

STATE **Georgia**

Company Loss Experience Data for State: 2007 - 2009

STATE	YEAR	DEDUCT	CLASS
GA	2007	0	F16-19
GA	2007	0	F20-24
GA	2007	0	F25-29
GA	2007	0	F30-34
GA	2007	0	F35-39
GA	2007	0	F40-44
GA	2007	0	F45-49
GA	2007	0	F50-54
GA	2007	0	F55-59
GA	2007	0	F60-64
GA	2007	0	F65-69
GA	2007	0	F70-74
GA	2007	0	F75-79
GA	2007	0	F80-84
GA	2007	0	F85-UP
GA	2007	0	M16-19
GA	2007	0	M20-24
GA	2007	0	M25-29
GA	2007	0	M30-34
GA	2007	0	M35-39
GA	2007	0	M40-44
GA	2007	0	M45-49
GA	2007	0	M50-54
GA	2007	0	M55-59
GA	2007	0	M60-64
GA	2007	0	M65-69
GA	2007	0	M70-74
GA	2007	0	M75-79
GA	2007	0	M80-84
GA	2007	0	M85-UP
GA	2007	100	F16-19
GA	2007	100	F20-24
GA	2007	100	F25-29
GA	2007	100	F30-34
GA	2007	100	F35-39
GA	2007	100	F40-44

GA	2007	100	F45–49
GA	2007	100	F50–54
GA	2007	100	F55–59
GA	2007	100	F60–64
GA	2007	100	F65–69
GA	2007	100	F70–74
GA	2007	100	F75–79
GA	2007	100	F80–84
GA	2007	100	F85-UP
GA	2007	100	M16-19
GA	2007	100	M20–24
GA	2007	100	M25–29
GA	2007	100	M30–34
GA	2007	100	M35–39
GA	2007	100	M40–44
GA	2007	100	M45–49
GA	2007	100	M50–54
GA	2007	100	M55–59
GA	2007	100	M60–64
GA	2007	100	M65–69
GA	2007	100	M70–74
GA	2007	100	M75–79
GA	2007	100	M80–84
GA	2007	100	M85-UP
GA	2007	250	F16-19
GA	2007	250	F20–24
GA	2007	250	F25–29
GA	2007	250	F30–34
GA	2007	250	F35–39
GA	2007	250	F40–44
GA	2007	250	F45–49
GA	2007	250	F50–54
GA	2007	250	F55–59
GA	2007	250	F60–64
GA	2007	250	F65–69
GA	2007	250	F70–74
GA	2007	250	F75–79
GA	2007	250	F80–84
GA	2007	250	F85-UP
GA	2007	250	M16-19
GA	2007	250	M20–24
GA	2007	250	M25–29
GA	2007	250	M30–34
GA	2007	250	M35–39

GA	2007	250	M40–44
GA	2007	250	M45–49
GA	2007	250	M50–54
GA	2007	250	M55–59
GA	2007	250	M60–64
GA	2007	250	M65–69
GA	2007	250	M70–74
GA	2007	250	M75–79
GA	2007	250	M80–84
GA	2007	250	M85-UP
GA	2007	500	F16-19
GA	2007	500	F20–24
GA	2007	500	F25–29
GA	2007	500	F30–34
GA	2007	500	F35–39
GA	2007	500	F40–44
GA	2007	500	F45–49
GA	2007	500	F50–54
GA	2007	500	F55–59
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POLICY COUNT	PREM	CLAIM_IND	LOSS_AMOUNT
24	34372.8	3	33332.27
32	38192	3	31034.03
37	38857.4	1	10030.32
38	36282.4	1	11289.83
51	48694.8	4	41105.43
40	34372.8	2	20831.61
43	34897.94	4	44380.78
37	30028.46	0	0
37	28262.08	1	10325.21
25	19096	0	0
16	12221.44	0	0
9	7733.88	0	0
13	11171.16	0	0
12	11457.6	3	32550.04
6	5728.8	0	0
24	43538.4	3	32590.99
42	60152.4	4	43306.93
39	50267.1	3	30568.55
44	42011.2	2	22582.21
30	28644	1	10754.85
36	30935.52	0	0
49	39767.42	2	20934.99
36	29216.88	2	20753.14
26	19859.84	0	0
26	19859.84	1	9544.32
23	17568.32	3	33680.45
10	8593.2	1	10512.39
10	8593.2	2	22509.86
4	3819.2	1	10638.23
3	2864.4	0	0
50	66100	7	64496.22
84	92534.4	7	67129.82
66	63986.34	3	31709.42
99	87253.65	5	46045.11
89	78440.15	3	29764.97
100	79322	4	42345.08

96	71918.4	9	88362.06
68	50942.2	7	64615.97
75	52881	1	8488.67
57	40189.56	4	38523.41
50	35254	2	18546.36
37	29349.14	1	8321.58
31	24589.82	1	8658.13
19	16745.65	2	19356.28
10	8813.5	1	6942.57
48	80376	7	69062.79
75	99150	8	74598.33
74	88045.2	10	90734.82
78	68745.3	6	58461.44
91	80202.85	6	57436.88
102	80908.44	6	56766.06
91	68172.65	10	99438.12
85	63677.75	4	38120.48
70	49355.6	3	29881.08
60	42304.8	2	19304.87
35	24677.8	0	0
33	26176.26	1	10279.73
25	19830.5	1	10672.88
17	14982.95	1	9587.96
10	8813.5	0	0
80	97928	7	59494.89
131	133620	6	52123.15
156	140036.5	14	122863.67
175	142812.3	11	99458.37
159	129755.1	10	88049.01
179	131468.3	9	77506.8
195	135263.7	14	125433.26
161	111679.3	5	44455.41
146	95316.1	2	19449.18
114	74424.9	9	80645.02
83	54186.55	4	36301.65
49	35988.54	3	23362.15
53	38926.38	4	34430.21
39	31826.73	3	23193.02
33	26930.31	3	29184.44
79	122489.5	10	87211.85
163	199528.3	16	135794.41
132	145411.2	10	86218.67
146	119146.2	6	50872.47
180	146892.6	7	62615.96

172	126327.1	12	102311.5
183	126939.8	8	71278.15
158	109598.3	4	32082.07
136	88787.6	5	44328.58
114	74424.9	3	30287.95
75	48963.75	3	24330.93
62	45536.52	2	17209.06
43	31581.78	3	24905.97
35	28562.45	3	28324.76
18	14689.26	1	8118.79
49	57579.9	4	32747.12
111	108700.1	12	95952.14
99	85315.23	4	33470.67
102	79908.84	5	40158.04
88	68940.96	5	40433.49
92	64867.36	5	43235.83
94	62595.54	4	31695.41
96	63927.36	4	33053.71
102	63927.48	5	35513.27
52	32590.48	2	17874.61
46	28830.04	2	19092.16
32	22562.56	2	15978.82
45	31728.6	2	17196.35
28	21935.76	3	25857.6
21	16451.82	2	14579.09
53	78890.5	6	46170.7
67	78731.7	7	54313.2
79	83550.4	7	55288.22
83	65023.86	4	33004.3
90	70507.8	3	23562.76
86	60636.88	5	39391.19
113	75247.83	5	39798.77
93	61929.63	4	37214.68
85	53272.9	2	16142.09
56	35097.44	1	8676.85
42	26323.08	2	13946.42
34	23972.72	0	0
27	19037.16	1	9308.38
11	8617.62	1	8841.63
8	6267.36	1	7346.4
28	30161.6	0	0
28	25134.76	1	7785.38
40	31598	0	0
40	28725.6	4	29498.81

41	29443.74	2	12768.04
52	33608.64	4	30785.72
45	27468.9	1	6683.42
52	31741.84	1	8727.36
47	27001.97	2	13432.67
29	16660.79	0	0
16	9192.16	0	0
17	10987.44	3	22998.63
14	9048.48	1	8780.84
8	5745.12	0	0
3	2154.42	1	7691.08
21	28652.4	4	28991.47
45	48474	6	45108.55
44	42657.56	3	21382.43
52	37343.28	2	15231.36
43	30880.02	2	16846.74
49	31669.68	2	13370.52
48	29300.16	0	0
37	22585.54	2	16223.68
30	17235.3	1	7008.7
32	18384.32	2	15769.3
26	14937.26	1	6732.12
18	11633.76	0	0
14	9048.48	3	21127.03
12	8617.68	0	0
5	3590.7	0	0
16	16646.4	4	27956.41
27	23410.89	2	13385.31
27	20601.54	2	15010.11
31	21503.46	0	0
31	21503.46	3	21099.17
38	23723.02	0	0
39	22994.79	0	0
41	24174.01	3	21994.26
24	13318.32	2	13712.93
18	9988.74	2	14258.23
12	6659.16	0	0
9	5618.61	0	0
11	6867.19	0	0
8	5549.28	0	0
2	1387.32	1	6001.22
10	13179	2	14725.69
24	24969.6	2	13774.51
26	24347.44	0	0

28	19422.48	1	6508.51
20	13873.2	0	0
33	20601.57	2	14740.19
30	17688.3	0	0
35	20636.35	0	0
22	12208.46	0	0
15	8323.95	3	20277.53
14	7769.02	1	6475.68
11	6867.19	1	7214.52
4	2497.16	0	0
5	3468.3	1	7170.48
4	2774.64	0	0
24	35690.4	2	20100.51
30	37176	5	55064.58
36	39258	2	20710.78
40	39656.4	2	23555.41
44	43622.04	3	34554.47
50	44613.5	2	20991.92
30	25281	0	0
42	35393.4	3	31846.08
29	23000.77	1	10628.36
23	18241.99	1	12832.8
15	11896.95	1	10970.55
13	11599.51	0	0
16	14276.32	1	10959.82
11	10905.51	0	0
4	3965.64	0	0
17	32021.2	2	21645.01
46	68406.6	6	69045.78
28	37475.2	1	10125.41
41	40647.81	4	46695.87
60	59484.6	6	66791.98
37	33013.99	1	13292.46
45	37921.5	3	32693.66
38	32022.6	1	9960.74
47	37277.11	3	31053.27
28	22207.64	1	12049.65
19	15069.47	2	21625.37
13	11599.51	0	0
11	9814.97	0	0
7	6939.87	0	0
4	3965.64	1	11625.4
49	67262.3	6	59577.89
54	61770.6	2	18350.17

82	82541.2	2	18398.31
87	79618.05	6	62454.06
89	81448.35	6	58525.06
90	74127.6	7	71755.04
111	86344.68	0	0
83	64564.04	3	31074.58
76	55641.12	4	38577.31
47	34409.64	1	8778.07
48	35141.76	4	40953.49
29	23885.56	1	8536.51
26	21414.64	2	19313.06
24	21963.6	2	19063.65
10	9151.5	0	0
32	55638.4	3	29778.34
75	102952.5	8	80607.44
70	86478	7	67963.86
90	82363.5	10	102854.28
104	95175.6	5	49006.24
95	78245.8	4	43051.64
74	57563.12	6	56134.52
98	76232.24	6	55809.58
94	68819.28	3	29263.23
57	41730.84	1	11889.04
41	30016.92	3	28202.67
36	29651.04	2	19077.9
26	21414.64	1	10359.04
13	11896.95	1	12341.38
9	8236.35	0	0
74	94054	10	89653.53
155	164176	15	136677.82
144	134222.4	13	112775.9
164	138967	11	102651.31
165	139814.4	9	76933.77
158	120495.5	9	78896.11
194	139730.4	10	94977.39
167	120283.4	8	74021.94
129	87447.81	4	34360.71
102	69144.78	2	18028.63
71	48130.19	7	58140.35
72	54909.36	2	18209.4
66	50333.58	7	62326.73
46	38978.56	5	45614.52
26	22031.36	2	18399.37
104	167429.6	13	114355.28

144	183024	16	141395.75
160	183024	10	86865.29
154	130493.4	9	83717.65
132	111851.5	8	72636.36
183	139561.3	10	87987.31
183	131807.6	8	76479.86
174	125325.2	13	120581.13
121	82024.69	8	70487.25
96	65077.44	8	72050.61
84	56942.76	3	27312.02
66	50333.58	3	26952.63
53	40419.39	2	17727.69
37	31352.32	1	8213.3
12	10168.32	0	0
38	46367.6	4	33383.09
84	85411.2	7	59439.76
76	68005.56	4	34332.52
102	82973.94	6	53094.18
89	72398.83	5	42359.69
95	69551.4	2	16976.53
81	56007.45	2	14991.18
80	55316	4	34027.27
71	46204.67	3	22360.97
60	39046.2	3	26624.67
35	22776.95	3	24819.81
34	24892.08	0	0
33	24159.96	3	24888.64
25	20336.75	0	0
10	8134.7	2	14908.91
44	68002	4	33019.5
85	103717	8	65067.14
97	106515.7	12	100932.31
91	74025.77	7	59313.56
83	67518.01	10	86960.08
103	75408.36	4	35814.25
108	74676.6	6	51136.94
80	55316	6	50340.48
67	43601.59	2	17246.69
59	38395.43	2	17508.99
46	29935.42	2	15045.87
44	32213.28	2	15386.49
28	20499.36	2	18445.85
17	13828.99	1	9288.26
12	9761.64	0	0

23	25725.5	1	9393.71
38	35419.8	4	29125.79
54	44293.5	3	24294.16
36	26844.48	1	7053.08
41	30572.88	4	31742.26
51	34226.61	2	16081.05
45	28522.35	0	0
58	36762.14	3	25524.12
45	26844.3	0	0
28	16703.12	0	0
21	12527.34	1	7887.82
14	9395.54	0	0
18	12079.98	1	7654.2
16	11930.88	2	16848.23
8	5965.44	1	9165.98
22	31167.4	2	15402.81
44	49214	1	7373
34	34224.4	1	7296.09
52	38775.36	4	33533.97
53	39521.04	5	36573.77
46	30871.06	5	38917.41
50	31691.5	2	16836.26
47	29790.01	3	21457.47
27	16106.58	1	8283.82
30	17896.2	1	8295.86
16	9544.64	0	0
13	8724.43	1	8108.39
16	10737.76	1	8812.06
7	5219.76	0	0
5	3728.4	0	0
18	19445.4	2	14652.29
31	27909.92	0	0
33	26145.24	3	21473.92
26	18726.76	2	16789.19
24	17286.24	1	7460.16
39	25280.97	1	8028.79
52	31835.44	0	0
26	15917.72	1	6449.85
28	16133.88	0	0
18	10371.78	1	7280.73
14	8066.94	0	0
13	8426.99	2	15202.8
10	6482.3	1	7278.78
4	2881.04	0	0

5	3601.3	0	0
16	21894.4	0	0
27	29168.1	4	29175.94
23	22364.05	2	15064.89
33	23768.58	3	22621.24
23	16565.98	0	0
29	18798.67	3	23333
45	27549.9	3	22084.66
27	16529.94	2	14120.09
32	18438.72	0	0
22	12676.62	0	0
18	10371.78	1	7498.56
15	9723.45	1	8677.01
11	7130.53	1	7301.17
6	4321.56	0	0
2	1440.52	0	0
17	26355.1	1	13398.44
31	40048.9	2	24990.74
29	32970.1	3	33945.43
36	37206	1	12651.07
26	26871	1	12244.45
33	30696.93	2	22217.25
39	34262.67	4	42871.23
46	40412.38	1	11788.37
29	23978.65	1	12806.2
28	23151.8	0	0
25	20671.25	1	11056.24
14	13022.94	1	11612.49
16	14883.36	0	0
8	8268	0	0
3	3100.5	0	0
16	31419.2	2	22588.04
30	46509	2	21900.68
33	46044.9	5	61397.56
57	58909.5	3	37705.18
46	47541	0	0
53	49301.13	5	57204.36
59	51833.27	3	37451.61
40	35141.2	5	57701.11
40	33074	4	44736.44
23	19017.55	0	0
16	13229.6	1	11308.43
13	12092.73	1	10241.94
7	6511.47	0	0

8	8268	0	0
6	6201	0	0
50	71550	5	53081.18
79	94207.5	4	37735.43
91	95495.4	9	92120.09
86	82049.16	4	43433.18
75	71554.5	0	0
88	75562.08	6	65584.69
83	67308.85	9	94391.78
95	77040.25	4	43717.62
73	55717.25	4	40451.68
59	45031.75	1	9977.52
34	25950.5	7	77331.22
31	26618.46	1	11048.93
43	36922.38	0	0
21	20035.26	1	11078.55
10	9540.6	1	9277.99
45	81571.5	5	50955.07
82	117342	5	51606.21
77	99168.3	8	88234.03
96	91589.76	6	63126.66
104	99222.24	6	60862.94
109	93593.94	12	127445.7
93	75418.35	8	86165.19
81	65686.95	5	51239.84
69	52664.25	2	20437.26
60	45795	5	53189.02
39	29766.75	3	33137
39	33487.74	1	10023.22
31	26618.46	0	0
15	14310.9	1	10621.75
12	11448.72	1	10178.66
78	103350	8	74556.43
140	154588	13	120396.31
153	148674.7	12	111234.64
144	127208.2	3	27702.16
173	152826.5	10	94538.2
196	155829.8	13	118758.97
183	137411	18	166036.36
172	129151.4	7	66546.25
142	100352.8	8	72826.35
113	79858.23	5	47577.17
81	57243.51	5	44474.79
74	58833.7	4	38565.19

52	41342.6	1	9107.13
43	37985.77	8	77282.68
20	17667.8	2	16983.72
89	149377.6	11	104627.2
157	208025	15	148673.14
150	178875	17	160219.02
156	137808.8	12	113179.77
196	173144.4	8	78732.55
188	149469.4	8	74303.74
182	136660.2	8	75930.36
155	116386.4	9	86894.54
150	106006.5	7	64313.39
127	89752.17	6	55985.02
61	43109.31	4	34672.32
49	38957.45	2	20208.53
49	38957.45	1	10041.44
41	36218.99	2	17885.41
28	24734.92	7	67187.43
44	55968	5	46607.71
76	80560	8	71901.35
87	81158.82	9	79769.44
85	72085.1	3	25736.63
99	83957.94	6	49752.45
94	71745.5	9	79105.79
101	72805.85	3	27982.66
80	57668	5	42315.67
78	52918.32	5	45060.79
48	32565.12	2	19500.21
37	25102.28	2	17905.63
29	22134.25	1	6539.36
25	19081.25	1	9228.2
16	13568.96	1	8581.23
11	9328.66	0	0
44	70897.2	7	60676.84
73	92856	8	71723.16
79	90439.2	3	28153.57
87	73781.22	3	28480.28
104	88198.24	10	90509.18
92	70219	5	46220.94
92	66318.2	5	43793.25
99	71364.15	6	51289.15
67	45455.48	7	55844.84
46	31208.24	1	8503.09
39	26459.16	1	8754.35

37	28240.25	1	7863.81
21	16028.25	1	7699.42
21	17809.26	2	17798.76
12	10176.72	1	8843.65
34	39644	4	33864.17
40	38869.2	2	16768.43
36	30784.32	2	16302.64
36	27985.68	1	8442.8
57	44310.66	1	7361.26
40	27986	3	22283.46
40	26431.2	0	0
49	32378.22	2	17187.36
25	15547.75	1	6748.68
28	17413.48	0	0
26	16169.66	0	0
26	18190.9	0	0
20	13993	2	18133.48
12	9328.56	0	0
7	5441.66	1	8756.4
23	33971	1	8666.66
47	54802	6	49396.15
34	35679.6	3	22320.74
37	28763.06	4	31064.08
47	36536.86	4	32317.39
46	32183.9	1	8282.23
47	31056.66	3	25863.11
40	26431.2	0	0
41	25498.31	1	7099.8
31	19279.21	1	8425.88
28	17413.48	0	0
17	11894.05	1	8305.35
15	10494.75	1	9302.59
8	6219.04	4	34234.38
6	4664.28	0	0
13	14641.9	1	7136.34
28	26280.8	1	8733.71
29	23953.13	2	13967.38
24	18021.12	2	17653.67
33	24779.04	2	14941.12
39	26355.81	2	14931.87
33	21062.25	4	30729.88
27	17232.75	0	0
20	12014.2	1	7425.3
24	14417.04	3	21753.98

15	9010.65	0	0
12	8109.48	1	8078.79
9	6082.11	0	0
5	3754.4	1	6633.81
6	4505.28	0	0
18	25678.8	4	31716.41
31	34915.3	2	18479.08
35	35476	3	24057.94
31	23277.28	2	14589.14
25	18772	0	0
28	18922.12	0	0
47	29997.75	3	25553.9
34	21700.5	1	7359.62
32	19222.72	3	24006.74
20	12014.2	3	27975.39
21	12614.91	0	0
18	12164.22	1	9231.94
6	4054.74	0	0
6	4505.28	2	14927.69
3	2252.64	0	0

Industry Loss Trend Data for Countrywide and State

STATE	YYYYQ	Cov	CW_CAREAR
GA	2005 Q4	BI	109530454
GA	2005 Q4	COLL	86712859
GA	2005 Q4	COMP	91772412
GA	2005 Q4	LIAB	
GA	2005 Q4	PD	109639914
GA	2006 Q1	BI	110248452
GA	2006 Q1	COLL	87356399
GA	2006 Q1	COMP	92410399
GA	2006 Q1	LIAB	
GA	2006 Q1	PD	110345259
GA	2006 Q2	BI	110933991
GA	2006 Q2	COLL	87952897
GA	2006 Q2	COMP	93005005
GA	2006 Q2	LIAB	
GA	2006 Q2	PD	111021528
GA	2006 Q3	BI	111519062
GA	2006 Q3	COLL	88442844
GA	2006 Q3	COMP	93493939
GA	2006 Q3	LIAB	
GA	2006 Q3	PD	111600224
GA	2006 Q4	BI	111820256
GA	2006 Q4	COLL	88669430
GA	2006 Q4	COMP	93739673
GA	2006 Q4	LIAB	
GA	2006 Q4	PD	111893114
GA	2007 Q1	BI	111944185
GA	2007 Q1	COLL	88716889
GA	2007 Q1	COMP	93793746
GA	2007 Q1	LIAB	
GA	2007 Q1	PD	112012888
GA	2007 Q2	BI	112008446
GA	2007 Q2	COLL	88681882
GA	2007 Q2	COMP	93761341
GA	2007 Q2	LIAB	
GA	2007 Q2	PD	112073459
GA	2007 Q3	BI	112108794

GA	2007 Q3	COLL	88624478
GA	2007 Q3	COMP	93725129
GA	2007 Q3	LIAB	
GA	2007 Q3	PD	112169999
GA	2007 Q4	BI	112373680
GA	2007 Q4	COLL	88675823
GA	2007 Q4	COMP	93807411
GA	2007 Q4	LIAB	
GA	2007 Q4	PD	112431623
GA	2008 Q1	BI	112689103
GA	2008 Q1	COLL	88782725
GA	2008 Q1	COMP	93944490
GA	2008 Q1	LIAB	
GA	2008 Q1	PD	112744481
GA	2008 Q2	BI	113103510
GA	2008 Q2	COLL	88954873
GA	2008 Q2	COMP	94140356
GA	2008 Q2	LIAB	
GA	2008 Q2	PD	113156947
GA	2008 Q3	BI	113591660
GA	2008 Q3	COLL	89197440
GA	2008 Q3	COMP	94396161
GA	2008 Q3	LIAB	
GA	2008 Q3	PD	113644108
GA	2008 Q4	BI	114088885
GA	2008 Q4	COLL	89452451
GA	2008 Q4	COMP	94655771
GA	2008 Q4	LIAB	
GA	2008 Q4	PD	114140731
GA	2009 Q1	BI	114648000
GA	2009 Q1	COLL	89776055
GA	2009 Q1	COMP	94983282
GA	2009 Q1	LIAB	
GA	2009 Q1	PD	114698872
GA	2009 Q2	BI	115220974
GA	2009 Q2	COLL	90136904
GA	2009 Q2	COMP	95343714
GA	2009 Q2	LIAB	
GA	2009 Q2	PD	115270198
GA	2009 Q3	BI	115824966
GA	2009 Q3	COLL	90552865
GA	2009 Q3	COMP	95754930
GA	2009 Q3	LIAB	
GA	2009 Q3	PD	115873426

GA	2009 Q4	BI	116482737
GA	2009 Q4	COLL	91027511
GA	2009 Q4	COMP	96260543
GA	2009 Q4	LIAB	
GA	2009 Q4	PD	116530659
GA	2010 Q1	BI	117074952
GA	2010 Q1	COLL	91473429
GA	2010 Q1	COMP	96698369
GA	2010 Q1	LIAB	
GA	2010 Q1	PD	117122871

CW_PAIDCOUNT	CW_PAIDAMT	STATE_CARYEARS	STATE_PAIDCOUNT	STATE_PAIDAMT
1137349	12060839388	3585804	44457	340813783
5986159	15430137312	2745407	177406	482058305
7898586	7574143660	2869521	163647	176414626

4370394	10302247125	3585804	163465	390710291
1133495	12061349463	3617083	44326	346564798
5885987	15309021837	2768064	177432	485211284
7901695	7668589569	2892055	162048	175514477

4331725	10337318071	3617083	164959	395062063
1134028	12101547706	3648707	43912	347570203
5901070	15461420981	2790428	180069	494415737
7753338	7446302965	2914603	166203	185230119

4349949	10460565709	3648707	167177	403146756
1134985	12189016550	3678367	44023	355787900
5919936	15630123883	2811103	181460	502770712
7672488	7169934466	2935412	168686	190338782

4387483	10613179431	3678367	167971	409209434
1124877	12148521212	3701625	43644	356751856
5882671	15721889384	2826468	182916	535541257
7607393	7120005597	2950796	167530	203607407

4373634	10654453586	3701625	168106	415668369
1120909	12196298633	3723188	43899	366491425
5859837	15894915032	2837740	181516	550637789
7545135	7082493789	2962407	167052	215123322

4366436	10703649675	3723188	167158	418653405
1119437	12308822688	3747176	44137	372914757
5761810	15801526989	2848439	180533	557701290
7598503	7414967128	2973664	165693	224770842

4339101	10718843219	3747176	167270	421921271
1120419	12407738301	3771125	44320	372566207

5665540	15671412045	2857883	181119	562167665
7584724	7508499377	2983731	164651	226712439

4313613	10730108247	3771125	169309	427859713
1124939	12504250873	3798047	44575	381266638
5587567	15486863812	2868414	182045	532121833
7456329	7463661259	2995001	164940	213929621

4293122	10714813064	3798047	171386	430429364
1133247	12646140666	3821163	44738	382769310
5547670	15416075920	2877138	183941	516836477
7365414	7318277363	3004132	165722	204592251

4307132	10760233951	3821163	174775	432827946
1134104	12712467600	3848894	44860	389513257
5490029	15265398712	2887313	182917	505122192
7076619	6671262833	3014716	159882	181873950

4296243	10736373749	3848894	176365	433485351
1132794	12811329721	3878136	45255	395057643
5427877	15177901782	2898019	181427	502725669
6954679	6640881578	3025920	157416	179634543

4277413	10694568279	3878136	177250	432277156
1125201	12885522821	3909093	45880	402003507
5378463	15151306339	2910397	179712	511053256
6905596	6621861420	3038967	156768	182394168

4260043	10686620227	3909093	177625	434050470
1114367	12901772175	3941446	46953	404826020
5345059	15235997395	2924461	180286	521443809
6886101	6638587480	3054009	168461	213926249

4248379	10715588029	3941446	177893	440751861
1106813	12900420089	3970412	47852	409913268
5359504	15444317847	2939416	183415	555520442
6819094	6558309230	3069943	175101	236487918

4272753	10846628096	3970412	179582	451018033
1097793	12889154378	4001711	48753	428105158
5375305	15559402903	2958041	185635	561030495
6708084	6565693907	3089577	175953	242839185

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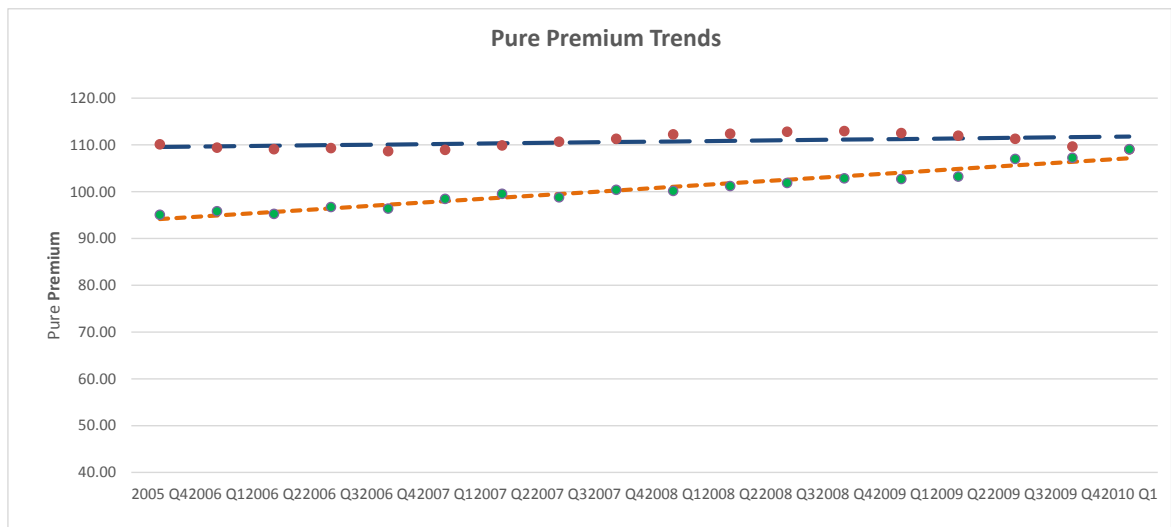
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5379114	15718058305	2981403	185954	567822114
6809235	7489398882	3113936	175349	245228795

4274987	11025634371	4039197	180591	464561768
1072425	12766786740	4073531	49329	444390108
5334701	15728428913	3002684	186523	577497110
6752997	7651594600	3135878	167472	225480912

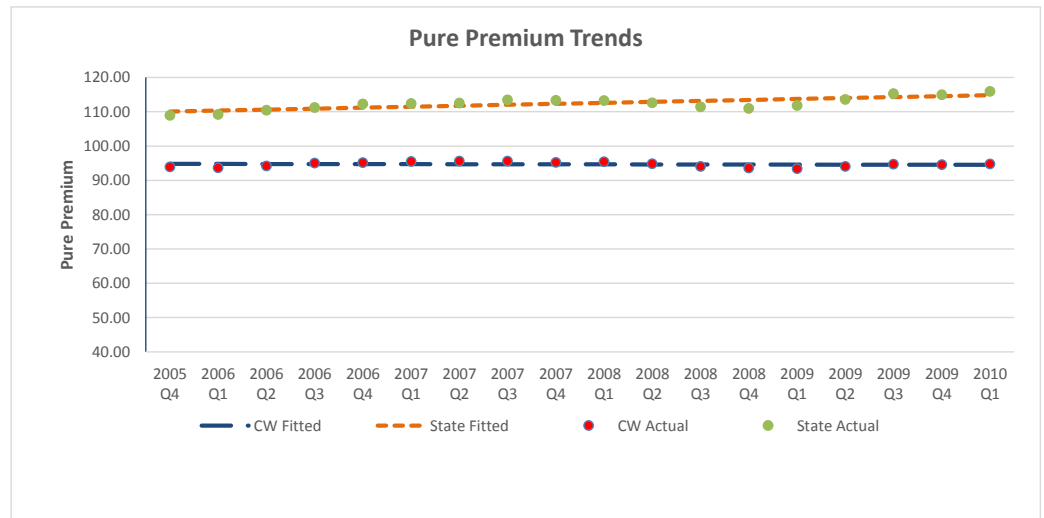
4257028	11103318734	4073531	181868	472361654
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Georgia BI Coverage Pure Premium Trend Analysis

Period	CW Trends					Georgia Trends				
	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value
2005 Q4	109,530,454	1,137,349	12,060,839,388	110.11	109.56	3,585,804	44,457	340,813,783	95.05	94.15
2006 Q1	110,248,452	1,133,495	12,061,349,463	109.40	109.69	3,617,083	44,326	346,564,798	95.81	94.92
2006 Q2	110,933,991	1,134,028	12,101,547,706	109.09	109.82	3,648,707	43,912	347,570,203	95.26	95.68
2006 Q3	111,519,062	1,134,985	12,189,016,550	109.30	109.96	3,678,367	44,023	355,787,900	96.72	96.44
2006 Q4	111,820,256	1,124,877	12,148,521,212	108.64	110.09	3,701,625	43,644	356,751,856	96.38	97.21
2007 Q1	111,944,185	1,120,909	12,196,298,633	108.95	110.22	3,723,188	43,899	366,491,425	98.43	97.97
2007 Q2	112,008,446	1,119,437	12,308,822,688	109.89	110.35	3,747,176	44,137	372,914,757	99.52	98.74
2007 Q3	112,108,794	1,120,419	12,407,738,301	110.68	110.48	3,771,125	44,320	372,566,207	98.79	99.50
2007 Q4	112,373,680	1,124,939	12,504,250,873	111.27	110.61	3,798,047	44,575	381,266,638	100.38	100.27
2008 Q1	112,689,103	1,133,247	12,646,140,666	112.22	110.74	3,821,163	44,738	382,769,310	100.17	101.03
2008 Q2	113,103,510	1,134,104	12,712,467,600	112.40	110.87	3,848,894	44,860	389,513,257	101.20	101.80
2008 Q3	113,591,660	1,132,794	12,811,329,721	112.78	111.00	3,878,136	45,255	395,057,643	101.87	102.56
2008 Q4	114,088,885	1,125,201	12,885,522,821	112.94	111.13	3,909,093	45,880	402,003,507	102.84	103.33
2009 Q1	114,648,000	1,114,367	12,901,772,175	112.53	111.26	3,941,446	46,953	404,826,020	102.71	104.09
2009 Q2	115,220,974	1,106,813	12,900,420,089	111.96	111.39	3,970,412	47,852	409,913,268	103.24	104.85
2009 Q3	115,824,966	1,097,793	12,889,154,378	111.28	111.52	4,001,711	48,753	428,105,158	106.98	105.62
2009 Q4	116,482,737	1,081,254	12,770,048,499	109.63	111.65	4,039,197	49,320	433,160,757	107.24	106.38
2010 Q1	117,074,952	1,072,425	12,766,786,740	109.05	111.79	4,073,531	49,329	444,390,108	109.09	107.15
Slope				0.13		Slope				0.76
Linest				109.43		Linest				93.39
Average Annual Increase				0.522809		Average Annual Increase				3.05815
Average Trend				0.47%		Average Trend				2.85%

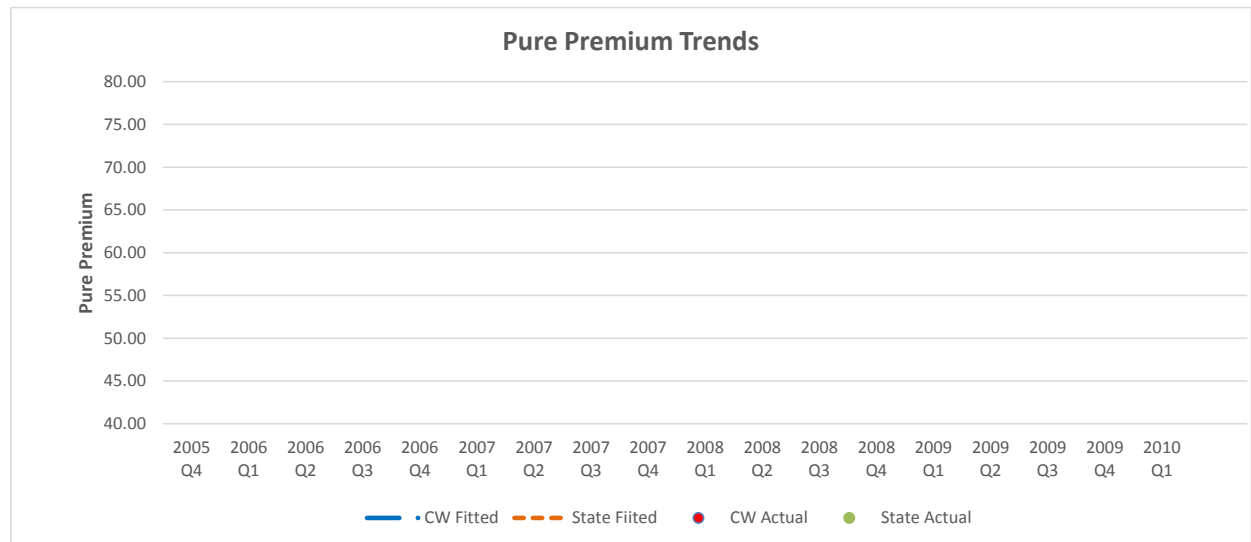


Period	CW Trends					Georgia Trends				
	<u>Car Years</u>	<u>Claim Count</u>	<u>Loss Amount</u>	<u>Pure Premium</u>	<u>Fitted Value</u>	<u>Car Years</u>	<u>Claim Count</u>	<u>Loss Amount</u>	<u>Pure Premium</u>	<u>Fitted Value</u>
2005 Q4	109,639,914	4,370,394	10,302,247,125	93.96	94.81	3,585,804	163,465	390,710,291	108.96	110.06
2006 Q1	110,345,259	4,331,725	10,337,318,071	93.68	94.79	3,617,083	164,959	395,062,063	109.22	110.35
2006 Q2	111,021,528	4,349,949	10,460,565,709	94.22	94.78	3,648,707	167,177	403,146,756	110.49	110.63
2006 Q3	111,600,224	4,387,483	10,613,179,431	95.10	94.76	3,678,367	167,971	409,209,434	111.25	110.91
2006 Q4	111,893,114	4,373,634	10,654,453,586	95.22	94.74	3,701,625	168,106	415,668,369	112.29	111.19
2007 Q1	112,012,888	4,366,436	10,703,649,675	95.56	94.73	3,723,188	167,158	418,653,405	112.44	111.47
2007 Q2	112,073,459	4,339,101	10,718,843,219	95.64	94.71	3,747,176	167,270	421,921,271	112.60	111.75
2007 Q3	112,169,999	4,313,613	10,730,108,247	95.66	94.69	3,771,125	169,309	427,859,713	113.46	112.03
2007 Q4	112,431,623	4,293,122	10,714,813,064	95.30	94.68	3,798,047	171,386	430,429,364	113.33	112.31
2008 Q1	112,744,481	4,307,132	10,760,233,951	95.44	94.66	3,821,163	174,775	432,827,946	113.27	112.59
2008 Q2	113,156,947	4,296,243	10,736,373,749	94.88	94.65	3,848,894	176,365	433,485,351	112.63	112.88
2008 Q3	113,644,108	4,277,413	10,694,568,279	94.11	94.63	3,878,136	177,250	432,277,156	111.47	113.16
2008 Q4	114,140,731	4,260,043	10,686,620,227	93.63	94.61	3,909,093	177,625	434,050,470	111.04	113.44
2009 Q1	114,698,872	4,248,379	10,715,588,029	93.42	94.60	3,941,446	177,893	440,751,861	111.82	113.72
2009 Q2	115,270,198	4,272,753	10,846,628,096	94.10	94.58	3,970,412	179,582	451,018,033	113.59	114.00
2009 Q3	115,873,426	4,294,362	10,975,968,480	94.72	94.56	4,001,711	181,549	461,572,701	115.34	114.28
2009 Q4	116,530,659	4,274,987	11,025,634,371	94.62	94.55	4,039,197	180,591	464,561,768	115.01	114.56
2010 Q1	117,122,871	4,257,028	11,103,318,734	94.80	94.53	4,073,531	181,868	472,361,654	115.96	114.84
Slope				-0.02		Slope				0.28
Linest				94.83		Linest				109.78
Average Annual Increase				-0.06531		Average Annual Increase				1.124803
Average Trend				-0.07%		Average Trend				0.98%



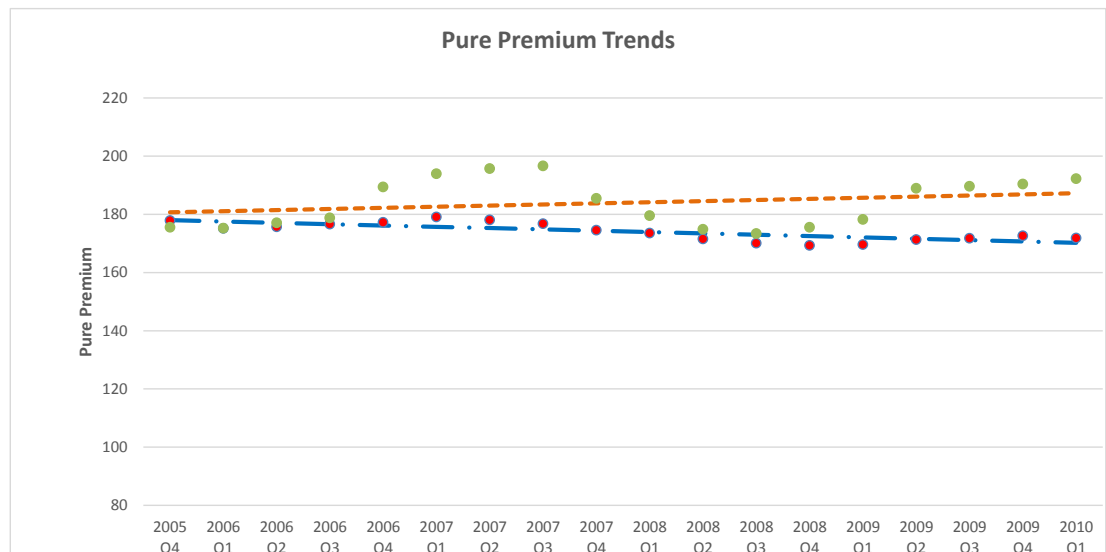
Georgia PIP Coverage Pure Premium Trend Analysis

Period	CW Trends					Georgia Trends				
	<u>Car Years</u>	<u>Claim Count</u>	<u>Loss Amount</u>	<u>Pure Premium</u>	<u>Fitted Value</u>	<u>Car Years</u>	<u>Claim Count</u>	<u>Loss Amount</u>	<u>Pure Premium</u>	<u>Fitted Value</u>
2005 Q4	0	0		0	0.00	0	0		0	0.00
2006 Q1	0	0		0	0.00	0	0		0	0.00
2006 Q2	0	0		0	0.00	0	0		0	0.00
2006 Q3	0	0		0	0.00	0	0		0	0.00
2006 Q4	0	0		0	0.00	0	0		0	0.00
2007 Q1	0	0		0	0.00	0	0		0	0.00
2007 Q2	0	0		0	0.00	0	0		0	0.00
2007 Q3	0	0		0	0.00	0	0		0	0.00
2007 Q4	0	0		0	0.00	0	0		0	0.00
2008 Q1	0	0		0	0.00	0	0		0	0.00
2008 Q2	0	0		0	0.00	0	0		0	0.00
2008 Q3	0	0		0	0.00	0	0		0	0.00
2008 Q4	0	0		0	0.00	0	0		0	0.00
2009 Q1	0	0		0	0.00	0	0		0	0.00
2009 Q2	0	0		0	0.00	0	0		0	0.00
2009 Q3	0	0		0	0.00	0	0		0	0.00
2009 Q4	0	0		0	0.00	0	0		0	0.00
2010 Q1	0	0		0	0.00	0	0		0	0.00
Slope				0.00		Slope				0.00
Linest				0.00		Linest				0.00
Average Annual Increase				0		Average Annual Increase				0
Average Trend				0.00%		Average Trend				0.00%



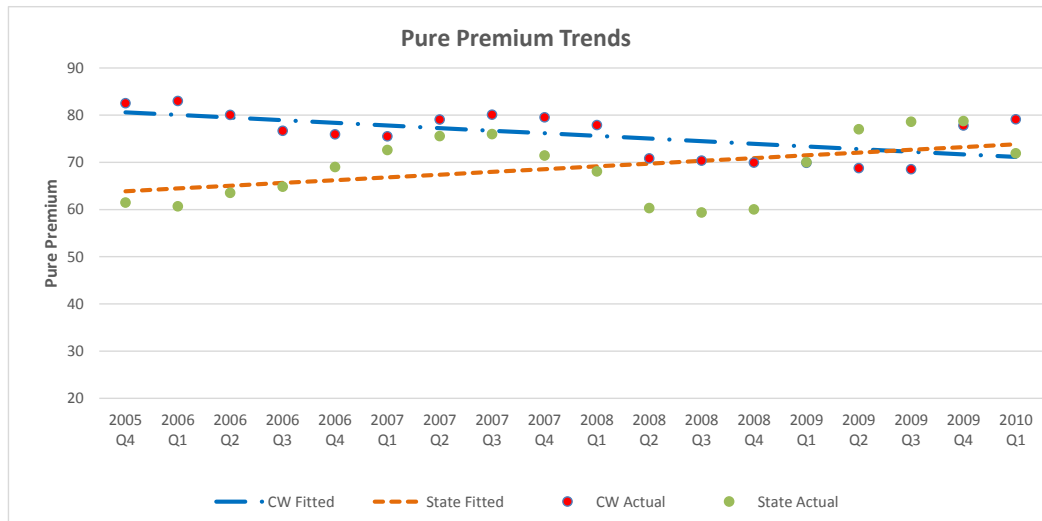
Georgia COLL Coverage Pure Premium Trend Analysis

Period	CW Trends					Georgia Trends					
	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value	
2005 Q4	86,712,859	5,986,159	15,430,137,312	177.95	178.022	2,745,407	177,406	482,058,305	175.59	180.7146	
2006 Q1	87,356,399	5,885,987	15,309,021,837	175.25	177.5627	2,768,064	177,432	485,211,284	175.29	181.0999	
2006 Q2	87,952,897	5,901,070	15,461,420,981	175.79	177.1034	2,790,428	180,069	494,415,737	177.18	181.4853	
2006 Q3	88,442,844	5,919,936	15,630,123,883	176.73	176.6442	2,811,103	181,460	502,770,712	178.85	181.8707	
2006 Q4	88,669,430	5,882,671	15,721,889,384	177.31	176.1849	2,826,468	182,916	535,541,257	189.47	182.256	
2007 Q1	88,716,889	5,859,837	15,894,915,032	179.16	175.7256	2,837,740	181,516	550,637,789	194.04	182.6414	
2007 Q2	88,681,882	5,761,810	15,801,526,989	178.18	175.2663	2,848,439	180,533	557,701,290	195.79	183.0268	
2007 Q3	88,624,478	5,665,540	15,671,412,045	176.83	174.8071	2,857,883	181,119	562,167,665	196.71	183.4121	
2007 Q4	88,675,823	5,587,567	15,486,863,812	174.65	174.3478	2,868,414	182,045	532,121,833	185.51	183.7975	
2008 Q1	88,782,725	5,547,670	15,416,075,920	173.64	173.8885	2,877,138	183,941	516,836,477	179.64	184.1829	
2008 Q2	88,954,873	5,490,029	15,265,398,712	171.61	173.4293	2,887,313	182,917	505,122,192	174.95	184.5682	
2008 Q3	89,197,440	5,427,877	15,177,901,782	170.16	172.97	2,898,019	181,427	502,725,669	173.47	184.9536	
2008 Q4	89,452,451	5,378,463	15,151,306,339	169.38	172.5107	2,910,397	179,712	511,053,256	175.60	185.339	
2009 Q1	89,776,055	5,345,059	15,235,997,395	169.71	172.0515	2,924,461	180,286	521,443,809	178.30	185.7244	
2009 Q2	90,136,904	5,359,504	15,444,317,847	171.34	171.5922	2,939,416	183,415	555,520,442	188.99	186.1097	
2009 Q3	90,552,865	5,375,305	15,559,402,903	171.83	171.1329	2,958,041	185,635	561,030,495	189.66	186.4951	
2009 Q4	91,027,511	5,379,114	15,718,058,305	172.67	170.6737	2,981,403	185,954	567,822,114	190.45	186.8805	
2010 Q1	91,473,429	5,334,701	15,728,428,913	171.95	170.2144	3,002,684	186,523	577,497,110	192.33	187.2658	
Slope				-0.46		Slope				0.39	
Linest				178.48		Linest				180.33	
Average Annual Increase				-1.83708		Average Annual Increase				1.54147	
Average Trend				-1.08%		Average Trend				0.82%	



Georgia COMP Coverage Pure Premium Trend Analysis

Period	CW Trends					Georgia Trends				
	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value
2005 Q4	91,772,412	7,898,586	7,574,143,660	82.53	80.59798	2,869,521	163,647	176,414,626	61.48	63.87178
2006 Q1	92,410,399	7,901,695	7,668,589,569	82.98	80.0423	2,892,055	162,048	175,514,477	60.69	64.45766
2006 Q2	93,005,005	7,753,338	7,446,302,965	80.06	79.48662	2,914,603	166,203	185,230,119	63.55	65.04354
2006 Q3	93,493,939	7,672,488	7,169,934,466	76.69	78.93094	2,935,412	168,686	190,338,782	64.84	65.62942
2006 Q4	93,739,673	7,607,393	7,120,005,597	75.96	78.37527	2,950,796	167,530	203,607,407	69.00	66.2153
2007 Q1	93,793,746	7,545,135	7,082,493,789	75.51	77.81959	2,962,407	167,052	215,123,322	72.62	66.80118
2007 Q2	93,761,341	7,598,503	7,414,967,128	79.08	77.26391	2,973,664	165,693	224,770,842	75.59	67.38706
2007 Q3	93,725,129	7,584,724	7,508,499,377	80.11	76.70823	2,983,731	164,651	226,712,439	75.98	67.97294
2007 Q4	93,807,411	7,456,329	7,463,661,259	79.56	76.15255	2,995,001	164,940	213,929,621	71.43	68.55882
2008 Q1	93,944,490	7,365,414	7,318,277,363	77.90	75.59687	3,004,132	165,722	204,592,251	68.10	69.1447
2008 Q2	94,140,356	7,076,619	6,671,262,833	70.87	75.04119	3,014,716	159,882	181,873,950	60.33	69.73058
2008 Q3	94,396,161	6,954,679	6,640,881,578	70.35	74.48552	3,025,920	157,416	179,634,543	59.37	70.31646
2008 Q4	94,655,771	6,905,596	6,621,861,420	69.96	73.92984	3,038,967	156,768	182,394,168	60.02	70.90234
2009 Q1	94,983,282	6,886,101	6,638,587,480	69.89	73.37416	3,054,009	168,461	213,926,249	70.05	71.48822
2009 Q2	95,343,714	6,819,094	6,558,309,230	68.79	72.81848	3,069,943	175,101	236,487,918	77.03	72.0741
2009 Q3	95,754,930	6,708,084	6,565,693,907	68.57	72.2628	3,089,577	175,953	242,839,185	78.60	72.65998
2009 Q4	96,260,543	6,809,235	7,489,398,882	77.80	71.70712	3,113,936	175,349	245,228,795	78.75	73.24586
2010 Q1	96,698,369	6,752,997	7,651,594,600	79.13	71.15144	3,135,878	167,472	225,480,912	71.90	73.83174
Slope				-0.56		Slope				0.59
Linest				81.15		Linest				63.29
Average Annual Increase				-2.2227		Average Annual Increase				2.34352
Average Trend				-3.12%		Average Trend				3.17%



Georgia Loss Projection Factor Calculation

	CW	State	State	Credibility	Weighted	2010 Q1	
	<u>Trend</u>	<u>Trend</u>	2010 Q1	<u>Weight</u>	<u>Trend</u>	Loss Dist. For State	
<u>Coverage</u>			<u># Claims</u>			<u>Amount</u>	<u>% Total</u>
BI	0.47%	2.85%	49,329	0.1	0.71%	444,390,108	25.84%
PD	-0.07%	0.98%	181,868	0.7	0.66%	472,361,654	27.47%
PIP	0.00%	0.00%	0	0	0.00%	0	0.00%
COMP	-3.12%	3.17%	167,472	0.6	0.65%	225,480,912	13.11%
COLL	-1.08%	0.82%	186,523	0.7	0.25%	577,497,110	33.58%

Weighted Average Trend

Based on State Distribution by Coverage

0.54%

1,719,729,784 100.00%

Credibility Weight Table:

Claims In Last Qtr

<u>From</u>	<u>To</u>	<u>Weight</u>
0	24,999	0.00
25,000	49,999	0.10
50,000	74,999	0.20
75,000	99,999	0.30
100,000	124,999	0.40
125,000	149,999	0.50
150,000	174,999	0.60
175,000	199,999	0.70
200,000	224,999	0.80
225,000	249,999	0.90
250,000	9,999,999	1.00

Loss Projection Factor Calculation:

<u>Experience</u>	<u>Projection</u>	<u># Years</u>	<u>Selected</u>	
<u>Year</u>	<u>Year</u>	<u>Projected</u>	<u>Trend</u>	<u>LPF</u>
2007	2011	4	0.54%	1.021
2008	2011	3	0.54%	1.016
2009	2011	2	0.54%	1.011

Georgia Deductible Factor Calculation

Based on Company Loss Experience Data From 2007-2009

<u>Deductible</u>	<u># Policies</u>	<u>Premium</u>	<u>Loss</u>	<u>Loss Ratio</u>	<u>Indicated Change¹</u>	<u>Current Factors</u>	<u>Indicated Factors</u>
0	2,497	\$2,480,499	\$1,673,894	67.48%	3.25%	1.17	1.21
100	5,514	\$5,051,708	\$3,525,800	69.79%	6.79%	1.08	1.15
250	10,427	\$8,870,404	\$5,949,711	67.07%	2.62%	1.00	1.03
500	5,684	\$4,642,066	\$2,933,699	63.20%	-3.31%	0.96	0.93
1000	2,837	\$2,128,072	\$1,153,732	54.21%	-17.05%	0.88	0.73
2000	1,957	\$1,407,616	\$828,682	58.87%	-9.93%	0.85	0.77
Total	28,916	\$24,580,364	\$16,065,517	65.36%	0.00%		

¹ Based on formula: Loss Ratio for Group / Overall Loss Ratio - 1

Georgia Age / Sex Factor Calculation

Based on Company Loss Experience Data From 2007-2009

<u>Sex</u>	<u>Age Range</u>	<u># Policies</u>	<u>Premium</u>	<u>Loss</u>	<u>Loss Ratio</u>	<u>Indicated Change¹</u>	<u>Current Factors</u>	<u>Indicated Factors</u>
Female	16-19	709	902,843	673,432	74.59%	14.12%	1.50	1.71
	20-24	1,199	1,268,010	846,594	66.77%	2.15%	1.25	1.28
	25-29	1,275	1,187,897	792,409	66.71%	2.06%	1.10	1.12
	30-34	1,351	1,147,828	627,667	54.68%	-16.33%	1.00	0.84
	35-39	1,374	1,166,221	663,633	56.90%	-12.94%	1.00	0.87
	40-44	1,474	1,123,834	750,317	66.76%	2.15%	0.90	0.92
	45-49	1,504	1,082,142	768,535	71.02%	8.66%	0.85	0.92
	50-54	1,380	994,613	557,346	56.04%	-14.26%	0.85	0.73
	55-59	1,176	796,508	392,168	49.24%	-24.67%	0.80	0.60
	60-64	873	593,305	323,655	54.55%	-16.54%	0.80	0.67
	65-69	645	439,031	367,480	83.70%	28.07%	0.80	1.02
	70-74	514	392,259	188,455	48.04%	-26.49%	0.90	0.66
	75-79	501	383,383	237,956	62.07%	-5.04%	0.90	0.85
	80-84	345	293,197	286,060	97.57%	49.28%	1.00	1.49
	85-UP	195	163,901	141,891	86.57%	32.45%	1.00	1.32
Male	16-19	705	1,136,194	772,185	67.96%	3.98%	1.90	1.98
	20-24	1,257	1,601,938	1,121,339	70.00%	7.10%	1.50	1.61
	25-29	1,214	1,390,043	956,823	68.83%	5.32%	1.35	1.42
	30-34	1,356	1,155,896	823,542	71.25%	9.01%	1.00	1.09
	35-39	1,431	1,224,532	745,608	60.89%	-6.84%	1.00	0.93
	40-44	1,487	1,140,668	782,433	68.59%	4.95%	0.90	0.94
	45-49	1,539	1,109,611	781,573	70.44%	7.77%	0.85	0.92
	50-54	1,357	979,571	671,148	68.51%	4.83%	0.85	0.89
	55-59	1,156	788,909	470,133	59.59%	-8.82%	0.80	0.73
	60-64	902	613,446	379,733	61.90%	-5.29%	0.80	0.76
	65-69	643	434,713	272,722	62.74%	-4.01%	0.80	0.77
	70-74	528	401,861	189,293	47.10%	-27.93%	0.90	0.65
	75-79	397	303,270	178,213	58.76%	-10.09%	0.90	0.81
	80-84	270	228,959	189,874	82.93%	26.88%	1.00	1.27
	85-UP	159	135,779	113,300	83.44%	27.67%	1.00	1.28
All	All	28,916	24,580,364	16,065,517	65.36%	0.00%		

¹ Based on formula: Loss Ratio for Group / Overall Loss Ratio - 1

Georgia Overall Indicated Rate Change Calculation

Based on Company Loss Experience Data From 2007-2009

<u>Year</u>	<u>Actual Premium</u>	<u>Actual Losses</u>	<u>LPF¹</u>	<u>Projected Losses</u>	<u>Projected Loss Ratio</u>
2007	7,873,067	4,863,841	1.021	4,965,982	63.08%
2008	8,148,979	5,306,814	1.016	5,391,723	66.16%
2009	8,558,318	5,894,862	1.011	5,959,706	69.64%
Total	24,580,364	16,065,517		16,317,410	66.38%

$$\text{Indicated Change} = \frac{\text{PLR} \times (1 + \text{VER})}{1 - \text{FER} - \text{PPC} + (1.5 \times \text{INV})}$$

PLR	Projected Loss Ratio	66.38%
VER	Variable Expense Ratio	10.00%
FER	Fixed Expense Ratio	35.00%
PPC	Provision for Profit and Contingencies	5.00%
INV	Investment Income Yield (from separate exhibit)	1.95%

$$\text{Indicated Rate Change} = \mathbf{16.05\%}$$

¹ From Loss Projection Factor Exhibit

