | 1.002            |
| Policy Year | <u>13th/14th</u> | Policy Year | <u>14th/15th</u> | Policy Year | <u>15th/16th</u> | Policy Year | <u>16th/17th</u> |
| 2001        | 1.000            | 2000        | 1.006            | 1999        | 0.995            | 1998        | 1.002            |
| 2002        | 1.005            | 2001        | 0.999            | 2000        | 1.001            | 1999        | 1.001            |
| 2003        | 1.001            | 2002        | 0.996            | 2001        | 1.005            | 2000        | 1.001            |
| Average     | 1.002            | Average     | 1.000            | Average     | 1.000            | Average     | 1.001            |
| Policy Year | <u>17th/18th</u> | Policy Year | <u>18th/19th</u> |             |                  |             |                  |
| 1997        | 0.988            | 1996        | 1.002            |             |                  |             |                  |
| 1998        | 1.001            | 1997        | 1.002            |             |                  |             |                  |
| 1999        | 1.002            | 1998        | 1.000            |             |                  |             |                  |
| Average     | 0.997            | Average     | 1.001            |             |                  |             |                  |



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APPENDIX A-II - LARGE DEDUCTIBLE

Determination of Premium and Losses Developed to an Ultimate Report

Section I - Indemnity Paid Loss Development Factors

| Policy Year | <u>1st/2nd</u>   | Policy Year | <u>2nd/3rd</u>   | Policy Year | <u>3rd/4th</u>   | Policy Year | <u>4th/5th</u>   |
|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|
| 2013        | 1.575            | 2012        | 1.209            | 2011        | 1.105            | 2010        | 1.070            |
| 2014        | 1.612            | 2013        | 1.218            | 2012        | 1.116            | 2011        | 1.069            |
| 2015        | 1.663            | 2014        | 1.250            | 2013        | 1.098            | 2012        | 1.068            |
| Average     | 1.617            | Average     | 1.226            | Average     | 1.106            | Average     | 1.069            |
| Policy Year | <u>5th/6th</u>   | Policy Year | <u>6th/7th</u>   | Policy Year | <u>7th/8th</u>   | Policy Year | <u>8th/9th</u>   |
| 2009        | 1.052            | 2008        | 1.025            | 2007        | 1.021            | 2006        | 1.012            |
| 2010        | 1.027            | 2009        | 1.036            | 2008        | 1.024            | 2007        | 1.019            |
| 2011        | 1.041            | 2010        | 1.027            | 2009        | 1.024            | 2008        | 1.013            |
| Average     | 1.040            | Average     | 1.029            | Average     | 1.023            | Average     | 1.015            |
| Policy Year | <u>9th/10th</u>  | Policy Year | <u>10th/11th</u> | Policy Year | <u>11th/12th</u> | Policy Year | <u>12th/13th</u> |
| 2005        | 1.015            | 2004        | 1.017            | 2003        | 1.011            | 2002        | 1.010            |
| 2006        | 1.011            | 2005        | 1.008            | 2004        | 1.007            | 2003        | 1.009            |
| 2007        | 1.010            | 2006        | 1.007            | 2005        | 1.006            | 2004        | 1.007            |
| Average     | 1.012            | Average     | 1.011            | Average     | 1.008            | Average     | 1.009            |
| Policy Year | <u>13th/14th</u> | Policy Year | <u>14th/15th</u> | Policy Year | <u>15th/16th</u> | Policy Year | <u>16th/17th</u> |
| 2001        | 1.006            | 2000        | 1.007            | 1999        | 1.004            | 1998        | 1.004            |
| 2002        | 1.009            | 2001        | 1.007            | 2000        | 1.003            | 1999        | 1.004            |
| 2003        | 1.010            | 2002        | 1.008            | 2001        | 1.005            | 2000        | 1.006            |
| Average     | 1.008            | Average     | 1.007            | Average     | 1.004            | Average     | 1.005            |
| Policy Year | <u>17th/18th</u> | Policy Year | <u>18th/19th</u> |             |                  |             |                  |
| 1997        | 1.006            | 1996        | 1.003            |             |                  |             |                  |
| 1998        | 1.005            | 1997        | 1.004            |             |                  |             |                  |
| 1999        | 1.005            | 1998        | 1.003            |             |                  |             |                  |
| Average     | 1.005            | Average     | 1.003            |             |                  |             |                  |



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APPENDIX A-II - LARGE DEDUCTIBLE

Determination of Premium and Losses Developed to an Ultimate Report

Section J - Medical Paid Loss Development Factors

| Policy Year | <u>1st/2nd</u>   | Policy Year | <u>2nd/3rd</u>   | Policy Year | <u>3rd/4th</u>   | Policy Year | <u>4th/5th</u>   |
|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|
| 2013        | 1.271            | 2012        | 1.092            | 2011        | 1.069            | 2010        | 1.045            |
| 2014        | 1.288            | 2013        | 1.085            | 2012        | 1.047            | 2011        | 1.024            |
| 2015        | 1.306            | 2014        | 1.087            | 2013        | 1.043            | 2012        | 1.023            |
| Average     | 1.288            | Average     | 1.088            | Average     | 1.053            | Average     | 1.031            |
| Policy Year | <u>5th/6th</u>   | Policy Year | <u>6th/7th</u>   | Policy Year | <u>7th/8th</u>   | Policy Year | <u>8th/9th</u>   |
| 2009        | 1.029            | 2008        | 1.013            | 2007        | 1.014            | 2006        | 1.008            |
| 2010        | 1.015            | 2009        | 1.019            | 2008        | 1.013            | 2007        | 1.017            |
| 2011        | 1.019            | 2010        | 1.014            | 2009        | 1.017            | 2008        | 1.009            |
| Average     | 1.021            | Average     | 1.015            | Average     | 1.015            | Average     | 1.011            |
| Policy Year | <u>9th/10th</u>  | Policy Year | <u>10th/11th</u> | Policy Year | <u>11th/12th</u> | Policy Year | <u>12th/13th</u> |
| 2005        | 1.011            | 2004        | 1.012            | 2003        | 1.012            | 2002        | 1.008            |
| 2006        | 1.006            | 2005        | 1.006            | 2004        | 1.007            | 2003        | 1.008            |
| 2007        | 1.009            | 2006        | 1.007            | 2005        | 1.005            | 2004        | 1.007            |
| Average     | 1.009            | Average     | 1.008            | Average     | 1.008            | Average     | 1.008            |
| Policy Year | <u>13th/14th</u> | Policy Year | <u>14th/15th</u> | Policy Year | <u>15th/16th</u> | Policy Year | <u>16th/17th</u> |
| 2001        | 1.006            | 2000        | 1.011            | 1999        | 1.003            | 1998        | 1.004            |
| 2002        | 1.007            | 2001        | 1.007            | 2000        | 1.006            | 1999        | 1.003            |
| 2003        | 1.010            | 2002        | 1.010            | 2001        | 1.004            | 2000        | 1.007            |
| Average     | 1.008            | Average     | 1.009            | Average     | 1.004            | Average     | 1.005            |
| Policy Year | <u>17th/18th</u> | Policy Year | <u>18th/19th</u> |             |                  |             |                  |
| 1997        | 1.005            | 1996        | 1.002            |             |                  |             |                  |
| 1998        | 1.009            | 1997        | 1.006            |             |                  |             |                  |
| 1999        | 1.006            | 1998        | 1.003            |             |                  |             |                  |
| Average     | 1.007            | Average     | 1.004            |             |                  |             |                  |



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APPENDIX A-II - LARGE DEDUCTIBLE

Determination of Premium and Losses Developed to an Ultimate Report

Section K - Indemnity Paid + Case Loss Development Factors

| Policy Year | <u>1st/2nd</u>   | Policy Year | <u>2nd/3rd</u>   | Policy Year | <u>3rd/4th</u>   | Policy Year | <u>4th/5th</u>   |
|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|
| 2013        | 1.321            | 2012        | 1.141            | 2011        | 1.057            | 2010        | 1.038            |
| 2014        | 1.359            | 2013        | 1.157            | 2012        | 1.090            | 2011        | 1.056            |
| 2015        | 1.375            | 2014        | 1.182            | 2013        | 1.071            | 2012        | 1.027            |
| Average     | 1.352            | Average     | 1.160            | Average     | 1.073            | Average     | 1.040            |
| Policy Year | <u>5th/6th</u>   | Policy Year | <u>6th/7th</u>   | Policy Year | <u>7th/8th</u>   | Policy Year | <u>8th/9th</u>   |
| 2009        | 1.029            | 2008        | 1.015            | 2007        | 1.014            | 2006        | 1.007            |
| 2010        | 1.016            | 2009        | 1.017            | 2008        | 1.012            | 2007        | 1.009            |
| 2011        | 1.029            | 2010        | 1.028            | 2009        | 1.011            | 2008        | 1.013            |
| Average     | 1.025            | Average     | 1.020            | Average     | 1.012            | Average     | 1.010            |
| Policy Year | <u>9th/10th</u>  | Policy Year | <u>10th/11th</u> | Policy Year | <u>11th/12th</u> | Policy Year | <u>12th/13th</u> |
| 2005        | 1.004            | 2004        | 1.006            | 2003        | 1.004            | 2002        | 1.003            |
| 2006        | 1.004            | 2005        | 1.005            | 2004        | 1.007            | 2003        | 1.006            |
| 2007        | 1.004            | 2006        | 1.005            | 2005        | 1.004            | 2004        | 1.005            |
| Average     | 1.004            | Average     | 1.005            | Average     | 1.005            | Average     | 1.005            |
| Policy Year | <u>13th/14th</u> | Policy Year | <u>14th/15th</u> | Policy Year | <u>15th/16th</u> | Policy Year | <u>16th/17th</u> |
| 2001        | 1.005            | 2000        | 1.002            | 1999        | 1.002            | 1998        | 1.002            |
| 2002        | 1.005            | 2001        | 1.002            | 2000        | 1.003            | 1999        | 1.001            |
| 2003        | 1.008            | 2002        | 1.009            | 2001        | 1.000            | 2000        | 1.004            |
| Average     | 1.006            | Average     | 1.004            | Average     | 1.002            | Average     | 1.002            |
| Policy Year | <u>17th/18th</u> | Policy Year | <u>18th/19th</u> |             |                  |             |                  |
| 1997        | 1.003            | 1996        | 1.004            |             |                  |             |                  |
| 1998        | 1.002            | 1997        | 1.003            |             |                  |             |                  |
| 1999        | 1.002            | 1998        | 1.003            |             |                  |             |                  |
| Average     | 1.002            | Average     | 1.003            |             |                  |             |                  |



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APPENDIX A-II - LARGE DEDUCTIBLE

Determination of Premium and Losses Developed to an Ultimate Report

Section L - Medical Paid + Case Loss Development Factors

| Policy Year | <u>1st/2nd</u>   | Policy Year | <u>2nd/3rd</u>   | Policy Year | <u>3rd/4th</u>   | Policy Year | <u>4th/5th</u>   |
|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|
| 2013        | 1.111            | 2012        | 1.051            | 2011        | 1.024            | 2010        | 1.021            |
| 2014        | 1.101            | 2013        | 1.058            | 2012        | 1.026            | 2011        | 1.015            |
| 2015        | 1.103            | 2014        | 1.040            | 2013        | 1.028            | 2012        | 1.010            |
| Average     | 1.105            | Average     | 1.050            | Average     | 1.026            | Average     | 1.015            |
| Policy Year | <u>5th/6th</u>   | Policy Year | <u>6th/7th</u>   | Policy Year | <u>7th/8th</u>   | Policy Year | <u>8th/9th</u>   |
| 2009        | 1.013            | 2008        | 1.008            | 2007        | 1.021            | 2006        | 1.008            |
| 2010        | 1.000            | 2009        | 1.015            | 2008        | 1.006            | 2007        | 0.998            |
| 2011        | 1.015            | 2010        | 1.017            | 2009        | 1.012            | 2008        | 1.005            |
| Average     | 1.009            | Average     | 1.013            | Average     | 1.013            | Average     | 1.004            |
| Policy Year | <u>9th/10th</u>  | Policy Year | <u>10th/11th</u> | Policy Year | <u>11th/12th</u> | Policy Year | <u>12th/13th</u> |
| 2005        | 1.002            | 2004        | 1.001            | 2003        | 1.008            | 2002        | 1.000            |
| 2006        | 1.005            | 2005        | 1.006            | 2004        | 1.006            | 2003        | 1.004            |
| 2007        | 1.001            | 2006        | 1.005            | 2005        | 1.003            | 2004        | 1.004            |
| Average     | 1.003            | Average     | 1.004            | Average     | 1.006            | Average     | 1.003            |
| Policy Year | <u>13th/14th</u> | Policy Year | <u>14th/15th</u> | Policy Year | <u>15th/16th</u> | Policy Year | <u>16th/17th</u> |
| 2001        | 1.005            | 2000        | 1.009            | 1999        | 1.003            | 1998        | 1.004            |
| 2002        | 1.004            | 2001        | 1.003            | 2000        | 1.002            | 1999        | 1.001            |
| 2003        | 1.002            | 2002        | 1.010            | 2001        | 0.998            | 2000        | 1.003            |
| Average     | 1.004            | Average     | 1.007            | Average     | 1.001            | Average     | 1.003            |
| Policy Year | <u>17th/18th</u> | Policy Year | <u>18th/19th</u> |             |                  |             |                  |
| 1997        | 0.999            | 1996        | 0.999            |             |                  |             |                  |
| 1998        | 1.004            | 1997        | 1.004            |             |                  |             |                  |
| 1999        | 1.005            | 1998        | 1.002            |             |                  |             |                  |
| Average     | 1.003            | Average     | 1.002            |             |                  |             |                  |





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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section M - Determination of Policy Year Loss Development Factors (19th-to-Ultimate Report)

Indemnity Paid+Case Data for Matching Companies

| (1)<br>Policy Year  | (2)<br><u>Losses for Policy Year</u><br>19th Report | (3)<br><u>Losses for Policy Year</u><br>20th Report | (4)<br><u>Losses for All Prior Policy Years</u><br>Previous | (5)<br><u>Losses for All Prior Policy Years</u><br>Current | (6)<br>Factor to<br>Adjust Losses<br>for Prior Policy Years | (7)<br>Indicated<br>19th-to-Ult Development<br>for Policy Year |
|---|---|---|---|--|---|--|
| 1988  | 902,599,760   | 900,144,811   | 5,027,265,727   | 5,035,885,637  | 0.450   | 1.019  |
| 1989  | 915,573,643   | 917,100,338   | 5,899,848,269   | 5,899,083,575  | 0.497   | 1.000  |
| 1990  | 567,950,055   | 568,410,611   | 4,839,559,712   | 4,843,375,694  | 0.733   | 1.010  |
| 1991  | 557,660,243   | 557,606,237   | 7,399,395,713   | 7,404,661,580  | 0.950   | 1.010  |
| 1992  | 501,853,741   | 502,453,214   | 7,960,772,655   | 7,960,610,105  | 1.118   | 1.001  |
| 1993  | 421,585,552   | 421,843,980   | 8,447,835,590   | 8,456,447,522  | 1.392   | 1.015  |
| 1994  | 432,213,589   | 433,062,718   | 8,812,139,398   | 8,819,460,994  | 1.388   | 1.014  |
| 1995  | 464,970,003   | 466,593,041   | 9,293,777,139   | 9,306,393,405  | 1.286   | 1.025  |
| 1996  | 540,132,310   | 540,716,946   | 9,661,300,806   | 9,671,131,025  | 1.061   | 1.018  |
| 1997  | 679,542,750   | 680,595,293   | 10,347,633,538  | 10,356,281,950   | 0.871   | 1.016  |
| Selected Indemnity 19th-to-Ultimate Loss Development Factor |   |   |   |  |   | 1.013  |

Medical Paid+Case Data for Matching Companies

| (8)<br>Policy Year  | (9)<br><u>Losses for Policy Year</u><br>19th Report | (10)<br><u>Losses for Policy Year</u><br>20th Report | (11)<br><u>Losses for All Prior Policy Years</u><br>Previous | (12)<br><u>Losses for All Prior Policy Years</u><br>Current | (13)<br>Factor to<br>Adjust Losses<br>for Prior Policy Years | (14)<br>Indicated<br>19th-to-Ult Development<br>for Policy Year |
|---|---|--|--|---|--|---|
| 1988  | 787,125,547   | 791,861,541  | 4,493,737,241  | 4,510,939,500   | 0.478  | 1.052   |
| 1989  | 762,931,560   | 771,447,161  | 5,266,223,444  | 5,307,455,404   | 0.546  | 1.110   |
| 1990  | 497,360,156   | 498,172,444  | 4,305,741,797  | 4,321,065,945   | 0.760  | 1.042   |
| 1991  | 552,813,678   | 552,808,835  | 6,593,945,373  | 6,610,719,786   | 0.892  | 1.034   |
| 1992  | 477,308,304   | 480,553,138  | 7,162,831,398  | 7,181,118,485   | 1.075  | 1.042   |
| 1993  | 405,684,007   | 406,112,567  | 7,661,671,623  | 7,669,302,461   | 1.300  | 1.016   |
| 1994  | 440,503,288   | 442,285,787  | 8,016,781,170  | 8,039,391,855   | 1.219  | 1.046   |
| 1995  | 488,232,935   | 488,424,807  | 8,512,538,817  | 8,542,254,823   | 1.107  | 1.055   |
| 1996  | 542,065,690   | 541,766,666  | 8,908,396,979  | 8,933,542,049   | 0.939  | 1.049   |
| 1997  | 666,050,025   | 666,598,695  | 9,637,394,377  | 9,667,651,028   | 0.767  | 1.060   |
| Selected Medical 19th-to-Ultimate Loss Development Factor |   |  |  |   |  | 1.051   |

(7) = 1 + [ (3)-(2) + ((5)-(4)) / (6) ] / (2)

(14) = 1 + [ (10)-(9) + ((12)-(11)) / (13) ] / (9)

Columns (4) and (11) are valued as of the date at which the given policy year is at a 19th report.

Columns (5) and (12) are valued as of the date at which the given policy year is at a 20th report.



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APPENDIX A-II - STANDARD COVERAGE

Determination of Premium and Losses Developed to an Ultimate Report

Section N - Derivation of Policy Year 19th-to-Ultimate Loss Development Factors

| Policy Year | Indemnity Paid-to-Paid + Case Ratio<br>19th Report | Medical Paid-to-Paid + Case Ratio<br>19th Report |
|-------------|--|--|
| 1994        | 0.984  | 0.982  |
| 1995        | 0.988  | 0.980  |
| 1996        | 0.985  | 0.979  |
| 1997        | 0.984  | 0.982  |
| 1998        | 0.984  | 0.967  |
| Average     | 0.985  | 0.978  |

|  | Indemnity | Medical |
|--|-----------|---------|
| (1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section M) | 1.013     | 1.051   |
| (2) Paid-to-Paid+Case Ratio (Section N)                            | 0.985     | 0.978   |
| (3) Paid 19th-to-Ultimate Loss Development Factor = (1) / (2)      | 1.028     | 1.075   |

Section O - Summary of Paid Loss Development Factors

| Report | (1)<br>Indemnity Paid Loss Development |             | Report | (3)<br>Medical Paid Loss Development |             |
|--------|--|-------------|--------|--------------------------------------|-------------|
|        | to Next Report                         | to Ultimate |        | to Next Report                       | to Ultimate |
| 1st    | 1.549                                  | 2.468       | 1st    | 1.274                                | 1.770       |
| 2nd    | 1.195                                  | 1.593       | 2nd    | 1.090                                | 1.389       |
| 3rd    | 1.089                                  | 1.333       | 3rd    | 1.043                                | 1.274       |
| 4th    | 1.048                                  | 1.224       | 4th    | 1.025                                | 1.221       |
| 5th    | 1.030                                  | 1.168       | 5th    | 1.016                                | 1.191       |
| 6th    | 1.020                                  | 1.134       | 6th    | 1.012                                | 1.172       |
| 7th    | 1.013                                  | 1.112       | 7th    | 1.010                                | 1.158       |
| 8th    | 1.015                                  | 1.098       | 8th    | 1.013                                | 1.147       |
| 9th    | 1.008                                  | 1.082       | 9th    | 1.007                                | 1.132       |
| 10th   | 1.008                                  | 1.073       | 10th   | 1.008                                | 1.124       |
| 11th   | 1.005                                  | 1.064       | 11th   | 1.005                                | 1.115       |
| 12th   | 1.005                                  | 1.059       | 12th   | 1.005                                | 1.109       |
| 13th   | 1.007                                  | 1.054       | 13th   | 1.005                                | 1.103       |
| 14th   | 1.005                                  | 1.047       | 14th   | 1.006                                | 1.098       |
| 15th   | 1.003                                  | 1.042       | 15th   | 1.004                                | 1.091       |
| 16th   | 1.004                                  | 1.039       | 16th   | 1.004                                | 1.087       |
| 17th   | 1.003                                  | 1.035       | 17th   | 1.003                                | 1.083       |
| 18th   | 1.004                                  | 1.032       | 18th   | 1.005                                | 1.080       |
| 19th   |  | 1.028       | 19th   |                                      | 1.075       |

(2) = Cumulative upward product of column (1).  
 (4) = Cumulative upward product of column (3).



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APPENDIX A-II - STANDARD COVERAGE

Determination of Premium and Losses Developed to an Ultimate Report

Section P - Summary of Paid+Case Loss Development Factors

| Report | (1)<br>Indemnity Paid+Case Loss Development |             | Report | (3)<br>Medical Paid+Case Loss Development |             |
|--------|---|-------------|--------|---|-------------|
|        | to Next Report                              | to Ultimate |        | to Next Report                            | to Ultimate |
| 1st    | 1.244                                       | 1.600       | 1st    | 1.090                                     | 1.276       |
| 2nd    | 1.101                                       | 1.286       | 2nd    | 1.033                                     | 1.171       |
| 3rd    | 1.050                                       | 1.168       | 3rd    | 1.020                                     | 1.134       |
| 4th    | 1.027                                       | 1.112       | 4th    | 1.015                                     | 1.112       |
| 5th    | 1.018                                       | 1.083       | 5th    | 1.009                                     | 1.096       |
| 6th    | 1.010                                       | 1.064       | 6th    | 1.010                                     | 1.086       |
| 7th    | 1.007                                       | 1.053       | 7th    | 1.007                                     | 1.075       |
| 8th    | 1.007                                       | 1.046       | 8th    | 1.004                                     | 1.068       |
| 9th    | 1.005                                       | 1.039       | 9th    | 1.005                                     | 1.064       |
| 10th   | 1.004                                       | 1.034       | 10th   | 1.004                                     | 1.059       |
| 11th   | 1.003                                       | 1.030       | 11th   | 1.001                                     | 1.055       |
| 12th   | 1.002                                       | 1.027       | 12th   | 1.002                                     | 1.054       |
| 13th   | 1.003                                       | 1.025       | 13th   | 1.002                                     | 1.052       |
| 14th   | 1.002                                       | 1.022       | 14th   | 1.000                                     | 1.050       |
| 15th   | 1.002                                       | 1.020       | 15th   | 1.000                                     | 1.050       |
| 16th   | 1.001                                       | 1.018       | 16th   | 1.001                                     | 1.050       |
| 17th   | 1.003                                       | 1.017       | 17th   | 0.997                                     | 1.049       |
| 18th   | 1.001                                       | 1.014       | 18th   | 1.001                                     | 1.052       |
| 19th   |   | 1.013       | 19th   |   | 1.051       |

(2) = Cumulative upward product of column (1).  
 (4) = Cumulative upward product of column (3).



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APPENDIX A-II - LARGE DEDUCTIBLE

Determination of Premium and Losses Developed to an Ultimate Report

Section Q - Derivation of Policy Year 19th-to-Ultimate Loss Development Factors

| Policy Year | Indemnity Paid-to-Paid + Case Ratio<br>19th Report | Medical Paid-to-Paid + Case Ratio<br>19th Report |
|-------------|--|--|
| 1994        | 0.976  | 0.969  |
| 1995        | 0.964  | 0.950  |
| 1996        | 0.982  | 0.977  |
| 1997        | 0.968  | 0.935  |
| 1998        | 0.983  | 0.969  |
| Average     | 0.975  | 0.960  |

|  | Indemnity | Medical |
|--|-----------|---------|
| (1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section M) | 1.013     | 1.051   |
| (2) Paid-to-Paid+Case Ratio (Section Q)                            | 0.975     | 0.960   |
| (3) Paid 19th-to-Ultimate Loss Development Factor = (1) / (2)      | 1.039     | 1.095   |

Section R - Summary of Paid Loss Development Factors

| Report | (1)<br>Indemnity Paid Loss Development |             | Report | (3)<br>Medical Paid Loss Development |             |
|--------|--|-------------|--------|--------------------------------------|-------------|
|        | to Next Report                         | to Ultimate |        | to Next Report                       | to Ultimate |
| 1st    | 1.617                                  | 2.911       | 1st    | 1.288                                | 1.899       |
| 2nd    | 1.226                                  | 1.800       | 2nd    | 1.088                                | 1.474       |
| 3rd    | 1.106                                  | 1.468       | 3rd    | 1.053                                | 1.355       |
| 4th    | 1.069                                  | 1.327       | 4th    | 1.031                                | 1.287       |
| 5th    | 1.040                                  | 1.241       | 5th    | 1.021                                | 1.248       |
| 6th    | 1.029                                  | 1.193       | 6th    | 1.015                                | 1.222       |
| 7th    | 1.023                                  | 1.159       | 7th    | 1.015                                | 1.204       |
| 8th    | 1.015                                  | 1.133       | 8th    | 1.011                                | 1.186       |
| 9th    | 1.012                                  | 1.116       | 9th    | 1.009                                | 1.173       |
| 10th   | 1.011                                  | 1.103       | 10th   | 1.008                                | 1.163       |
| 11th   | 1.008                                  | 1.091       | 11th   | 1.008                                | 1.154       |
| 12th   | 1.009                                  | 1.082       | 12th   | 1.008                                | 1.145       |
| 13th   | 1.008                                  | 1.072       | 13th   | 1.008                                | 1.136       |
| 14th   | 1.007                                  | 1.063       | 14th   | 1.009                                | 1.127       |
| 15th   | 1.004                                  | 1.056       | 15th   | 1.004                                | 1.117       |
| 16th   | 1.005                                  | 1.052       | 16th   | 1.005                                | 1.113       |
| 17th   | 1.005                                  | 1.047       | 17th   | 1.007                                | 1.107       |
| 18th   | 1.003                                  | 1.042       | 18th   | 1.004                                | 1.099       |
| 19th   |  | 1.039       | 19th   |                                      | 1.095       |

(2) = Cumulative upward product of column (1).  
 (4) = Cumulative upward product of column (3).



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APPENDIX A-II - LARGE DEDUCTIBLE

Determination of Premium and Losses Developed to an Ultimate Report

Section S - Summary of Paid+Case Loss Development Factors

| Report | (1)<br>Indemnity Paid+Case Loss Development |             | Report | (3)<br>Medical Paid+Case Loss Development |             |
|--------|---|-------------|--------|---|-------------|
|        | to Next Report                              | to Ultimate |        | to Next Report                            | to Ultimate |
| 1st    | 1.352                                       | 1.967       | 1st    | 1.105                                     | 1.365       |
| 2nd    | 1.160                                       | 1.455       | 2nd    | 1.050                                     | 1.235       |
| 3rd    | 1.073                                       | 1.254       | 3rd    | 1.026                                     | 1.176       |
| 4th    | 1.040                                       | 1.169       | 4th    | 1.015                                     | 1.146       |
| 5th    | 1.025                                       | 1.124       | 5th    | 1.009                                     | 1.129       |
| 6th    | 1.020                                       | 1.097       | 6th    | 1.013                                     | 1.119       |
| 7th    | 1.012                                       | 1.075       | 7th    | 1.013                                     | 1.105       |
| 8th    | 1.010                                       | 1.062       | 8th    | 1.004                                     | 1.091       |
| 9th    | 1.004                                       | 1.051       | 9th    | 1.003                                     | 1.087       |
| 10th   | 1.005                                       | 1.047       | 10th   | 1.004                                     | 1.084       |
| 11th   | 1.005                                       | 1.042       | 11th   | 1.006                                     | 1.080       |
| 12th   | 1.005                                       | 1.037       | 12th   | 1.003                                     | 1.074       |
| 13th   | 1.006                                       | 1.032       | 13th   | 1.004                                     | 1.071       |
| 14th   | 1.004                                       | 1.026       | 14th   | 1.007                                     | 1.067       |
| 15th   | 1.002                                       | 1.022       | 15th   | 1.001                                     | 1.060       |
| 16th   | 1.002                                       | 1.020       | 16th   | 1.003                                     | 1.059       |
| 17th   | 1.002                                       | 1.018       | 17th   | 1.003                                     | 1.056       |
| 18th   | 1.003                                       | 1.016       | 18th   | 1.002                                     | 1.053       |
| 19th   |   | 1.013       | 19th   |   | 1.051       |

(2) = Cumulative upward product of column (1).  
 (4) = Cumulative upward product of column (3).



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Appendix A – Factors Underlying the Proposed Rate Level Change

##### Appendix A-III Trend Factors

NCCI applies loss ratio trend factors in the determination of the proposed overall average rate level change. In addition, historical changes in claim frequency and average cost per case are also reviewed.

The claim frequency and average cost per case analysis is based on the premium, losses, and lost-time claim counts reported to NCCI. Note that the medical-only claim counts are excluded from the claim frequency and severity calculations, but the losses associated with medical-only claims are included.

The lost-time claim frequency, average costs per case, and loss ratios are shown in Appendix A-III, along with the impact of the trend factor selection on each policy year in the filing's experience period. The trend lengths displayed are based on the number of years between the average accident date of the rate effective period and the average accident date of the respective experience period year.



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APPENDIX A-III - STANDARD COVERAGE

Policy Year Trend Factors

Section A - Summary of Policy Year Data

| (1)         | (2)                        | (3)                 | (4)         | (5)                 | (6)         |
|-------------|----------------------------|---------------------|-------------|---------------------|-------------|
| Policy Year | Lost-Time Claim Frequency* | Indemnity           |             | Medical             |             |
|             |                            | Avg Cost Per Case*^ | Loss Ratio^ | Avg Cost Per Case*^ | Loss Ratio^ |
| 2007        | 19.877                     | 19,482              | 0.387       | 36,861              | 0.732       |
| 2008        | 19.020                     | 20,501              | 0.390       | 38,501              | 0.732       |
| 2009        | 20.221                     | 19,331              | 0.391       | 37,540              | 0.759       |
| 2010        | 20.511                     | 19,421              | 0.398       | 38,490              | 0.790       |
| 2011        | 20.344                     | 18,709              | 0.381       | 38,326              | 0.780       |
| 2012        | 18.961                     | 18,249              | 0.346       | 39,046              | 0.741       |
| 2013        | 18.034                     | 18,726              | 0.338       | 39,972              | 0.721       |
| 2014        | 17.493                     | 19,207              | 0.336       | 41,471              | 0.726       |
| 2015        | 16.371                     | 20,198              | 0.331       | 41,948              | 0.686       |
| 2016        | 15.423                     | 18,317              | 0.282       | 39,525              | 0.610       |

\* Figures have been adjusted to the common wage level.

^ Based on an average of paid and paid+case losses.

Section B - Summary of Annual Trend Factors

|  | <u>Indemnity</u> | <u>Medical</u> |
|--|------------------|----------------|
| (1) Current Approved Annual Loss Ratio Trend Factor                                      | 0.970            | 0.995          |
| (2) Selected Annual Loss Ratio Trend Factor  | <b>0.965</b>     | <b>0.980</b>   |
| (3) Length of Trend Period from Midpoint of Policy Year to Midpoint of Effective Period: |                  |                |
|  |                  | <u>Years</u>   |
|  | Policy Year 2015 | 4.001          |
|  | Policy Year 2016 | 3.001          |
| (4) Trend Factor Applied to Experience Year = (2) ^ (3)                                  | <u>Indemnity</u> | <u>Medical</u> |
|  | Policy Year 2015 | 0.922          |
|  | Policy Year 2016 | 0.941          |



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APPENDIX A-IV

Derivation of Industry Group Differentials

Industry group differentials are used to more equitably distribute the overall rate level change based on the individual experience of each industry group. The payroll, losses and claim counts used in the calculations below are from NCCI's Workers Compensation Statistical Plan (WCSP) data.

I. Expected Losses

The current expected losses (columns (1) and (2)) are the payroll extended by the pure premiums underlying the latest approved rates. The proposed expected losses (3) are the current expected losses adjusted to the proposed level. These adjustments include the proposed experience, trend, benefit and, if applicable, loss-based expense changes as well as any miscellaneous premium adjustments.

| Industry Group    | (1)<br>Latest Year<br>Current Expected<br>Losses Prior to<br>Adjustment for<br>Change in<br>Off-Balance | (2)<br>Five Year<br>Current Expected<br>Losses Prior to<br>Adjustment for<br>Change in<br>Off-Balance | (3)<br>Five Year<br>Proposed Expected<br>Losses Prior to<br>Adjustment for<br>Change in<br>Off-Balance | (4)<br>Current<br>Ratio of<br>Manual to<br>Standard<br>Premium | (5)<br>Proposed<br>Ratio of<br>Manual to<br>Standard<br>Premium |
|-------------------|---|---|--|--|---|
| Manufacturing     | 270,969,771   | 1,180,206,012   | 1,037,151,811  | 1.131  | 1.143   |
| Contracting       | 819,485,959   | 3,156,664,312   | 2,774,859,307  | 1.073  | 1.079   |
| Office & Clerical | 396,080,806   | 1,762,483,680   | 1,547,452,841  | 1.113  | 1.126   |
| Goods & Services  | 1,205,490,646   | 5,347,014,841   | 4,697,035,134  | 1.055  | 1.067   |
| Miscellaneous     | 541,362,184   | 2,341,804,047   | 2,060,540,185  | 1.069  | 1.076   |
| Statewide         | 3,233,389,366   | 13,788,172,893  | 12,117,039,278   |  |   |

| Industry Group    | (6)<br>Latest Year<br>Current Expected<br>Losses Adjusted<br>for Change in<br>Off-Balance<br>(1)x(4)/(5) | (7)<br>Five Year<br>Current Expected<br>Losses Adjusted<br>for Change in<br>Off-Balance<br>(2)x(4)/(5) | (8)<br>Five Year<br>Proposed Expected<br>Losses Adjusted<br>for Change in<br>Off-Balance<br>(3)x(4)/(5) | (9)<br>Current/<br>Proposed<br>(7)/(8) | (10)<br>Adjustment to<br>Proposed for<br>Current<br>Relativity<br>(9)IG/(9)SW |
|-------------------|--|--|---|--|---|
| Manufacturing     | 268,124,944  | 1,167,815,398  | 1,026,263,078   | 1.138                                  | 1.000   |
| Contracting       | 814,929,040  | 3,139,111,035  | 2,759,429,135   | 1.138                                  | 1.000   |
| Office & Clerical | 391,507,937  | 1,742,135,290  | 1,529,587,044   | 1.139                                  | 1.001   |
| Goods & Services  | 1,191,933,113  | 5,286,879,716  | 4,644,209,997   | 1.138                                  | 1.000   |
| Miscellaneous     | 537,840,312  | 2,326,569,263  | 2,047,135,184   | 1.137                                  | 0.999   |
| Statewide         | 3,204,335,346  | 13,662,510,702   | 12,006,624,438  | 1.138                                  |   |





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APPENDIX A-IV

II. Industry Group Differentials

To calculate the converted indicated balanced losses (11) the reported losses are limited to \$500,000 for a single claim occurrence and \$1,500,000 for each multiple claim occurrence. After the application of limited development, trend and benefit factors, the limited losses are brought to an unlimited level through the application of the expected excess provision. The proposed experience change, applicable loss-based expenses and any miscellaneous premium adjustments are applied to calculate the indicated losses. These indicated losses are then balanced to the expected losses using the factors shown in Appendix B-I, Section A-3.

| Industry Group    | (11)<br>Converted<br>Indicated<br>Balanced Losses | (12)<br>Indicated/<br>Expected Ratio<br>(11)/[(8)x(10)] | (13)<br>Indicated<br>Differential<br>(12)IG/(12)SW | (14)<br>Lost-Time<br>Claim Counts |
|-------------------|---|---|--|-----------------------------------|
| Manufacturing     | 1,029,773,707                                     | 1.003   | 1.003  | 19,572                            |
| Contracting       | 2,733,662,099                                     | 0.991   | 0.991  | 35,068                            |
| Office & Clerical | 1,495,626,078                                     | 0.977   | 0.977  | 25,383                            |
| Goods & Services  | 4,644,250,428                                     | 1.000   | 1.000  | 105,266                           |
| Miscellaneous     | 2,099,241,701                                     | 1.026   | 1.026  | 35,473                            |
| Statewide         | 12,002,554,013                                    | 1.000   |  |                                   |

| Industry Group    | (15)<br>Full Credibility<br>Standard<br>for Lost-Time<br>Claim Counts | (16)<br>Credibility<br>Minimum of<br>1.000 and<br>((14)/(15))^0.5 | (17)<br>Credibility Weighted<br>Indicated/Expected<br>Ratio<br>[(16)IGx(12)IG] +<br>[1-(16)IG]x(12)SW* | (18)<br>Final<br>Industry Group<br>Differential<br>(17)IG/(17)SW |
|-------------------|---|---|--|--|
| Manufacturing     | 12,000  | 1.00  | 1.003  | 1.003  |
| Contracting       | 12,000  | 1.00  | 0.991  | 0.991  |
| Office & Clerical | 12,000  | 1.00  | 0.977  | 0.977  |
| Goods & Services  | 12,000  | 1.00  | 1.000  | 1.000  |
| Miscellaneous     | 12,000  | 1.00  | 1.026  | 1.026  |
| Statewide         |   |   | 1.000  | 1.000  |

\*Statewide ratio (column 17) =  $\sum_{IG} [(6) \times (17)] \div \sum_{IG} (6)$



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Appendix B – Calculations Underlying the Rate Level Changes by Classification

NCCI separately determines a voluntary rate for each workers compensation classification. The proposed change from the current rate will vary depending on the classification. The following are the general steps utilized to determine the individual classification rates:

1. Calculate industry group differentials, which are used to more equitably distribute the proposed overall average rate level change based on the experience of each industry group.
2. For each classification, determine the indicated pure premiums based on the most recently-available five policy periods of Florida payroll and loss experience.
3. Indicated pure premiums are credibility-weighted with present on rate level pure premiums and national pure premiums to generate derived by formula pure premiums.
4. Final adjustments include the application of a test correction factor, the ratio of manual-to-standard premium, and swing limits.



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**APPENDIX B-I**

**Distribution of Rate Level Change to Occupational Classification**

After determining the required changes in the overall rate level for the state and by industry group, the next step in the ratemaking procedure is to distribute these changes among the various occupational classifications. In order to do this, the pure premiums by classification must be adjusted, by policy period, industry group, or on an overall basis, to incorporate the changes proposed in the filing. There are three sets of pure premiums for each classification: indicated, present on rate level, and national pure premiums.

**Section A – Calculation of Indicated Pure Premiums**

The indicated pure premiums are calculated from the payroll and loss data reported, by class code and policy period, in the Workers Compensation Statistical Plan (WCSP) for the latest available five policy periods. Various adjustments are made to these pure premiums to put them at the level proposed in this filing (Sections A-1 to A-3).

**Section A-1 – Calculation of Primary Conversion Factors**

**1. Limited Loss Development Factors**

The following factors are applied to develop the losses from first through fifth report to an ultimate basis.

| Policy Period | Indemnity         |                       | Medical           |                       |
|---------------|-------------------|-----------------------|-------------------|-----------------------|
|               | Likely-to-Develop | Not-Likely-to-Develop | Likely-to-Develop | Not-Likely-to-Develop |
| 1/11-12/11    | 1.145             | 1.035                 | 1.240             | 1.032                 |
| 1/12-12/12    | 1.194             | 1.051                 | 1.269             | 1.039                 |
| 1/13-12/13    | 1.288             | 1.086                 | 1.324             | 1.049                 |
| 1/14-12/14    | 1.538             | 1.164                 | 1.437             | 1.072                 |
| 1/15-12/15    | 2.318             | 1.358                 | 1.701             | 1.120                 |

**2. Factors to Adjust to the Proposed Trend Level**

The proposed trend factors are applied to adjust the losses to the proposed level.

| Policy Period | Indemnity | Medical |
|---------------|-----------|---------|
| 1/11-12/11    | 0.752     | 0.851   |
| 1/12-12/12    | 0.779     | 0.868   |
| 1/13-12/13    | 0.808     | 0.886   |
| 1/14-12/14    | 0.837     | 0.904   |
| 1/15-12/15    | 0.867     | 0.922   |

**3. Factors to Adjust to the July 1, 2017 Benefit Level**

The following factors are applied to adjust the losses to the proposed benefit level.

| Policy Period | Fatal | Permanent Total (P.T.) | Permanent Partial (P.P.) | Temporary Total (T.T.) | Medical |
|---------------|-------|------------------------|--------------------------|------------------------|---------|
| 1/11-12/11    | 1.101 | 1.101                  | 1.184                    | 1.169                  | 1.108   |
| 1/12-12/12    | 1.101 | 1.101                  | 1.184                    | 1.169                  | 1.109   |
| 1/13-12/13    | 1.101 | 1.101                  | 1.184                    | 1.169                  | 1.117   |
| 1/14-12/14    | 1.101 | 1.101                  | 1.184                    | 1.169                  | 1.123   |
| 1/15-12/15    | 1.084 | 1.084                  | 1.155                    | 1.143                  | 1.112   |



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**APPENDIX B-I**

**4. Primary Conversion Factors: Indicated Pure Premiums**

The factors above, contained within Section A-1, are combined multiplicatively, resulting in the following factors for the Likely-to-Develop (L) and Not-Likely-to-Develop (NL) groupings.

| Policy Period | Fatal (L) | Fatal (NL) | P.T.* | P.P. (L) | P.P. (NL) | T.T. (L) | T.T. (NL) | Medical (L) | Medical (NL) |
|---------------|-----------|------------|-------|----------|-----------|----------|-----------|-------------|--------------|
| 1/11-12/11    | 0.948     | 0.857      | 0.948 | 1.019    | 0.922     | 1.007    | 0.910     | 1.169       | 0.973        |
| 1/12-12/12    | 1.024     | 0.901      | 1.024 | 1.101    | 0.969     | 1.087    | 0.957     | 1.222       | 1.000        |
| 1/13-12/13    | 1.146     | 0.966      | 1.146 | 1.232    | 1.039     | 1.217    | 1.026     | 1.310       | 1.038        |
| 1/14-12/14    | 1.417     | 1.073      | 1.417 | 1.524    | 1.154     | 1.505    | 1.139     | 1.459       | 1.088        |
| 1/15-12/15    | 2.179     | 1.276      | 2.179 | 2.321    | 1.360     | 2.297    | 1.346     | 1.744       | 1.148        |

\* Permanent total losses are always assigned to the Likely-to-Develop grouping.

**Section A-2 – Expected Excess Provision and Redistribution**

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of excess loss factors by hazard group. These factors are shown below.

| Hazard Group                       | A     | B     | C     | D     | E     | F     | G     |
|------------------------------------|-------|-------|-------|-------|-------|-------|-------|
| (1)<br>Excess Ratios               | 0.071 | 0.112 | 0.144 | 0.172 | 0.224 | 0.249 | 0.335 |
| (2)<br>Excess Factors<br>1/(1-(1)) | 1.076 | 1.126 | 1.168 | 1.208 | 1.289 | 1.332 | 1.504 |

As the excess loss factors are on a combined (indemnity and medical) basis, a portion (40%) of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses. Since a portion of the expected excess losses are redistributed in an additive manner, the expected excess factors shown above cannot be combined multiplicatively with either the primary or secondary loss conversion factors.



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**APPENDIX B-I**

**Section A-3 – Calculation of Secondary Conversion Factors**

**1. Factors to Adjust for Proposed Industry Group Differentials**

The following factors are applied to adjust the indicated industry group differentials for the effects of credibility weighting the industry group differentials and weighting the differentials by the latest year expected losses.

|                              | Manufacturing | Contracting | Office and Clerical | Goods and Services | Miscellaneous |
|------------------------------|---------------|-------------|---------------------|--------------------|---------------|
| (1) Indicated Differentials* | 1.003         | 0.991       | 0.977               | 1.000              | 1.026         |
| (2) Final Differentials**    | 1.003         | 0.991       | 0.977               | 1.000              | 1.026         |
| (3) Adjustment (2)/(1)       | 1.000         | 1.000       | 1.000               | 1.000              | 1.000         |

\*See Appendix A-IV, column (13).  
\*\*See Appendix A-IV, column (18).

**2. Factors to Balance Indicated to Expected Losses**

The expected losses are calculated as the pure premium underlying the current rates, adjusted to the proposed level and adjusted for the Experience Rating Plan off-balance. The indicated losses are balanced to the expected losses by applying the following factors.

| Policy Period | (1)<br>Adjustment of Indicated Losses to Pure Premium at Proposed Level | (2)<br>Current Ratio of Manual to Standard Premium | (3)<br>Proposed Ratio of Manual to Standard Premium | (4)<br>Off-balance Adjustment (2)/(3) | (5)<br>Balancing Indicated to Expected Losses (1)x(4) |
|---------------|---|--|---|---------------------------------------|---|
| 1/11-12/11    | 0.979   | 1.075  | 1.057   | 1.017                                 | 0.996   |
| 1/12-12/12    | 0.997   | 1.075  | 1.068   | 1.007                                 | 1.004   |
| 1/13-12/13    | 0.996   | 1.076  | 1.082   | 0.994                                 | 0.990   |
| 1/14-12/14    | 0.978   | 1.075  | 1.101   | 0.976                                 | 0.955   |
| 1/15-12/15    | 0.985   | 1.075  | 1.111   | 0.968                                 | 0.953   |

**3. Adjustment for Experience Change**

A factor of 0.916 is applied to adjust for the experience change in the proposed rate level.

**4. Factor to Reflect the Proposed Loss-Based Expense Provisions**

A factor of 1.210 is applied to include the proposed loss-based expense provisions.

**5. Secondary Conversion Factors: Indicated Pure Premiums**

The factors above, contained within section A-3, are combined multiplicatively, resulting in the following factors:

| Policy Period | Manufacturing | Contracting | Office and Clerical | Goods and Services | Miscellaneous |
|---------------|---------------|-------------|---------------------|--------------------|---------------|
| 1/11-12/11    | 1.104         | 1.104       | 1.104               | 1.104              | 1.104         |
| 1/12-12/12    | 1.113         | 1.113       | 1.113               | 1.113              | 1.113         |
| 1/13-12/13    | 1.097         | 1.097       | 1.097               | 1.097              | 1.097         |
| 1/14-12/14    | 1.058         | 1.058       | 1.058               | 1.058              | 1.058         |
| 1/15-12/15    | 1.056         | 1.056       | 1.056               | 1.056              | 1.056         |



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**APPENDIX B-I**

**Section B – Calculation of Present on Rate Level Pure Premiums**

The present on rate level pure premiums are the pure premiums underlying the current rates, adjusted to the proposed level. The data sources for the above-captioned pure premiums are the partial pure premiums underlying the current rates.

**1. Adjustment for Experience Change**

A factor of 0.916 is applied to adjust for the experience change in the proposed rate level.

**2. Factors to Adjust to the Proposed Trend Level**

The pure premiums underlying the current rates contain the current trend. The change in trend factors, 0.982 and 0.948, for indemnity and medical, respectively, are applied to adjust to the proposed trend level.

**3. Factors to Include the Proposed Loss-Based Expense Provisions**

The pure premiums underlying the current rates include the current loss-based expense provisions and must be adjusted to the proposed level.

|                              | (a) Current |         | (b) Proposed |         |
|------------------------------|-------------|---------|--------------|---------|
|                              | Indemnity   | Medical | Indemnity    | Medical |
| (1) Loss Adjustment Expense  | 1.207       | 1.207   | 1.210        | 1.210   |
| (2) Loss-based Assessment    | 1.000       | 1.000   | 1.000        | 1.000   |
| (3) = (1) + (2) – 1.000      | 1.207       | 1.207   | 1.210        | 1.210   |
| (4) Overall Change (3b)/(3a) |             |         | 1.002        | 1.002   |

**4. Adjustment to Obtain Expected Losses**

The pure premiums underlying the current rates reflect the current Experience Rating Plan off-balance. The change in off-balance must be applied.

| Industry Group    | (1)<br>Current Ratio of<br>Manual to Standard<br>Premium | (2)<br>Proposed Ratio of<br>Manual to Standard<br>Premium | (3)<br>Off-balance<br>Adjustment<br>(1)/(2) |
|-------------------|--|---|---|
| Manufacturing     | 1.131  | 1.143   | 0.990                                       |
| Contracting       | 1.073  | 1.079   | 0.994                                       |
| Office & Clerical | 1.113  | 1.126   | 0.988                                       |
| Goods & Services  | 1.055  | 1.067   | 0.989                                       |
| Miscellaneous     | 1.069  | 1.076   | 0.993                                       |



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**APPENDIX B-I**

**5. Factors to Adjust for Proposed Industry Group Differentials**

The pure premiums underlying the current rates are adjusted by the proposed industry group differentials.

| Industry Group    | (1)<br>Final<br>Differential* | (2)<br>Adjustment to Proposed for<br>Current Relativities** | (3)<br>Adjusted Differential<br>(1)x(2) |
|-------------------|-------------------------------|---|---|
| Manufacturing     | 1.003                         | 1.000   | 1.003                                   |
| Contracting       | 0.991                         | 1.000   | 0.991                                   |
| Office & Clerical | 0.977                         | 1.001   | 0.978                                   |
| Goods & Services  | 1.000                         | 1.000   | 1.000                                   |
| Miscellaneous     | 1.026                         | 0.999   | 1.025                                   |

\*See Appendix A-IV, column (18).

\*\*See Appendix A-IV, column (10).

**6. Combined Conversion Factors**

The factors above, contained within Section B, are combined multiplicatively, resulting in the following factors.

| Industry Group    | Indemnity | Medical |
|-------------------|-----------|---------|
| Manufacturing     | 0.895     | 0.864   |
| Contracting       | 0.888     | 0.857   |
| Office & Clerical | 0.871     | 0.841   |
| Goods & Services  | 0.891     | 0.860   |
| Miscellaneous     | 0.917     | 0.886   |



**FLORIDA**  
**APPENDIX B-I**

**Section C – Calculation of National Pure Premiums**

Finally, there are the national pure premiums, which reflect the countrywide experience for each classification adjusted to state conditions. These pure premiums reflect the countrywide experience for each classification as indicated by the latest available individual classification experience for all states for which the National Council on Compensation Insurance compiles workers compensation data.

Countrywide data is adjusted to Florida conditions in four steps. First, statewide indicated pure premiums are determined for Florida. Second, using Florida payrolls as weights, corresponding statewide-average pure premiums are computed for each remaining state. Third, the ratios of Florida statewide pure premiums to those for other states are used as adjustment factors to convert losses for other states to a basis that is consistent with the Florida indicated pure premiums. The quotient of the countrywide total of such adjusted losses divided by the total countrywide payroll for the classification is the initial pure premium indicated by national relativity. Finally, national pure premiums are balanced to the level of the state indicated pure premiums to ensure unbiased derived by formula pure premiums. Indemnity and medical pure premiums are computed separately.

**Section D – Calculation of Derived by Formula Pure Premiums**

The indicated, present on rate level and national pure premiums are credibility weighted, and the resulting derived by formula pure premiums are used to determine the final class rates.

As for the preceding pure premiums, separate computations are performed for each partial pure premium: indemnity and medical. Each partial formula pure premium is derived by the weighting of the indicated, present on rate level and national partial pure premiums. The weight assigned to the policy year indicated pure premium varies in one-percent intervals from zero percent to one hundred percent, depending upon the volume of expected losses (i.e. the product of the underlying pure premiums and the payroll in hundreds). To achieve full state credibility, a classification must have expected losses of at least: \$27,742,399 for indemnity and \$30,867,833 for medical.

The partial credibilities formula is:

$$z = [ (\text{expected losses}) / (\text{full credibility standard}) ]^{0.5}$$

For the national pure premiums, credibility is determined from the number of lost-time claims. Full credibility standards are: 2,300 lost-time claims for indemnity and 2,000 lost-time claims for medical.

Partial credibilities are assigned using a credibility formula similar to that used for indicated pure premiums but based on the number of national cases. In no case is the national credibility permitted to exceed 50% of the complement of the state credibility.

National Credibility equals the smaller of:

$$[ (\text{national cases}) / (\text{full credibility standard}) ]^{0.5} \text{ and } [ (1 - \text{state credibility}) / 2 ]$$

The residual credibility (100% minus the sum of the state and national credibilities) is assigned to the present on rate level pure premium.

For example, if the state credibility is 40%, the national pure premium is assigned a maximum credibility of 30%  $((100 - 40) / 2)$ . The remainder is assigned to the present on rate level pure premium.

The total pure premium shown on the attached Appendix B-III is obtained by adding the indemnity and medical partial pure premiums obtained above and rounding the sum to two decimal places.





**FLORIDA**  
**APPENDIX B-II**

**Adjustments to Obtain Rates**

The following items are combined with the derived by formula pure premium to obtain the proposed rate:

**1. Test Correction Factor**

The payrolls are now extended by the rates presently in effect and by the indicated rates to determine if the required change in manual premium level as calculated in Exhibit I has been achieved. Since at first this calculation may not yield the required results, an iterative process is initiated which continuously tests the proposed rates including tentative test correction factors until the required change in manual premium level is obtained. The test correction factor is applied to the derived by formula pure premiums.

The factors referred to above are set out as follows:

|                   | Test Correction Factor |
|-------------------|------------------------|
| Manufacturing     | 1.0034                 |
| Contracting       | 0.9989                 |
| Office & Clerical | 0.9946                 |
| Goods & Services  | 1.0119                 |
| Miscellaneous     | 0.9988                 |

**2. Ratios of Manual to Standard Premiums**

The ratios of manual to standard premiums by industry group have also been excluded from the classification experience, and it is necessary to apply these factors to the derived by formula pure premiums.

|                   | Ratio of Manual to Standard Premiums |
|-------------------|--------------------------------------|
| Manufacturing     | 1.143                                |
| Contracting       | 1.079                                |
| Office & Clerical | 1.126                                |
| Goods & Services  | 1.067                                |
| Miscellaneous     | 1.076                                |

**3. Expense Allowance**

The expense allowance is introduced into the rate by dividing the product of the proposed pure premium and the appropriate factors above by the proposed target cost ratio of 0.745 (see Exhibit II-A for derivation of this factor). This operation produces the proposed rate prior to the addition of a disease loading, if any.

**4. Disease Loadings**

The proposed manual rates shown in this filing include specific disease loadings for those classifications where they apply. The proposed specific disease loadings are shown on the footnotes page.



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APPENDIX B-II

5. Swing Limits

As a further step, a test is made to make certain that the proposed rates fall within the following departures from the present rates:

|                   |                            |
|-------------------|----------------------------|
| Manufacturing     | from 2% above to 28% below |
| Contracting       | from 1% above to 29% below |
| Office & Clerical | from 0% below to 30% below |
| Goods & Services  | from 2% above to 28% below |
| Miscellaneous     | from 4% above to 26% below |

These limits have been calculated in accordance with the following formula:

Max. Deviation = Effect of the final change in rate level by industry group plus or minus 15% rounded to the nearest 1%.

The product of the swing limits and the present rate sets bounds for the proposed rate. If the calculated rate falls outside of the bounds, the closest bound is chosen as the proposed rate. When a code is limited, the underlying pure premiums are adjusted to reflect the limited rate. The classifications which have been so limited are shown below. Note that classifications that are subject to special handling may fall outside of the swing limits.

An illustrative example showing the calculation of a proposed manual class rate is attached as Appendix B-III. This example demonstrates the manner in which the partial pure premiums are combined to produce a total pure premium, and shows the steps in the calculation at which the rounding takes place. The rates for other classifications are calculated in the same manner.

List of Classifications Limited by the Upper Swing

List of Classifications Limited by the Lower Swing

|      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 0173 | 0908 | 2305 | 2362 | 2534 | 2683 | 2731 | 2915 | 1710 | 2380 | 3027 | 4000 | 4829 | 5037 | 8871 | 9186 |
| 3131 | 3188 | 3642 | 3647 | 4686 | 5223 | 5402 | 6237 |      |      |      |      |      |      |      |      |
| 6251 | 6854 | 7232 | 8037 | 8045 | 8288 | 8381 | 8602 |      |      |      |      |      |      |      |      |
| 8725 | 8856 | 9019 | 9170 | 9180 | 9410 |      |      |      |      |      |      |      |      |      |      |

6. Florida Contracting Classification Premium Adjustment Program (CCPAP)

For classifications eligible for the CCPAP, the last step in producing the final proposed rates is to apply a factor of 1.000 to offset the credits payable under the CCPAP.

A list of the eligible class codes can be found under the *Basic Manual* Miscellaneous Rules.



**FLORIDA**

**APPENDIX B-III**

**Derivation of Proposed Rate - Code 8810**

As previously explained in Appendix B-I, the indicated pure premiums are developed by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into indemnity and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above-captioned classification follows:

**LIMITED LOSSES (Workers Compensation Statistical Plan)**

| Policy Period       | Fatal Likely | Fatal Not-Likely | Permanent Total | Permanent Partial Likely | Permanent Partial Not-Likely | Temporary Total Likely | Temporary Total Not-Likely | Medical Likely | Medical Not-Likely |
|---------------------|--------------|------------------|-----------------|--------------------------|------------------------------|------------------------|----------------------------|----------------|--------------------|
| 01/01/11 - 12/31/11 | 0            | 86,438           | 1,904,825       | 3,839,407                | 4,649,631                    | 3,729,286              | 6,083,012                  | 15,736,498     | 31,309,479         |
| 01/01/12 - 12/31/12 | 0            | 157,000          | 741,208         | 2,583,817                | 4,647,297                    | 2,705,559              | 5,254,378                  | 11,049,628     | 30,055,225         |
| 01/01/13 - 12/31/13 | 0            | 582,461          | 651,393         | 2,932,928                | 4,929,407                    | 2,769,426              | 5,100,547                  | 11,299,095     | 31,108,217         |
| 01/01/14 - 12/31/14 | 0            | 421,258          | 766,126         | 1,871,593                | 4,462,694                    | 2,220,141              | 5,384,073                  | 10,650,531     | 32,026,556         |
| 01/01/15 - 12/31/15 | 0            | 176,868          | 78,525          | 809,105                  | 2,898,269                    | 2,763,746              | 5,919,616                  | 8,200,644      | 30,492,209         |

**PRIMARY CONVERSION FACTORS (Appendix B-I, Section A-1)**

| Policy Period       | Fatal Likely | Fatal Not-Likely | Permanent Total | Permanent Partial Likely | Permanent Partial Not-Likely | Temporary Total Likely | Temporary Total Not-Likely | Medical Likely | Medical Not-Likely |
|---------------------|--------------|------------------|-----------------|--------------------------|------------------------------|------------------------|----------------------------|----------------|--------------------|
| 01/01/11 - 12/31/11 | 0.948        | 0.857            | 0.948           | 1.019                    | 0.922                        | 1.007                  | 0.910                      | 1.169          | 0.973              |
| 01/01/12 - 12/31/12 | 1.024        | 0.901            | 1.024           | 1.101                    | 0.969                        | 1.087                  | 0.957                      | 1.222          | 1.000              |
| 01/01/13 - 12/31/13 | 1.146        | 0.966            | 1.146           | 1.232                    | 1.039                        | 1.217                  | 1.026                      | 1.310          | 1.038              |
| 01/01/14 - 12/31/14 | 1.417        | 1.073            | 1.417           | 1.524                    | 1.154                        | 1.505                  | 1.139                      | 1.459          | 1.088              |
| 01/01/15 - 12/31/15 | 2.179        | 1.276            | 2.179           | 2.321                    | 1.360                        | 2.297                  | 1.346                      | 1.744          | 1.148              |

**EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-I, Section A-2)**

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of a hazard group-specific excess loss factor. The factor is shown below:

| HAZARD GROUP: C |       |
|-----------------|-------|
| Excess Factor   | 1.168 |

As the excess loss factor is on a combined (indemnity and medical) basis, the following portion of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses:

|                  |     |
|------------------|-----|
| Redistribution % | 40% |
|------------------|-----|



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APPENDIX B-III

Derivation of Proposed Rate - Code 8810

**EXPECTED UNLIMITED LOSSES (Limited Losses x Primary Conversion Factors, then adjusted for the Excess Provision and Redistribution)**

| Policy Period       | Fatal Likely | Fatal Not-Likely | Permanent Total | Permanent Partial Likely | Permanent Partial Not-Likely | Temporary Total Likely | Temporary Total Not-Likely | Medical Likely | Medical Not-Likely |
|---------------------|--------------|------------------|-----------------|--------------------------|------------------------------|------------------------|----------------------------|----------------|--------------------|
| 01/01/11 - 12/31/11 | 0            | 81,554           | 1,988,039       | 4,307,248                | 4,719,663                    | 4,134,440              | 6,094,269                  | 22,128,084     | 36,254,867         |
| 01/01/12 - 12/31/12 | 0            | 155,735          | 835,606         | 3,131,920                | 4,957,763                    | 3,237,786              | 5,535,984                  | 16,214,511     | 35,762,146         |
| 01/01/13 - 12/31/13 | 0            | 619,449          | 821,843         | 3,978,081                | 5,638,606                    | 3,710,580              | 5,761,368                  | 17,812,006     | 38,456,981         |
| 01/01/14 - 12/31/14 | 0            | 497,633          | 1,195,175       | 3,140,205                | 5,669,757                    | 3,678,566              | 6,751,436                  | 18,643,000     | 41,496,257         |
| 01/01/15 - 12/31/15 | 0            | 248,464          | 188,376         | 2,067,481                | 4,339,495                    | 6,989,091              | 8,772,030                  | 17,272,910     | 41,710,327         |

**SECONDARY CONVERSION FACTORS (Appendix B-I, Section A-3)**

| Policy Period       | INDUSTRY GROUP:<br>Office and Clerical |
|---------------------|--|
| 01/01/11 - 12/31/11 | 1.104                                  |
| 01/01/12 - 12/31/12 | 1.113                                  |
| 01/01/13 - 12/31/13 | 1.097                                  |
| 01/01/14 - 12/31/14 | 1.058                                  |
| 01/01/15 - 12/31/15 | 1.056                                  |

**PAYROLL, FINAL CONVERTED LOSSES (Expected Unlimited Losses x Secondary Conversion Factors)**

| Policy Period                 | Payroll                | Indemnity Likely  | Indemnity Not-Likely | Medical Likely    | Medical Not-Likely | Total Indemnity    | Total Medical      | Total              |
|-------------------------------|------------------------|-------------------|----------------------|-------------------|--------------------|--------------------|--------------------|--------------------|
| 01/01/11 - 12/31/11           | 63,675,226,575         | 11,514,419        | 12,028,617           | 24,429,405        | 40,025,373         | 23,543,036         | 64,454,778         | 87,997,814         |
| 01/01/12 - 12/31/12           | 64,075,185,193         | 8,019,512         | 11,852,873           | 18,046,751        | 39,803,268         | 19,872,385         | 57,850,019         | 77,722,404         |
| 01/01/13 - 12/31/13           | 65,032,399,423         | 9,336,023         | 13,185,307           | 19,539,771        | 42,187,308         | 22,521,330         | 61,727,079         | 84,248,409         |
| 01/01/14 - 12/31/14           | 68,785,735,583         | 8,478,755         | 13,668,118           | 19,724,294        | 43,903,040         | 22,146,873         | 63,627,334         | 85,774,207         |
| 01/01/15 - 12/31/15           | 75,323,027,896         | 9,762,665         | 14,108,148           | 18,240,193        | 44,046,105         | 23,870,813         | 62,286,298         | 86,157,111         |
| <b>Total</b>                  | <b>336,891,574,670</b> | <b>47,111,374</b> | <b>64,843,063</b>    | <b>99,980,414</b> | <b>209,965,094</b> | <b>111,954,437</b> | <b>309,945,508</b> | <b>421,899,945</b> |
| <b>INDICATED PURE PREMIUM</b> |                        |                   |                      |                   |                    | <b>0.033</b>       | <b>0.092</b>       | <b>0.13</b>        |

The present on rate level pure premiums are developed by adjusting the pure premiums underlying the current rate by the conversion factors calculated in Appendix B-I. The derivation of the present on rate level pure premiums for the above-captioned classification follows:

|   | Indemnity    | Medical      | Total       |
|---|--------------|--------------|-------------|
| Pure Premiums Underlying Current Rate   | 0.036        | 0.114        | 0.15        |
| Conversion Factors (App. B-I, Section B)  | 0.871        | 0.841        | xxx         |
| <b>PURE PREMIUMS PRESENT ON RATE LEVEL<br/>(Underlying Pure Premiums) x (Conversion Factor)</b> | <b>0.031</b> | <b>0.096</b> | <b>0.13</b> |



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APPENDIX B-III

Derivation of Proposed Rate - Code 8810  
Industry Group - Office and Clerical, Hazard Group - C

The rate for the above-captioned classification is derived as follows:

|  | <u>Indemnity</u> | <u>Medical</u> | <u>Total</u> |
|--|------------------|----------------|--------------|
| 1. Indicated Pure Premium  | 0.033            | 0.092          | 0.13         |
| 2. Pure Premium Indicated by National Relativity   | 0.032            | 0.085          | 0.12         |
| 3. Pure Premium Present on Rate Level  | 0.031            | 0.096          | 0.13         |
| 4. State Credibilities   | 100%             | 100%           | xxx          |
| 5. National Credibilities  | 0%               | 0%             | xxx          |
| 6. Residual Credibilities = 100% - (4) - (5)   | 0%               | 0%             | xxx          |
| 7. Derived by Formula Pure Premiums<br>= (1) x (4) + (2) x (5) + (3) x (6)                               | 0.033            | 0.092          | 0.13         |
| 8. Test Correction Factor  | 0.9946           | 0.9946         | xxx          |
| 9. Underlying Pure Premiums = (7) x (8) *  | 0.038            | 0.092          | 0.13         |
| 10. Ratio of Manual to Standard Premium  |                  |                | 1.126        |
| 11. Target Cost Ratio  |                  |                | 0.745        |
| 12. Rate = (9) x (10) / (11)   |                  |                | 0.20         |
| 13. Rate Within Swing Limits   |                  |                | 0.20         |
| Current Rate x Swing Limits  |                  |                |              |
| a) Lower bound = 0.23 x 0.700 = 0.17   |                  |                |              |
| b) Upper bound = 0.23 x 1.000 = 0.23   |                  |                |              |
| 14. Pure Premiums Underlying Proposed Rate*<br>= ((14TOT) / (9TOT)) x (9) ; (14TOT) = (13) x (11) / (10) | 0.038            | 0.092          | 0.13         |
| 15. Disease, Catastrophe and/or Miscellaneous Loadings   |                  |                | 0.00         |
| 16. Final Loaded Rate  |                  |                | 0.20         |

\* Indemnity pure premium is adjusted for the rounded total pure premium:  
Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium



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**APPENDIX B-IV**

**I. Determination and Distribution of Premium Level Change to “F” Classifications**

The Workers Compensation Statistical Plan (WCSP) data is used to determine the overall “F” classifications (F-class) premium level change as well as the individual change by the various classifications. There are three sets of pure premiums for each classification: indicated, present on rate level, and national pure premiums. All sets of pure premiums are adjusted to the common proposed level that is explained further in this exhibit. These three sets of pure premiums are credibility weighted and the results, the derived by formula pure premiums, are adjusted for additional proposed components (Section II) to determine the indicated rates. The payrolls are extended by the rates presently in effect and by the indicated rates. The rates are limited to the swing limits based on 16% above and 14% below the current rates. This results in the indicated rate level change of +1.2%.

**Section A – Calculation of F-Class Indicated Pure Premiums**

The payroll and loss data reported are from the WCSP data by class code for the latest available five policy periods.

**Section A-1 – Calculation of Primary Conversion Factors**

**1. Factors to Adjust to the Proposed Benefit Levels**

The state losses are adjusted to the July 1, 2017 state law level. The federal losses are adjusted to the October 1, 2017 federal law level.

**STATE ACT**

| Policy Period | Fatal | Permanent Total (P.T.) | Permanent Partial (P.P.) | Temporary Total (T.T.) | Medical |
|---------------|-------|------------------------|--------------------------|------------------------|---------|
| 1/11 - 12/11  | 1.101 | 1.101                  | 1.184                    | 1.169                  | 1.108   |
| 1/12 - 12/12  | 1.101 | 1.101                  | 1.184                    | 1.169                  | 1.109   |
| 1/13 - 12/13  | 1.101 | 1.101                  | 1.184                    | 1.169                  | 1.117   |
| 1/14 - 12/14  | 1.101 | 1.101                  | 1.184                    | 1.169                  | 1.123   |
| 1/15 - 12/15  | 1.084 | 1.084                  | 1.155                    | 1.143                  | 1.112   |

**FEDERAL ACT**

| Policy Period | Fatal | Permanent Total (P.T.) | Permanent Partial (P.P.) | Temporary Total (T.T.) | Medical |
|---------------|-------|------------------------|--------------------------|------------------------|---------|
| 1/11 - 12/11  | 1.028 | 1.023                  | 1.010                    | 1.023                  | 1.000   |
| 1/12 - 12/12  | 1.022 | 1.019                  | 1.008                    | 1.019                  | 1.000   |
| 1/13 - 12/13  | 1.018 | 1.015                  | 1.006                    | 1.015                  | 1.000   |
| 1/14 - 12/14  | 1.015 | 1.012                  | 1.005                    | 1.012                  | 1.000   |
| 1/15 - 12/15  | 1.011 | 1.008                  | 1.003                    | 1.008                  | 1.000   |

**2. Factors to Adjust to the Proposed Trend Level**

The following factors are applied to trend the losses in each policy year to the proposed rating year. The selected annual trends utilized were 0.965 and 0.980 for indemnity and medical, respectively.

| Policy Period | Indemnity | Medical |
|---------------|-----------|---------|
| 1/11 - 12/11  | 0.752     | 0.851   |
| 1/12 - 12/12  | 0.779     | 0.868   |
| 1/13 - 12/13  | 0.808     | 0.886   |
| 1/14 - 12/14  | 0.837     | 0.904   |
| 1/15 - 12/15  | 0.867     | 0.922   |



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APPENDIX B-IV

Section A-1 Calculation of Primary Conversion Factors (continued)

3. Limited Loss Development Factors

The following factors are applied to develop the losses from first through fifth report to an ultimate basis utilizing countrywide data.

| Policy Period | Indemnity         |                       | Medical           |                       |
|---------------|-------------------|-----------------------|-------------------|-----------------------|
|               | Likely-to-Develop | Not-Likely-to-Develop | Likely-to-Develop | Not-Likely-to-Develop |
| 1/11 - 12/11  | 1.093             | 1.030                 | 1.196             | 1.036                 |
| 1/12 - 12/12  | 1.124             | 1.052                 | 1.220             | 1.041                 |
| 1/13 - 12/13  | 1.245             | 1.116                 | 1.253             | 1.067                 |
| 1/14 - 12/14  | 1.412             | 1.212                 | 1.337             | 1.089                 |
| 1/15 - 12/15  | 2.198             | 1.728                 | 1.571             | 1.145                 |

4. Primary Conversion Factors = (1) x (2) x (3)

The factors above contained within Section A-1, are combined multiplicatively, resulting in the following factors for the Likely-to-Develop (L) and Not-Likely-to-Develop (NL) groupings.

STATE ACT

| Policy Period | Fatal (L) | Fatal (NL) | P.T.* | P.P. (L) | P.P. (NL) | T.T. (L) | T.T. (NL) | Medical (L) | Medical (NL) |
|---------------|-----------|------------|-------|----------|-----------|----------|-----------|-------------|--------------|
| 1/11 - 12/11  | 0.905     | 0.853      | 0.905 | 0.973    | 0.917     | 0.961    | 0.905     | 1.128       | 0.977        |
| 1/12 - 12/12  | 0.964     | 0.902      | 0.964 | 1.037    | 0.970     | 1.024    | 0.958     | 1.174       | 1.002        |
| 1/13 - 12/13  | 1.108     | 0.993      | 1.108 | 1.191    | 1.068     | 1.176    | 1.054     | 1.240       | 1.056        |
| 1/14 - 12/14  | 1.301     | 1.117      | 1.301 | 1.399    | 1.201     | 1.382    | 1.186     | 1.357       | 1.106        |
| 1/15 - 12/15  | 2.066     | 1.624      | 2.066 | 2.201    | 1.730     | 2.178    | 1.712     | 1.611       | 1.174        |

FEDERAL ACT

| Policy Period | Fatal (L) | Fatal (NL) | P.T.* | P.P. (L) | P.P. (NL) | T.T. (L) | T.T. (NL) | Medical (L) | Medical (NL) |
|---------------|-----------|------------|-------|----------|-----------|----------|-----------|-------------|--------------|
| 1/11 - 12/11  | 0.845     | 0.796      | 0.841 | 0.830    | 0.782     | 0.841    | 0.792     | 1.018       | 0.882        |
| 1/12 - 12/12  | 0.895     | 0.838      | 0.892 | 0.883    | 0.826     | 0.892    | 0.835     | 1.059       | 0.904        |
| 1/13 - 12/13  | 1.024     | 0.918      | 1.021 | 1.012    | 0.907     | 1.021    | 0.915     | 1.110       | 0.945        |
| 1/14 - 12/14  | 1.200     | 1.030      | 1.196 | 1.188    | 1.020     | 1.196    | 1.027     | 1.209       | 0.984        |
| 1/15 - 12/15  | 1.927     | 1.515      | 1.921 | 1.911    | 1.503     | 1.921    | 1.510     | 1.448       | 1.056        |

\* Permanent Total losses are always assigned to the Likely-to-Develop grouping.



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**APPENDIX B-IV**

**Section A-2 – Expected Excess Provision and Redistribution**

To reduce distortions in individual class rate indications, individual claim amounts are subject to a maximum limit of \$500,000. Multiple claim accidents are limited to three times the individual claim loss limitation. After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of excess loss factors by hazard group. These factors are shown below.

| Hazard Group                       | A     | B     | C     | D     | E     | F     | G     |
|------------------------------------|-------|-------|-------|-------|-------|-------|-------|
| (1)<br>Excess Ratios               | 0.071 | 0.112 | 0.144 | 0.172 | 0.224 | 0.249 | 0.335 |
| (2)<br>Excess Factors<br>1/(1-(1)) | 1.076 | 1.126 | 1.168 | 1.208 | 1.289 | 1.332 | 1.504 |

As the excess loss factors are on a combined (indemnity and medical) basis, a portion (40%) of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses. Since a portion of the expected excess losses are redistributed in an additive manner, the expected excess factors shown above cannot be combined multiplicatively with either the primary or secondary loss conversion factors.

**Section A-3 – Calculation of Secondary Conversion Factors**

The following factors are applied to include the proposed loss-based expenses. The state losses are adjusted to reflect the proposed loss-based expenses. The federal losses are adjusted to reflect the proposed USL&HW Special Fund Assessment and loss adjustment expense. The combined\*\* factors are based on a combined indemnity and medical loss-weighted average of the above loss-based expenses by policy period.

| Policy Period | State Act | Federal Act |
|---------------|-----------|-------------|
| 1/11 - 12/11  | 1.210     | 1.256       |
| 1/12 - 12/12  | 1.210     | 1.281       |
| 1/13 - 12/13  | 1.210     | 1.270       |
| 1/14 - 12/14  | 1.210     | 1.238       |
| 1/15 - 12/15  | 1.210     | 1.278       |

\*\* See Section B.3 for the indemnity and medical breakdown of the proposed loss-based expenses.





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**APPENDIX B-IV**

**Section B – Present on Rate Level**

**1. Benefits**

The current underlying pure premiums are at the current July 1, 2017 state and October 1, 2016 federal law levels. These pure premiums are adjusted to reflect the weighted effect of state and federal laws which bring losses to the proposed July 1, 2017 state and October 1, 2017 federal law levels. The distribution of state and federal losses in regard to total losses was used to determine the weighted effects.

|                       |       |
|-----------------------|-------|
| State Weight (St%)    | 0.256 |
| Federal Weight (Fed%) | 0.744 |

|  | Indemnity | Medical | Total |
|--|-----------|---------|-------|
| (a) State Laws                             | 1.000     | 1.000   | 1.000 |
| (b) Federal Laws                           | 1.003     | 1.000   | 1.002 |
| (c) Weighted Laws = [(a)xSt%] + [(b)xFed%] | 1.002     | 1.000   | 1.001 |

**2. Trend**

Since the trend in the current underlying pure premiums is adequate for the current rating year, additional trend is applied to bring the underlyings to the proposed rating year.

| Indemnity | Medical |
|-----------|---------|
| 0.965     | 0.980   |



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**APPENDIX B-IV**

**Section B – Present on Rate Level (continued)**

**3. Loss-Based Expenses**

The current underlying pure premiums are adjusted to reflect the change in the weighted effect of the loss-based expense provisions.

Proposed:

| STATE ACT                   |           |         |       |
|-----------------------------|-----------|---------|-------|
|                             | Indemnity | Medical | Total |
| (a) Loss Adjustment Expense | 1.210     | 1.210   | 1.210 |
| (b) Loss-Based Assessment   | 1.000     | 1.000   | 1.000 |
| (c) Total = (a) + (b) - 1   | 1.210     | 1.210   | 1.210 |

| FEDERAL ACT                 |           |         |       |
|-----------------------------|-----------|---------|-------|
|                             | Indemnity | Medical | Total |
| (d) Loss Adjustment Expense | 1.210     | 1.210   | 1.210 |
| (e) Loss-Based Assessment   | 1.113     | 1.000   | 1.065 |
| (f) Total = (d) + (e) - 1   | 1.323     | 1.210   | 1.275 |

|  | Indemnity | Medical | Total |
|--|-----------|---------|-------|
| (g) Weighted Proposed Expenses =<br>[(c) x St%] + [(f) x Fed%] | 1.294     | 1.210   | 1.258 |

Current:

| STATE ACT                   |           |         |       |
|-----------------------------|-----------|---------|-------|
|                             | Indemnity | Medical | Total |
| (h) Loss Adjustment Expense | 1.207     | 1.207   | 1.207 |
| (i) Loss-Based Assessment   | 1.000     | 1.000   | 1.000 |
| (j) Total = (h) + (i) - 1   | 1.207     | 1.207   | 1.207 |

| FEDERAL ACT                 |           |         |       |
|-----------------------------|-----------|---------|-------|
|                             | Indemnity | Medical | Total |
| (k) Loss Adjustment Expense | 1.207     | 1.207   | 1.207 |
| (l) Loss-Based Assessment   | 1.119     | 1.000   | 1.071 |
| (m) Total = (k) + (l) - 1   | 1.326     | 1.207   | 1.278 |

|   | Indemnity | Medical | Total |
|---|-----------|---------|-------|
| (n) Weighted Current Expenses =<br>[(j) x St%] + [(m) x Fed%] | 1.296     | 1.207   | 1.260 |

Change:

|   | Indemnity | Medical | Total |
|---|-----------|---------|-------|
| Weighted Expense Change in<br>Loss-Based Expenses = [(g) / (n)] | 0.998     | 1.002   | 0.998 |

**4. Conversion Factors = (1) x (2) x (3)**

The factors have been applied multiplicatively resulting in the following factors.

| Indemnity | Medical |
|-----------|---------|
| 0.965     | 0.982   |



**FLORIDA**  
**APPENDIX B-IV**

**Section C – National Pure Premiums**

The latest three years of state and federal losses for states in which NCCI compiles workers compensation data are separately adjusted to the same level as the indicated and present on rate level pure premiums.

**Class Code 9077**

For Code 9077, the indicated, national and present on rate level pure premiums were calculated as described previously in Sections A, B and C but using the non-appropriated benefit changes and the federal loss-based expenses.

**Section D – Derived by Formula Pure Premiums**

The derived by formula pure premiums are calculated by a process similar to that of the industrial codes, which is described in Appendix B-I, Section D. To achieve full state credibility, a classification must have expected losses of at least: \$107,353,300 for indemnity and \$52,268,000 for medical.

**II. Calculation of Proposed Rates**

The following items are combined with the derived by formula pure premiums to obtain the proposed rate:

|  |               |
|--|---------------|
| <b>A. Test Correction Factor</b>   | <b>1.0000</b> |
| <b>B. Ratio of Manual Premium to Earned Premium</b><br>(determined on a countrywide basis) | <b>1.215</b>  |
| <b>C. Expense Allowance</b>  | <b>0.745</b>  |

The expense allowance is introduced into the rate by dividing the product of the proposed pure premiums and the appropriate factors above by the proposed target cost ratio.

**D. Swing Limits**

No classifications were adjusted on account of swing limits.



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APPENDIX B-IV

Derivation of Proposed Rate - Code 6843

The indicated pure premiums are developed by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into indemnity and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above-captioned classification follows:

STATE ACT - LIMITED LOSSES (Workers Compensation Statistical Plan)

| Policy Period       | Fatal Likely | Fatal Not-Likely | Permanent Total | Permanent Partial Likely | Permanent Partial Not-Likely | Temporary Total Likely | Temporary Total Not-Likely | Medical Likely | Medical Not-Likely |
|---------------------|--------------|------------------|-----------------|--------------------------|------------------------------|------------------------|----------------------------|----------------|--------------------|
| 01/01/11 - 12/31/11 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 0                          | 0              | 4,290              |
| 01/01/12 - 12/31/12 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 16,587                     | 0              | 28,050             |
| 01/01/13 - 12/31/13 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 8,395                      | 0              | 4,858              |
| 01/01/14 - 12/31/14 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 0                          | 0              | 520                |
| 01/01/15 - 12/31/15 | 0            | 0                | 0               | 0                        | 37,119                       | 0                      | 1,852                      | 0              | 41,190             |

FEDERAL ACT - LIMITED LOSSES (Workers Compensation Statistical Plan)

| Policy Period       | Fatal Likely | Fatal Not-Likely | Permanent Total | Permanent Partial Likely | Permanent Partial Not-Likely | Temporary Total Likely | Temporary Total Not-Likely | Medical Likely | Medical Not-Likely |
|---------------------|--------------|------------------|-----------------|--------------------------|------------------------------|------------------------|----------------------------|----------------|--------------------|
| 01/01/11 - 12/31/11 | 0            | 0                | 0               | 0                        | 0                            | 12,422                 | 29,501                     | 160,785        | 22,795             |
| 01/01/12 - 12/31/12 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 1,800                      | 0              | 4,764              |
| 01/01/13 - 12/31/13 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 85,655                     | 0              | 11,086             |
| 01/01/14 - 12/31/14 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 0                          | 0              | 166                |
| 01/01/15 - 12/31/15 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 31,070                     | 0              | 20,081             |

STATE ACT - PRIMARY CONVERSION FACTORS (Appendix B-IV, Section A-1)

| Policy Period       | Fatal Likely | Fatal Not-Likely | Permanent Total | Permanent Partial Likely | Permanent Partial Not-Likely | Temporary Total Likely | Temporary Total Not-Likely | Medical Likely | Medical Not-Likely |
|---------------------|--------------|------------------|-----------------|--------------------------|------------------------------|------------------------|----------------------------|----------------|--------------------|
| 01/01/11 - 12/31/11 | 0.905        | 0.853            | 0.905           | 0.973                    | 0.917                        | 0.961                  | 0.905                      | 1.128          | 0.977              |
| 01/01/12 - 12/31/12 | 0.964        | 0.902            | 0.964           | 1.037                    | 0.970                        | 1.024                  | 0.958                      | 1.174          | 1.002              |
| 01/01/13 - 12/31/13 | 1.108        | 0.993            | 1.108           | 1.191                    | 1.068                        | 1.176                  | 1.054                      | 1.240          | 1.056              |
| 01/01/14 - 12/31/14 | 1.301        | 1.117            | 1.301           | 1.399                    | 1.201                        | 1.382                  | 1.186                      | 1.357          | 1.106              |
| 01/01/15 - 12/31/15 | 2.066        | 1.624            | 2.066           | 2.201                    | 1.730                        | 2.178                  | 1.712                      | 1.611          | 1.174              |

FEDERAL ACT - PRIMARY CONVERSION FACTORS (Appendix B-IV, Section A-1)

| Policy Period       | Fatal Likely | Fatal Not-Likely | Permanent Total | Permanent Partial Likely | Permanent Partial Not-Likely | Temporary Total Likely | Temporary Total Not-Likely | Medical Likely | Medical Not-Likely |
|---------------------|--------------|------------------|-----------------|--------------------------|------------------------------|------------------------|----------------------------|----------------|--------------------|
| 01/01/11 - 12/31/11 | 0.845        | 0.796            | 0.841           | 0.830                    | 0.782                        | 0.841                  | 0.792                      | 1.018          | 0.882              |
| 01/01/12 - 12/31/12 | 0.895        | 0.838            | 0.892           | 0.883                    | 0.826                        | 0.892                  | 0.835                      | 1.059          | 0.904              |
| 01/01/13 - 12/31/13 | 1.024        | 0.918            | 1.021           | 1.012                    | 0.907                        | 1.021                  | 0.915                      | 1.110          | 0.945              |
| 01/01/14 - 12/31/14 | 1.200        | 1.030            | 1.196           | 1.188                    | 1.020                        | 1.196                  | 1.027                      | 1.209          | 0.984              |
| 01/01/15 - 12/31/15 | 1.927        | 1.515            | 1.921           | 1.911                    | 1.503                        | 1.921                  | 1.510                      | 1.448          | 1.056              |



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APPENDIX B-IV

Derivation of Proposed Rate - Code 6843

**EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-IV, Section A-2)**

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of a hazard group-specific excess loss factor. The factor is shown below:

|               |                 |
|---------------|-----------------|
|               | HAZARD GROUP: G |
| Excess Factor | 1.504           |

As the excess loss factor is on a combined (indemnity and medical) basis, the following portion of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses:

|                  |     |
|------------------|-----|
| Redistribution % | 40% |
|------------------|-----|

**STATE ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for the Excess Provision and Redistribution)**

| Policy Period       | Fatal Likely | Fatal Not-Likely | Permanent Total | Permanent Partial Likely | Permanent Partial Not-Likely | Temporary Total Likely | Temporary Total Not-Likely | Medical Likely | Medical Not-Likely |
|---------------------|--------------|------------------|-----------------|--------------------------|------------------------------|------------------------|----------------------------|----------------|--------------------|
| 01/01/11 - 12/31/11 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 0                          | 0              | 6,302              |
| 01/01/12 - 12/31/12 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 20,693                     | 0              | 45,467             |
| 01/01/13 - 12/31/13 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 11,522                     | 0              | 9,497              |
| 01/01/14 - 12/31/14 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 0                          | 0              | 865                |
| 01/01/15 - 12/31/15 | 0            | 0                | 0               | 0                        | 83,625                       | 0                      | 4,129                      | 0              | 86,295             |

**FEDERAL ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for the Excess Provision and Redistribution)**

| Policy Period       | Fatal Likely | Fatal Not-Likely | Permanent Total | Permanent Partial Likely | Permanent Partial Not-Likely | Temporary Total Likely | Temporary Total Not-Likely | Medical Likely | Medical Not-Likely |
|---------------------|--------------|------------------|-----------------|--------------------------|------------------------------|------------------------|----------------------------|----------------|--------------------|
| 01/01/11 - 12/31/11 | 0            | 0                | 0               | 0                        | 0                            | 13,605                 | 30,427                     | 248,239        | 34,941             |
| 01/01/12 - 12/31/12 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 1,957                      | 0              | 6,780              |
| 01/01/13 - 12/31/13 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 102,063                    | 0              | 31,546             |
| 01/01/14 - 12/31/14 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 0                          | 0              | 245                |
| 01/01/15 - 12/31/15 | 0            | 0                | 0               | 0                        | 0                            | 0                      | 61,096                     | 0              | 41,343             |

**STATE ACT - SECONDARY CONVERSION FACTORS (Appendix B-IV, Section A-3)**

|                     |                            |
|---------------------|----------------------------|
|                     | INDUSTRY GROUP:<br>F-Class |
| Policy Period       |                            |
| 01/01/11 - 12/31/11 | 1.210                      |
| 01/01/12 - 12/31/12 | 1.210                      |
| 01/01/13 - 12/31/13 | 1.210                      |
| 01/01/14 - 12/31/14 | 1.210                      |
| 01/01/15 - 12/31/15 | 1.210                      |

**FEDERAL ACT - SECONDARY CONVERSION FACTORS (Appendix B-IV, Section A-3)**

|                     |                            |
|---------------------|----------------------------|
|                     | INDUSTRY GROUP:<br>F-Class |
| Policy Period       |                            |
| 01/01/11 - 12/31/11 | 1.256                      |
| 01/01/12 - 12/31/12 | 1.281                      |
| 01/01/13 - 12/31/13 | 1.270                      |
| 01/01/14 - 12/31/14 | 1.238                      |
| 01/01/15 - 12/31/15 | 1.278                      |



FLORIDA

APPENDIX B-IV

Derivation of Proposed Rate - Code 6843

TOTAL - PAYROLL, FINAL CONVERTED LOSSES

| Policy Period                 | Payroll           | Indemnity Likely | Indemnity Not-Likely | Medical Likely | Medical Not-Likely | Total Indemnity | Total Medical  | Total            |
|-------------------------------|-------------------|------------------|----------------------|----------------|--------------------|-----------------|----------------|------------------|
| 01/01/11 - 12/31/11           | 4,607,185         | 17,088           | 38,216               | 311,788        | 51,511             | 55,304          | 363,299        | 418,603          |
| 01/01/12 - 12/31/12           | 4,504,433         | 0                | 27,546               | 0              | 63,700             | 27,546          | 63,700         | 91,246           |
| 01/01/13 - 12/31/13           | 2,388,188         | 0                | 143,562              | 0              | 51,554             | 143,562         | 51,554         | 195,116          |
| 01/01/14 - 12/31/14           | 1,962,600         | 0                | 0                    | 0              | 1,350              | 0               | 1,350          | 1,350            |
| 01/01/15 - 12/31/15           | 3,152,439         | 0                | 184,263              | 0              | 157,253            | 184,263         | 157,253        | 341,516          |
| <b>Total</b>                  | <b>16,614,845</b> | <b>17,088</b>    | <b>393,587</b>       | <b>311,788</b> | <b>325,368</b>     | <b>410,675</b>  | <b>637,156</b> | <b>1,047,831</b> |
| <b>INDICATED PURE PREMIUM</b> |                   |                  |                      |                |                    | <b>2.472</b>    | <b>3.835</b>   | <b>6.31</b>      |

The present on rate level pure premiums are developed by adjusting the pure premiums underlying the current rate by the conversion factors. The derivation of the present on rate level pure premiums for the above-captioned classification follows:

|   | Indemnity    | Medical      | Total       |
|---|--------------|--------------|-------------|
| Pure Premiums Underlying Current Rate   | 2.529        | 4.431        | 6.96        |
| Conversion Factors (Section B)  | 0.965        | 0.982        | xxx         |
| <b>PURE PREMIUMS PRESENT ON RATE LEVEL</b><br><b>(Underlying Pure Premiums) x (Conversion Factor)</b> | <b>2.440</b> | <b>4.351</b> | <b>6.79</b> |



**FLORIDA**

**APPENDIX B-IV**

**Derivation of Proposed Rate - Code 6843**  
 Industry Group - F-Class, Hazard Group - G

The rate for the above-captioned classification is derived as follows:

|  | <u>Indemnity</u> | <u>Medical</u> | <u>Total</u> |
|--|------------------|----------------|--------------|
| 1. Indicated Pure Premium  | 2.472            | 3.835          | 6.31         |
| 2. Pure Premium Indicated by National Relativity   | 3.000            | 3.276          | 6.28         |
| 3. Pure Premium Present on Rate Level  | 2.440            | 4.351          | 6.79         |
| 4. State Credibilities   | 6%               | 12%            | xxx          |
| 5. National Credibilities  | 25%              | 27%            | xxx          |
| 6. Residual Credibilities = 100% - (4) - (5)   | 69%              | 61%            | xxx          |
| 7. Derived by Formula Pure Premiums<br>= (1) x (4) + (2) x (5) + (3) x (6)                               | 2.582            | 3.999          | 6.58         |
| 8. Test Correction Factor  | 1.0000           | 1.0000         | xxx          |
| 9. Underlying Pure Premiums = (7) x (8) *  | 2.581            | 3.999          | 6.58         |
| 10. Ratio of Manual to Standard Premium  |                  |                | 1.215        |
| 11. Target Cost Ratio  |                  |                | 0.745        |
| 12. Rate = (9) x (10) / (11)   |                  |                | 10.73        |
| 13. Rate Within Swing Limits   |                  |                | 10.73        |
| Current Rate x Swing Limits  |                  |                |              |
| a) Lower bound = 10.58 x 0.860 = 9.10  |                  |                |              |
| b) Upper bound = 10.58 x 1.160 = 12.27   |                  |                |              |
| 14. Pure Premiums Underlying Proposed Rate*<br>= ((14TOT) / (9TOT)) x (9) ; (14TOT) = (13) x (11) / (10) | 2.581            | 3.999          | 6.58         |
| 15. Disease, Catastrophe and/or Miscellaneous Loadings   |                  |                | 0.00         |
| 16. Final Loaded Rate  |                  |                | 10.73        |

\* Indemnity pure premium is adjusted for the rounded total pure premium:  
 Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium



**FLORIDA**

**APPENDIX B-V**

**U.S. Longshore and Harbor Workers' Compensation Act Assessment**

The F-class and Program II, Option II maritime class voluntary rates include the following provision for the federal assessment:

|  |             |
|--|-------------|
| 1.) Estimated Total Expense Needed for 2018 *                    | 107,000,000 |
| 2.) Compensation Payments Reported (on indemnity only) in 2017 * | 948,926,168 |
| 3.) Assessment Rate on Indemnity Losses (1) / (2)                | 11.3%       |

**Breakdown of Losses Under the Longshore and Harbor Workers Act**

|   |            |
|---|------------|
| 4.) Indemnity Losses (Combination of 1st through 3rd reports) # | 44,388,071 |
| 5.) Medical Losses (Combination of 1st through 3rd reports) #   | 32,733,507 |
| 6.) Total Losses (4) + (5)                                      | 77,121,578 |
| 7.) Assessment Rate on Total Losses { (3) x (4) } / (6)         | 6.5%       |

\* Source: U.S. Department of Labor

# Source: On-leveled and developed USL&HW losses - statistical plan data





## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Appendix C – Memoranda for Laws

Appendix C includes detail on proposed benefit level changes expected to impact workers compensation losses:

- Longshore and Harbor Workers' Compensation Act: Change in the Minimum and Maximum Weekly Benefits, Effective October 1, 2017



# FLORIDA

## APPENDIX C-I

### Longshore and Harbor Workers' Compensation Act

#### Change in the Minimum and Maximum Weekly Benefits, Effective October 1, 2017

In the Longshore And Harbor Workers' Compensation Act , maximum and, for certain benefit types, minimum workers compensation indemnity benefit provisions are dependent upon the national average weekly wage (NAWW). The impacts summarized in the table below result from anticipated changes in workers compensation costs due to the change in the NAWW from \$718.24 ("current") to \$735.89 ("revised"), and apply to injuries occurring on or after October 1, 2017.

The approach used in calculating the effects of a change in the NAWW is as follows:

1. Obtain the latest available NAWW from the United States Department of Labor, Division of Longshore and Harbor Workers' Compensation (DLHWC).
2. Calculate the minimum and maximum benefits by benefit payment type that are dependent upon and expressed as a percentage of the current and revised NAWW.
3. Using a countrywide distribution of workers and their wages<sup>1</sup>, indexed to the Longshore And Harbor Workers' Compensation Act average weekly wage<sup>2</sup>, determine expected current and revised average weekly benefits by benefit payment type (and dependency type, as appropriate)<sup>3</sup>.
4. Use the above-calculated average weekly benefits to determine the indemnity benefit costs for each injury type (Fatal, Permanent Total, Permanent Partial, and Temporary Total)<sup>4</sup> prior to and subsequent to the change in the NAWW. Calculate the ratio of the revised indemnity benefit costs to current indemnity benefit costs for each injury type to determine the impact by injury type from the change in the NAWW.
5. Determine the indemnity cost distribution by injury type<sup>5</sup>.
6. Using the indemnity cost distribution (Step 5) and the effects by injury type (Step 4), calculate the effect of the change in NAWW on total indemnity benefit costs.
7. Multiply the impact on total indemnity benefit costs (Step 6) by the percentage of losses attributed to indemnity benefits to determine the impact of the change in the NAWW on overall benefit costs.

| Type of Injury    | Percentage of Losses | Effect (%) |
|-------------------|----------------------|------------|
| Fatal             | 2.2%                 | + 0.5      |
| Permanent Total   | 5.9%                 | + 0.4      |
| Permanent Partial | 41.9%                | + 0.2      |
| Temporary Total   | 7.6%                 | + 0.4      |
| Total Indemnity   | 57.6%                | + 0.3      |
| Medical           | 42.4%                | 0.0        |
| Total             | 100.0%               | + 0.2      |

<sup>1</sup> Based on NCCI Detailed Claim Information data.

<sup>2</sup> Bureau of Labor Statistics Quarterly Census of Employment and Wages, for all private sector employment, and adjusted to reflect injured workers.

<sup>3</sup> For states where the rate of compensation is based on spendable wages, state and federal tax withholding tables are used in conjunction with pertinent assumptions (e.g., number of dependents).

<sup>4</sup> Various distributions based on internal and external data are employed in determining the impact by type of injury. For example, for Fatal injuries, a countrywide distribution of average ages and dependents by type (e.g., spouse, spouse with one child, parent, etc.) is used in calculating mortality-adjusted annuity values under both the current and revised weekly maximum benefits, with the likelihood of remarriage incorporated as applicable.

<sup>5</sup> NCCI Unit Statistical Plan data for the 36-month policy period ending 12/31/2014 on the 10/01/2016 law level and developed to an ultimate basis by type of injury.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### **Part 4 Additional Information**

- Definitions
- NCCI Affiliate List
- Key Contacts



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Definitions

**Accident Year (AY):** A loss accounting definition in which experience is summarized by the calendar year in which an accident occurred.

**Calendar Year (CY):**

- The 12-month period beginning January 1 and ending December 31.
- Method of accounting for all financial transactions occurring during a specific year.

**Case Reserves:** Reserves that an insurance company establishes for specific (known) claims.

**DSR Level Premium:** The standard earned premium that would result if business were written at NCCI state-approved rates or loss costs instead of at the company rates. It is the common benchmark level at which carriers report premium on the Financial Calls.

**Frequency:** The number of lost-time claims per million dollars of on-leveled, wage-adjusted premium.

**Incurred Claim Count:** The total of all claims reported, whether open or closed, as of a given valuation date. An indemnity claim is associated with a payment or case reserve for an indemnity loss (i.e., lost work time-related benefits) and excludes claims closed without an indemnity payment.

**Lost-time Claims:** Claims where an injured employee has received wage replacement benefits due to a compensable workplace injury.

**On-Level Factor:** Applied to historical premiums and losses to adjust the historical experience to reflect approved rate/loss cost level changes as well as statutory benefit level changes implemented since that time.

**Paid+Case Losses:** The sum of paid losses and case reserves. Also known as “case incurred losses.”

**Paid Losses:** Losses that an insurance company has paid as a result of claim activity.

**Policy Year:**

- The one-year period beginning with the effective date or anniversary of a policy.
- A premium and loss accounting definition in which experience is summarized for all policies with effective dates in a given calendar year period.

**Severity:** The average cost per case (claim) calculated as ultimate losses divided by ultimate lost-time claim counts.

**Ultimate Development Factor:** For an aggregation of data, an estimate of the development that will occur between the data's current valuation date and the time when all claims are closed.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Definitions

**Valuation Date:** The date that premiums and losses are evaluated for reporting purposes. Premiums and losses may change over time from initial estimates to final values. Therefore, interim snapshots have associated valuation dates.

**Wage Level Adjustment Factor:** The ratio of the average workers' wages during the most recent time period to the average workers' wages during a historical time period.



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### NCCI Affiliate List

ACCIDENT FUND GENERAL INS CO  
ACCIDENT FUND INS CO OF AMERICA  
ACCIDENT FUND NATIONAL INS CO  
ACCIDENT INSURANCE COMPANY INC  
ACCREDITED SURETY AND CASUALTY CO INC  
ACE AMERICAN INSURANCE COMPANY  
ACE FIRE UNDERWRITERS INSURANCE COMPANY  
ACE PROPERTY & CASUALTY INSURANCE COMPANY  
ACIG INS CO  
ADVANTAGE WC INSURANCE CO  
AIG ASSURANCE COMPANY  
AIG PROPERTY CASUALTY COMPANY  
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)  
AK NATIONAL INS CO  
ALEA NORTH AMERICA INS CO  
ALLIED EASTERN IND CO  
ALLIED INSURANCE COMPANY OF AMERICA  
ALLIED PROPERTY AND CASUALTY INS CO  
ALLIED WORLD INSURANCE CO  
ALLMERICA FINANCIAL ALLIANCE INS CO  
ALLMERICA FINANCIAL BENEFIT INS CO  
AMERICA FIRST INSURANCE COMPANY  
AMERICAN ALTERNATIVE INSURANCE CORPORATION  
AMERICAN AUTOMOBILE INSURANCE CO  
AMERICAN BUILDERS INSURANCE COMPANY  
AMERICAN CASUALTY COMPANY OF READING P A  
AMERICAN COMPENSATION INS CO  
AMERICAN ECONOMY INS CO  
AMERICAN FAMILY HOME INS CO  
AMERICAN FIRE AND CASUALTY CO  
AMERICAN GUARANTEE AND LIABILITY INS CO  
AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT  
AMERICAN INS CO  
AMERICAN INTERSTATE INS CO  
AMERICAN MINING INS CO  
AMERICAN MODERN HOME INS CO  
AMERICAN PROPERTY INSURANCE COMPANY  
AMERICAN SENTINEL INS CO  
AMERICAN STATES INS CO A SAFECO COMPANY  
AMERICAN ZURICH INS CO  
AMERISURE INS CO  
AMERISURE MUTUAL INS CO  
AMERISURE PARTNERS INS CO  
AMERITRUST INS CORP  
AMGUARD INS CO  
ANSUR AMERICA  
ARCH INDEMNITY INSURANCE COMPANY  
ARCH INSURANCE COMPANY  
ARGONAUT GREAT CENTRAL INS CO  
ARGONAUT INS CO  
ARGONAUT MIDWEST INS CO  
ARGONAUT SOUTHWEST INS CO  
ASCENDANT COMMERCIAL INSURANCE INC  
ASHMERE INSURANCE COMPANY  
ASSOCIATED INDEMNITY CORP  
ASSOCIATED INDUSTRIES INS CO INC  
ASSOCIATION CASUALTY INS CO  
ATLANTA INTERNATIONAL INS CO  
ATLANTIC SPECIALTY INS CO (ONEBEACON)  
AUTO OWNERS INS CO  
AUTOMOBILE INSURANCE CO OF HARTFORD  
AXIS INSURANCE CO  
AXIS REINSURANCE CO  
BANKERS STANDARD INS CO  
BENCHMARK INSURANCE COMPANY  
BERKLEY INSURANCE COMPANY  
BERKLEY NATIONAL INSURANCE COMPANY  
BERKLEY REGIONAL INS CO  
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY  
BERKSHIRE HATHAWAY HOMESTATE INS CO  
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY  
BITCO GENERAL INSURANCE CORPORATION  
BITCO NATIONAL INSURANCE COMPANY  
BLACKBOARD INSURANCE COMPANY  
BRIDGEFIELD CASUALTY INS CO  
BRIDGEFIELD EMPLOYERS INS CO  
BROTHERHOOD MUTUAL INS CO  
BUILDERS MUTUAL INS CO  
BUSINESSFIRST INS COMPANY  
CALIFORNIA INSURANCE COMPANY  
CAROLINA CASUALTY INS CO  
CHARTER OAK FIRE INS CO  
CHEROKEE INS CO  
CHUBB INDEMNITY INS CO  
CHUBB NATIONAL INS CO  
CHURCH MUTUAL INS CO  
CINCINNATI CASUALTY COMPANY  
CINCINNATI INDEMNITY COMPANY  
CINCINNATI INS CO  
CLEAR SPRING PROPERTY AND CASUALTY COMPANY  
COLONIAL AMERICAN CASUALTY & SURETY CO  
COLONY SPECIALTY INS CO  
COMMERCE AND INDUSTRY INS CO  
COMMERCIAL CASUALTY INS CO  
CONSOLIDATED INS CO  
CONTINENTAL CASUALTY CO  
CONTINENTAL DIVIDE INSURANCE COMPANY  
CONTINENTAL INDEMNITY CO  
CONTINENTAL INS CO  
CRUM AND FORSTER INDEMNITY CO  
DAKOTA TRUCK UNDERWRITERS  
DEPOSITORS INS CO  
DISCOVER PROPERTY & CASUALTY INS CO  
DISCOVER SPECIALTY INSURANCE COMPANY  
EASTERN ADVANTAGE ASSURANCE COMPANY  
EASTERN ALLIANCE INSURANCE COMPANY  
EASTGUARD INS CO  
ELECTRIC INS CO  
EMC PROPERTY & CASUALTY COMPANY  
EMPIRE FIRE AND MARINE INS CO  
EMPIRE INDEMNITY INSURANCE CO  
EMPLOYERS ASSURANCE COMPANY  
EMPLOYERS COMPENSATION INS CO  
EMPLOYERS INS CO OF WAUSAU  
EMPLOYERS MUTUAL CASUALTY CO  
EMPLOYERS PREFERRED INS CO  
ENDURANCE AMERICAN INS CO  
ENDURANCE ASSURANCE CORPORATION  
EVEREST DENALI INSURANCE COMPANY  
EVEREST NATIONAL INS CO



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### NCCI Affiliate List

EVEREST PREMIER INSURANCE COMPANY  
EVEREST REINSURANCE CO DIRECT  
EXCELSIOR INSURANCE COMPANY  
EXECUTIVE RISK INDEMNITY INC  
EXPLORER INS CO  
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY  
FALLS LAKE NATIONAL INSURANCE CO  
FARMERS INSURANCE EXCHANGE  
FARMINGTON CASUALTY COMPANY  
FARMLAND MUTUAL INSURANCE COMPANY  
FCCI COMMERCIAL INS CO  
FCCI INSURANCE COMPANY  
FEDERAL INSURANCE COMPANY  
FEDERATED MUTUAL INS CO  
FEDERATED RESERVE INSURANCE CO  
FEDERATED RURAL ELECTRIC INS EXCHANGE  
FEDERATED SERVICE INS CO  
FFVA MUTUAL INSURANCE COMPANY  
FFVA SELECT INSURANCE CO  
FHM INSURANCE COMPANY  
FIDELITY & DEPOSIT COMPANY OF MARYLAND  
FIDELITY & GUARANTY INS UNDERWRITERS  
FIDELITY & GUARANTY INSURANCE CO  
FIREMANS FUND INSURANCE CO  
FIRST DAKOTA INDEMNITY CO  
FIRST LIBERTY INS CORP  
FIRST NATIONAL INS CO OF AMERICA  
FIRST NONPROFIT INS CO  
FIRSTCOMP INSURANCE CO  
FL ROOFING SHEET METAL AND AC CONT ASSN SI FUND  
FL RURAL ELECTRIC SI FUND  
FLORIDA CITRUS BUSINESS AND INDUSTRIES FUND  
FLORIDA INSURANCE ALLIANCE  
FLORIDA MUNICIPAL INS TRUST  
FLORIDA WC JUA  
FLORISTS INS CO  
FLORISTS MUTUAL INSURANCE CO  
FOREMOST INS CO GRAND RAPIDS MICHIGAN  
FOREMOST PROPERTY & CAS INS  
FOREMOST SIGNATURE INS CO  
FORESTRY MUTUAL INS CO  
FRANK WINSTON CRUM INSURANCE CO  
FRANKENMUTH MUTUAL INS CO  
GA CASUALTY AND SURETY CO  
GENERAL CASUALTY COMPANY OF WISCONSIN  
GENERAL INS CO OF AMERICA  
GENESIS INS CO  
GRANITE STATE INSURANCE COMPANY  
GRAPHIC ARTS MUTUAL INS CO  
GRAY INSURANCE COMPANY  
GREAT AMERICAN ALLIANCE INS CO  
GREAT AMERICAN ASSURANCE COMPANY  
GREAT AMERICAN INS CO OF NY  
GREAT AMERICAN INSURANCE COMPANY  
GREAT AMERICAN SECURITY INS CO  
GREAT AMERICAN SPIRIT INS CO  
GREAT DIVIDE INSURANCE COMPANY  
GREAT MIDWEST INS CO  
GREAT NORTHERN INS CO  
GREAT WEST CASUALTY COMPANY  
GREENWICH INS CO  
GUARANTEE INS CO  
GUIDEONE ELITE INS CO  
GUIDEONE MUTUAL INS CO  
GUIDEONE SPECIALTY MUTUAL INS CO  
HANOVER AMERICAN INS CO  
HANOVER INS CO  
HARTFORD ACCIDENT AND INDEMNITY CO  
HARTFORD CASUALTY INS CO  
HARTFORD FIRE INSURANCE CO  
HARTFORD INS CO OF IL  
HARTFORD INS CO OF MIDWEST  
HARTFORD INS CO OF THE SOUTHEAST  
HARTFORD UNDERWRITERS INS CO  
HDI GLOBAL INSURANCE COMPANY  
HIGHMARK CASUALTY INSURANCE COMPANY  
HISCOX INSURANCE COMPANY INC  
HUDSON INS CO  
ILLINOIS INSURANCE COMPANY  
ILLINOIS NATIONAL INSURANCE COMPANY  
IMPERIUM INSURANCE COMPANY  
INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)  
INDIANA INSURANCE COMPANY  
INS CO OF NORTH AMERICA  
INS CO OF THE STATE PA  
INS CO OF THE WEST  
INTREPID INSURANCE COMPANY  
KEY RISK INS CO  
LANCER INDEMNITY COMPANY  
LANCER INSURANCE COMPANY  
LIBERTY INS CORP  
LIBERTY INSURANCE UNDERWRITERS INC  
LIBERTY MUTUAL FIRE INS CO  
LIBERTY MUTUAL INS CO  
LION INSURANCE COMPANY  
LM INS CORP  
MA BAY INS CO  
MAG MUTUAL INS CO  
MAIN STREET AMERICA ASSURANCE CO  
MAIN STREET AMERICA PROTECTION INS CO  
MANUFACTURERS ALLIANCE INS CO  
MARKEL INSURANCE CO  
ME EMPLOYERS MUTUAL INS CO  
MEMIC CASUALTY COMPANY  
MEMIC INDEMNITY CO  
MERIDIAN SECURITY INSURANCE COMPANY  
MICHIGAN COMMERCIAL INSURANCE MUTUAL  
MID CENTURY INS CO  
MIDDLESEX INS CO  
MIDVALE INDEMNITY COMPANY  
MIDWEST EMPLOYERS CASUALTY CO  
MILBANK INSURANCE COMPANY  
MITSUI SUMITOMO INS CO OF AMERICA  
MITSUI SUMITOMO INS USA INC  
MUNICH REINSURANCE AMERICA INC  
NATIONAL AMERICAN INS CO  
NATIONAL BUILDERS INSURANCE COMPANY  
NATIONAL CASUALTY CO  
NATIONAL FIRE INS CO OF HARTFORD  
NATIONAL INDEMNITY CO



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### NCCI Affiliate List

NATIONAL INDEMNITY CO OF THE SOUTH  
NATIONAL INTERSTATE INS CO  
NATIONAL LIABILITY & FIRE INSURANCE CO  
NATIONAL SURETY CORP  
NATIONAL TRUST INS CO  
NATIONAL UNION FIRE INS CO OF LA  
NATIONAL UNION FIRE INS CO OF PITTSBURGH PA  
NATIONWIDE AGRIBUSINESS INS CO  
NATIONWIDE ASSURANCE CO  
NATIONWIDE GENERAL INSURANCE CO  
NATIONWIDE INS CO OF AMERICA  
NATIONWIDE MUTUAL FIRE INS CO  
NATIONWIDE MUTUAL INS CO  
NATIONWIDE PROPERTY AND CASUALTY INS CO  
NETHERLANDS INSURANCE COMPANY  
NEW HAMPSHIRE INSURANCE COMPANY  
NEW YORK MARINE AND GENERAL INSURANCE CO  
NGM INSURANCE COMPANY  
NORGUARD INS CO  
NORMANDY INSURANCE COMPANY  
NORTH AMERICAN ELITE INSURANCE CO  
NORTH AMERICAN SPECIALTY INS CO  
NORTH POINTE INS CO  
NORTH RIVER INS CO  
NOVA CASUALTY COMPANY  
OAK RIVER INSURANCE COMPANY  
OBI AMERICA INSURANCE COMPANY  
OBI NATIONAL INSURANCE COMPANY  
OH CASUALTY INS CO  
OH FARMERS INS CO  
OHIO SECURITY INS CO  
OLD DOMINION INS CO  
OLD REPUBLIC GENERAL INSURANCE CORPORATION  
OLD REPUBLIC INS CO  
OWNERS INSURANCE COMPANY  
PA MANUFACTURERS ASSN INS CO  
PA MANUFACTURERS INDEMNITY CO  
PA NATIONAL MUTUAL CAS INS CO  
PACIFIC EMPLOYERS INS CO  
PACIFIC INDEMNITY CO  
PATRIOT GENERAL INS CO  
PATRONS MUTUAL INS CO OF CT  
PEERLESS INSURANCE COMPANY  
PENNSYLVANIA INSURANCE COMPANY  
PETROLEUM CASUALTY CO  
PHARMACISTS MUTUAL INS CO  
PHOENIX INS CO  
PLAZA INSURANCE CO  
PRAETORIAN INSURANCE COMPANY  
PREFERRED GOVERNMENTAL INS TRUST  
PREFERRED PROFESSIONAL INSURANCE COMPANY  
PREMIER GROUP INS CO  
PREVISOR INSURANCE COMPANY  
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE  
PROPERTY AND CASUALTY INS CO OF HARTFORD  
PROTECTIVE INS CO  
PUBLIC SERVICE INSURANCE COMPANY  
QBE INSURANCE CORPORATION  
REDWOOD FIRE & CASUALTY INS CO  
REGENT INSURANCE COMPANY  
REPUBLIC INDEMNITY CO OF CA  
REPUBLIC INDEMNITY COMPANY OF AMERICA  
RETAILFIRST INSURANCE COMPANY  
RIVERPORT INSURANCE COMPANY  
RLI INSURANCE COMPANY  
ROCKWOOD CASUALTY INS CO  
SAFECO INS CO OF AMERICA  
SAFETY FIRST INS CO  
SAFETY NATIONAL CASUALTY CORP  
SAGAMORE INSURANCE CO  
SAMSUNG FIRE AND MARINE INS CO LTD USB  
SELECT INS CO  
SELECTIVE INS CO OF SC  
SELECTIVE INS CO OF THE SOUTHEAST  
SELECTIVE INSURANCE COMPANY OF AMERICA  
SELECTIVE WAY INS CO  
SENECA INSURANCE CO  
SENTINEL INS CO  
SENTRY CASUALTY CO  
SENTRY INSURANCE A MUTUAL CO  
SENTRY SELECT INSURANCE COMPANY  
SFM MUTUAL INS CO  
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY  
SOMPO AMERICA INSURANCE COMPANY  
SOUTHERN OWNERS INS CO  
ST PAUL FIRE AND MARINE INS CO  
ST PAUL GUARDIAN INS CO  
ST PAUL MERCURY INS CO  
ST PAUL PROTECTIVE INS CO  
STANDARD FIRE INSURANCE COMPANY  
STAR INS CO  
STARNET INSURANCE COMPANY  
STARR INDEMNITY AND LIABILITY CO  
STARR SPECIALTY INSURANCE COMPANY  
STARSTONE NATIONAL INSURANCE COMPANY  
STATE AUTO PROPERTY AND CASUALTY INS CO  
STATE AUTOMOBILE MUTUAL INS CO  
STATE FARM FIRE AND CASUALTY CO  
STATE NATIONAL INSURANCE COMPANY  
STONINGTON INS CO  
SUNZ INSURANCE COMPANY  
SYNERGY INS CO  
T H E INSURANCE COMPANY  
TECHNOLOGY INSURANCE CO  
THE TRAVELERS CASUALTY COMPANY  
TNUS INSURANCE CO  
TOKIO MARINE AMERICA INSURANCE CO  
TRANS PACIFIC INS CO  
TRANSGUARD INS CO OF AMERICA INC  
TRANSPORTATION INS CO  
TRAVELERS CASUALTY & SURETY CO OF AMERICA  
TRAVELERS CASUALTY AND SURETY CO  
TRAVELERS CASUALTY CO OF CONNECTICUT  
TRAVELERS CASUALTY INS CO OF AMERICA  
TRAVELERS COMMERCIAL CASUALTY CO  
TRAVELERS COMMERCIAL INS CO  
TRAVELERS INDEMNITY CO  
TRAVELERS INDEMNITY CO OF AMERICA  
TRAVELERS INDEMNITY CO OF CT  
TRAVELERS INSURANCE CO





## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### NCCI Affiliate List

TRAVELERS PROPERTY CASUALTY CO OF AMERICA  
TRI STATE INSURANCE COMPANY OF MINNESOTA  
TRIUMPHE CASUALTY COMPANY  
TRUCK INSURANCE EXCHANGE  
TRUMBULL INS CO  
TWIN CITY FIRE INS CO  
UFG SPECIALTY INSURANCE COMPANY  
UNION INSURANCE COMPANY  
UNITED STATES FIDELITY AND GUARANTY CO  
UNITED WI INS CO  
US FIRE INS CO  
UTICA MUTUAL INS CO  
VALLEY FORGE INS CO  
VANLINER INS CO  
VANTAPRO SPECIALTY INS CO  
VIGILANT INS CO  
WASHINGTON INTERNATIONAL INSURANCE COMPANY  
WESCO INSURANCE COMPANY (AMTRUST GROUP)  
WEST AMERICAN INS CO  
WESTCHESTER FIRE INSURANCE COMPANY  
WESTFIELD INS CO  
WESTPORT INSURANCE CORPORATION  
WILLIAMSBURG NATIONAL INS CO  
WORK FIRST CASUALTY CO  
WRM AMERICA INDEMNITY COMPANY INC  
XL INS CO OF NY INC  
XL INSURANCE AMERICA INC  
XL SPECIALTY INS CO  
ZENITH INS CO  
ZURICH AMERICAN INS CO  
ZURICH AMERICAN INS CO OF IL



## Florida

### Workers Compensation Rate Filing – January 1, 2019

#### Key Contacts

Dawn Ingham, State Relations Executive  
Regulatory Division  
National Council on Compensation Insurance, Inc. (NCCI)  
901 Peninsula Corporate Circle  
Boca Raton, Florida 33487-1362  
Phone (561) 893-3165

Jay Rosen, FCAS, MAAA  
Practice Leader and Senior Actuary  
Actuarial and Economic Services Division  
National Council on Compensation Insurance, Inc. (NCCI)  
901 Peninsula Corporate Circle  
Boca Raton, Florida 33487-1362  
Phone (561) 893-3062

All NCCI employees can be contacted via e-mail using the following format:

First Name\_Last Name@NCCI.com

## Filing Details

**Work Unit Number:** W18-1632459  
**Filing Purpose:** Rates Only  
**Product:** Workers' Compensation / Standard  
**Date Created:** 8/17/2018 10:24:44 AM  
**Date Submitted:** 8/27/2018 12:30:20 PM  
**Filing Name:** Florida Workers Compensation Voluntary R

## Company Details

| Company Name                                     | FEIN      | NAIC CC | NAIC GC | AUTH TYPE | AUTH TYPE/LOB Statuses |
|--|-----------|---------|---------|-----------|------------------------|
| NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC. | 650439698 |         |         | LICENSE   | ACTIVE/<br>ACTIVE      |

## Section II: Contact Information

### Filing Correspondence

**Preferred Email Type:** COMPANY  
**Preferred Email:** dawn\_ingham@ncci.com  
**Additional Emails:** frank\_gnolfo@ncci.com; dawn\_ingham@ncci.com; whitney\_atheras@ncci.com

### Filing Originator Information

**Contact Name:** Ms. Dawn Ingham  
**Contact Title:** State Relations Executive  
**Professional Designation:**  
**Contact Email:** dawn\_ingham@ncci.com  
**Street Address:** 901 Peninsula Corp Blvd  
**Suite/Room #:**  
**P.O. Box Mailing Address:**  
**Department:**  
**City:** Boca Raton  
**State:** FL  
**Zip Code:** 33487  
**Country:**  
**Non US Postal Code:**  
**Phone Number:** 561-893-3165 Ext  
**Fax Number:** 561-893-5230  
**Toll Free Number:** Ext  
**Non US Phone Number:**

### Company Contact Information

**Contact Name:** Ms. Dawn Ingham  
**Contact Title:** State Relations Executive  
**Professional Designation:**  
**Contact Email:** dawn\_ingham@ncci.com  
**Street Address:** 901 Peninsula Corp Blvd  
**Suite/Room #:**  
**P.O. Box Mailing Address:**  
**Department:**  
**City:** Boca Raton  
**State:** FL  
**Zip Code:** 33487  
**Country:**  
**Non US Postal Code:**  
**Phone Number:** 561-893-3165 Ext  
**Fax Number:** 561-893-5230  
**Toll Free Number:** Ext  
**Non US Phone Number:**

## General Information

**Company Filing Number** Florida Workers Compens  
**New Business Effective Date** 1 / 1 / 2019  
**Renewal Business Effective Date** 1 / 1 / 2019  
**Product:** Workers' Compensation / Standard  
**Are you writing new business in Florida for this line of business?** No

## Filing Content Information

This is a Rates Only filing.  
**Type of Coverage:** P&C Other  
**File Usage:** PRIOR APPROVAL

## Rate/Rule Filings

**Is this filing being submitted by a Ratings Organization?**  Yes  No  
**Is this filing being made to comply with the annual rate filing requirements found in Section 627.0645, Florida Statutes?**  Yes  No

If yes, are you filing the annual rate certification form OIR-B1-380 or exemption form OIR-B1-384?

Yes  No  N/A

Have you included a listing of all changes in manual pages or rules with supporting information and explanation?

Yes  No

Does this filing result in a significant revision in rates or rating variables? If Yes, explain in filing:

Yes  No

Does this filing result in a significant revision in underwriting rules or guidelines? If Yes, explain in filing:

Yes  No

Does this filing amend any of the following?

Yes  No

(Please mark the appropriate item, if applicable)

- Base Rate(s) & Loss Costs
- Base Rate(s) Only
- Loss Costs Only

**Summary of Rate Filing as applicable**

Rate Change Request

-13.4

Rate Indicated

-13.4

Earned Premium Volume (all programs affected by this filing)

0

Number of Policies (all programs affected by this filing)

0

**Uploaded Documents**

| Document Type          | Filenet Number | Form Number | Title                                    |
|------------------------|----------------|-------------|--|
| Miscellaneous          | 0              |             | Pre-Filed Interrogatories #1             |
| Miscellaneous          | 0              |             | Pre-Filed Interrogatories #2 Exhibit 3   |
| Miscellaneous          | 0              |             | Pre-Filed Interrogatories #3 Exhibit 22a |
| Miscellaneous          | 0              |             | Pre-Filed Interrogatories #4 Exhibit 22b |
| Miscellaneous          | 0              |             | Pre-Filed Interrogatories #5 Exhibit 25  |
| Cover Letter           | 0              |             | Cover Letter                             |
| Explanatory Memorandum | 0              |             | Explanatory Memorandum                   |
| Manual/Rate Pages      | 0              |             | Florida Rate Filing 01/01/2019           |

**Filing Certification**

I certify that I am authorized to make this Forms or Rate/Rule filing on behalf of the company(s) referenced herein. I further certify that the information contained in related transmittals and the filing is true, complete, correct and, to the best of my knowledge, in compliance with all applicable Florida laws and administrative rules including applicable policy readability standards.

**Name:** Dawn Ingham

**Title:** State Relations Executive

### Filing Details

**Work Unit Number:** W18-1632459  
**Filing Purpose:** Rates Only  
**Product:** Workers' Compensation / Standard  
**Date Created:** 8/17/2018 10:24:44 AM  
**Date Submitted:** 8/27/2018 12:30:20 PM  
**Filing Name:** Florida Workers Compensation Voluntary R

### Interrogatories

1. Are you someone other than an employee of the company who is making this filing on behalf of the company? Yes No
2. Is this your initial company filing? (If yes, you must also submit a corresponding form filing.) Yes No