

Note: The revision date above is as of the latest carrier LCM filing.
Refer to each carrier's effective date.

VERMONT WORKERS' COMPENSATION LOSS COST MULTIPLIER REPORT

Mkt Share is shown as of March of the year of the carrier's last LCM filing.

INSURER	NAIC GRP NUMBER	NAIC CO. CODE	FILE NUMBER	MARKET SHARE	L/C FACTOR	**FACTOR TO CONVERT L/C TO A/R RATE	DIFFERENTIAL FROM A/R	EFFECTIVE DATE	PER CENT CHANGE	FUTURE FILINGS
ACADIA INSURANCE CO. (Preferred)	0098	31325	105476	9.85%	2.200	1.424	54.5%	04/01/21	-5.9%	YES
ACADIA INSURANCE CO. (Standard)	0098	INCL	105476	incl	2.350	1.424	65.0%	04/01/21	-5.9%	YES
ACADIA INSURANCE CO. (WSMP)	0098	INCL	105476	incl	2.050	1.424	44.0%	04/01/21	-5.9%	YES
ACCIDENT FUND GENERAL INS. CO.	0572	12304	48227	0.00%	2.000	1.424	40.4%	04/01/10	0.0%	YES
ACCIDENT FUND INS. CO. OF AMERICA	0572	10166	48227	0.00%	1.600	1.424	12.4%	04/01/10	-1.6%	YES
ACCIDENT FUND NATIONAL INS. CO.	0572	12305	48227	0.00%	1.200	1.424	-15.7%	04/01/10	0.0%	YES
ACE AMERICAN INS. CO.	0626	22667	111084	0.64%	1.361	1.424	-4.4%	04/01/22	-29.5%	YES
ACE FIRE UNDERWRITERS INS. CO.	0626	20702	111084	0.00%	0.850	1.424	-40.3%	04/01/22	-29.5%	YES
ACE PROPERTY & CASUALTY	0626	20699	111084	0.01%	1.728	1.424	21.3%	04/01/22	-4.1%	YES
ACIG INSURANCE COMPANY	0594	19984	105723	0.00%	1.270	1.424	-10.8%	04/01/21	-8.6%	YES
ACUITY, A Mutual Insurance Co. TIER 1		14184	110897	0.00%	1.321	1.424	-7.2%	04/01/22	-8.5%	YES
ACUITY, A Mutual Insurance Co. TIER 2		14184	110897	0.00%	1.412	1.424	-0.8%	04/01/22	-8.5%	YES
ACUITY, A Mutual Insurance Co. TIER 3		14184	110897	0.00%	1.518	1.424	6.6%	04/01/22	-8.5%	YES
ADVANTAGE WORKERS COMP INS. CO.		40517	40352	0.01%	1.300	1.424	8.7%	12/01/08	0.0%	YES
AIG PROPERTY CASULTY CO.	0012	19402	110958	0.00%	1.849	1.424	29.8%	04/01/22	2.2%	YES
AIU INSURANCE CO	0012	19399	110958	0.00%	1.045	1.424	-26.6%	04/01/22	-4.4%	YES
ALEA NORTH AMERICA INS. CO. (In Run-Off effective 03/06/06)	1325	24899	25650	0.00%	1.400	1.424	-1.7%	06/01/06	0.0%	NO
ALLIANZ INSURANCE CO.			95-2185	0.00%	1.240	1.424	-12.9%	06/01/95	0.0%	YES
ALLIED EASTERN INSURANCE CO.	3158	11242	89719	0.00%	1.750	1.424	22.9%	04/01/10	0.0%	YES
ALLIED P&C INS. CO.	0140	42579	111211	0.00%	1.792	1.424	25.8%	04/01/22	0.0%	YES
ALLMERICA FINANCIAL ALLIANCE Ins. Co.	0088	10212	111044	0.00%	1.900	1.424	33.4%	04/01/22	-3.9%	YES
ALLMERICA FINANCIAL BENEFIT Ins. Co.	0088	41840	111044	0.02%	0.882	1.424	-38.1%	04/01/22	-23.1%	YES
ALLSTATE INSURANCE COMPANY			96-3934	0.00%	1.257	1.424	-11.7%	09/15/96	30.0%	NO
AMCO INS. CO.	0140	19100	111211	0.00%	2.151	1.424	51.1%	04/01/22	0.0%	YES
AMER. PROTECTION. INS. CO.			1545	0.09%	1.200	1.424	-15.7%	06/01/02	8.6%	YES
AMERICAN & FOREIGN			8536	0.16%	1.574	1.424	10.5%	06/01/03	20.3%	YES
AMERICAN ALTERNATIVE INS. CO	0361	19720	115596	0.05%	1.485	1.424	4.3%	04/01/23	-4.4%	YES
AMERICAN AUTOMOBILE INS. CO.	761	21849	85502	0.00%	1.518	1.424	6.6%	04/01/17	-17.0%	YES
AMERICAN CASUALTY COMPANY OF READING PA.	218	20427	115575	0.35%	1.248	1.424	-12.4%	04/01/23	-7.1%	YES
AMERICAN ECONOMY INSURANCE CO.	0111	19690	84810	0.00%	1.463	1.424	2.7%	04/01/17	-1.1%	YES
AMERICAN EMPLOYERS INS CO.			2829	0.04%	1.796	1.424	26.1%	07/01/02	11.0%	YES
AMERICAN FAMILY HOME INSURANCE CO.	0361		62383	0.00%	1.176	1.424	-17.4%	01/01/13	0.0%	YES
AMERICAN FIRE & CASUALTY CO.	0111	24066	115529	0.15%	1.100	1.424	-22.8%	04/01/23	-6.2%	YES
AMERICAN GUARANTEE & LIAB INS. CO.	0212	26247	111291	0.09%	1.193	1.424	-16.2%	04/01/22	-12.3%	YES
AMERICAN HARDWARE MUT. INS			97-2507	0.03%	1.207	1.424	-15.2%	01/01/96	2.0%	YES
AMERICAN HOME ASSURANCE. CO.	0012	19380	110958	0.00%	1.487	1.424	4.4%	04/01/22	-4.4%	YES
AMERICAN INSURANCE COMPANY	761	21857	01-2047	0.06%	1.356	1.424	-4.8%	05/01/01	14.1%	YES
AMERICAN INTERNATIONAL PAC	0012		1463	0.00%	1.600	1.424	12.4%	04/01/02	16.3%	YES
AMERICAN INTERSTATE INS. CO.	680	31895	11060	0.00%	1.400	1.424	-1.7%	01/01/04	12.0%	YES
AMERICAN LIBERTY INSURANCE CO.			12200	100662	0.00%	1.510	6.0%	04/01/20	-11.6%	YES
AMERICAN MAN. MUT. INS. CO			1545	0.04%	1.350	1.424	-5.2%	06/01/02	11.8%	YES
AMERICAN MINING INS. CO. *	0098	15911	66041	0.54%	1.080	1.424	-24.2%	06/01/13	initial	YES
AMERICAN MINING INS. CO. *	0098	15911	66041	incl	1.440	1.424	1.1%	06/01/13	initial	YES
AMERICAN MODERN HOME INS. CO.	0361	23469	62383	0.00%	1.725	1.424	21.1%	01/01/13	0.0%	YES
AMERICAN MOTORIST INS CO			1545	0.04%	1.500	1.424	5.3%	06/01/02	13.6%	YES
AMERICAN SAFETY CASUALTY			4349	0.20%	1.407	1.424	-1.2%	09/15/02	0.0%	YES
AMERICAN SENTINEL INSURANCE CO.			17965	83520	0.00%	1.560	9.6%	11/01/16	INITIAL	YES
AMERICAN STATES INSURANCE CO.	0111	19704	84810	0.00%	1.691	1.424	18.8%	04/01/17	-0.4%	YES
AMERICAN ZURICH INS. CO.	0212	40142	111291	1.19%	0.982	1.424	-31.0%	04/01/22	-7.5%	YES
AMERISURE INSURANCE CO.	0124	19488	115677	0.02%	1.246	1.424	-12.5%	08/01/23	-6.7%	
AMERISURE MUTUAL INSURANCE CO.	0124	23396	115677	0.01%	1.506	1.424	5.8%	08/01/23	-6.7%	YES
AMERISURE PARTNERS INSURANCE CO.	0124	11050	115677	0.00%	1.246	1.424	-12.5%	08/01/23	-6.7%	YES
AMERITRUST INSURANCE CO. Tier 1	0748	10665	87064	0.13%	1.300	1.424	-8.7%	10/01/17	8.3%	YES
AMERITRUST INSURANCE CO. Tier 2	0748	10665	87064	0.00%	1.500	1.424	5.3%	10/01/17	7.1%	YES
AMERITRUST INSURANCE CO. Tier 3	0748	10665	87064	0.00%	1.700	1.424	19.4%	10/01/17	6.3%	YES
AMGUARD INSURANCE CO	0031	42390	111335	1.42%	1.375	1.424	-3.4%	04/01/22	-4.1%	YES
ANSUR AMERICA INSURANCE CO.	1309	10984	101177	0.06%	1.420	1.424	-0.3%	06/01/21	-11.7%	YES
ARCH INSURANCE COMPANY	1279	11150	72695	0.42%	1.818	1.424	27.7%	08/01/14	0.0%	YES
ARGONAUT INS. CO. (Preferred Municipal)	0457	19801	69211	0.67%	1.210	1.424	-15.0%	02/01/14	10.1%	YES
ARGONAUT INS. CO. (Standard)	0457	19801	69211	incl	1.500	1.424	5.3%	02/01/14	10.1%	YES
ASSOCIATED EMPLOYERS INSURANCE CO. (PREFERRED)	2498	11104	88254	0.00%	1.150	1.424	-19.2%	11/01/17	INITIAL	YES
ASSOCIATED EMPLOYERS INSURANCE CO. (SAFETY)	2497	11104	88254	0.00%	1.250	1.424	-12.2%	11/01/17	INITIAL	YES
ASSOCIATED EMPLOYERS INSURANCE CO. (STANDARD)	2496	11104	88254	0.00%	1.550	1.424	8.8%	11/01/17	INITIAL	YES
ASSOCIATED INDEMNITY COMPANY	0761	21865	85502	0.00%	1.897	1.424	33.2%	04/01/17	0.0%	YES
ASSOCIATED INDUSTRIES OF MA MUTUAL INS. CO. (PREFERRED)	2498	33758	90841	0.00%	1.050	1.424	-26.3%	04/01/18	INITIAL	YES
ASSOCIATED INDUSTRIES OF MA MUTUAL INS. CO. (SAFETY)	2498	33758	90841	0.00%	1.180	1.424	-17.1%	04/01/18	INITIAL	YES
ASSOCIATED INDUSTRIES OF MA MUTUAL INS. CO. (STANDARD)	2498	33758	90841	0.00%	1.400	1.424	-1.7%	04/01/18	INITIAL	YES
ASSURANCE COMPANY OF AMERICA	0212	19305	65844	0.00%	1.893	1.424	32.9%	04/01/13	-0.4%	YES
ATLANTIC MUTUAL INS. CO. *			01-3617	0.13%	1.018	1.424	-28.5%	11/01/01	10.2%	NO
ATLANTIC SPECIALTY INS.	1129	27154	56598	0.07%	1.250	1.424	-12.2%	11/01/11	initial	YES
AUTOMOBILE INS. CO.			96-4713	0.00%	1.258	1.424	-11.7%	10/01/96	-8.2%	YES

INSURER	NAIC GRP NAIC CO.		FILE NUMBER	MARKET SHARE	L/C FACTOR	**FACTOR TO CONVERT DIFFERENTIAL EFFECTIVE PER CENT		FUTURE FILINGS		
	NUMBER	CODE				L/C TO A/R RATE	FROM A/R		DATE	CHANGE
BANCINSURE, INC.		18538	47907	0.00%	1.300	1.424	-8.7%	04/10/10	0.0%	YES
BANKERS STANDARD INS. CO.	0626	18279	111084	0.00%	2.236	1.424	57.0%	04/01/22	4.4%	YES
BENCHMARK INSURANCE CO.		41394	115475	0.00%	1.510	1.424	6.0%	04/01/23	-11.6%	YES
BERKLEY NATIONAL INS. CO.	0098	38911	114618	0.01%	1.070	1.424	-24.9%	04/01/23	0.0%	YES
BERKLEY REGIONAL INS. CO.	0098	29580	114618	0.00%	1.850	1.424	29.9%	04/01/23	0.0%	YES
BERKSHIRE HATHAWAY DIRECT INS CO.	31	10391	78333	0.00%	1.160	1.424	-18.5%	11/01/15	INITIAL	YES
BERKSHIRE HATHAWAY HOMESTATE INS	0031	20044	58750	0.81%	1.495	1.424	5.0%	04/01/12	8.1%	YES
BIRMINGHAM FIRE INS. CO.			1463	0.00%	1.600	1.424	12.4%	04/01/02	16.3%	YES
BITCO GENERAL INSURANCE CORPORATION	150	20095	115569	0.00%	1.333	1.424	-6.4%	04/01/23	-13.1%	YES
BROTHERHOOD MUTUAL INSURANCE CO.	0099	13528	115541	0.01%	1.456	1.424	2.2%	05/01/23	-3.3%	YES
CAROLINA CASUALTY INSURANCE CO.	0098		46042	0.01%	1.610	1.424	13.1%	12/01/09	INITIAL	
CASTLEPOINT NATIONAL INSURANCE CO.	3703	40134	61800	0.00%	1.694	1.424	19.0%	10/25/12	INITIAL	YES
CASUALTY RECIP. INS. EXCH. *			1866	0.42%	1.280	1.424	-10.1%	06/01/02	3.9%	YES
CENTENNIAL INS. CO			00-2975	0.11%	1.018	1.424	-28.5%	08/01/00	4.3%	NO
CENTURY IND. CO.	0626	20710	94-6215	0.00%	1.471	1.424	3.3%	01/01/95	19.6%	YES
CHARTER OAK INS CO.	3548	25615	24930	0.95%	1.633	1.424	14.7%	04/01/06	-15.5%	YES
CHARTIS PROPERTY CASUALTY CO.	0012	19402	60493	0.00%	1.720	1.424	20.8%	11/01/12	7.5%	YES
CHEROKEE INS. CO.		10642	69098	0.05%	1.380	1.424	-3.1%	01/01/14	INITIAL	YES
CHESAPEAKE BAY PRO & CAS. CO *			98-1735	0.00%	0.825	1.424	-42.1%	05/01/98	-30.7%	YES
CHIRON INSURANCE COMPANY (Class Codes 8831, 8832, 8045)		16356	115448	0.00%	1.553	1.424	9.1%	06/01/23	INITIAL	YES
CHIRON INSURANCE COMPANY (Class Codes 8018, 8021, 8031, 8033)		16356	115448	0.00%	1.610	1.424	13.1%	06/01/23	INITIAL	YES
CHIRON INSURANCE COMPANY (Class Codes 8824, 8826, 8833, 8835, 9040)		16356	115448	0.00%	2.013	1.424	41.4%	06/01/23	INITIAL	YES
CHIRON INSURANCE COMPANY (ALL REMAINING CLASSES)		16356	115448	0.00%	1.725	1.424	21.1%	06/01/23	INITIAL	YES
CHUBB INDEMNITY COMPANY	0038	12777	111084	0.08%	1.423	1.424	-0.1%	04/01/22	-4.1%	YES
CHUBB NATIONAL INSURANCE CO.	626	10052	111084	0.00%	0.813	1.424	-42.9%	04/01/22	-4.1%	YES
CHURCH MUTUAL INSURANCE CO	0000	18767	115612	0.42%	1.838	1.424	29.1%	04/01/23	-5.2%	NO
CINCINNATI CASUALTY COMPANY ***	0244	28665	85346	1.03%	1.570	1.424	10.3%	04/01/20	-9.7%	YES
CINCINNATI INSURANCE COMPANY ***	0244	10677	85346	1.48%	1.395	1.424	-2.0%	04/01/20	-11.7%	YES
CITIZENS INSURANCE CO OF AMERICA	0088	31534	111044	0.14%	1.221	1.424	-14.3%	04/01/22	-18.4%	YES
CLEAR SPRING PROPERTY AND CASUALTY CO.	4794	15563	111234	UNKN	1.570	1.424	10.3%	04/01/22	2.9%	YES
CLARENDON NATIONAL INS. CO. *	4725	20532	10491	0.00%	1.100	1.424	-22.8%	06/01/10	-8.4%	YES
COMBINED SPECIALTY INS. CO.			8869	0.00%	1.349	1.424	-5.3%	06/01/03	41.7%	YES
COMMERCE AND INDUSTRY INS. CO.	0012	19410	110958	0.74%	2.010	1.424	41.2%	04/01/22	3.9%	YES
COMPANION COMMERCIAL INS. CO.	0661	10794	65611	0.00%	1.200	1.424	-15.7%	04/01/13	18.11	YES
COMPANION PROPERTY & CASUALTY	0661	12157	65611	0.00%	1.600	1.424	12.4%	04/01/13	18.11	YES
CONNECTICUT IND CO.			8536	0.00%	1.181	1.424	-17.1%	06/01/03	14.3%	YES
CONSTITUTION INSURANCE CO.			01-0768	0.00%	1.390	1.424	-2.4%	03/15/01	0.0%	YES
CONTINENTAL CASUALTY CO.	218	20443	115575	0.22%	2.184	1.424	53.4%	04/01/23	6.1%	YES
CONTINENTAL INDEMNITY CO.	0031	28258	53413	1.27%	1.476	1.424	3.7%	04/01/11	0.2%	YES
CONTINENTAL INSURANCE CO.	0218	35259	115575	0.02%	1.040	1.424	-27.0%	04/01/23	-5.6%	YES
CONTINENTAL NATIONAL INDEMNITY CO.			25402	0.00%	1.390	1.424	-2.4%	06/01/06	0.0%	YES
CONTINENTAL WESTERN INS CO.(PREF)	0098	10804	105476	0.62%	1.350	1.424	-5.2%	04/01/21	-5.8%	YES
CONTINENTAL WESTERN INS CO.(STAN)	0098	10804	105476	incl	1.600	1.424	12.4%	04/01/21	-5.8%	YES
CONTINENTAL WESTERN INS CO.(WSMP)	0098	10804	105476	incl	1.100	1.424	-22.8%	04/01/21	-5.8%	YES
COREGIS INSURANCE CO.*	0181		30087	0.00%	1.681	1.424	18.0%	07/01/07	1.3%	YES
CORNHUSKER CASUALTY	0031	20044	46576	0.00%	1.440	1.424	1.1%	01/01/10	INITIAL	
CRESTBROOK INSURANCE COMPANY (Non-Standard)	140	18961	115781	0.00%	2.337	1.424	64.1%	09/01/23	0.0%	YES
CRESTBROOK INSURANCE COMPANY (Preferred)	140	18961	115781	0.00%	1.635	1.424	14.8%	09/01/23	0.0%	YES
CRESTBROOK INSURANCE COMPANY (Standard)	140	18961	115781	0.00%	1.930	1.424	35.5%	09/01/23	0.0%	YES
CRUM & FORSTER INDEMNITY CO.	0158	31348	90743	0.00%	1.808	1.424	27.0%	04/01/20	-12.8%	YES
CUMIS INSURANCE SOCIETY, INC.	0306	10847	31478	0.06%	1.750	1.424	22.9%	11/01/07	0.0%	YES
DEPOSITORS INS. CO.	0140	42587	111211	0.00%	1.433	1.424	0.6%	04/01/22	-0.9%	YES
DISCOVER PROPERTY & CASUALTY INS.CO.	3548	36463	51155	0.01%	1.361	1.424	-4.4%	01/01/11		YES
EASTERN ADVANTAGE ASSURANCE CO.	3158	13019	89719	0.00%	1.050	1.424	-26.3%	04/01/18	0.0%	YES
EASTERN ALLIANCE INSURANCE CO.	3158	10724	89719	0.00%	1.350	1.424	-5.2%	04/01/18	0.0%	YES
EASTERN CASUALTY COMPANY*			01-3349	0.00%	1.040	1.424	-27.0%	08/01/01	5.1%	NO
EASTGUARD INSURANCE CO	0031	14702	111335	0.51%	1.300	1.424	-8.7%	04/01/22	-4.4%	YES
ELECTRIC INSURANCE COMPANY	57	21261	6795	0.49%	0.492	1.424	-65.4%	01/01/03	-3.4%	YES
EMC PROPERTY & CASUALTY COMPANY		25186	104277	0.00%	1.910	1.424	34.1%	02/01/21	0.0%	YES
EMCASCO INSURANCE CO (not writing)	0062	21407	104277	0.00%	1.220	1.424	-14.3%	02/01/21	0.0%	NO
EMPLOYERS ASSURANCE COMPANY	3363	25402	86724	0.00%	1.300	1.424	-8.7%	08/01/17	INITIAL	YES
EMPLOYERS COMPENSATION INS. CO.	3363	11512	86723	0.00%	1.500	1.424	5.3%	08/01/17	INITIAL	YES
EMPLOYERS' FIRE INS. CO.	1129	20648	29612	0.00%	1.500	1.424	5.3%	03/01/07	-16.0%	YES
EMPLOYERS INSURANCE CO. OF WAUSAU	0111	21458	95355	0.57%	2.424	1.424	70.2%	04/01/19	-5.1%	YES
EMPLOYERS MUTUAL CASUALTY CO.	0062	21415	104277	0.00%	1.530	1.424	7.4%	02/01/21	-1.5%	NO
EMPLOYERS PREFERRED INS. CO	3363	10346	86724	0.00%	1.150	1.424	-19.2%	08/01/17	INITIAL	YES
EMPLOYERS REINSURANCE CORP.*	0181	39845	32665	0.02%	1.462	1.424	2.7%	01/01/08	0.0%	YES
ENDURANCE ASSURANCE CORPORATION	3786	11551	85067	0.00%	1.440	1.424	1.1%	03/01/17	INITIAL	YES
EVEREST DENALI INSURANCE CO.	1120	16644	86749	0.00%	1.663	1.424	16.8%	08/01/17	INITIAL	YES
EVEREST NATIONAL INSURANCE CO.	1120	10120	75355	0.06%	0.778	1.424	-45.4%	04/01/15	10.0%	YES
EVEREST PREMIER INSURANCE CO.	1120	16045	86749	0.00%	1.109	1.424	-22.1%	08/01/17	INITIAL	YES
EVEREST RE-INSURANCE CO.	1120	26921	75355	0.00%	0.778	1.424	-45.4%	04/01/15	10.0%	YES
EXCELSIOR INSURANCE COMPANY	0111	11045	90759	1.26%	1.950	1.424	36.9%	04/01/18	-3.8%	YES
EXECUTIVE RISK INDEMNITY INC.	626	35181	101271	0.00%	1.118	1.424	-21.5%	04/01/22	-4.1%	YES
F&D COMPANY OF MARYLAND			9985	0.00%	1.454	1.424	2.1%	08/01/03	-12.3%	YES
FAIRFIELD INSURANCE COMPANY			96-5951	0.00%	1.280	1.424	-10.1%	11/06/96	0.0%	YES
FALLS LAKE NATIONAL INS CO	3494	31925	75707		1.550	1.424	8.8%	04/01/15	initial	
FARM FAMILY CASUALTY INS. CO*	0408	13803	115812	1.57%	1.900	1.424	33.4%	04/01/23	-5.9%	YES
FARMINGTON CASUALTY CO.	3548	41483	24930	0.42%	0.816	1.424	-42.7%	04/01/06	N/A	YES
FEDERAL INSURANCE COMPANY*	0038	20281	111084	0.28%	2.033	1.424	42.8%	04/01/22	-4.1%	YES
FEDERATED MUTUAL INSURANCE CO.	7	13935	115772	0.00%	1.684	1.424	18.3%	06/01/23	INITIAL	YES
FEDERATED RURAL ELECTRIC INS. CO.		11118	70455	0.00%	1.260	1.424	-11.5%	04/01/14	N/A	NO
FIDELITY & DEPOSIT CO. OF MARYLAND	0212	39306	111291	0.00%	1.403	1.424	-1.5%	04/01/22	-7.7%	YES

INSURER	NAIC NUMBER	GRP CODE	NAIC CO. NUMBER	FILE NUMBER	MARKET SHARE	L/C FACTOR	**FACTOR TO CONVERT L/C TO A/R RATE	DIFFERENTIAL FROM A/R	EFFECTIVE DATE	PER CENT CHANGE	FUTURE FILINGS
FIDELITY & GUARANTY INS UND INC	3548	25879	51155	51155	0.00%	1.088	1.424	-23.6%	01/01/11	0.0%	YES
FIDELITY & GUARANTY INS. CO.	3548	35386	51155	51155	0.00%	0.952	1.424	-33.1%	01/01/11	-4.8%	YES
FIRE & CASUALTY CO OF CONN			8536	8536	0.66%	1.417	1.424	-0.5%	06/01/03	14.3%	YES
FIREMAN'S FUND INS. CO.	0761	21873	115596	115596	0.00%	1.114	1.424	-21.8%	04/01/23	0.0%	YES
FIREMAN'S INS. CO. OF NEWARK			97-3599	97-3599	0.00%	1.264	1.424	-11.2%	07/01/97	-10.6%	YES
FIREMEN'S INS. CO. OF WASH. DC (Pref)	0098	21784	105476	105476	1.85%	2.050	1.424	44.0%	04/01/21	-2.2%	YES

INSURER	NAIC GRP NAIC CO.		FILE NUMBER	MARKET SHARE	L/C FACTOR	**FACTOR TO CONVERT DIFFERENTIAL EFFECTIVE PER CENT		FUTURE FILINGS		
	NUMBER	CODE				L/C TO A/R RATE	FROM A/R		DATE	CHANGE
FIREMEN'S INS. CO. OF WASH. DC (Stan)	0098	21784	105476	incl	2.450	1.424	72.1%	04/01/21	-2.2%	YES
FIREMEN'S INS. CO. OF WASH. DC (WSMP)***	0098	21784	105476	incl	1.400	1.424	-1.7%	04/01/21	-2.2%	YES
FIRST AMERICAN INS CO			00-2944	0.00%	1.121	1.424	-21.3%	07/01/00	0.0%	YES
FIRST LIBERTY INS. CORP	0111	33588	95355	1.26%	1.940	1.424	36.2%	04/01/19	-5.1%	YES
FLORISTS' MUTUAL INS. CO.	0349	13978	115594	0.01%	1.540	1.424	8.1%	04/01/23	-5.7%	YES
FOREMOST INSURANCE CO.	69	11185	80854	0.15%	1.349	1.424	-5.3%	04/01/16	-8.2%	YES
FOREMOST PROPERTY & CASUALTY INS	69	11800	80854	0.04%	2.518	1.424	76.8%	04/01/16	1.3%	YES
FOREMOST SIGNATURE INSURANCE CO.	69	41513	80854	0.03%	1.798	1.424	26.3%	04/01/16	-4.9%	YES
FRANKENMUTH MUT INS CO. * Standard	1309	13986	101177	0.34%	1.580	1.424	11.0%	06/01/21	-9.2%	YES
FRANK WINSTON CRUM INSURANCE COMPANY	NONE	11600	112157	0.00%	1.400	1.424	-1.7%	06/01/22	INITIAL	YES
GATEWAY INSURANCE COMPANY	4795	28339	47450	0.00%	1.441	1.424	1.2%	03/15/10	INITIAL	YES
GENERAL ACCIDENT INS. CO.			01-4280	0.00%	1.019	1.424	-28.4%	10/01/01	7.3%	YES
GENERAL CASUALTY CO. of WISCONSIN	0796	24414	111203	0.01%	1.685	1.424	18.3%	05/01/22	-4.9%	YES
GENERAL INSURANCE CO. OF AMERICA	0111	24732	84810	0.00%	1.842	1.424	29.4%	04/01/17	5.7%	YES
GENESIS INSURANCE COMPANY	0031	38962	96-4097	0.00%	1.280	1.424	-19.1%	08/01/96	0.0%	YES
GLENS FALLS INS. CO.			97-3599	0.00%	1.366	1.424	-4.1%	07/01/96	-10.6%	YES
GLOBE IND. CO			8536	0.36%	1.338	1.424	-6.0%	06/01/03	14.3%	YES
GRANITE STATE INS. CO.	0012	23809	110958	0.11%	2.171	1.424	52.5%	04/01/22	3.2%	YES
GRAPHIC ARTS INS. CO.* Preferred	0201		55773	0.01%	1.013	1.424	-28.9%	01/01/12	8.0%	YES
GRAPHIC ARTS INS. CO.* Standard	0201		55773	0.01%	1.230	1.424	-13.6%	01/01/12	8.0%	YES
GREAT AMERICAN ALLIANCE INS. CO.	0084	26832	20059	0.05%	1.310	1.424	-8.0%	04/28/05	-7.9%	YES
GREAT AMERICAN ASSURANCE CO.	0084	26344	95541	0.03%	1.690	1.424	18.7%	04/01/19	-1.4%	YES
GREAT AMERICAN INS. CO.	0084	16691	20059	0.00%	1.390	1.424	-2.4%	04/28/05	0.0%	YES
GREAT AMERICAN INS. CO. of NY	0084	22136	20059	0.01%	1.540	1.424	8.1%	04/28/05	-5.4%	YES
GREAT AMERICAN SPIRIT INS. CO.	84	33723	86374	0.00%	1.160	1.424	-18.5%	08/01/17	INITIAL	YES
GREAT DIVIDE INS. CO.	0098	25224	18535	0.16%	1.414	1.424	-0.7%	02/04/05	0.0%	YES
GREAT MIDWEST INSURANCE CO. (TIER 1)	4381	18694	101032	0.00%	1.187	1.424	-16.6%	04/01/20	-3.7%	YES
GREAT MIDWEST INSURANCE CO. (TIER 2)	4381	18694	101032	0.00%	1.583	1.424	11.2%	04/01/20	-3.7%	YES
GREAT MIDWEST INSURANCE CO. (TIER 3)	4381	18694	101032	0.00%	1.979	1.424	39.0%	04/01/20	-3.7%	YES
GREAT NORTHERN INSURANCE CO.*	0038	20303	111084	0.03%	1.931	1.424	35.6%	04/01/22	-4.1%	YES
GREAT WEST CASUALTY CO.	0150	11371	80673	0.01%	1.418	1.424	-0.4%	04/01/13	5.2%	YES
GREATER NEW YORK MUTUAL INS. CO.	0222	22187	65441	0.00%	1.280	1.424	-10.1%	04/01/16	0.0%	YES
GREENWICH INSURANCE COMPANY *	1285	22322	53295	0.00%	1.627	1.424	14.3%	04/01/11	0.0%	YES
GUARANTEE INSURANCE CO.		11398	36899	0.00%	1.464	1.424	2.8%	04/15/08	0.0%	YES
GUIDEONE MUTUAL	0303	15032	30377	0.07%	1.221	1.424	-14.3%	05/01/07	-1.4%	YES
GULF INSURANCE COMPANY			00-2567	0.05%	1.431	1.424	0.5%	07/01/00	-6.7%	YES
HANOVER AMERICAN INS. COMPANY	0088	36064	111044	0.07%	1.038	1.424	-27.1%	04/01/22	-17.1%	YES
HANOVER INSURANCE COMPANY	0088	22292	111044	0.29%	1.653	1.424	16.1%	04/01/22	-7.1%	YES
HARCO NATIONAL INS. CO.	0225	26433	53252	0.00%	1.500	1.424	5.3%	04/01/11	-2.7%	YES
HARLEYSVILLE INSURANCE CO.	0140	23582	86273	0.01%	1.740	1.424	22.2%	07/01/17	-8.2%	YES
HARLEYSVILLE MUTUAL INSURANCE CO.	0140	23582	81755	0.00%	1.740	1.424	22.2%	07/01/16	3.8%	YES
HARLEYSVILLE PREFERRED INSURANCE CO.	0140	35696	86273	0.00%	1.090	1.424	-23.5%	07/01/17	-5.1%	YES
HARLEYSVILLE WORCESTER INS CO	0140	26182	86273	0.00%	1.450	1.424	1.8%	07/01/17	-3.2%	YES
HARTFORD ACCIDENT & INDEMNITY	0091	22357	115813	0.35%	1.282	1.424	-10.0%	04/01/23	0.4%	YES
HARTFORD CASUALTY INS. CO.	0091	29424	115813	0.83%	1.451	1.424	1.9%	04/01/23	0.4%	YES
HARTFORD FIRE INS. CO	0091	19682	115813	0.43%	2.128	1.424	49.4%	04/01/23	0.4%	YES
HARTFORD INS. CO. OF THE MIDWEST	0091	37478	115813	0.46%	1.846	1.424	29.6%	04/01/23	0.4%	YES
HARTFORD UNDERWRITERS INS. CO.	0091	30104	115813	1.29%	2.660	1.424	86.8%	04/01/23	0.4%	YES
HDI-GERLING AMERICA INSURANCE CO.	0517	41343	55176	0.87%	1.250	1.424	-12.2%	07/01/11	initial	YES
HIGHLANDS INS. CO.			00-2329	0.00%	1.174	1.424	-17.6%	06/01/00	1.2%	YES
HOME INS. CO.			94-4796	0.00%	1.410	1.424	-1.0%	12/01/94	12.6%	YES
ILLINOIS NATIONAL INS. CO.	0012	23817	110958	0.00%	1.608	1.424	12.9%	04/01/22	-4.4%	YES
IMPERIAL CASUALTY & INDEMNITY CO.	3499	11487	47985	0.01%	1.521	1.424	6.8%	04/01/10	0.0%	NO
IMPERIUM INSURANCE CO.* tier 1	4381	35408	101032	0.04%	1.187	1.424	-16.6%	04/01/20	-3.7%	YES
IMPERIUM INSURANCE CO.* tier 2	4381	35408	101032	incl	1.583	1.424	11.2%	04/01/20	-3.7%	YES
IMPERIUM INSURANCE CO.* tier 3	4381	35408	101032	incl	1.979	1.424	39.0%	04/01/20	-3.7%	YES
INDEMNITY INS CO OF N. AMERICA*	0626	43575	111084	0.13%	0.750	1.424	-47.3%	04/01/22	-29.6%	YES
INDIANA LUMBERMANS MUT INS CO			8889	0.00%	1.700	1.424	19.4%	07/01/03	0.0%	YES
INS CO OF STATE OF PA	0012	19429	110958	0.66%	1.608	1.424	12.9%	04/01/22	-4.4%	YES
INSURANCE CO. OF THE WEST	0922	27847	60948	0.00%	1.510	1.424	6.0%	09/01/12	4.1%	YES
INSURANCE COMPANY OF N. AMERICA	0626	22713	111084	0.00%	1.361	1.424	-4.4%	04/01/22	-4.1%	YES
INSURANCE CORP OF HANNOVER (Preferred)*	0517		22150	0.00%	1.300	1.424	-8.7%	09/15/05	0.0%	YES
INSURANCE CORP OF HANNOVER (Standard)*	0517		22150	0.00%	1.550	1.424	8.8%	09/15/05	0.0%	YES
INTREPID INSURANCE CO.	98	10749	115734	0.00%	1.268	1.424	-11.0%	05/01/23	-1.3%	YES
KANSAS CITY FIRE INS. CO.			97-3599	0.00%	1.366	1.424	-4.1%	07/01/97	-10.6%	YES
KEMPER EMPLOYERS INS. CO. see: SEABRIGHT INS. CO.	108		31586	0.00%	1.500	1.424	5.3%	06/01/02	13.6%	YES
LEGION INSURANCE CO.*			01-2051	0.00%	1.233	1.424	-13.4%	06/01/01	14.2%	YES
LIBERTY INSURANCE CORP	0111	42404	95355	1.51%	1.150	1.424	-19.2%	04/01/19	-15.0%	YES
LIBERTY MUTUAL FIRE INS. CO.	0111	23035	95355	2.16%	1.616	1.424	13.5%	04/01/19	-5.1%	YES

INSURER	NAIC GRP NAIC CO.		FILE NUMBER	MARKET SHARE	L/C FACTOR	**FACTOR TO CONVERT DIFFERENTIAL EFFECTIVE PER CENT		FUTURE FILINGS		
	NUMBER	CODE				L/C TO A/R RATE	FROM A/R DATE		CHANGE	
LIBERTY MUTUAL INS. CO	0111	23043	115570	0.12%	2.424	1.424	70.2%	04/01/23	-6.7%	YES
LM INSURANCE CORP	0111	33600	115570	3.12%	0.810	1.424	-43.1%	04/01/23	-11.2%	YES
LUMBERMEN'S MUTUAL CAS CO			1545	0.04%	1.650	1.424	15.9%	06/01/02	16.0%	YES
LUMBERMEN'S UNDERWRITING ALLIANCE	0000	23108	75623	0.00%	1.590	1.424	11.7%	04/01/15	6.2%	YES
MAG MUTAL INSURANCE CO. (Preferred)	413	42617	91849	0.00%	1.420	1.424	-0.3%	04/01/20	-11.6%	YES
MAG MUTAL INSURANCE CO. (Standard)	413	42617	91849	0.00%	1.480	1.424	3.9%	04/01/20	-11.6%	YES
MAIN STREET AMERICA ASSURANCE CO. (classes 5191, 9586)	311	29939	106425		1.346	1.424	-5.5%	04/01/21	-3.9%	YES
MAIN STREET AMERICA ASSURANCE CO. (classes 5215, 5445, 5474, 8380)	311	29939	106425		1.646	1.424	15.6%	04/01/21	-3.9%	YES
MAIN STREET AMERICA ASSURANCE CO. (remaining classes)	311	29939	106425		1.496	1.424	5.1%	04/01/21	-3.9%	YES
MAINE BONDING AND CAS. CO.			9985	0.05%	1.292	1.424	-9.3%	08/01/03	19.1%	YES
MAINE EMPLOYERS' MUTUAL INS. CO.	1332	11149	115619	0.41%	1.700	1.424	19.4%	04/01/23	-6.4%	YES
MANUFACTURERS ALL INS CO.	150	36897	95596	0.03%	1.626	1.424	14.2%	04/01/19	-1.0%	YES
MARKEL INSURANCE CO. (PFD)	0758	38970	100889	0.79%	1.310	1.424	-8.0%	04/01/20	5.6%	YES
MARKEL INSURANCE CO. (STD)	0758	38970	100889	INCL	1.480	1.424	3.9%	04/01/20	5.7%	YES
MARKEL INSURANCE CO. (SUB-STD)	0758	38970	100889	INCL	1.750	1.424	22.9%	04/01/20	6.1%	YES
MARKEL INSURANCE CO. (ULTRA-PFD)	0758	38970	100889	0.00%	1.220	1.424	-14.3%	04/01/20	6.1%	YES
MARYLAND CASUALTY CO.	0212	19356	65844	0.00%	2.266	1.424	59.1%	04/01/13	0.0%	YES
MASSACHUSETTS BAY INSURANCE CO.	0088	22306	111044	0.23%	1.437	1.424	0.9%	04/01/22	-11.1%	YES
MEMIC (Preferred)*	1332	11149	115619	incl	1.700	1.424	19.4%	04/01/23	-6.5%	YES
MEMIC (Safety)*	1332	11149	115619	incl	1.700	1.424	19.4%	04/01/23	-3.5%	YES
MEMIC (Standard)*	1332	11149	115619	0.09%	1.700	1.424	19.4%	04/01/23	-6.4%	YES
MEMIC Casualty Co.* (Preferred)	1332	14164	115619	incl	1.590	1.424	11.7%	04/01/23	-6.8%	YES
MEMIC Casualty Co.* (Safety)	1332	14164	115619	incl	1.210	1.424	-15.0%	04/01/23	-10.0%	YES
MEMIC Casualty Co.* (Standard)	1332	14164	115619	1.40%	1.870	1.424	31.3%	04/01/23	-9.0%	YES
MEMIC INDEMNITY CO (Preferred)*	1332	11030	115619	incl	1.700	1.424	19.4%	04/01/23	-6.5%	YES
MEMIC INDEMNITY CO (Safety)*	1332	11030	115619	incl	1.700	1.424	19.4%	04/01/23	-3.9%	YES
MEMIC INDEMNITY CO (Small Business)	1332	11030	115619		1.200	1.424	-15.7%	04/01/23	-6.4%	YES
MEMIC INDEMNITY CO (Standard)*	1332	11030	111274	8.80%	1.700	1.424	19.4%	04/01/23	-6.8%	YES
MERCHANTS INSURANCE CO. OF NH	226	23337	16527	0.01%	1.252	1.424	-12.1%	04/01/18	10.0%	YES
MERCHANTS MUTUAL INS. CO.	226	23329	111101	0.12%	1.622	1.424	13.9%	04/01/22	-4.6%	YES
MERCHANTS PREFERRED INS. CO.	226	12901	111102	0.11%	1.427	1.424	0.2%	04/01/22	-7.6%	YES
MID-CENTURY INSURANCE CO.	212	21687	65861	0.00%	1.645	1.424	15.5%	04/01/13	15.9%	YES
MIDDLESEX INSURANCE CO.	0169	23434	115594	0.00%	1.340	1.424	-5.9%	04/01/23	-8.8%	YES
MIDWEST EMPLOYERS CASUALTY CO.	0098	23612	46047	0.00%	1.270	1.424	-10.8%	12/01/09	-16.0%	YES
MILWAUKEE CASUALTY INS. CO.	2538	26662	58945	0.00%	1.650	1.424	15.9%	03/19/12	initial	YES
mitsui marine and fire ins co.			2989	0.00%	1.581	1.424	11.0%	01/01/03	0.0%	YES
MITSUI SUMITOMO INS CO OF AMER	4715	20362	100788	0.00%	1.587	1.424	11.4%	04/01/20	-11.6%	YES
MITSUI SUMITOMO INS USA INC	4715	22551	100788	0.02%	1.667	1.424	17.1%	04/01/20	-11.6%	YES
MOUNTAIN VALLEY INDEMNITY CO	3703	10205	02-0111	0.00%	1.538	1.424	8.0%	04/01/02	18.3%	YES
NATIONAL LIABILITY INS CO.			95-4542	0.00%	1.435	1.424	0.8%	10/01/95	0.0%	NO
NATIONAL AGRIBUSINESS INS.CO. *Non-Standard	0140	28223	115781	0.00%	2.126	1.424	49.3%	09/01/23	-2.1%	
NATIONAL AGRIBUSINESS INS.CO. *Preferred	0140	28223	115781	0.00%	1.488	1.424	4.5%	09/01/23	-5.4%	
NATIONAL AGRIBUSINESS INS.CO. *Standard	0140	28223	115781	0.00%	1.813	1.424	27.3%	09/01/23	-3.2%	
NATIONAL AMERICAN INSURANCE COMPANY		23663	85764	0.00%	1.300	1.424	-8.7%	06/01/17	0.0%	YES
NATIONAL CASUALTY CO. *Non-Standard	0140	11991	115781	0.00%	1.750	1.424	-14.9%	09/01/23	-18.7%	YES
NATIONAL CASUALTY CO. *Preferred	0140	11991	115781	0.06%	1.350	1.424	-5.2%	09/01/23	-11.3%	YES
NATIONAL CASUALTY CO. *Standard	0140	11991	115781	0.05%	1.550	1.424	8.8%	09/01/23	-11.9%	YES
NATIONAL FIRE INS. CO. OF HD	218	20478	115575	0.04%	1.560	1.424	9.6%	04/01/23	-9.1%	YES
NATIONAL GRANGE MUTUAL INS. CO (classes 5191 & 9586)	0311	14788	111110	0.87%	1.641	1.424	15.2%	04/01/22	-3.1%	YES
NATIONAL GRANGE MUTUAL INS. CO (classes 5215, 5221, 5403, 5445, 5474, 5645, 6217, 8380)	311	14788	111110		2.005	1.424	40.8%	04/01/22	-3.1%	YES
NATIONAL GRANGE MUTUAL (All Remaining Classes)	311	14788	111110		1.823	1.424	28.0%	04/01/22	-3.1%	YES
NATIONAL INTERSTATE INS CO	0084	32620	85739	0.58%	1.010	1.424	-29.1%	08/01/17	-35.1%	YES
NATIONAL LIABILITY & FIRE INS. CO.	31	20052	72091		1.100	1.424	-22.8%	07/15/14	0.0%	
NATIONAL SPECIALTY INSURANCE CO. (Non-Standard Tier)	0785	22608	111343	UNKN	1.790	1.424	25.7%	04/01/22	-6.5%	YES
NATIONAL SPECIALTY INSURANCE CO. (Preferred Tier)	0785	22608	111345	UNKN	1.070	1.424	-24.9%	04/01/22	-6.5%	YES
NATIONAL SPECIALTY INSURANCE CO. (Standard Tier)	0785	22608	111344	UNKN	1.430	1.424	0.4%	04/01/22	-6.5%	YES
NATIONAL SURETY COMPANY	0761	21881	115596	0.00%	1.262	1.424	-11.4%	04/01/23	-2.6%	YES
NATIONAL UNION FIRE INS. CO OF PITTS	0012	19445	110958	0.00%	1.608	1.424	12.9%	04/01/22	-4.4%	YES
NATIONWIDE AGRIBUSINESS INS (Non Stan)*	0140	28223	111118	incl	2.216	1.424	55.6%	09/01/22	-4.8%	YES
NATIONWIDE AGRIBUSINESS INS (Preferred)*	0140	28223	111118	incl	1.488	1.424	4.5%	09/01/22	-3.1%	YES
NATIONWIDE AGRIBUSINESS INS (Standard)*	0140	28223	111118	1.42%	1.813	1.424	27.3%	09/01/22	-4.7%	YES
NATIONWIDE ASSURANCE COMPANY	0140	10723	111211	UNKN	1.238	1.424	-13.1%	04/01/22	0.0%	
NATIONWIDE GENERAL INSURANCE CO.	0140	23760	111211	UNKN	0.929	1.424	-34.8%	04/01/22	0.0%	YES
NATIONWIDE INSURANCE CO. OF AMERICA	0410	25453	111211	UNKN	2.579	1.424	81.1%	04/01/22	0.0%	
NATIONWIDE MUT INS. HARLEYSVILLE	0140	23787	70851	0.16%	1.450	1.424	1.8%	07/01/14	4.8%	YES
NATIONWIDE MUTUAL FIRE INS. CO.*	0140	23779	111211	0.01%	2.475	1.424	73.8%	04/01/22	13.0%	NO
NATIONWIDE MUTUAL INS. CO.*	0140	23787	111211	0.23%	2.063	1.424	44.9%	04/01/22	10.1%	YES
NATIONWIDE PROP & CAS. CO*	0140	37877	111211	0.06%	1.650	1.424	15.9%	04/01/22	10.9%	YES
NETHERLANDS INS CO.	0111	24171	95362	1.64%	1.730	1.424	21.5%	04/01/19	-0.1%	YES
NEW HAMPSHIRE EMPLOYERS INS. CO. (PREFERRED)	2498	13083	91828	0.00%	0.880	1.424	-38.2%	07/01/18	INITIAL	YES
NEW HAMPSHIRE EMPLOYERS INS. CO. (SAFETY)	2498	13083	91828	0.00%	1.180	1.424	-17.1%	07/01/18	INITIAL	YES
NEW HAMPSHIRE EMPLOYERS INS. CO. (STANDARD)	2498	13083	91828	0.00%	1.400	1.424	-1.7%	07/01/18	INITIAL	YES
NEW HAMPSHIRE IND. CO.	0012		1463	0.61%	1.600	1.424	12.4%	04/01/02	-5.9%	YES
NEW HAMPSHIRE INSURANCE CO.	0012	23841	110958	0.68%	1.367	1.424	-4.0%	04/01/22	-4.4%	YES
NEW YORK MARINE & GENERAL INS.	0256	16608	60358	0.20%	1.429	1.424	0.4%	09/01/12	0.0%	YES
NGM INSURANCE COMPANY (Non-Standard)*	0311	14788	65394	incl	1.436	1.424	0.8%	04/01/13	incl	YES
NGM INSURANCE COMPANY (Preferred)*	0311	14788	65394	incl	1.175	1.424	-17.5%	04/01/13	incl	YES
NGM INSURANCE COMPANY (Standard)*	0311	14788	65394	0.97%	1.305	1.424	-8.4%	04/01/13	2.9%	YES
NIGRARA FIRE INS. CO.			97-3599	0.00%	1.093	1.424	-23.2%	07/01/97	-10.6%	YES

INSURER	NAIC GRP	NAIC CO.	FILE	MARKET	L/C	**FACTOR TO CONVERT	DIFFERENTIAL	EFFECTIVE	PER CENT	FUTURE
	NUMBER	CODE	NUMBER	SHARE	FACTOR	L/C TO A/R RATE	FROM A/R	DATE	CHANGE	FILINGS
NIPPONKOA INS CO LTD US BR	3219	27073	24930	0.00%	1.361	1.424		04/01/06	0.0%	YES
NORGUARD INSURANCE CO (NON-STANDARD RISKS)	0031	31470	111335		2.000	1.424		04/01/22	0.0%	YES
NORGUARD INSURANCE CO (STANDARD RISKS)	0031	31470	111335	0.84%	1.400	1.424		04/01/22	-8.7%	YES
NORTH AMERICAN ELITE INS. CO.	0181	29700	36245	0.00%	1.832	1.424		04/01/08	0.0%	YES
NORTH AMERICAN SPECIALTY INS. CO	0181	29874	36245	0.00%	1.681	1.424		07/01/07	2.8%	YES
NORTH POINTE INSURANCE COMPANY	0796	27740	111203	0.00%	1.445	1.424		05/01/22	-2.2%	YES
NORTH RIVER INSURANCE COMPANY	0158	21105	90743	0.12%	1.179	1.424		04/01/20	-8.5%	YES
NORTHBROOK INDEMNITY COMPANY			96-3935	0.00%	1.257	1.424		09/15/96	7.0%	NO
NORTHBROOK PRO. & CAS. INS. CO			4239	0.00%	0.819	1.424		10/21/02	13.6%	YES
NORTHERN ASSURANCE CO. OF AMER			2829	0.00%	1.796	1.424		07/01/02	11.0%	YES
NORTHERN INSURANCE CO. OF NY	0212	19372	65844	0.00%	1.645	1.424		04/01/13	0.4%	YES
NOVA CASUALTY CO.	0088	42552	75314	0.02%	1.470	1.424		04/01/15	0.0%	YES
OAK RIVER INSURANCE CO.	31	34630	74753		1.346	1.424		04/01/16	2.6%	YES
OBI AMERICA INSURANCE CO.	1129	15645	83075	0.00%	1.250	1.424		01/01/17	INITIAL	YES
OBI NATIONAL INSURANCE CO. *	1129	14190	65383	0.00%	1.125	1.424		05/01/13	N/A	YES
OBI NATIONAL INSURANCE CO. *	1129	14190	65383	0.00%	1.250	1.424		05/01/13	N/A	YES
OBI NATIONAL INSURANCE CO. *	1129	14190	65383	0.00%	1.500	1.424		05/01/13	N/A	YES
OHIO CASUALTY INSURANCE CO.	0111	24074	115529	0.13%	2.510	1.424		04/01/23	-4.2%	YES
OHIO SECURITY INSURANCE CO.	0111	24082	115529	0.30%	1.889	1.424		04/01/23	-5.7%	YES
OLD DOMINION INS. CO - Remaining Classes	311	40231	111111		2.024	1.424		04/01/22	-4.8%	YES
OLD DOMINION INS. CO (Classes 5191, 9586)	311	40231	111111		1.822	1.424		04/01/22	-4.8%	YES
OLD DOMINION INS. CO (Classes 5215, 5221, 5403, 5445, 5474, 5645, 6217 and 8380)	311	40231	111111		2.306	1.424		04/01/22	-4.8%	YES
OLD REPUBLIC INSURANCE CO.	0150	24147	115814	0.22%	1.500	1.424		04/01/23	-7.4%	YES
ONE BEACON AMER INS CO	1129	20621	65383	0.00%	1.250	1.424		05/01/13	0.0%	YES
ONE BEACON INSURANCE CO	1129	21970	65383	-0.02%	1.125	1.424		05/01/13	0.0%	YES
PACIFIC EMPLOYERS INS. CO.	0626	22748	111084	0.00%	1.321	1.424		04/01/22	-4.1%	YES
PACIFIC INDEMNITY CO. *	0038	20346	111084	0.25%	1.728	1.424		04/01/22	-4.1%	YES
PATRIOT GENERAL INSURANCE CO.	0169	23442	115594	0.00%	1.150	1.424		04/01/23	0.4%	YES
PATRIOT INSURANCE COMPANY * Preferred	1309	32069	101177	0.23%	1.580	1.424		06/01/21	-7.1%	YES
PEERLESS INDEMNITY INS. CO.	0111	18333	95362	0.30%	1.519	1.424		04/01/19	4.0%	YES
PEERLESS INSURANCE CO.	0111	24198	95362	2.44%	2.228	1.424		04/01/19	0.8%	YES
PENN LUMBERMAN'S MUTUAL			01-5395	0.00%	1.380	1.424		12/15/01	25.0%	YES
PENN MANUFACTURERS IND INS CO	150	41424	95596	0.05%	1.273	1.424		04/01/19	-1.0%	YES
PENN MILLERS INSURANCE CO.	0626	14982	58976	0.00%	1.952	1.424		04/01/12	4.2%	YES
PENN NAT'L MUTUAL CAS INS CO			00-3104	0.00%	1.228	1.424		07/15/00	0.0%	YES
PENN. MANUFACTURERS ASN INS CO	150	12262	95596	0.36%	1.414	1.424		04/01/19	-1.0%	YES
PETROLEUM CASUALTY COMPANY			32668	0.00%	1.019	1.424		01/01/08	-0.6%	YES
PHARMACISTS MUTUAL INS. CO.	0775	13714	115448	0.00%	1.500	1.424		06/01/23	-4.3%	YES
PHARMACISTS MUTUAL INS. CO. (Class Codes 8018, 8021, 8031, 8033)	0775	13714	115448	0.00%	1.400	1.424		06/01/23	95.7%	YES
PHARMACISTS MUTUAL INS. CO. (Class Codes 8831, 8832, 8045)	0775	13714	115448	0.00%	1.350	1.424		06/01/23	195.7%	YES
PHICO INSURANCE COMPANY			98-6029	0.00%	1.124	1.424		12/01/98	-16.4%	YES
PHOENIX ASSURANCE CO OF NY			8536	0.00%	1.181	1.424		06/01/03	14.3%	YES
PHOENIX INSURANCE COMPANY	3548	25623	24930	1.33%	1.769	1.424		04/01/06	-15.4%	YES
POTOMAC INS. CO			96-6050	0.00%	1.149	1.424		01/01/97	0.0%	NO
PRAETORIAN INSURANCE CO.	0796	37257	111203	0.15%	1.605	1.424		05/01/22	-4.9%	YES
PREFERRED PROFESSIONAL INS. CO.	4743	36234	85588	0.00%	1.107	1.424		05/01/17	0.3%	YES
PROPERTY AND CAS INS CO OF HARTF	0091	34690	115813	0.89%	1.644	1.424		04/01/23	0.4%	YES
PROTECTIVE INS COMPANY	0867	12416	90550	0.13%	1.892	1.424		04/01/18	5.0%	YES
PUBLIC SERVICE INS. CO.	0853	15059	65355	0.02%	1.247	1.424		04/01/13	4.1%	YES
QBE INSURANCE CORPORATION	0796	39217	111203	0.49%	1.845	1.424		05/01/22	-4.9%	YES
RANGER INSURANCE CO.			96-5577	0.00%	1.289	1.424		01/01/97	0.0%	YES
REDLAND INSURANCE CO. * (8380 Preferred)	0517	37303	34509	0.00%	1.200	1.424		01/01/08	-1.8%	YES
REDLAND INSURANCE CO. * (8380 Standard)	0517	37303	34509	0.00%	1.430	1.424		01/01/08	-1.8%	YES
REDLAND INSURANCE CO. * (Preferred)	0517	37303	34509	0.00%	1.300	1.424		05/15/06	N/A	YES
REDLAND INSURANCE CO. * (Standard)	0517	37303	34509	0.00%	1.550	1.424		05/15/06	N/A	YES
REDWOOD FIRE & CASUALTY INS. CO.	31	11673	73256		1.794	1.424		12/01/14	N/A	YES
REGENT INSURANCE COMPANY	0796	24449	111203	0.00%	1.155	1.424		05/01/22	-21.8%	YES
RIVERPORT INSURANCE CO.	0098	36684	114618	0.08%	1.070	1.424		04/01/23	-24.6%	YES
RLI INSURANCE CO.	0783	13056	61206	0.00%	1.501	1.424		09/15/12	0.0%	YES
ROYAL IND. CO			8536	0.05%	1.259	1.424		06/01/03	14.3%	YES
ROYAL INS. CO			8536	3.64%	1.574	1.424		06/01/03	14.3%	YES
RURAL TRUST INSURANCE CO.		11134	83925	0.00%	1.200	1.424		04/01/16	INITIAL	YES
SAFETY FIRST INS. CO. *	3098	11123	33138	0.01%	1.420	1.424		10/01/07	0.0%	YES
SAFETY NATIONAL CASUALTY CO.	3098	15105	33138	0.02%	1.100	1.424		10/01/07	0.0%	YES
SAGAMORE INSURANCE COMPANY	867	40460	83004	0.00%	1.350	1.424		10/01/16	INITIAL	YES
SAMSUNG FIRE & MARINE (Non-Standard) *		38300	56615	0.00%	1.700	1.424		11/01/11	initial	YES
SAMSUNG FIRE & MARINE (Preferred) *		38300	56615	0.00%	0.851	1.424		11/01/11	initial	YES
SAMSUNG FIRE & MARINE (Standard) *		38300	56615	0.00%	1.419	1.424		11/01/11	initial	YES
SEABRIGHT INSURANCE CO.	4725	15563	85980	0.00%	1.410	1.424		06/01/17	-7.9%	YES
SECURITY INS CO. OF HARTFORD			8536	2.67%	1.810	1.424		06/01/03	14.3%	YES
SECURITY NATIONAL INSURANCE CO.	2538	19879	66327	0.66%	1.100	1.424		07/01/13	-8.3%	YES
SELECTIVE INSURANCE CO OF AMERICA (CLASS CODES 8006, 8008, 8010, 8013, 8017, 8018, 8032, 8045, 8047, 8072, 8603, 8723, 8800, 8810, 8820, 8831, 8832, 8855, 8868, 9586)	0242	12572	111106	UNKN	1.022	1.424		06/01/22	0.0%	YES
SELECTIVE INSURANCE CO OF AMERICA (REMAINING CLASSES)	0242	12572	111106	UNKN	1.136	1.424		06/01/22	0.0%	YES
SELECTIVE INS CO. OF NY	0242	13730	11571	0.00%	1.357	1.424		01/01/04	0.0%	YES
SELECTIVE INSURANCE CO OF S. CAROLINA (CLASS CODES 8006, 8008, 8010, 8013, 8017, 8018, 8032, 8045, 8047, 8072, 8603, 8723, 8800, 8810, 8820, 8831, 8832, 8855, 8868, 9586)	0242	19259	111106	UNKN	1.278	1.424		06/01/22	0.0%	YES
SELECTIVE INSURANCE CO. OF S. CAROLINA (REMAINING CLASSES)	0242	19259	111106	UNKN	1.420	1.424		06/01/22	0.0%	YES
SELECTIVE INSURANCE CO. OF SOUTHEAST (CLASS CODES 8006, 8008, 8010, 8013, 8017, 8018, 8032, 8045, 8047, 8072, 8603, 8723, 8800, 8810, 8820, 8831, 8832, 8855, 8868, 9586)	0242	39926	111106	UNKN	1.598	1.424		06/01/22	0.0%	YES

INSURER	NAIC GRP NUMBER	NAIC CO. CODE	FILE NUMBER	MARKET SHARE	L/C FACTOR	**FACTOR TO CONVERT L/C TO A/R RATE	DIFFERENTIAL FROM A/R	EFFECTIVE DATE	PER CENT CHANGE	FUTURE FILINGS
SELECTIVE INSURANCE CO OF SOUTHEAST (REMAINING CLASSES)	0242	39926	111106	UNKN	1.775	1.424	24.6%	06/01/22	0.0%	YES
SELECTIVE WAY INSURANCE CO. (ALL REMAINING CLASSES)	0242	26301	111106	UNKN	2.219	1.424	55.8%	06/01/22	0.0%	YES
SELECTIVE WAY INSURANCE CO. (CLASS CODES Class Codes: 8006, 8008, 8010, 8013, 8017, 8018, 8032, 8045, 8047, 8072, 8603, 8723, 8800, 8810, 8820, 8831, 8832, 8855, 8868, 9586)	0242	26301	111106	UNKN	1.997	1.424	40.2%	06/01/22	0.0%	YES
SENECA INSURANCE CO.	0158	10936	46079	0.00%	1.384	1.424	-2.8%	11/15/09	INITIAL	YES
SENTINEL INSURANCE COMPANY, LTD	0091	11000	115813	0.89%	1.124	1.424	-21.1%	04/01/23	0.3%	YES
SENTRY CASUALTY COMPANY	0169	28460	85825	0.31%	1.321	1.424	-7.2%	05/01/17	0.0%	YES
SENTRY INSURANCE A MUTUAL CO.	0169	24988	115594	0.06%	1.770	1.424	24.3%	04/01/23	8.8%	YES
SENTRY SELECT	0169	21180	115594	0.12%	2.040	1.424	43.3%	04/01/23	12.0%	YES
SEQUOIA INSURANCE COMPANY	2538	22985	99268		1.000	1.424	-29.8%	11/22/19	INITIAL	YES
SERVICE AMERICAN INDEMNITY COMPANY	681	39152	94522	0.00%	1.280	1.424	-10.1%	04/01/18	0.0%	YES
SOMPA JAPAN INS. CO. OF AMERICA	3219	11126	84166	0.00%	1.400	1.424	-1.7%	03/01/17	-7.8%	YES
SOMPO JAPAN FIRE & MARINE	3219	38997	84166	0.00%	1.050	1.424	-26.3%	03/01/17	INITIAL	YES
SOUTHERN INSURANCE CO.	3489	19216	37337	0.05%	1.350	1.424	-5.2%	07/01/08	-6.9%	YES
SPARTA INSURANCE CO.	4702	20613	48544	0.01%	1.550	1.424	8.8%	09/01/10	6.9%	YES
ST. PAUL FIRE AND MARINE INS. CO.	3548	24767	24930	0.00%	1.361	1.424	-4.4%	04/01/06	0.0%	YES

INSURER	NAIC GRP	NAIC CO.	FILE	MARKET	L/C	**FACTOR TO CONVERT	DIFFERENTIAL	EFFECTIVE	PER CENT	FUTURE
	NUMBER	CODE	NUMBER	SHARE	FACTOR	L/C TO A/R RATE	FROM A/R	DATE	CHANGE	FILINGS
ST. PAUL GUARDIAN INS. CO	3548		24930	0.01%	0.952	1.424	-33.1%	04/01/06	-26.7%	YES
ST. PAUL MEDICAL LIABILITY INS. CO.			16844	0.00%	1.675	1.424	17.6%	10/15/04	0.0%	YES
ST. PAUL MERCURY INS. CO.	3548	24791	24930	0.00%	1.088	1.424	-23.6%	04/01/06	-7.1%	YES
ST. PAUL PROTECTIVE INSURANCE CO.	3548	19224	24930	0.00%	1.633	1.424	14.7%	04/01/06	0.0%	YES
STANDARD FIRE INS. CO.	3548	19070	24930	0.77%	0.952	1.424	-33.1%	04/01/06	N/A	YES
STAR INSURANCE COMPANY_Tier I *	0748	18023	87064	1.72%	1.300	1.424	-8.7%	10/01/17	8.3%	YES
STAR INSURANCE COMPANY_Tier II *	0748	18023	87064	incl	1.500	1.424	5.3%	10/01/17	7.1%	YES
STAR INSURANCE COMPANY_Tier III *	0748	18023	87064	incl	1.700	1.424	19.4%	10/01/17	6.3%	YES
STARNET INSURANCE CO.	0098	40045	46053	0.00%	1.440	1.424	1.1%	12/01/09	-7.0%	YES
STARTSTONE NATIONAL INS. CO.	4725	25496	83015	0.00%	1.400	1.424	-1.7%	10/01/16	INITIAL	YES
STATE FARM FIRE AND CAS. CO.*Tier I	0176	25143	111232	incl	1.059	1.424	-25.6%	04/01/22	-2.3%	YES
STATE FARM FIRE AND CAS. CO.*Tier II	0176	25143	111232	0.13%	1.246	1.424	-12.5%	04/01/22	-4.6%	YES
STATE FARM FIRE AND CAS. CO.*Tier III	0176	25143	111232	incl	1.558	1.424	9.4%	04/01/22	-12.6%	YES
STATE NATIONAL INS. CO. *	0093	12831	11201	0.00%	1.500	1.424	5.3%	10/01/03	0.0%	YES
STONEWOOD NATL. INS. CO.	3494	31925	71190		1.550	1.424	8.8%	04/15/14	INITIAL	YES
STONINGTON INSURANCE CO. (QBE)	0796	10340	111203	0.00%	1.020	1.424	-28.4%	05/01/22	-1.1%	YES
SUMITOMO MARINE & FIRE INS. CO.			2995	0.00%	1.506	1.424	5.8%	01/01/03	8.3%	YES
SUNZ INSURANCE COMPANY	4943	34762	105857	0.00%	1.680	1.424	18.0%	04/01/21	0.0%	YES
T.H.E. INSURANCE COMPANY		12866	90631	0.02%	1.670	1.424	17.3%	04/01/18	0.0%	YES
TECHNOLOGY INSURANCE CO.	2538	42376	40663	5.17%	1.290	1.424	-9.4%	01/01/09	-2.3%	YES
THE AMERICAN			8444	0.00%	1.574	1.424	10.5%	06/01/03	0.0%	YES
THE CINCINNATI INDEMNITY CO ***	0244	23280	85346	1.48%	1.668	1.424	17.1%	04/01/20	-11.3%	YES
TIG INSURANCE CO.	0158	25534	01-5566	0.00%	1.560	1.424	9.6%	01/01/02	17.3%	YES
TIG PREMIER INS. CO			01-5652	-0.03%	1.720	1.424	20.8%	01/01/02	10.3%	YES
TNUS INSURANCE CO.	3098	32301	40071	0.00%	1.113	1.424	-21.8%	02/01/09	-25.0%	YES
TOKIO FIRE AND MARINE INS. CO	3098		96-2912	0.02%	1.019	1.424	-28.4%	09/01/96	-20.7%	YES
TOKIO FIRE AND MARINE INS. CO	3098		96-2912	0.02%	1.019	1.424	-28.4%	09/01/96	-20.7%	YES
TOKIO MARINE AMERICA INSURANCE	3098	109045	61254	0.00%	1.508	1.424	5.9%	04/01/12	0.0%	YES
TOWER INSURANCE CO. OF NEW YORK	3703	44300	44966	0.00%	1.540	1.424	8.1%	09/15/09	0.0%	YES
TOWER NATIONAL INS. CO. OF NEW YORK	3703	43702	44966	0.00%	1.320	1.424	-7.3%	09/15/09	0.0%	YES
TRANSCONTINENTAL INS. CO. *			9354	0.09%	1.313	1.424	-7.8%	10/01/03	25.0%	YES
TRANSGUARD INS CO OF AMER	0225	28886	36462	0.03%	1.520	1.424	6.7%	04/01/08	12.5%	YES
TRANSPORTATION INS. CO *	0218	20494	115575	0.11%	1.872	1.424	31.5%	04/01/23	3.9%	YES
TRAVELERS CASUALTY & SURETY	3548	19038	24930	0.42%	1.361	1.424	-4.4%	04/01/06	-13.6%	YES
TRAVELERS COMM'L CASUALTY CO	3548		24930	0.00%	1.905	1.424	33.8%	04/01/06	0.0%	YES
TRAVELERS INDEMNITY CO. OF AM	3548	25666	24930	1.17%	1.224	1.424	16.3%	04/01/06	-14.9%	YES
TRAVELERS INDEMNITY CO.	3548	25658	24930	1.20%	1.497	1.424	5.1%	04/01/06	-15.1%	YES
TRAVELERS INDEMNITY CO. OF CT	3548	25682	24930	1.35%	1.088	1.424	-23.6%	04/01/06	-10.4%	YES
TRAVELERS INDEMNITY CO. OF ILL	3548		1551	0.00%	1.560	1.424	9.6%	04/01/02	9.9%	YES
TRAVELERS INS COMPANY	3548		24930	-0.07%	1.560	1.424	9.6%	04/01/06	9.9%	YES
TRAVELERS PROPERTY CAS CO. OF AMER	3548	25674	24930	3.08%	1.361	1.424	-4.4%	04/01/06	-19.0%	YES
TRI-STATE INSURANCE CO. OF MN	0098	31003	114618	0.00%	1.850	1.424	29.9%	04/01/23	0.0%	YES
TRIUMPH CASUALTY COMPANY	84	41106	81293	0.00%	2.500	1.424	75.6%	10/01/16	initial	YES
TRUCK INSURANCE EXCHANGE	0069	21709	65861	0.00%	1.893	1.424	32.9%	04/01/13	36.3%	YES
TRUMBULL INSURANCE CO.	0091	27120	115813	0.16%	0.919	1.424	-35.5%	04/01/23	-6.3%	YES
TWIN CITY FIRE INS. CO	0091	29459	115813	0.99%	2.418	1.424	69.8%	04/01/23	0.4%	YES
ULICO CASUALTY COMPANY	0781	37893	30371	0.00%	1.357	1.424	-4.7%	04/15/07	0.0%	YES
UNION INSURANCE COMPANY (Preferred)	0098	25844	110880	incl	1.900	1.424	33.4%	04/01/22	-4.9%	YES
UNION INSURANCE COMPANY (Standard)	0098	25844	110880	1.12%	2.150	1.424	51.0%	04/01/21	-4.9%	YES
UNION INSURANCE COMPANY (Super Preferred)	0098	25844	110880	incl	1.450	1.424	1.8%	04/01/22	-4.9%	YES
UNION INSURANCE COMPANY (WSMP)	0098	25844	110880	incl	1.450	1.424	1.8%	04/01/21	-4.9%	YES
UNION INSURANCE COMPANY OF PROVIDENCE		21423	104277	0.00%	1.070	1.424	-24.9%	02/01/21	0.0%	YES
UNITED FARM FAMILY INS. CO.	0408	29963	115812	0.00%	1.330	1.424	-6.6%	04/01/23	-5.8%	YES
UNITED STATES FIDELITY & GUARANTY	3548	25887	51155	0.08%	1.633	1.424	14.7%	01/01/11	-2.5%	YES
UNITED STATES FIRE INS. CO.	0158	21113	90743	0.09%	1.572	1.424	10.4%	04/01/20	-9.3%	YES
UNITED WISCONSIN INSURANCE CO.	0572		48277	0.00%	1.680	1.424	18.0%	04/01/10	0.0%	YES
UNIVERSAL UNDERWRITERS INS CO	0212	41181	30988	0.00%	1.443	1.424	1.3%	06/01/07	-2.2%	YES
UTICA MUTUAL INS. CO* Preferred	0201	25976	55773	incl	1.447	1.424	1.6%	01/01/12	8.0%	YES
UTICA MUTUAL INS. CO* Standard	0201	25976	55773	0.03%	1.738	1.424	22.1%	01/01/12	8.0%	YES
VALIANT INSURANCE CO.			9985	0.00%	1.454	1.424	2.1%	08/01/03	19.1%	YES
VALLEY FORGE INS. CO.	0218	20508	115575	0.11%	1.404	1.424	-1.4%	04/01/23	-2.4%	YES
VANLINER INSURANCE COMPANY	0084	21172	75474	0.20%	1.600	1.424	12.4%	07/01/15	0.0%	YES
VANTAPRO SPECIALTY INSURANCE CO.	3239	44768	81299	0.00%	1.440	1.424	1.1%	07/01/16	INITIAL	YES
VIGILANT INSURANCE CO.*	0038	20397	111084	0.00%	2.033	1.424	42.8%	04/01/22	-4.1%	YES
VILLANOVA INSURANCE COMPANY			01-2052	0.00%	1.190	1.424	-16.4%	06/01/01	10.2%	YES
VIRGINIA SURETY COMPANY	4254	40827	25281	0.00%	1.427	1.424	0.2%	04/01/06	1.4%	YES
WAUSAU BUSINESS INS. CO.	0111	26069	75496	0.00%	0.646	1.424	-54.6%	04/01/15	0.0%	YES
WAUSAU UNDERWRITERS INS. CO.	0111	26042	85240	0.06%	1.616	1.424	13.5%	04/01/17	-3.2%	YES
WESCO INSURANCE CO.	2538	25011	38582	4.73%	1.500	1.424	5.3%	10/01/08	-7.1%	YES
WEST AMERICAN INSURANCE CO.	0111	44393	115529	0.30%	1.380	1.424	-3.1%	04/01/23	-5.7%	YES
WESTPORT INSURANCE CO.*	0181	39845	36245	0.00%	1.462	1.424	2.7%	04/01/08	5.7%	YES

INSURER	NAIC GRP NAIC CO.		FILE	MARKET	L/C	**FACTOR TO CONVERT	DIFFERENTIAL	EFFECTIVE	PER CENT	FUTURE
	NUMBER	CODE	NUMBER	SHARE	FACTOR	L/C TO A/R RATE	FROM A/R	DATE	CHANGE	FILINGS
WORCESTER INSURANCE COMPANY*			1897	0.00%	1.590	1.424	11.7%	06/01/02	16.7%	YES
XL INSURANCE AMERICA, INC. *	1285	24554	53295	0.02%	1.085	1.424	-23.8%	04/01/11	0.0%	YES
XL SPECIALTY INSURANCE CO. *	1285	37885	53295	0.06%	1.356	1.424	-4.8%	04/01/11	0.0%	YES
YASUDA FIRE AND MARINE INS CO.			1518	0.00%	1.519	1.424	6.7%	05/01/02	23.6%	YES
YORK INS CO OF MAINE	3703	31267	2829	0.00%	1.976	1.424	38.8%	07/01/02	10.0%	YES
ZENITH INSURANCE COMPANY	0158	13269	36819	0.00%	1.437	1.424	0.9%	06/01/08	-4.2%	YES
ZURICH AMERICAN INS CO. of IL	0212	27855	111291	0.03%	1.684	1.424	18.3%	04/01/22	-1.3%	YES
ZURICH AMERICAN INS COMPANY	0212	16535	111291	0.87%	1.403	1.424	-1.5%	04/01/22	-3.7%	YES

AVERAGE & CHANGE	-0.58%	WEIGHTED AVERAGE % CHANGE	-4.48%
AVERAGE LOSS COST FACTOR	0.25%	WEIGHTED AVERAGE LOSS COST FACTOR	1.77
AVERAGE DIFFERENTIAL FROM ASSIGNED RISK	4.45%		
NUMBER OF COMPANIES IN REPORT	440		
	100.00%		

* MEANS COMPANY HAS CLASS DEVIATIONS AND /OR ADDITIONAL TIERED MULTIPLIERS

** THIS FACTOR CONVERTS THE ADVISORY LOSS COST TO A RESIDUAL(A/R) RATE - It includes the A/R Differential + Loss Expense
 $(1.25\% \text{ differential} + \text{Loss Expense}) \text{ effective } 04/01/13 \text{ i.e.: } =(\text{Round}((1.25/(1+\text{Round}(0.148,3))))/0.707,3)=1.54$
 where: (Advisory Loss Cost LAE of 0.148 is removed and A/R expenses are loaded w/ permissible loss ratio of 0.707)