

State:

Kentucky

Filing Company:

Grange Property & Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

PinPoint Auto® 3

Project Name/Number:

/

Table of Contents

User Usage Agreement Attachments

Usage Agreement

[Usage Agreement.pdf](#)

Rate-Rule Attachments	(ex. Document Name	Attachment Name)
Factors		<a href="#">KY PA3 Proposed Factors.pdf</a>
Rule A87		<a href="#">KY Rule A87 - Clean.pdf</a>
Rule A87		<a href="#">KY Rule A87 - Marked.pdf</a>
Rule A95		<a href="#">KY Rule A95 - Marked.pdf</a>

Supporting Document Attachments (ex. Supporting Document Name Attachment Name)

Actuarial Memorandum (if applicable)	<a href="#">KY PA3 Actuarial Memo.pdf</a>
Actuarial Memorandum (if applicable)	<a href="#">KY PA3 Indication.pdf</a>
Histogram (if applicable)	<a href="#">KY PA3 Impact Summary.pdf</a>

**State:** Kentucky **Filing Company:** Grange Property & Casualty Insurance Company  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** PinPoint Auto® 3  
**Project Name/Number:** /

## Filing at a Glance

Company: Grange Property & Casualty Insurance Company  
Product Name: PinPoint Auto® 3  
State: Kentucky  
TOI: 19.0 Personal Auto  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Filing Type: Rate/Rule  
Date Submitted: 01/09/2024  
SERFF Tr Num: GRAN-133936792  
SERFF Status: Closed-Acknowledged  
State Tr Num: 02/08 GRAN-133936792  
State Status: Filing Closed  
Co Tr Num:

Effective Date: 01/17/2024  
Requested (New):  
Effective Date: 02/17/2024  
Requested (Renewal):  
Author(s): Sharon Daehler, Michael Lunderville, Daniel Bupp  
Reviewer(s): Melissa Lee (primary)  
Disposition Date: 01/11/2024  
Disposition Status: Acknowledged  
Effective Date (New): 01/17/2024  
Effective Date (Renewal): 02/17/2024

**State:** Kentucky **Filing Company:** Grange Property & Casualty Insurance Company  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** PinPoint Auto® 3  
**Project Name/Number:** /

## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 01/11/2024  
State Status Changed: 01/11/2024 Deemer Date: 02/08/2024  
Created By: Daniel Bupp Submitted By: Daniel Bupp  
Corresponding Filing Tracking Number:

### Filing Description:

Grange Property and Casualty Insurance Company is revising its PinPoint Auto® 3 program effective January 17, 2024 for new business and February 17, 2024 for renewal business.

With this revision, we are changing rates and rules. The proposed rates and factors are located on the Rate/Rule Schedule tab. The Actuarial Memorandum and Filing Exhibits are located on the Supporting Documentation tab.

This filing does not constitute more than a 25% increase for any insured within any 12-month period. Therefore, by Statute KRS 304 13-051, this filing is not subject to prior approval.

A Shoppers Guide is being submitted.

Please feel free to contact me with any questions you may have concerning this filing.

## Company and Contact

### Filing Contact Information

Daniel Bupp, Product Analyst I BuppD@Grangeinsurance.com  
671 South High Street 614-445-2900 [Phone]  
Columbus, OH 43206

### Filing Company Information

Grange Property & Casualty	CoCode: 11982	State of Domicile: Ohio
Insurance Company	Group Code: 267	Company Type: P&C
671 South High Street	Group Name:	State ID Number:
Columbus, OH 43216	FEIN Number: 31-4192970	
(614) 445-2900 ext. [Phone]		

State:Kentucky

Filing Company:Grange Property & Casualty Insurance Company

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:PinPoint Auto® 3

Project Name/Number: /

Filing Fees

State Fees

Fee Required?Yes

Fee Amount:\$50.00

Retaliatory?Yes

Fee Explanation:Retaliatory state fee of \$50.00 is greater than KY filing fee.

Per Company:Yes

Company	Amount	Date Processed	Transaction #
Grange Property & Casualty Insurance Company	\$50.00	01/09/2024 03:17 PM	276489494
EFT Total	\$50.00		

<b>SERFF Tracking #:</b>	GRAN-133936792	<b>State Tracking #:</b>	02/08 GRAN-133936792	<b>Company Tracking #:</b>	
<b>State:</b>	Kentucky	<b>Filing Company:</b>	Grange Property & Casualty Insurance Company		
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
<b>Product Name:</b>	PinPoint Auto® 3				
<b>Project Name/Number:</b>	/				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Acknowledged	Melissa Lee	01/11/2024	01/11/2024

State:Kentucky

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:PinPoint Auto® 3

Project Name/Number:/

Filing Company:

Grange Property & Casualty Insurance Company

Disposition

Disposition Date: 01/11/2024

Effective Date (New): 01/17/2024

Effective Date (Renewal): 02/17/2024

Status: Acknowledged

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Grange Property & Casualty Insurance Company	16.300%	10.000%	\$2,145,252	6,780	\$24,411,506	20.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Factors		Yes
Rate	Rule A87		Yes
Rate	Rule A95		Yes
Supporting Document	Actuarial Memorandum (if applicable)		Yes
Supporting Document	Histogram (if applicable)		Yes
Supporting Document	Filing Fee		Yes
Supporting Document	LC-1 P&C (8/00) Calculation of Loss Cost Multiplier (if applicable)		Yes
Supporting Document	LC-2 P&C (8/00) Expense Constant Supplement (if applicable)		Yes
Supporting Document	SG-1 Synopsis for Personal Auto-Rate Comparisons		Yes
Supporting Document	Third Party Authorization (if applicable)		Yes

State:Kentucky

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:PinPoint Auto® 3

Project Name/Number:/

Filing Company:

Grange Property & Casualty Insurance Company

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

SERFF Tracking Number of Last Filing:

File and Use

Increase

8.500%

07/17/2023

File and Use

GRAN-133693449

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Grange Property & Casualty Insurance Company	16.300%	10.000%	\$2,145,252	6,780	\$24,411,506	20.000%	0.000%

State:Kentucky

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Factors		Replacement		KY PA3 Proposed Factors.pdf
2		Rule A87	A87	Replacement		KY Rule A87 - Clean.pdf KY Rule A87 - Marked.pdf
3		Rule A95	A95	Withdrawn		KY Rule A95 - Marked.pdf



**Grange Property and Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

Base Rate - Proposed									
BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
303	201	41	144	48		86		75	242

**Grange Property and Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

**Affiliate / Intra-Agency Transfer Discount - Proposed**

Discount Indicator	Months with Grange Lower Bound	Months with Grange Upper Bound	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
Grange	0	5	0.900	0.900	0.900	0.900					0.900	0.900
Grange	6	11	0.900	0.900	0.900	0.900					0.900	0.900
Grange	12	17	0.900	0.900	0.900	0.900					0.900	0.900
Grange	18	23	0.900	0.900	0.900	0.900					0.900	0.900
Grange	24	29	0.900	0.900	0.900	0.900					0.900	0.900
Grange	30	35	0.900	0.900	0.900	0.900					0.900	0.900
Grange	36	41	0.900	0.900	0.900	0.900					0.900	0.900
Grange	42	47	0.900	0.900	0.900	0.900					0.900	0.900
Grange	48	53	0.900	0.900	0.900	0.900					0.900	0.900
Grange	54	59	0.900	0.900	0.900	0.900					0.900	0.900
Grange	60	65	0.900	0.900	0.900	0.900					0.900	0.900
Grange	66	71	0.900	0.900	0.900	0.900					0.900	0.900
Grange	72	77	0.900	0.900	0.900	0.900					0.900	0.900
Grange	78	83	0.900	0.900	0.900	0.900					0.900	0.900
Grange	84	89	0.900	0.900	0.900	0.900					0.900	0.900
Grange	90	95	0.900	0.900	0.900	0.900					0.900	0.900
Grange	96	101	0.900	0.900	0.900	0.900					0.900	0.900
Grange	102	107	0.900	0.900	0.900	0.900					0.900	0.900
Grange	108	113	0.900	0.900	0.900	0.900					0.900	0.900
Grange	114	119	0.900	0.900	0.900	0.900					0.900	0.900
Grange	120	125	0.900	0.900	0.900	0.900					0.900	0.900
Grange	126	131	0.900	0.900	0.900	0.900					0.900	0.900
Grange	132	137	0.900	0.900	0.900	0.900					0.900	0.900
Grange	138	143	0.900	0.900	0.900	0.900					0.900	0.900
Grange	144	149	0.900	0.900	0.900	0.900					0.900	0.900
Grange	150	155	0.900	0.900	0.900	0.900					0.900	0.900
Grange	156	161	0.900	0.900	0.900	0.900					0.900	0.900
Grange	162	167	0.900	0.900	0.900	0.900					0.900	0.900
Grange	168	173	0.900	0.900	0.900	0.900					0.900	0.900
Grange	174	179	0.900	0.900	0.900	0.900					0.900	0.900
Grange	180	999	0.900	0.900	0.900	0.900					0.900	0.900
Agent	0	5	0.900	0.900	0.900	0.900					0.900	0.900
Agent	6	11	0.900	0.900	0.900	0.900					0.900	0.900
Agent	12	17	0.900	0.900	0.900	0.900					0.900	0.900
Agent	18	23	0.900	0.900	0.900	0.900					0.900	0.900
Agent	24	29	0.900	0.900	0.900	0.900					0.900	0.900
Agent	30	35	0.900	0.900	0.900	0.900					0.900	0.900
Agent	36	41	0.900	0.900	0.900	0.900					0.900	0.900
Agent	42	47	0.900	0.900	0.900	0.900					0.900	0.900
Agent	48	53	0.900	0.900	0.900	0.900					0.900	0.900
Agent	54	59	0.900	0.900	0.900	0.900					0.900	0.900
Agent	60	65	0.900	0.900	0.900	0.900					0.900	0.900
Agent	66	71	0.900	0.900	0.900	0.900					0.900	0.900
Agent	72	77	0.900	0.900	0.900	0.900					0.900	0.900
Agent	78	83	0.900	0.900	0.900	0.900					0.900	0.900
Agent	84	89	0.900	0.900	0.900	0.900					0.900	0.900
Agent	90	95	0.900	0.900	0.900	0.900					0.900	0.900
Agent	96	101	0.900	0.900	0.900	0.900					0.900	0.900
Agent	102	107	0.900	0.900	0.900	0.900					0.900	0.900
Agent	108	113	0.900	0.900	0.900	0.900					0.900	0.900
Agent	114	119	0.900	0.900	0.900	0.900					0.900	0.900
Agent	120	125	0.900	0.900	0.900	0.900					0.900	0.900
Agent	126	131	0.900	0.900	0.900	0.900					0.900	0.900
Agent	132	137	0.900	0.900	0.900	0.900					0.900	0.900
Agent	138	143	0.900	0.900	0.900	0.900					0.900	0.900
Agent	144	149	0.900	0.900	0.900	0.900					0.900	0.900
Agent	150	155	0.900	0.900	0.900	0.900					0.900	0.900
Agent	156	161	0.900	0.900	0.900	0.900					0.900	0.900
Agent	162	167	0.900	0.900	0.900	0.900					0.900	0.900
Agent	168	173	0.900	0.900	0.900	0.900					0.900	0.900
Agent	174	179	0.900	0.900	0.900	0.900					0.900	0.900
Agent	180	999	0.900	0.900	0.900	0.900					0.900	0.900
Intra-Agency Transfer	0	5	0.900	0.900	0.900	0.900					0.900	0.900
Intra-Agency Transfer	6	11	0.950	0.950	0.950	0.950					0.950	0.950
Intra-Agency Transfer	12	17	0.960	0.960	0.960	0.960					0.960	0.960
Intra-Agency Transfer	18	23	0.970	0.970	0.970	0.970					0.970	0.970
Intra-Agency Transfer	24	29	0.980	0.980	0.980	0.980					0.980	0.980
Intra-Agency Transfer	30	35	0.990	0.990	0.990	0.990					0.990	0.990
Intra-Agency Transfer	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	42	47	1.000	1.000	1.000	1.000					1.000	1.000

**Grange Property and Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

**Affiliate / Intra-Agency Transfer Discount - Proposed**

Discount Indicator	Months with Grange Lower Bound	Months with Grange Upper Bound	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
Intra-Agency Transfer	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	120	125	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	126	131	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	132	137	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	138	143	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	144	149	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	150	155	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	156	161	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	162	167	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	168	173	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	174	179	1.000	1.000	1.000	1.000					1.000	1.000
Intra-Agency Transfer	180	999	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	0	5	0.950	0.950	0.950	0.950					0.950	0.950
Affinity	6	11	0.960	0.960	0.960	0.960					0.960	0.960
Affinity	12	17	0.970	0.970	0.970	0.970					0.970	0.970
Affinity	18	23	0.980	0.980	0.980	0.980					0.980	0.980
Affinity	24	29	0.990	0.990	0.990	0.990					0.990	0.990
Affinity	30	35	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	120	125	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	126	131	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	132	137	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	138	143	1.000	1.000	1.000	1.000					1.000	1.000
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Affinity	150	155	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	156	161	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	162	167	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	168	173	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	174	179	1.000	1.000	1.000	1.000					1.000	1.000
Affinity	180	999	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	0	5	0.900	0.900	0.900	0.900					0.900	0.900
Affinity and Intra-Agency Transfer	6	11	0.910	0.910	0.910	0.910					0.910	0.910
Affinity and Intra-Agency Transfer	12	17	0.920	0.920	0.920	0.920					0.920	0.920
Affinity and Intra-Agency Transfer	18	23	0.930	0.930	0.930	0.930					0.930	0.930
Affinity and Intra-Agency Transfer	24	29	0.940	0.940	0.940	0.940					0.940	0.940
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Affinity and Intra-Agency Transfer	42	47	0.970	0.970	0.970	0.970					0.970	0.970
Affinity and Intra-Agency Transfer	48	53	0.980	0.980	0.980	0.980					0.980	0.980
Affinity and Intra-Agency Transfer	54	59	0.990	0.990	0.990	0.990					0.990	0.990
Affinity and Intra-Agency Transfer	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	90	95	1.000	1.000	1.000	1.000					1.000	1.000

**Grange Property and Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

**Affiliate / Intra-Agency Transfer Discount - Proposed**

Discount Indicator	Months with Grange Lower Bound	Months with Grange Upper Bound	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
Affinity and Intra-Agency Transfer	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	120	125	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	126	131	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	132	137	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	138	143	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	144	149	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	150	155	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	156	161	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	162	167	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	168	173	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	174	179	1.000	1.000	1.000	1.000					1.000	1.000
Affinity and Intra-Agency Transfer	180	999	1.000	1.000	1.000	1.000					1.000	1.000
N	0	5	1.000	1.000	1.000	1.000					1.000	1.000
N	6	11	1.000	1.000	1.000	1.000					1.000	1.000
N	12	17	1.000	1.000	1.000	1.000					1.000	1.000
N	18	23	1.000	1.000	1.000	1.000					1.000	1.000
N	24	29	1.000	1.000	1.000	1.000					1.000	1.000
N	30	35	1.000	1.000	1.000	1.000					1.000	1.000
N	36	41	1.000	1.000	1.000	1.000					1.000	1.000
N	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	120	125	1.000	1.000	1.000	1.000					1.000	1.000
N	126	131	1.000	1.000	1.000	1.000					1.000	1.000
N	132	137	1.000	1.000	1.000	1.000					1.000	1.000
N	138	143	1.000	1.000	1.000	1.000					1.000	1.000
N	144	149	1.000	1.000	1.000	1.000					1.000	1.000
N	150	155	1.000	1.000	1.000	1.000					1.000	1.000
N	156	161	1.000	1.000	1.000	1.000					1.000	1.000
N	162	167	1.000	1.000	1.000	1.000					1.000	1.000
N	168	173	1.000	1.000	1.000	1.000					1.000	1.000
N	174	179	1.000	1.000	1.000	1.000					1.000	1.000
N	180	999	1.000	1.000	1.000	1.000					1.000	1.000

Grange Property and Casualty Insurance Company  
State of Kentucky  
Personal Auto and Miscellaneous Auto

Advance Quote Factor - Proposed

Multi-Car	Quote To Effective Date Lower Bound	Quote To Effective Date Upper Bound	Tier Lower Bound	Tier Upper Bound	Discount Type	Months with Grange Lower Bound	Months with Grange Upper Bound	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
N	-999	0	1	20	MP	0	5	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	0	5	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	0	5	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	0	5	0.900	0.900	0.900	0.900					0.900	0.900
N	15	30	1	20	MP	0	5	0.900	0.900	0.900	0.900					0.900	0.900
N	31	999	1	20	MP	0	5	0.900	0.900	0.900	0.900					0.900	0.900
Y	-999	0	1	20	MP	0	5	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	0	5	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	0	5	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	0	5	0.900	0.900	0.900	0.900					0.900	0.900
Y	15	30	1	20	MP	0	5	0.900	0.900	0.900	0.900					0.900	0.900
Y	31	999	1	20	MP	0	5	0.900	0.900	0.900	0.900					0.900	0.900
N	-999	0	1	20	HO	0	5	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	0	5	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	0	5	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	0	5	0.930	0.930	0.930	0.930					0.930	0.930
N	15	30	1	20	HO	0	5	0.930	0.930	0.930	0.930					0.930	0.930
N	31	999	1	20	HO	0	5	0.930	0.930	0.930	0.930					0.930	0.930
Y	-999	0	1	20	HO	0	5	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	0	5	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	0	5	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	0	5	0.930	0.930	0.930	0.930					0.930	0.930
Y	15	30	1	20	HO	0	5	0.930	0.930	0.930	0.930					0.930	0.930
Y	31	999	1	20	HO	0	5	0.930	0.930	0.930	0.930					0.930	0.930
N	-999	0	1	20	None	0	5	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	0	5	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	0	5	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	0	5	0.950	0.950	0.950	0.950					0.950	0.950
N	15	30	1	20	None	0	5	0.950	0.950	0.950	0.950					0.950	0.950
N	31	999	1	20	None	0	5	0.950	0.950	0.950	0.950					0.950	0.950
Y	-999	0	1	20	None	0	5	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	0	5	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	0	5	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	0	5	0.950	0.950	0.950	0.950					0.950	0.950
Y	15	30	1	20	None	0	5	0.950	0.950	0.950	0.950					0.950	0.950
Y	31	999	1	20	None	0	5	0.950	0.950	0.950	0.950					0.950	0.950
N	-999	0	1	20	MP	6	11	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	6	11	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	6	11	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	6	11	0.910	0.910	0.910	0.910					0.910	0.910
N	15	30	1	20	MP	6	11	0.910	0.910	0.910	0.910					0.910	0.910
N	31	999	1	20	MP	6	11	0.910	0.910	0.910	0.910					0.910	0.910
Y	-999	0	1	20	MP	6	11	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	6	11	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	6	11	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	6	11	0.910	0.910	0.910	0.910					0.910	0.910
Y	15	30	1	20	MP	6	11	0.910	0.910	0.910	0.910					0.910	0.910
Y	31	999	1	20	MP	6	11	0.910	0.910	0.910	0.910					0.910	0.910
N	-999	0	1	20	HO	6	11	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	6	11	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	6	11	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	6	11	0.940	0.940	0.940	0.940					0.940	0.940
N	15	30	1	20	HO	6	11	0.940	0.940	0.940	0.940					0.940	0.940
N	31	999	1	20	HO	6	11	0.940	0.940	0.940	0.940					0.940	0.940
Y	-999	0	1	20	HO	6	11	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	6	11	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	6	11	0.940	0.940	0.940	0.940					0.940	0.940
Y	7	14	1	20	HO	6	11	0.940	0.940	0.940	0.940					0.940	0.940
Y	15	30	1	20	HO	6	11	0.940	0.940	0.940	0.940					0.940	0.940
Y	31	999	1	20	HO	6	11	0.940	0.940	0.940	0.940					0.940	0.940
N	-999	0	1	20	None	6	11	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	6	11	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	6	11	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	6	11	0.960	0.960	0.960	0.960					0.960	0.960
N	15	30	1	20	None	6	11	0.960	0.960	0.960	0.960					0.960	0.960
N	31	999	1	20	None	6	11	0.960	0.960	0.960	0.960					0.960	0.960
Y	-999	0	1	20	None	6	11	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	6	11	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	6	11	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	6	11	0.960	0.960	0.960	0.960					0.960	0.960
Y	15	30	1	20	None	6	11	0.960	0.960	0.960	0.960					0.960	0.960
Y	31	999	1	20	None	6	11	0.960	0.960	0.960	0.960					0.960	0.960
N	-999	0	1	20	MP	12	17	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	12	17	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	12	17	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	12	17	0.920	0.920	0.920	0.920					0.920	0.920
N	15	30	1	20	MP	12	17	0.920	0.920	0.920	0.920					0.920	0.920
N	31	999	1	20	MP	12	17	0.920	0.920	0.920	0.920					0.920	0.920
Y	-999	0	1	20	MP	12	17	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	12	17	1.000	1.000	1.000	1.000					1.000	1.000

Grange Property and Casualty Insurance Company  
State of Kentucky  
Personal Auto and Miscellaneous Auto

Advance Quote Factor - Proposed

Multi-Car	Quote To Effective Date Lower Bound	Quote To Effective Date Upper Bound	Tier Lower Bound	Tier Upper Bound	Discount Type	Months with Grange Lower Bound	Months with Grange Upper Bound	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
Y	4	6	1	20	MP	12	17	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	12	17	0.920	0.920	0.920	0.920					0.920	0.920
Y	15	30	1	20	MP	12	17	0.920	0.920	0.920	0.920					0.920	0.920
Y	31	999	1	20	MP	12	17	0.920	0.920	0.920	0.920					0.920	0.920
N	-999	0	1	20	HO	12	17	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	12	17	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	12	17	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	12	17	0.950	0.950	0.950	0.950					0.950	0.950
N	15	30	1	20	HO	12	17	0.950	0.950	0.950	0.950					0.950	0.950
N	31	999	1	20	HO	12	17	0.950	0.950	0.950	0.950					0.950	0.950
Y	-999	0	1	20	HO	12	17	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	12	17	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	12	17	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	12	17	0.950	0.950	0.950	0.950					0.950	0.950
Y	15	30	1	20	HO	12	17	0.950	0.950	0.950	0.950					0.950	0.950
Y	31	999	1	20	HO	12	17	0.950	0.950	0.950	0.950					0.950	0.950
N	-999	0	1	20	None	12	17	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	12	17	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	12	17	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	12	17	0.970	0.970	0.970	0.970					0.970	0.970
N	15	30	1	20	None	12	17	0.970	0.970	0.970	0.970					0.970	0.970
N	31	999	1	20	None	12	17	0.970	0.970	0.970	0.970					0.970	0.970
Y	-999	0	1	20	None	12	17	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	12	17	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	12	17	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	12	17	0.970	0.970	0.970	0.970					0.970	0.970
Y	15	30	1	20	None	12	17	0.970	0.970	0.970	0.970					0.970	0.970
Y	31	999	1	20	None	12	17	0.970	0.970	0.970	0.970					0.970	0.970
N	-999	0	1	20	MP	18	23	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	18	23	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	18	23	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	18	23	0.930	0.930	0.930	0.930					0.930	0.930
N	15	30	1	20	MP	18	23	0.930	0.930	0.930	0.930					0.930	0.930
N	31	999	1	20	MP	18	23	0.930	0.930	0.930	0.930					0.930	0.930
Y	-999	0	1	20	MP	18	23	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	18	23	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	18	23	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	18	23	0.930	0.930	0.930	0.930					0.930	0.930
Y	15	30	1	20	MP	18	23	0.930	0.930	0.930	0.930					0.930	0.930
Y	31	999	1	20	MP	18	23	0.930	0.930	0.930	0.930					0.930	0.930
N	-999	0	1	20	HO	18	23	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	18	23	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	18	23	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	18	23	0.960	0.960	0.960	0.960					0.960	0.960
N	15	30	1	20	HO	18	23	0.960	0.960	0.960	0.960					0.960	0.960
N	31	999	1	20	HO	18	23	0.960	0.960	0.960	0.960					0.960	0.960
Y	-999	0	1	20	HO	18	23	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	18	23	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	18	23	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	18	23	0.960	0.960	0.960	0.960					0.960	0.960
Y	15	30	1	20	HO	18	23	0.960	0.960	0.960	0.960					0.960	0.960
Y	31	999	1	20	HO	18	23	0.960	0.960	0.960	0.960					0.960	0.960
N	-999	0	1	20	None	18	23	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	18	23	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	18	23	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	18	23	0.980	0.980	0.980	0.980					0.980	0.980
N	15	30	1	20	None	18	23	0.980	0.980	0.980	0.980					0.980	0.980
N	31	999	1	20	None	18	23	0.980	0.980	0.980	0.980					0.980	0.980
Y	-999	0	1	20	None	18	23	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	18	23	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	18	23	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	18	23	0.980	0.980	0.980	0.980					0.980	0.980
Y	15	30	1	20	None	18	23	0.980	0.980	0.980	0.980					0.980	0.980
Y	31	999	1	20	None	18	23	0.980	0.980	0.980	0.980					0.980	0.980
N	-999	0	1	20	MP	24	29	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	24	29	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	24	29	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	24	29	0.940	0.940	0.940	0.940					0.940	0.940
N	15	30	1	20	MP	24	29	0.940	0.940	0.940	0.940					0.940	0.940
N	31	999	1	20	MP	24	29	0.940	0.940	0.940	0.940					0.940	0.940
Y	-999	0	1	20	MP	24	29	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	24	29	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	24	29	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	24	29	0.940	0.940	0.940	0.940					0.940	0.940
Y	15	30	1	20	MP	24	29	0.940	0.940	0.940	0.940					0.940	0.940
Y	31	999	1	20	MP	24	29	0.940	0.940	0.940	0.940					0.940	0.940
N	-999	0	1	20	HO	24	29	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	24	29	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	24	29	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	24	29	0.970	0.970	0.970	0.970					0.970	0.970

Grange Property and Casualty Insurance Company  
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Advance Quote Factor - Proposed

Multi-Car	Quote To Effective Date Lower Bound	Quote To Effective Date Upper Bound	Tier Lower Bound	Tier Upper Bound	Discount Type	Months with Grange Lower Bound	Months with Grange Upper Bound	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
N	15	30	1	20	HO	24	29	0.970	0.970	0.970	0.970					0.970	0.970
N	31	999	1	20	HO	24	29	0.970	0.970	0.970	0.970					0.970	0.970
Y	-999	0	1	20	HO	24	29	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	24	29	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	24	29	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	24	29	0.970	0.970	0.970	0.970					0.970	0.970
Y	15	30	1	20	HO	24	29	0.970	0.970	0.970	0.970					0.970	0.970
Y	31	999	1	20	HO	24	29	0.970	0.970	0.970	0.970					0.970	0.970
N	-999	0	1	20	None	24	29	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	24	29	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	24	29	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	24	29	0.990	0.990	0.990	0.990					0.990	0.990
N	15	30	1	20	None	24	29	0.990	0.990	0.990	0.990					0.990	0.990
N	31	999	1	20	None	24	29	0.990	0.990	0.990	0.990					0.990	0.990
Y	-999	0	1	20	None	24	29	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	24	29	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	24	29	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	24	29	0.990	0.990	0.990	0.990					0.990	0.990
Y	15	30	1	20	None	24	29	0.990	0.990	0.990	0.990					0.990	0.990
Y	31	999	1	20	None	24	29	0.990	0.990	0.990	0.990					0.990	0.990
N	-999	0	1	20	MP	30	35	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	30	35	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	30	35	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	30	35	0.950	0.950	0.950	0.950					0.950	0.950
N	15	30	1	20	MP	30	35	0.950	0.950	0.950	0.950					0.950	0.950
N	31	999	1	20	MP	30	35	0.950	0.950	0.950	0.950					0.950	0.950
Y	-999	0	1	20	MP	30	35	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	30	35	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	30	35	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	30	35	0.950	0.950	0.950	0.950					0.950	0.950
Y	15	30	1	20	MP	30	35	0.950	0.950	0.950	0.950					0.950	0.950
Y	31	999	1	20	MP	30	35	0.950	0.950	0.950	0.950					0.950	0.950
N	-999	0	1	20	HO	30	35	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	30	35	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	30	35	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	30	35	0.980	0.980	0.980	0.980					0.980	0.980
N	15	30	1	20	HO	30	35	0.980	0.980	0.980	0.980					0.980	0.980
N	31	999	1	20	HO	30	35	0.980	0.980	0.980	0.980					0.980	0.980
Y	-999	0	1	20	HO	30	35	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	30	35	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	30	35	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	30	35	0.980	0.980	0.980	0.980					0.980	0.980
Y	15	30	1	20	HO	30	35	0.980	0.980	0.980	0.980					0.980	0.980
Y	31	999	1	20	HO	30	35	0.980	0.980	0.980	0.980					0.980	0.980
N	-999	0	1	20	None	30	35	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	30	35	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	30	35	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	30	35	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	30	35	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	30	35	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	30	35	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	30	35	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	30	35	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	30	35	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	30	35	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	30	35	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	36	41	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	36	41	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	36	41	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	36	41	0.960	0.960	0.960	0.960					0.960	0.960
N	15	30	1	20	MP	36	41	0.960	0.960	0.960	0.960					0.960	0.960
N	31	999	1	20	MP	36	41	0.960	0.960	0.960	0.960					0.960	0.960
Y	-999	0	1	20	MP	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	36	41	0.960	0.960	0.960	0.960					0.960	0.960
Y	15	30	1	20	MP	36	41	0.960	0.960	0.960	0.960					0.960	0.960
Y	31	999	1	20	MP	36	41	0.960	0.960	0.960	0.960					0.960	0.960
N	-999	0	1	20	HO	36	41	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	36	41	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	36	41	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	36	41	0.990	0.990	0.990	0.990					0.990	0.990
N	15	30	1	20	HO	36	41	0.990	0.990	0.990	0.990					0.990	0.990
N	31	999	1	20	HO	36	41	0.990	0.990	0.990	0.990					0.990	0.990
Y	-999	0	1	20	HO	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	36	41	0.990	0.990	0.990	0.990					0.990	0.990
Y	15	30	1	20	HO	36	41	0.990	0.990	0.990	0.990					0.990	0.990
Y	31	999	1	20	HO	36	41	0.990	0.990	0.990	0.990					0.990	0.990

Grange Property and Casualty Insurance Company  
State of Kentucky  
Personal Auto and Miscellaneous Auto

Advance Quote Factor - Proposed

Multi-Car	Quote To Effective Date Lower Bound	Quote To Effective Date Upper Bound	Tier Lower Bound	Tier Upper Bound	Discount Type	Months with Grange Lower Bound	Months with Grange Upper Bound	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
N	-999	0	1	20	None	36	41	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	36	41	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	36	41	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	36	41	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	36	41	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	36	41	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	36	41	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	42	47	0.970	0.970	0.970	0.970					0.970	0.970
N	15	30	1	20	MP	42	47	0.970	0.970	0.970	0.970					0.970	0.970
N	31	999	1	20	MP	42	47	0.970	0.970	0.970	0.970					0.970	0.970
Y	-999	0	1	20	MP	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	42	47	0.970	0.970	0.970	0.970					0.970	0.970
Y	15	30	1	20	MP	42	47	0.970	0.970	0.970	0.970					0.970	0.970
Y	31	999	1	20	MP	42	47	0.970	0.970	0.970	0.970					0.970	0.970
N	-999	0	1	20	HO	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	42	47	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	42	47	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	48	53	0.980	0.980	0.980	0.980					0.980	0.980
N	15	30	1	20	MP	48	53	0.980	0.980	0.980	0.980					0.980	0.980
N	31	999	1	20	MP	48	53	0.980	0.980	0.980	0.980					0.980	0.980
Y	-999	0	1	20	MP	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	48	53	0.980	0.980	0.980	0.980					0.980	0.980
Y	15	30	1	20	MP	48	53	0.980	0.980	0.980	0.980					0.980	0.980
Y	31	999	1	20	MP	48	53	0.980	0.980	0.980	0.980					0.980	0.980
N	-999	0	1	20	HO	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	48	53	1.000	1.000	1.000	1.000					1.000	1.000



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Multi-Car	Quote To Effective Date Lower Bound	Quote To Effective Date Upper Bound	Tier Lower Bound	Tier Upper Bound	Discount Type	Months with Grange Lower Bound	Months with Grange Upper Bound	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
Y	4	6	1	20	None	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	48	53	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	48	53	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	54	59	0.990	0.990	0.990	0.990					0.990	0.990
N	15	30	1	20	MP	54	59	0.990	0.990	0.990	0.990					0.990	0.990
N	31	999	1	20	MP	54	59	0.990	0.990	0.990	0.990					0.990	0.990
Y	-999	0	1	20	MP	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	54	59	0.990	0.990	0.990	0.990					0.990	0.990
Y	15	30	1	20	MP	54	59	0.990	0.990	0.990	0.990					0.990	0.990
Y	31	999	1	20	MP	54	59	0.990	0.990	0.990	0.990					0.990	0.990
N	-999	0	1	20	HO	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	54	59	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	54	59	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	MP	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	MP	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	MP	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	MP	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	MP	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	HO	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	60	65	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	60	65	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	66	71	1.000	1.000	1.000	1.000					1.000	1.000

Grange Property and Casualty Insurance Company  
State of Kentucky  
Personal Auto and Miscellaneous Auto

Advance Quote Factor - Proposed

Multi-Car	Quote To Effective Date Lower Bound	Quote To Effective Date Upper Bound	Tier Lower Bound	Tier Upper Bound	Discount Type	Months with Grange Lower Bound	Months with Grange Upper Bound	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
N	15	30	1	20	MP	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	MP	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	MP	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	MP	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	MP	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	HO	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	66	71	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	66	71	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	MP	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	MP	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	MP	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	MP	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	MP	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	HO	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	72	77	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	72	77	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	MP	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	MP	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	MP	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	MP	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	MP	78	83	1.000	1.000	1.000	1.000					1.000	1.000

Grange Property and Casualty Insurance Company  
State of Kentucky  
Personal Auto and Miscellaneous Auto

Advance Quote Factor - Proposed

Multi-Car	Quote To Effective Date Lower Bound	Quote To Effective Date Upper Bound	Tier Lower Bound	Tier Upper Bound	Discount Type	Months with Grange Lower Bound	Months with Grange Upper Bound	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
N	-999	0	1	20	HO	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	78	83	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	78	83	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	MP	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	MP	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	MP	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	MP	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	MP	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	HO	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	84	89	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	84	89	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	MP	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	MP	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	MP	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	MP	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	MP	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	HO	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	90	95	1.000	1.000	1.000	1.000					1.000	1.000

Grange Property and Casualty Insurance Company  
State of Kentucky  
Personal Auto and Miscellaneous Auto

Advance Quote Factor - Proposed

Multi-Car	Quote To Effective Date Lower Bound	Quote To Effective Date Upper Bound	Tier Lower Bound	Tier Upper Bound	Discount Type	Months with Grange Lower Bound	Months with Grange Upper Bound	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
Y	4	6	1	20	HO	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	90	95	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	90	95	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	MP	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	MP	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	MP	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	MP	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	MP	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	HO	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	96	101	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	96	101	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	MP	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	MP	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	MP	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	MP	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	MP	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	HO	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	102	107	1.000	1.000	1.000	1.000					1.000	1.000

Grange Property and Casualty Insurance Company  
State of Kentucky  
Personal Auto and Miscellaneous Auto

Advance Quote Factor - Proposed

Multi-Car	Quote To Effective Date Lower Bound	Quote To Effective Date Upper Bound	Tier Lower Bound	Tier Upper Bound	Discount Type	Months with Grange Lower Bound	Months with Grange Upper Bound	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
N	15	30	1	20	None	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	102	107	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	102	107	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	MP	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	MP	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	MP	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	MP	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	MP	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	HO	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	108	113	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	108	113	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	MP	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	MP	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	MP	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	MP	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	MP	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	MP	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	HO	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	114	119	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	114	119	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	114	119	1.000	1.000	1.000	1.000					1.000	1.000

Grange Property and Casualty Insurance Company  
State of Kentucky  
Personal Auto and Miscellaneous Auto

**Advance Quote Factor - Proposed**

Multi-Car	Quote To Effective Date Lower Bound	Quote To Effective Date Upper Bound	Tier Lower Bound	Tier Upper Bound	Discount Type	Months with Grange Lower Bound	Months with Grange Upper Bound	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL
N	-999	0	1	20	MP	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	MP	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	MP	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	MP	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	MP	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	MP	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	MP	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	MP	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	MP	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	MP	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	MP	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	MP	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	HO	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	HO	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	HO	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	HO	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	HO	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	HO	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	HO	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	HO	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	HO	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	HO	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	HO	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	HO	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	-999	0	1	20	None	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	1	3	1	20	None	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	4	6	1	20	None	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	7	14	1	20	None	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	15	30	1	20	None	120	999	1.000	1.000	1.000	1.000					1.000	1.000
N	31	999	1	20	None	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	-999	0	1	20	None	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	1	3	1	20	None	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	4	6	1	20	None	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	7	14	1	20	None	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	15	30	1	20	None	120	999	1.000	1.000	1.000	1.000					1.000	1.000
Y	31	999	1	20	None	120	999	1.000	1.000	1.000	1.000					1.000	1.000

**Grange Property & Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

Vehicle Make by BI Limit Factor - Proposed												
Vehicle Make	BI Limit	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL	Vehicle Make Description
ACUR	25-50	0.900	0.931	0.817	0.878					1.218	0.949	ACURA
ALFA	25-50	0.886	0.982	1.000	1.000					1.174	1.099	ALFA ROMEO
AMER	25-50	0.886	0.982	1.000	1.000					1.174	1.099	AMERICAN MOTORS
AMGL	25-50	0.886	0.982	1.000	1.000					1.174	1.099	AM GENERAL
AUDI	25-50	0.886	0.982	1.000	1.000					1.174	1.099	AUDI
AUST	25-50	0.886	0.982	1.000	1.000					1.174	1.099	AUSTIN
AVTI	25-50	0.886	0.982	1.000	1.000					1.174	1.099	AVANTI
BMW	25-50	0.975	0.982	0.817	1.067					1.490	1.147	BMW
BUIC	25-50	0.956	1.132	1.000	1.067					1.174	1.000	BUICK
BUIK	25-50	0.956	1.132	1.000	1.067					1.174	1.000	BUICK
CADI	25-50	0.932	1.091	1.047	1.000					1.218	1.190	CADILLAC
CHEC	25-50	0.886	0.982	1.000	1.000					1.174	1.099	CHECKER
CHEV	25-50	1.000	1.000	1.000	1.000					1.000	1.000	CHEVROLET
CHRY	25-50	0.979	1.091	1.105	1.067					1.000	1.000	CHRYSLER
DAEW	25-50	0.886	0.982	1.000	1.000					1.174	1.099	DAEWOO
DAIH	25-50	0.886	0.982	1.000	1.000					1.174	1.099	DAIHASU
DATS	25-50	0.886	0.982	1.000	1.000					1.174	1.099	DATSUN
DELO	25-50	0.886	0.982	1.000	1.000					1.174	1.099	DELOREAN
DODG	25-50	0.971	1.132	1.047	1.067					1.000	0.902	DODGE
EGIL	25-50	0.886	0.982	1.000	1.000					1.174	1.099	EAGLE
FERR	25-50	0.886	0.982	1.000	1.000					1.174	1.099	FERRARI
FIAT	25-50	0.886	0.982	1.000	1.000					1.174	1.099	FIAT
FORD	25-50	1.000	1.032	1.000	1.000					0.977	0.949	FORD
GEO	25-50	0.886	0.982	1.000	1.000					1.174	1.099	GEO
GMC	25-50	0.886	1.032	1.047	1.000					1.094	1.000	GMC
HOND	25-50	0.979	1.062	1.105	1.000					1.137	1.000	HONDA
HUMM	25-50	0.886	0.982	1.000	1.000					1.174	1.099	HUMMER
HYUN	25-50	0.940	1.000	1.105	1.000					2.189	0.949	HYUNDAI
INFI	25-50	0.886	0.931	1.047	1.067					1.410	1.286	INFINITI
INTL	25-50	0.886	0.982	1.000	1.000					1.174	1.099	INTERNATIONAL
ISU	25-50	0.886	0.982	1.000	1.000					1.174	1.099	ISUZU
JAGU	25-50	0.886	0.982	1.000	1.000					1.174	1.099	JAGUAR
JEEP	25-50	0.999	1.106	1.000	1.067					1.000	0.902	JEEP
KIA	25-50	0.956	1.091	1.105	1.000					2.001	0.891	KIA
LEXS	25-50	1.000	1.032	0.748	0.878					1.490	1.190	LEXUS
LINC	25-50	0.900	1.062	0.817	1.000					1.137	1.099	LINCOLN
LNDR	25-50	0.886	0.982	1.000	1.000					1.174	1.099	LANDROVER
LOTU	25-50	0.886	0.982	1.000	1.000					1.174	1.099	LOTUS
MASE	25-50	0.886	0.982	1.000	1.000					1.174	1.099	MASSERATI
MAZD	25-50	0.992	1.062	1.000	1.000					1.137	1.147	MAZDA
MERC	25-50	0.992	1.017	1.047	1.000					0.977	0.949	MERCURY
MBNZ	25-50	1.005	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MERZ	25-50	1.005	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MG	25-50	0.886	0.982	1.000	1.000					1.174	1.099	MG
MITO	25-50	0.956	1.106	1.136	1.067					1.094	1.000	MINI
MNNI	25-50	0.886	0.982	1.000	1.000					1.174	1.099	MINI
NISS	25-50	0.956	1.032	1.136	1.067					1.094	1.099	NISSAN
NSSN	25-50	0.956	1.032	1.136	1.067					1.094	1.099	NISSAN
NONE	25-50	1.141	1.000	1.000	1.000					1.000	1.000	NONE
OLDS	25-50	0.956	1.091	1.105	1.000					0.977	0.891	OLDSMOBILE
PEUG	25-50	0.886	0.982	1.000	1.000					1.174	1.099	PEUGOT
PLYM	25-50	0.992	1.132	1.136	1.000					0.977	0.891	PLYMOUTH
PONT	25-50	0.992	1.017	1.000	1.000					1.000	0.949	PONTIAC
PORS	25-50	0.886	0.982	1.000	1.000					1.174	1.099	PORSCHE
RAM	25-50	0.886	0.982	1.000	1.000					1.174	1.099	RAM
RENA	25-50	0.886	0.982	1.000	1.000					1.174	1.099	RENAULT
ROVR	25-50	0.886	0.982	1.000	1.000					1.174	1.099	ROVER
SAAB	25-50	0.886	0.982	1.000	1.000					1.174	1.099	SAAB
SCIO	25-50	0.886	0.982	1.000	1.000					1.174	1.099	SCION
SMRT	25-50	0.886	0.982	1.000	1.000					1.174	1.099	SMART
SATN	25-50	0.992	1.091	1.105	1.000					0.918	1.000	SATURN
STRN	25-50	0.992	1.091	1.105	1.000					0.918	1.000	SATURN
SUBA	25-50	0.913	0.931	0.817	1.000					1.410	1.147	SUBARU
SUZI	25-50	0.886	0.982	1.000	1.000					1.174	1.099	SUZUKI
TOYT	25-50	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TYTA	25-50	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TRIU	25-50	0.886	0.982	1.000	1.000					1.174	1.099	TRIUMPH
UNKN	25-50	1.141	1.000	1.000	1.000					1.000	1.000	UNKNOWN
VLKS	25-50	0.913	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLK	25-50	0.913	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLV	25-50	0.932	0.982	1.000	0.878					1.410	1.000	VOLVO
VPG	25-50	0.886	0.982	1.000	1.000					1.174	1.099	VEHICLE PRODUCTION GROUP
ACUR	50-50	0.900	0.931	0.817	0.878					1.218	0.949	ACURA
ALFA	50-50	0.833	0.982	1.000	1.000					1.174	1.099	ALFA ROMEO
AMER	50-50	0.833	0.982	1.000	1.000					1.174	1.099	AMERICAN MOTORS
AMGL	50-50	0.833	0.982	1.000	1.000					1.174	1.099	AM GENERAL
AUDI	50-50	0.833	0.982	1.000	1.000					1.174	1.099	AUDI
AUST	50-50	0.833	0.982	1.000	1.000					1.174	1.099	AUSTIN
AVTI	50-50	0.833	0.982	1.000	1.000					1.174	1.099	AVANTI

**Grange Property & Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

Vehicle Make by BI Limit Factor - Proposed												
Vehicle Make	BI Limit	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL	Vehicle Make Description
BMW	50-50	0.878	0.982	0.817	1.067					1.490	1.147	BMW
BUIC	50-50	0.930	1.132	1.000	1.067					1.174	1.000	BUICK
BUIK	50-50	0.930	1.132	1.000	1.067					1.174	1.000	BUICK
CADI	50-50	0.932	1.091	1.047	1.000					1.218	1.190	CADILLAC
CHEC	50-50	0.833	0.982	1.000	1.000					1.174	1.099	CHECKER
CHEV	50-50	1.000	1.000	1.000	1.000					1.000	1.000	CHEVROLET
CHRY	50-50	1.011	1.091	1.105	1.067					1.000	1.000	CHRYSLER
DAEW	50-50	0.833	0.982	1.000	1.000					1.174	1.099	DAEWOO
DAIH	50-50	0.833	0.982	1.000	1.000					1.174	1.099	DAIHASU
DATS	50-50	0.833	0.982	1.000	1.000					1.174	1.099	DATSUN
DELO	50-50	0.833	0.982	1.000	1.000					1.174	1.099	DELOREAN
DODG	50-50	1.028	1.132	1.047	1.067					1.000	0.902	DODGE
EGIL	50-50	0.833	0.982	1.000	1.000					1.174	1.099	EAGLE
FERR	50-50	0.833	0.982	1.000	1.000					1.174	1.099	FERRARI
FIAT	50-50	0.833	0.982	1.000	1.000					1.174	1.099	FIAT
FORD	50-50	1.000	1.032	1.000	1.000					0.977	0.949	FORD
GEO	50-50	0.833	0.982	1.000	1.000					1.174	1.099	GEO
GMC	50-50	0.833	1.032	1.047	1.000					1.094	1.000	GMC
HOND	50-50	1.011	1.062	1.105	1.000					1.137	1.000	HONDA
HUMM	50-50	0.833	0.982	1.000	1.000					1.174	1.099	HUMMER
HYUN	50-50	0.884	1.000	1.105	1.000					2.189	0.949	HYUNDAI
INFI	50-50	0.833	0.931	1.047	1.067					1.410	1.286	INFINITI
INTL	50-50	0.833	0.982	1.000	1.000					1.174	1.099	INTERNATIONAL
ISU	50-50	0.833	0.982	1.000	1.000					1.174	1.099	ISUZU
JAGU	50-50	0.833	0.982	1.000	1.000					1.174	1.099	JAGUAR
JEEP	50-50	0.982	1.106	1.000	1.067					1.000	0.902	JEEP
KIA	50-50	0.930	1.091	1.105	1.000					2.001	0.891	KIA
LEXS	50-50	1.000	1.032	0.748	0.878					1.490	1.190	LEXUS
LINC	50-50	0.900	1.062	0.817	1.000					1.137	1.099	LINCOLN
LNDR	50-50	0.833	0.982	1.000	1.000					1.174	1.099	LANDROVER
LOTU	50-50	0.833	0.982	1.000	1.000					1.174	1.099	LOTUS
MASE	50-50	0.833	0.982	1.000	1.000					1.174	1.099	MASSERATI
MAZD	50-50	1.050	1.062	1.000	1.000					1.137	1.147	MAZDA
MERC	50-50	1.050	1.017	1.047	1.000					0.977	0.949	MERCURY
MBNZ	50-50	0.905	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MERZ	50-50	0.905	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MG	50-50	0.833	0.982	1.000	1.000					1.174	1.099	MG
MIT	50-50	0.930	1.106	1.136	1.067					1.094	1.000	MINI
MNNI	50-50	0.833	0.982	1.000	1.000					1.174	1.099	MINI
NISS	50-50	0.930	1.032	1.136	1.067					1.094	1.099	NISSAN
NSSN	50-50	0.930	1.032	1.136	1.067					1.094	1.099	NISSAN
NONE	50-50	1.074	1.000	1.000	1.000					1.000	1.000	NONE
OLDS	50-50	0.930	1.091	1.105	1.000					0.977	0.891	OLDSMOBILE
PEUG	50-50	0.833	0.982	1.000	1.000					1.174	1.099	PEUGOT
PLYM	50-50	1.050	1.132	1.136	1.000					0.977	0.891	PLYMOUTH
PONT	50-50	1.050	1.017	1.000	1.000					1.000	0.949	PONTIAC
PORS	50-50	0.833	0.982	1.000	1.000					1.174	1.099	PORSCHE
RAM	50-50	0.833	0.982	1.000	1.000					1.174	1.099	RAM
RENA	50-50	0.833	0.982	1.000	1.000					1.174	1.099	RENAULT
ROVR	50-50	0.833	0.982	1.000	1.000					1.174	1.099	ROVER
SAA	50-50	0.833	0.982	1.000	1.000					1.174	1.099	SAAB
SCIO	50-50	0.833	0.982	1.000	1.000					1.174	1.099	SCION
SMRT	50-50	0.833	0.982	1.000	1.000					1.174	1.099	SMART
SATN	50-50	1.050	1.091	1.105	1.000					0.918	1.000	SATURN
STRN	50-50	1.050	1.091	1.105	1.000					0.918	1.000	SATURN
SUBA	50-50	0.859	0.931	0.817	1.000					1.410	1.147	SUBARU
SUZI	50-50	0.833	0.982	1.000	1.000					1.174	1.099	SUZUKI
TOYT	50-50	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TYTA	50-50	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TRIU	50-50	0.833	0.982	1.000	1.000					1.174	1.099	TRIUMPH
UNKN	50-50	1.074	1.000	1.000	1.000					1.000	1.000	UNKNOWN
VLKS	50-50	0.859	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLK	50-50	0.859	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLV	50-50	0.932	0.982	1.000	0.878					1.410	1.000	VOLVO
VPG	50-50	0.833	0.982	1.000	1.000					1.174	1.099	VEHICLE PRODUCTION GROUP
ACUR	50-100	0.900	0.931	0.817	0.878					1.218	0.949	ACURA
ALFA	50-100	0.833	0.982	1.000	1.000					1.174	1.099	ALFA ROMEO
AMER	50-100	0.833	0.982	1.000	1.000					1.174	1.099	AMERICAN MOTORS
AMGL	50-100	0.833	0.982	1.000	1.000					1.174	1.099	AM GENERAL
AUDI	50-100	0.833	0.982	1.000	1.000					1.174	1.099	AUDI
AUST	50-100	0.833	0.982	1.000	1.000					1.174	1.099	AUSTIN
AVTI	50-100	0.833	0.982	1.000	1.000					1.174	1.099	AVANTI
BMW	50-100	0.878	0.982	0.817	1.067					1.490	1.147	BMW
BUIC	50-100	0.930	1.132	1.000	1.067					1.174	1.000	BUICK
BUIK	50-100	0.930	1.132	1.000	1.067					1.174	1.000	BUICK
CADI	50-100	0.932	1.091	1.047	1.000					1.218	1.190	CADILLAC
CHEC	50-100	0.833	0.982	1.000	1.000					1.174	1.099	CHECKER
CHEV	50-100	1.000	1.000	1.000	1.000					1.000	1.000	CHEVROLET
CHRY	50-100	1.011	1.091	1.105	1.067					1.000	1.000	CHRYSLER



**Grange Property & Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

Vehicle Make by BI Limit Factor - Proposed												
Vehicle Make	BI Limit	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL	Vehicle Make Description
DAEW	50-100	0.833	0.982	1.000	1.000					1.174	1.099	DAEWOO
DAIH	50-100	0.833	0.982	1.000	1.000					1.174	1.099	DAIHASU
DATS	50-100	0.833	0.982	1.000	1.000					1.174	1.099	DATSUN
DELO	50-100	0.833	0.982	1.000	1.000					1.174	1.099	DELOREAN
DODG	50-100	1.028	1.132	1.047	1.067					1.000	0.902	DODGE
EGIL	50-100	0.833	0.982	1.000	1.000					1.174	1.099	EAGLE
FERR	50-100	0.833	0.982	1.000	1.000					1.174	1.099	FERRARI
FIAT	50-100	0.833	0.982	1.000	1.000					1.174	1.099	FIAT
FORD	50-100	1.000	1.032	1.000	1.000					0.977	0.949	FORD
GEO	50-100	0.833	0.982	1.000	1.000					1.174	1.099	GEO
GMC	50-100	0.833	1.032	1.047	1.000					1.094	1.000	GMC
HOND	50-100	1.011	1.062	1.105	1.000					1.137	1.000	HONDA
HUMM	50-100	0.833	0.982	1.000	1.000					1.174	1.099	HUMMER
HYUN	50-100	0.884	1.000	1.105	1.000					2.189	0.949	HYUNDAI
INFI	50-100	0.833	0.931	1.047	1.067					1.410	1.286	INFINITI
INTL	50-100	0.833	0.982	1.000	1.000					1.174	1.099	INTERNATIONAL
ISU	50-100	0.833	0.982	1.000	1.000					1.174	1.099	ISUZU
JAGU	50-100	0.833	0.982	1.000	1.000					1.174	1.099	JAGUAR
JEEP	50-100	0.982	1.106	1.000	1.067					1.000	0.902	JEEP
KIA	50-100	0.930	1.091	1.105	1.000					2.001	0.891	KIA
LEXS	50-100	1.000	1.032	0.748	0.878					1.490	1.190	LEXUS
LINC	50-100	0.900	1.062	0.817	1.000					1.137	1.099	LINCOLN
LNDR	50-100	0.833	0.982	1.000	1.000					1.174	1.099	LANDROVER
LOTU	50-100	0.833	0.982	1.000	1.000					1.174	1.099	LOTUS
MASE	50-100	0.833	0.982	1.000	1.000					1.174	1.099	MASSERATI
MAZD	50-100	1.050	1.062	1.000	1.000					1.137	1.147	MAZDA
MERC	50-100	1.050	1.017	1.047	1.000					0.977	0.949	MERCURY
MBNZ	50-100	0.905	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MERZ	50-100	0.905	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MG	50-100	0.833	0.982	1.000	1.000					1.174	1.099	MG
MIT	50-100	0.930	1.106	1.136	1.067					1.094	1.000	MINI
MNNI	50-100	0.833	0.982	1.000	1.000					1.174	1.099	MINI
NISS	50-100	0.930	1.032	1.136	1.067					1.094	1.099	NISSAN
NSSN	50-100	0.930	1.032	1.136	1.067					1.094	1.099	NISSAN
NONE	50-100	1.074	1.000	1.000	1.000					1.000	1.000	NONE
OLDS	50-100	0.930	1.091	1.105	1.000					0.977	0.891	OLDSMOBILE
PEUG	50-100	0.833	0.982	1.000	1.000					1.174	1.099	PEUGOT
PLYM	50-100	1.050	1.132	1.136	1.000					0.977	0.891	PLYMOUTH
PONT	50-100	1.050	1.017	1.000	1.000					1.000	0.949	PONTIAC
PORS	50-100	0.833	0.982	1.000	1.000					1.174	1.099	PORSCHE
RAM	50-100	0.833	0.982	1.000	1.000					1.174	1.099	RAM
RENA	50-100	0.833	0.982	1.000	1.000					1.174	1.099	RENAULT
ROVR	50-100	0.833	0.982	1.000	1.000					1.174	1.099	ROVER
SAA	50-100	0.833	0.982	1.000	1.000					1.174	1.099	SAAB
SCIO	50-100	0.833	0.982	1.000	1.000					1.174	1.099	SCION
SMRT	50-100	0.833	0.982	1.000	1.000					1.174	1.099	SMART
SATN	50-100	1.050	1.091	1.105	1.000					0.918	1.000	SATURN
STRN	50-100	1.050	1.091	1.105	1.000					0.918	1.000	SATURN
SUBA	50-100	0.859	0.931	0.817	1.000					1.410	1.147	SUBARU
SUZI	50-100	0.833	0.982	1.000	1.000					1.174	1.099	SUZUKI
TOYT	50-100	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TYTA	50-100	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TRIU	50-100	0.833	0.982	1.000	1.000					1.174	1.099	TRIUMPH
UNKN	50-100	1.074	1.000	1.000	1.000					1.000	1.000	UNKNOWN
VLKS	50-100	0.859	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLK	50-100	0.859	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLV	50-100	0.932	0.982	1.000	0.878					1.410	1.000	VOLVO
VPG	50-100	0.833	0.982	1.000	1.000					1.174	1.099	VEHICLE PRODUCTION GROUP
ACUR	100-300	0.900	0.931	0.817	0.878					1.218	0.949	ACURA
ALFA	100-300	0.776	0.982	1.000	1.000					1.174	1.099	ALFA ROMEO
AMER	100-300	0.776	0.982	1.000	1.000					1.174	1.099	AMERICAN MOTORS
AMGL	100-300	0.776	0.982	1.000	1.000					1.174	1.099	AM GENERAL
AUDI	100-300	0.776	0.982	1.000	1.000					1.174	1.099	AUDI
AUST	100-300	0.776	0.982	1.000	1.000					1.174	1.099	AUSTIN
AVTI	100-300	0.776	0.982	1.000	1.000					1.174	1.099	AVANTI
BMW	100-300	0.776	0.982	0.817	1.067					1.490	1.147	BMW
BUIC	100-300	0.900	1.132	1.000	1.067					1.174	1.000	BUICK
BUIK	100-300	0.900	1.132	1.000	1.067					1.174	1.000	BUICK
CADI	100-300	0.932	1.091	1.047	1.000					1.218	1.190	CADILLAC
CHEC	100-300	0.776	0.982	1.000	1.000					1.174	1.099	CHECKER
CHEV	100-300	1.000	1.000	1.000	1.000					1.000	1.000	CHEVROLET
CHRY	100-300	1.049	1.091	1.105	1.067					1.000	1.000	CHRYSLER
DAEW	100-300	0.776	0.982	1.000	1.000					1.174	1.099	DAEWOO
DAIH	100-300	0.776	0.982	1.000	1.000					1.174	1.099	DAIHASU
DATS	100-300	0.776	0.982	1.000	1.000					1.174	1.099	DATSUN
DELO	100-300	0.776	0.982	1.000	1.000					1.174	1.099	DELOREAN
DODG	100-300	1.099	1.132	1.047	1.067					1.000	0.902	DODGE
EGIL	100-300	0.776	0.982	1.000	1.000					1.174	1.099	EAGLE
FERR	100-300	0.776	0.982	1.000	1.000					1.174	1.099	FERRARI

**Grange Property & Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

Vehicle Make by BI Limit Factor - Proposed												
Vehicle Make	BI Limit	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL	Vehicle Make Description
FIAT	100-300	0.776	0.982	1.000	1.000					1.174	1.099	FIAT
FORD	100-300	1.000	1.032	1.000	1.000					0.977	0.949	FORD
GEO	100-300	0.776	0.982	1.000	1.000					1.174	1.099	GEO
GMC	100-300	0.776	1.032	1.047	1.000					1.094	1.000	GMC
HOND	100-300	1.049	1.062	1.105	1.000					1.137	1.000	HONDA
HUMM	100-300	0.776	0.982	1.000	1.000					1.174	1.099	HUMMER
HYUN	100-300	0.823	1.000	1.105	1.000					2.189	0.949	HYUNDAI
INFI	100-300	0.776	0.931	1.047	1.067					1.410	1.286	INFINITI
INTL	100-300	0.776	0.982	1.000	1.000					1.174	1.099	INTERNATIONAL
ISU	100-300	0.776	0.982	1.000	1.000					1.174	1.099	ISUZU
JAGU	100-300	0.776	0.982	1.000	1.000					1.174	1.099	JAGUAR
JEEP	100-300	0.963	1.106	1.000	1.067					1.000	0.902	JEEP
KIA	100-300	0.900	1.091	1.105	1.000					2.001	0.891	KIA
LEXS	100-300	1.000	1.032	0.748	0.878					1.490	1.190	LEXUS
LINC	100-300	0.900	1.062	0.817	1.000					1.137	1.099	LINCOLN
LNDR	100-300	0.776	0.982	1.000	1.000					1.174	1.099	LANDROVER
LOTU	100-300	0.776	0.982	1.000	1.000					1.174	1.099	LOTUS
MASE	100-300	0.776	0.982	1.000	1.000					1.174	1.099	MASSERATI
MAZD	100-300	1.122	1.062	1.000	1.000					1.137	1.147	MAZDA
MERC	100-300	1.122	1.017	1.047	1.000					0.977	0.949	MERCURY
MBNZ	100-300	0.800	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MERZ	100-300	0.800	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MG	100-300	0.776	0.982	1.000	1.000					1.174	1.099	MG
MTS	100-300	0.900	1.106	1.136	1.067					1.094	1.000	MITSUBISHI
MNNI	100-300	0.776	0.982	1.000	1.000					1.174	1.099	MINI
NISS	100-300	0.900	1.032	1.136	1.067					1.094	1.099	NISSAN
NSSN	100-300	0.900	1.032	1.136	1.067					1.094	1.099	NISSAN
NONE	100-300	1.000	1.000	1.000	1.000					1.000	1.000	NONE
OLDS	100-300	0.900	1.091	1.105	1.000					0.977	0.891	OLDSMOBILE
PEUG	100-300	0.776	0.982	1.000	1.000					1.174	1.099	PEUGOT
PLYM	100-300	1.122	1.132	1.136	1.000					0.977	0.891	PLYMOUTH
PONT	100-300	1.122	1.017	1.000	1.000					1.000	0.949	PONTIAC
PORS	100-300	0.776	0.982	1.000	1.000					1.174	1.099	PORSCHE
RAM	100-300	0.776	0.982	1.000	1.000					1.174	1.099	RAM
RENA	100-300	0.776	0.982	1.000	1.000					1.174	1.099	RENAULT
ROVR	100-300	0.776	0.982	1.000	1.000					1.174	1.099	ROVER
SAA	100-300	0.776	0.982	1.000	1.000					1.174	1.099	SAAB
SCIO	100-300	0.776	0.982	1.000	1.000					1.174	1.099	SCION
SMRT	100-300	0.776	0.982	1.000	1.000					1.174	1.099	SMART
SATN	100-300	1.122	1.091	1.105	1.000					0.918	1.000	SATURN
STRN	100-300	1.122	1.091	1.105	1.000					0.918	1.000	SATURN
SUBA	100-300	0.800	0.931	0.817	1.000					1.410	1.147	SUBARU
SUZI	100-300	0.776	0.982	1.000	1.000					1.174	1.099	SUZUKI
TOYT	100-300	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TYTA	100-300	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TRIU	100-300	0.776	0.982	1.000	1.000					1.174	1.099	TRIUMPH
UNKN	100-300	1.000	1.000	1.000	1.000					1.000	1.000	UNKNOWN
VLKS	100-300	0.800	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLK	100-300	0.800	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLV	100-300	0.932	0.982	1.000	0.878					1.410	1.000	VOLVO
VPG	100-300	0.776	0.982	1.000	1.000					1.174	1.099	VEHICLE PRODUCTION GROUP
ACUR	250-500	0.900	0.931	0.817	0.878					1.218	0.949	ACURA
ALFA	250-500	0.776	0.982	1.000	1.000					1.174	1.099	ALFA ROMEO
AMER	250-500	0.776	0.982	1.000	1.000					1.174	1.099	AMERICAN MOTORS
AMGL	250-500	0.776	0.982	1.000	1.000					1.174	1.099	AM GENERAL
AUDI	250-500	0.776	0.982	1.000	1.000					1.174	1.099	AUDI
AUST	250-500	0.776	0.982	1.000	1.000					1.174	1.099	AUSTIN
AVTI	250-500	0.776	0.982	1.000	1.000					1.174	1.099	AVANTI
BMW	250-500	0.776	0.982	0.817	1.067					1.490	1.147	BMW
BUIC	250-500	0.900	1.132	1.000	1.067					1.174	1.000	BUICK
BUIK	250-500	0.900	1.132	1.000	1.067					1.174	1.000	BUICK
CADI	250-500	0.932	1.091	1.047	1.000					1.218	1.190	CADILLAC
CHEC	250-500	0.776	0.982	1.000	1.000					1.174	1.099	CHECKER
CHEV	250-500	1.000	1.000	1.000	1.000					1.000	1.000	CHEVROLET
CHRY	250-500	1.049	1.091	1.105	1.067					1.000	1.000	CHRYSLER
DAEW	250-500	0.776	0.982	1.000	1.000					1.174	1.099	DAEWOO
DAIH	250-500	0.776	0.982	1.000	1.000					1.174	1.099	DAIHASU
DATS	250-500	0.776	0.982	1.000	1.000					1.174	1.099	DATSUN
DELO	250-500	0.776	0.982	1.000	1.000					1.174	1.099	DELOREAN
DODG	250-500	1.099	1.132	1.047	1.067					1.000	0.902	DODGE
EGIL	250-500	0.776	0.982	1.000	1.000					1.174	1.099	EAGLE
FERR	250-500	0.776	0.982	1.000	1.000					1.174	1.099	FERRARI
FIAT	250-500	0.776	0.982	1.000	1.000					1.174	1.099	FIAT
FORD	250-500	1.000	1.032	1.000	1.000					0.977	0.949	FORD
GEO	250-500	0.776	0.982	1.000	1.000					1.174	1.099	GEO
GMC	250-500	0.776	1.032	1.047	1.000					1.094	1.000	GMC
HOND	250-500	1.049	1.062	1.105	1.000					1.137	1.000	HONDA
HUMM	250-500	0.776	0.982	1.000	1.000					1.174	1.099	HUMMER
HYUN	250-500	0.823	1.000	1.105	1.000					2.189	0.949	HYUNDAI

**Grange Property & Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

Vehicle Make by BI Limit Factor - Proposed												
Vehicle Make	BI Limit	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL	Vehicle Make Description
INFI	250-500	0.776	0.931	1.047	1.067					1.410	1.286	INFINITI
INTL	250-500	0.776	0.982	1.000	1.000					1.174	1.099	INTERNATIONAL
ISU	250-500	0.776	0.982	1.000	1.000					1.174	1.099	ISUZU
JAGU	250-500	0.776	0.982	1.000	1.000					1.174	1.099	JAGUAR
JEEP	250-500	0.963	1.106	1.000	1.067					1.000	0.902	JEEP
KIA	250-500	0.900	1.091	1.105	1.000					2.001	0.891	KIA
LEXS	250-500	1.000	1.032	0.748	0.878					1.490	1.190	LEXUS
LINC	250-500	0.900	1.062	0.817	1.000					1.137	1.099	LINCOLN
LNDR	250-500	0.776	0.982	1.000	1.000					1.174	1.099	LANDROVER
LOTU	250-500	0.776	0.982	1.000	1.000					1.174	1.099	LOTUS
MASE	250-500	0.776	0.982	1.000	1.000					1.174	1.099	MASSERATI
MAZD	250-500	1.122	1.062	1.000	1.000					1.137	1.147	MAZDA
MERC	250-500	1.122	1.017	1.047	1.000					0.977	0.949	MERCURY
MBNZ	250-500	0.800	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MERZ	250-500	0.800	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MG	250-500	0.776	0.982	1.000	1.000					1.174	1.099	MG
MIT	250-500	0.900	1.106	1.136	1.067					1.094	1.000	MITSUBISHI
MNNI	250-500	0.776	0.982	1.000	1.000					1.174	1.099	MINI
NISS	250-500	0.900	1.032	1.136	1.067					1.094	1.099	NISSAN
NSSN	250-500	0.900	1.032	1.136	1.067					1.094	1.099	NISSAN
NONE	250-500	1.000	1.000	1.000	1.000					1.000	1.000	NONE
OLDS	250-500	0.900	1.091	1.105	1.000					0.977	0.891	OLDSMOBILE
PEUG	250-500	0.776	0.982	1.000	1.000					1.174	1.099	PEUGOT
PLYM	250-500	1.122	1.132	1.136	1.000					0.977	0.891	PLYMOUTH
PONT	250-500	1.122	1.017	1.000	1.000					1.000	0.949	PONTIAC
PORS	250-500	0.776	0.982	1.000	1.000					1.174	1.099	PORSCHE
RAM	250-500	0.776	0.982	1.000	1.000					1.174	1.099	RAM
RENA	250-500	0.776	0.982	1.000	1.000					1.174	1.099	RENAULT
ROVR	250-500	0.776	0.982	1.000	1.000					1.174	1.099	ROVER
SAA	250-500	0.776	0.982	1.000	1.000					1.174	1.099	SAAB
SCIO	250-500	0.776	0.982	1.000	1.000					1.174	1.099	SCION
SMRT	250-500	0.776	0.982	1.000	1.000					1.174	1.099	SMART
SATN	250-500	1.122	1.091	1.105	1.000					0.918	1.000	SATURN
STRN	250-500	1.122	1.091	1.105	1.000					0.918	1.000	SATURN
SUBA	250-500	0.800	0.931	0.817	1.000					1.410	1.147	SUBARU
SUZI	250-500	0.776	0.982	1.000	1.000					1.174	1.099	SUZUKI
TOYT	250-500	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TYTA	250-500	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TRIU	250-500	0.776	0.982	1.000	1.000					1.174	1.099	TRIUMPH
UNKN	250-500	1.000	1.000	1.000	1.000					1.000	1.000	UNKNOWN
VLKS	250-500	0.800	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLK	250-500	0.800	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLV	250-500	0.932	0.982	1.000	0.878					1.410	1.000	VOLVO
VPG	250-500	0.776	0.982	1.000	1.000					1.174	1.099	VEHICLE PRODUCTION GROUP
ACUR	300-300	0.900	0.931	0.817	0.878					1.218	0.949	ACURA
ALFA	300-300	0.776	0.982	1.000	1.000					1.174	1.099	ALFA ROMEO
AMER	300-300	0.776	0.982	1.000	1.000					1.174	1.099	AMERICAN MOTORS
AMGL	300-300	0.776	0.982	1.000	1.000					1.174	1.099	AM GENERAL
AUDI	300-300	0.776	0.982	1.000	1.000					1.174	1.099	AUDI
AUST	300-300	0.776	0.982	1.000	1.000					1.174	1.099	AUSTIN
AVTI	300-300	0.776	0.982	1.000	1.000					1.174	1.099	AVANTI
BMW	300-300	0.776	0.982	0.817	1.067					1.490	1.147	BMW
BUIC	300-300	0.900	1.132	1.000	1.067					1.174	1.000	BUICK
BUIK	300-300	0.900	1.132	1.000	1.067					1.174	1.000	BUICK
CADI	300-300	0.932	1.091	1.047	1.000					1.218	1.190	CADILLAC
CHEC	300-300	0.776	0.982	1.000	1.000					1.174	1.099	CHECKER
CHEV	300-300	1.000	1.000	1.000	1.000					1.000	1.000	CHEVROLET
CHRY	300-300	1.049	1.091	1.105	1.067					1.000	1.000	CHRYSLER
DAEW	300-300	0.776	0.982	1.000	1.000					1.174	1.099	DAEWOO
DAIH	300-300	0.776	0.982	1.000	1.000					1.174	1.099	DAIHASU
DATS	300-300	0.776	0.982	1.000	1.000					1.174	1.099	DATSUN
DELO	300-300	0.776	0.982	1.000	1.000					1.174	1.099	DELOREAN
DODG	300-300	1.099	1.132	1.047	1.067					1.000	0.902	DODGE
EGIL	300-300	0.776	0.982	1.000	1.000					1.174	1.099	EAGLE
FERR	300-300	0.776	0.982	1.000	1.000					1.174	1.099	FERRARI
FIAT	300-300	0.776	0.982	1.000	1.000					1.174	1.099	FIAT
FORD	300-300	1.000	1.032	1.000	1.000					0.977	0.949	FORD
GEO	300-300	0.776	0.982	1.000	1.000					1.174	1.099	GEO
GMC	300-300	0.776	1.032	1.047	1.000					1.094	1.000	GMC
HOND	300-300	1.049	1.062	1.105	1.000					1.137	1.000	HONDA
HUMM	300-300	0.776	0.982	1.000	1.000					1.174	1.099	HUMMER
HYUN	300-300	0.823	1.000	1.105	1.000					2.189	0.949	HYUNDAI
INFI	300-300	0.776	0.931	1.047	1.067					1.410	1.286	INFINITI
INTL	300-300	0.776	0.982	1.000	1.000					1.174	1.099	INTERNATIONAL
ISU	300-300	0.776	0.982	1.000	1.000					1.174	1.099	ISUZU
JAGU	300-300	0.776	0.982	1.000	1.000					1.174	1.099	JAGUAR
JEEP	300-300	0.963	1.106	1.000	1.067					1.000	0.902	JEEP
KIA	300-300	0.900	1.091	1.105	1.000					2.001	0.891	KIA
LEXS	300-300	1.000	1.032	0.748	0.878					1.490	1.190	LEXUS

**Grange Property & Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

Vehicle Make by BI Limit Factor - Proposed												
Vehicle Make	BI Limit	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL	Vehicle Make Description
LINC	300-300	0.900	1.062	0.817	1.000					1.137	1.099	LINCOLN
LNDR	300-300	0.776	0.982	1.000	1.000					1.174	1.099	LANDROVER
LOTU	300-300	0.776	0.982	1.000	1.000					1.174	1.099	LOTUS
MASE	300-300	0.776	0.982	1.000	1.000					1.174	1.099	MASSERATI
MAZD	300-300	1.122	1.062	1.000	1.000					1.137	1.147	MAZDA
MERC	300-300	1.122	1.017	1.047	1.000					0.977	0.949	MERCURY
MBNZ	300-300	0.800	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MERZ	300-300	0.800	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MG	300-300	0.776	0.982	1.000	1.000					1.174	1.099	MG
MITA	300-300	0.900	1.106	1.136	1.067					1.094	1.000	MINI
MNNI	300-300	0.776	0.982	1.000	1.000					1.174	1.099	MINI
NISS	300-300	0.900	1.032	1.136	1.067					1.094	1.099	NISSAN
NSSN	300-300	0.900	1.032	1.136	1.067					1.094	1.099	NISSAN
NONE	300-300	1.000	1.000	1.000	1.000					1.000	1.000	NONE
OLDS	300-300	0.900	1.091	1.105	1.000					0.977	0.891	OLDSMOBILE
PEUG	300-300	0.776	0.982	1.000	1.000					1.174	1.099	PEUGOT
PLYM	300-300	1.122	1.132	1.136	1.000					0.977	0.891	PLYMOUTH
PONT	300-300	1.122	1.017	1.000	1.000					1.000	0.949	PONTIAC
PORS	300-300	0.776	0.982	1.000	1.000					1.174	1.099	PORSCHE
RAM	300-300	0.776	0.982	1.000	1.000					1.174	1.099	RAM
RENA	300-300	0.776	0.982	1.000	1.000					1.174	1.099	RENAULT
ROVR	300-300	0.776	0.982	1.000	1.000					1.174	1.099	ROVER
SAA	300-300	0.776	0.982	1.000	1.000					1.174	1.099	SAAB
SCIO	300-300	0.776	0.982	1.000	1.000					1.174	1.099	SCION
SMRT	300-300	0.776	0.982	1.000	1.000					1.174	1.099	SMART
SATN	300-300	1.122	1.091	1.105	1.000					0.918	1.000	SATURN
STRN	300-300	1.122	1.091	1.105	1.000					0.918	1.000	SATURN
SUBA	300-300	0.800	0.931	0.817	1.000					1.410	1.147	SUBARU
SUZI	300-300	0.776	0.982	1.000	1.000					1.174	1.099	SUZUKI
TOYT	300-300	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TYTA	300-300	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TRIU	300-300	0.776	0.982	1.000	1.000					1.174	1.099	TRIUMPH
UNKN	300-300	1.000	1.000	1.000	1.000					1.000	1.000	UNKNOWN
VLKS	300-300	0.800	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLK	300-300	0.800	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLV	300-300	0.932	0.982	1.000	0.878					1.410	1.000	VOLVO
VPG	300-300	0.776	0.982	1.000	1.000					1.174	1.099	VEHICLE PRODUCTION GROUP
ACUR	300-500	0.900	0.931	0.817	0.878					1.218	0.949	ACURA
ALFA	300-500	0.776	0.982	1.000	1.000					1.174	1.099	ALFA ROMEO
AMER	300-500	0.776	0.982	1.000	1.000					1.174	1.099	AMERICAN MOTORS
AMGL	300-500	0.776	0.982	1.000	1.000					1.174	1.099	AM GENERAL
AUDI	300-500	0.776	0.982	1.000	1.000					1.174	1.099	AUDI
AUST	300-500	0.776	0.982	1.000	1.000					1.174	1.099	AUSTIN
AVTI	300-500	0.776	0.982	1.000	1.000					1.174	1.099	AVANTI
BMW	300-500	0.776	0.982	0.817	1.067					1.490	1.147	BMW
BUIC	300-500	0.900	1.132	1.000	1.067					1.174	1.000	BUICK
BUIK	300-500	0.900	1.132	1.000	1.067					1.174	1.000	BUICK
CADI	300-500	0.932	1.091	1.047	1.000					1.218	1.190	CADILLAC
CHEC	300-500	0.776	0.982	1.000	1.000					1.174	1.099	CHECKER
CHEV	300-500	1.000	1.000	1.000	1.000					1.000	1.000	CHEVROLET
CHRY	300-500	1.049	1.091	1.105	1.067					1.000	1.000	CHRYSLER
DAEW	300-500	0.776	0.982	1.000	1.000					1.174	1.099	DAEWOO
DAIH	300-500	0.776	0.982	1.000	1.000					1.174	1.099	DAIHATSU
DATS	300-500	0.776	0.982	1.000	1.000					1.174	1.099	DATSUN
DELO	300-500	0.776	0.982	1.000	1.000					1.174	1.099	DELOREAN
DODG	300-500	1.099	1.132	1.047	1.067					1.000	0.902	DODGE
EGIL	300-500	0.776	0.982	1.000	1.000					1.174	1.099	EAGLE
FERR	300-500	0.776	0.982	1.000	1.000					1.174	1.099	FERRARI
FIAT	300-500	0.776	0.982	1.000	1.000					1.174	1.099	FIAT
FORD	300-500	1.000	1.032	1.000	1.000					0.977	0.949	FORD
GEO	300-500	0.776	0.982	1.000	1.000					1.174	1.099	GEO
GMC	300-500	0.776	1.032	1.047	1.000					1.094	1.000	GMC
HOND	300-500	1.049	1.062	1.105	1.000					1.137	1.000	HONDA
HUMM	300-500	0.776	0.982	1.000	1.000					1.174	1.099	HUMMER
HYUN	300-500	0.823	1.000	1.105	1.000					2.189	0.949	HYUNDAI
INFI	300-500	0.776	0.931	1.047	1.067					1.410	1.286	INFINITI
INTL	300-500	0.776	0.982	1.000	1.000					1.174	1.099	INTERNATIONAL
ISU	300-500	0.776	0.982	1.000	1.000					1.174	1.099	ISUZU
JAGU	300-500	0.776	0.982	1.000	1.000					1.174	1.099	JAGUAR
JEEP	300-500	0.963	1.106	1.000	1.067					1.000	0.902	JEEP
KIA	300-500	0.900	1.091	1.105	1.000					2.001	0.891	KIA
LEXS	300-500	1.000	1.032	0.748	0.878					1.490	1.190	LEXUS
LINC	300-500	0.900	1.062	0.817	1.000					1.137	1.099	LINCOLN
LNDR	300-500	0.776	0.982	1.000	1.000					1.174	1.099	LANDROVER
LOTU	300-500	0.776	0.982	1.000	1.000					1.174	1.099	LOTUS
MASE	300-500	0.776	0.982	1.000	1.000					1.174	1.099	MASSERATI
MAZD	300-500	1.122	1.062	1.000	1.000					1.137	1.147	MAZDA
MERC	300-500	1.122	1.017	1.047	1.000					0.977	0.949	MERCURY
MBNZ	300-500	0.800	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ

**Grange Property & Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

Vehicle Make by BI Limit Factor - Proposed												
Vehicle Make	BI Limit	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL	Vehicle Make Description
MERZ	300-500	0.800	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MG	300-500	0.776	0.982	1.000	1.000					1.174	1.099	MG
MIT	300-500	0.900	1.106	1.136	1.067					1.094	1.000	MITSUBISHI
MNNI	300-500	0.776	0.982	1.000	1.000					1.174	1.099	MINI
NISS	300-500	0.900	1.032	1.136	1.067					1.094	1.099	NISSAN
NSSN	300-500	0.900	1.032	1.136	1.067					1.094	1.099	NISSAN
NONE	300-500	1.000	1.000	1.000	1.000					1.000	1.000	NONE
OLDS	300-500	0.900	1.091	1.105	1.000					0.977	0.891	OLDSMOBILE
PEUG	300-500	0.776	0.982	1.000	1.000					1.174	1.099	PEUGOT
PLYM	300-500	1.122	1.132	1.136	1.000					0.977	0.891	PLYMOUTH
PONT	300-500	1.122	1.017	1.000	1.000					1.000	0.949	PONTIAC
PORS	300-500	0.776	0.982	1.000	1.000					1.174	1.099	PORSCHE
RAM	300-500	0.776	0.982	1.000	1.000					1.174	1.099	RAM
RENA	300-500	0.776	0.982	1.000	1.000					1.174	1.099	RENAULT
ROVR	300-500	0.776	0.982	1.000	1.000					1.174	1.099	ROVER
SAA	300-500	0.776	0.982	1.000	1.000					1.174	1.099	SAAB
SCIO	300-500	0.776	0.982	1.000	1.000					1.174	1.099	SCION
SMRT	300-500	0.776	0.982	1.000	1.000					1.174	1.099	SMART
SATN	300-500	1.122	1.091	1.105	1.000					0.918	1.000	SATURN
STRN	300-500	1.122	1.091	1.105	1.000					0.918	1.000	SATURN
SUBA	300-500	0.800	0.931	0.817	1.000					1.410	1.147	SUBARU
SUZI	300-500	0.776	0.982	1.000	1.000					1.174	1.099	SUZUKI
TOYT	300-500	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TYTA	300-500	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TRIU	300-500	0.776	0.982	1.000	1.000					1.174	1.099	TRIUMPH
UNKN	300-500	1.000	1.000	1.000	1.000					1.000	1.000	UNKNOWN
VLKS	300-500	0.800	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLK	300-500	0.800	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLV	300-500	0.932	0.982	1.000	0.878					1.410	1.000	VOLVO
VPG	300-500	0.776	0.982	1.000	1.000					1.174	1.099	VEHICLE PRODUCTION GROUP
ACUR	500-500	0.900	0.931	0.817	0.878					1.218	0.949	ACURA
ALFA	500-500	0.776	0.982	1.000	1.000					1.174	1.099	ALFA ROMEO
AMER	500-500	0.776	0.982	1.000	1.000					1.174	1.099	AMERICAN MOTORS
AMGL	500-500	0.776	0.982	1.000	1.000					1.174	1.099	AM GENERAL
AUDI	500-500	0.776	0.982	1.000	1.000					1.174	1.099	AUDI
AUST	500-500	0.776	0.982	1.000	1.000					1.174	1.099	AUSTIN
AVTI	500-500	0.776	0.982	1.000	1.000					1.174	1.099	AVANTI
BMW	500-500	0.776	0.982	0.817	1.067					1.490	1.147	BMW
BUIC	500-500	0.900	1.132	1.000	1.067					1.174	1.000	BUICK
BUIK	500-500	0.900	1.132	1.000	1.067					1.174	1.000	BUICK
CADI	500-500	0.932	1.091	1.047	1.000					1.218	1.190	CADILLAC
CHEC	500-500	0.776	0.982	1.000	1.000					1.174	1.099	CHECKER
CHEV	500-500	1.000	1.000	1.000	1.000					1.000	1.000	CHEVROLET
CHRY	500-500	1.049	1.091	1.105	1.067					1.000	1.000	CHRYSLER
DAEW	500-500	0.776	0.982	1.000	1.000					1.174	1.099	DAEWOO
DAIH	500-500	0.776	0.982	1.000	1.000					1.174	1.099	DAIHATSU
DATS	500-500	0.776	0.982	1.000	1.000					1.174	1.099	DATSUN
DELO	500-500	0.776	0.982	1.000	1.000					1.174	1.099	DELOREAN
DODG	500-500	1.099	1.132	1.047	1.067					1.000	0.902	DODGE
EGIL	500-500	0.776	0.982	1.000	1.000					1.174	1.099	EAGLE
FERR	500-500	0.776	0.982	1.000	1.000					1.174	1.099	FERRARI
FIAT	500-500	0.776	0.982	1.000	1.000					1.174	1.099	FIAT
FORD	500-500	1.000	1.032	1.000	1.000					0.977	0.949	FORD
GEO	500-500	0.776	0.982	1.000	1.000					1.174	1.099	GEO
GMC	500-500	0.776	1.032	1.047	1.000					1.094	1.000	GMC
HOND	500-500	1.049	1.062	1.105	1.000					1.137	1.000	HONDA
HUMM	500-500	0.776	0.982	1.000	1.000					1.174	1.099	HUMMER
HYUN	500-500	0.823	1.000	1.105	1.000					2.189	0.949	HYUNDAI
INFI	500-500	0.776	0.931	1.047	1.067					1.410	1.286	INFINITI
INTL	500-500	0.776	0.982	1.000	1.000					1.174	1.099	INTERNATIONAL
ISU	500-500	0.776	0.982	1.000	1.000					1.174	1.099	ISUZU
JAGU	500-500	0.776	0.982	1.000	1.000					1.174	1.099	JAGUAR
JEEP	500-500	0.963	1.106	1.000	1.067					1.000	0.902	JEEP
KIA	500-500	0.900	1.091	1.105	1.000					2.001	0.891	KIA
LEXS	500-500	1.000	1.032	0.748	0.878					1.490	1.190	LEXUS
LINC	500-500	0.900	1.062	0.817	1.000					1.137	1.099	LINCOLN
LNDR	500-500	0.776	0.982	1.000	1.000					1.174	1.099	LANDROVER
LOTU	500-500	0.776	0.982	1.000	1.000					1.174	1.099	LOTUS
MASE	500-500	0.776	0.982	1.000	1.000					1.174	1.099	MASSERATI
MAZD	500-500	1.122	1.062	1.000	1.000					1.137	1.147	MAZDA
MERC	500-500	1.122	1.017	1.047	1.000					0.977	0.949	MERCURY
MBNZ	500-500	0.800	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MERZ	500-500	0.800	0.931	0.817	1.000					1.490	1.286	MERCEDES BENZ
MG	500-500	0.776	0.982	1.000	1.000					1.174	1.099	MG
MIT	500-500	0.900	1.106	1.136	1.067					1.094	1.000	MITSUBISHI
MNNI	500-500	0.776	0.982	1.000	1.000					1.174	1.099	MINI
NISS	500-500	0.900	1.032	1.136	1.067					1.094	1.099	NISSAN
NSSN	500-500	0.900	1.032	1.136	1.067					1.094	1.099	NISSAN
NONE	500-500	1.000	1.000	1.000	1.000					1.000	1.000	NONE

**Grange Property & Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

Vehicle Make by BI Limit Factor - Proposed												
Vehicle Make	BI Limit	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL	Vehicle Make Description
OLDS	500-500	0.900	1.091	1.105	1.000					0.977	0.891	OLDSMOBILE
PEUG	500-500	0.776	0.982	1.000	1.000					1.174	1.099	PEUGOT
PLYM	500-500	1.122	1.132	1.136	1.000					0.977	0.891	PLYMOUTH
PONT	500-500	1.122	1.017	1.000	1.000					1.000	0.949	PONTIAC
PORS	500-500	0.776	0.982	1.000	1.000					1.174	1.099	PORSCHE
RAM	500-500	0.776	0.982	1.000	1.000					1.174	1.099	RAM
RENA	500-500	0.776	0.982	1.000	1.000					1.174	1.099	RENAULT
ROVR	500-500	0.776	0.982	1.000	1.000					1.174	1.099	ROVER
SAA	500-500	0.776	0.982	1.000	1.000					1.174	1.099	SAAB
SCIO	500-500	0.776	0.982	1.000	1.000					1.174	1.099	SCION
SMRT	500-500	0.776	0.982	1.000	1.000					1.174	1.099	SMART
SATN	500-500	1.122	1.091	1.105	1.000					0.918	1.000	SATURN
STRN	500-500	1.122	1.091	1.105	1.000					0.918	1.000	SATURN
SUBA	500-500	0.800	0.931	0.817	1.000					1.410	1.147	SUBARU
SUZI	500-500	0.776	0.982	1.000	1.000					1.174	1.099	SUZUKI
TOYT	500-500	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TYTA	500-500	1.049	1.062	1.105	1.067					1.174	1.099	TOYOTA
TRIU	500-500	0.776	0.982	1.000	1.000					1.174	1.099	TRIUMPH
UNKN	500-500	1.000	1.000	1.000	1.000					1.000	1.000	UNKNOWN
VLKS	500-500	0.800	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLK	500-500	0.800	0.931	0.817	0.878					1.218	1.000	VOLKSWAGEN
VOLV	500-500	0.932	0.982	1.000	0.878					1.410	1.000	VOLVO
VPG	500-500	0.776	0.982	1.000	1.000					1.174	1.099	VEHICLE PRODUCTION GROUP
ACUR	No BI									1.218	0.949	ACURA
ALFA	No BI									1.174	1.099	ALFA ROMEO
AMER	No BI									1.174	1.099	AMERICAN MOTORS
AMGL	No BI									1.174	1.099	AM GENERAL
AUDI	No BI									1.174	1.099	AUDI
AUST	No BI									1.174	1.099	AUSTIN
AVTI	No BI									1.174	1.099	AVANTI
BMW	No BI									1.490	1.147	BMW
BUIC	No BI									1.174	1.000	BUICK
BUIK	No BI									1.174	1.000	BUICK
CADI	No BI									1.218	1.190	CADILLAC
CHEC	No BI									1.174	1.099	CHECKER
CHEV	No BI									1.000	1.000	CHEVROLET
CHRY	No BI									1.000	1.000	CHRYLSE
DAEW	No BI									1.174	1.099	DAEWOO
DAIH	No BI									1.174	1.099	DAIHASU
DATS	No BI									1.174	1.099	DATSUN
DELO	No BI									1.174	1.099	DELOREAN
DODG	No BI									1.000	0.902	DODGE
EGIL	No BI									1.174	1.099	EAGLE
FERR	No BI									1.174	1.099	FERRARI
FIAT	No BI									1.174	1.099	FIAT
FORD	No BI									0.977	0.949	FORD
GEO	No BI									1.174	1.099	GEO
GMC	No BI									1.094	1.000	GMC
HOND	No BI									1.137	1.000	HONDA
HUMM	No BI									1.174	1.099	HUMMER
HYUN	No BI									2.189	0.949	HYUNDAI
INFI	No BI									1.410	1.286	INFINITI
INTL	No BI									1.174	1.099	INTERNATIONAL
ISU	No BI									1.174	1.099	ISUZU
JAGU	No BI									1.174	1.099	JAGUAR
JEEP	No BI									1.000	0.902	JEEP
KIA	No BI									2.001	0.891	KIA
LEXS	No BI									1.490	1.190	LEXUS
LINC	No BI									1.137	1.099	LINCOLN
LNDR	No BI									1.174	1.099	LANDROVER
LOTU	No BI									1.174	1.099	LOTUS
MASE	No BI									1.174	1.099	MASSERATI
MAZD	No BI									1.137	1.147	MAZDA
MERC	No BI									0.977	0.949	MERCURY
MBNZ	No BI									1.490	1.286	MERCEDES BENZ
MERZ	No BI									1.490	1.286	MERCEDES BENZ
MG	No BI									1.174	1.099	MG
MTS	No BI									1.094	1.000	MITSUBISHI
MNNI	No BI									1.174	1.099	MINI
NISS	No BI									1.094	1.099	NISSAN
NSSN	No BI									1.094	1.099	NISSAN
NONE	No BI									1.000	1.000	NONE
OLDS	No BI									0.977	0.891	OLDSMOBILE
PEUG	No BI									1.174	1.099	PEUGOT
PLYM	No BI									0.977	0.891	PLYMOUTH
PONT	No BI									1.000	0.949	PONTIAC
PORS	No BI									1.174	1.099	PORSCHE
RAM	No BI									1.174	1.099	RAM
RENA	No BI									1.174	1.099	RENAULT

Grange Property & Casualty Insurance Company  
State of Kentucky  
Personal Auto and Miscellaneous Auto

Vehicle Make by BI Limit Factor - Proposed												
Vehicle Make	BI Limit	BI	PD	MP	PIP	UMB	UMP	UNB	UNP	OTC	COLL	Vehicle Make Description
ROVR	No BI									1.174	1.099	ROVER
SAA	No BI									1.174	1.099	SAAB
SCIO	No BI									1.174	1.099	SCION
SMRT	No BI									1.174	1.099	SMART
SATN	No BI									0.918	1.000	SATURN
STRN	No BI									0.918	1.000	SATURN
SUBA	No BI									1.410	1.147	SUBARU
SUZI	No BI									1.174	1.099	SUZUKI
TOYT	No BI									1.174	1.099	TOYOTA
TYTA	No BI									1.174	1.099	TOYOTA
TRIU	No BI									1.174	1.099	TRIUMPH
UNKN	No BI									1.000	1.000	UNKNOWN
VLKS	No BI									1.218	1.000	VOLKSWAGEN
VOLK	No BI									1.218	1.000	VOLKSWAGEN
VOLV	No BI									1.410	1.000	VOLVO
VPG	No BI									1.174	1.099	VEHICLE PRODUCTION GROUP

**Grange Property and Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

Fixed Expense Load - Proposed				
Special Limit Policy Option	Legacy	Base	Boost	Advanced
Fixed Expense Load	292	273	282	292



**Grange Property and Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

Fixed Expense Adjustment Factor - Proposed	
PLE Score	FE Adjustment Factor
0	2.587
1	2.587
2	2.587
3	2.587
4	2.135
5	1.865
6	1.683
7	1.555
8	1.459
9	1.384
10	1.320
11	1.274
12	1.235
13	1.199
14	1.167
15	1.142
16	1.117
17	1.100
18	1.082
19	1.068
20	1.050
21	1.039
22	1.028
23	1.014
24	1.007
25	1.000
26	0.989
27	0.986
28	0.975
29	0.968
30	0.961
31	0.957
32	0.954
33	0.943
34	0.940
35	0.936
36	0.932
37	0.929
38	0.925
39	0.922
40	0.918

**Grange Property and Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

Fixed Expense Adjustment Factor - Proposed	
PLE Score	FE Adjustment Factor
41	0.911
42	0.907
43	0.907
44	0.904
45	0.900
46	0.900
47	0.897
48	0.893
49	0.893
50	0.890
51	0.890
52	0.886
53	0.886
54	0.883
55	0.883
56	0.875
57	0.875
58	0.875
59	0.872
60	0.872
61	0.868
62	0.868
63	0.868
64	0.865
65	0.865
66	0.865
67	0.861
68	0.861
69	0.861
70	0.858
71	0.858
72	0.858
73	0.858
74	0.854
75	0.854
76	0.854
77	0.854
78	0.851
79	0.851
80	0.851
81	0.851

**Grange Property and Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

Fixed Expense Adjustment Factor - Proposed	
PLE Score	FE Adjustment Factor
82	0.851
83	0.847
84	0.847
85	0.847
86	0.847
87	0.847
88	0.847
89	0.840
90	0.840
91	0.840
92	0.840
93	0.840
94	0.840
95	0.836
96	0.836
97	0.836
98	0.836
99	0.836
100	0.836
101	0.836
102	0.833
103	0.833
104	0.833
105	0.833
106	0.833
107	0.833
108	0.833
109	0.833
110	0.829
111	0.829
112	0.829
113	0.829
114	0.829
115	0.829
116	0.829
117	0.829
118	0.829
119	0.826
120	0.826

**A87. Policy Term****(1/17/2024)**

Policies are written at either a 6-month or 12-month term.

**A87. Policy Term**

~~(9/1/2017)~~ (1/17/2024)

Policies are written at either a 6-month or 12-month term.

~~You can write Personal Auto policies with 6 or 12 month terms for autos or miscellaneous vehicles. The policies are automatically renewable on a 6 or 12 month basis. Changes in policy term are required to be cancelled and rewritten under a new policy number.~~

~~A bill plan is selected at new business. Changes to the bill plan to/from Paid in Full to Installments can be completed once the renewal is issued, but must be completed prior to the renewal effective date. Midterm changes will require the policy to be rewritten.~~

#### ~~Paid in Full~~

~~Customers who select to pay their premium in full will earn significant savings on their premium. Also, they will save by not having any installment fees or postage costs.~~

#### ~~Easy Pay EFT~~

~~Grange offers Easy Pay, also known as Electronic Funds Transfer (EFT), a convenient time and money saving way for your customers to pay their premium. With Easy Pay EFT, your customer's premium is electronically deducted from their checking or savings account each month on the day they choose (between the 1<sup>st</sup> and 28<sup>th</sup> of the month). That means:~~

~~No more checks to write~~

~~No more stamps to buy~~

~~No more missing, lost or late payments~~

#### ~~Installment Payments~~

~~For new business, we offer two convenient down payment options for monthly installment payments. Your customers can choose to pay one month of premium for their down payment or they can pay 20% down, and then the remaining balance will be allocated in monthly installments across the remaining 5 or 11 months of their policy term.~~

<b>State:</b>	Kentucky	<b>Filing Company:</b>	Grange Property & Casualty Insurance Company
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	PinPoint Auto® 3		
<b>Project Name/Number:</b>	/		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Actuarial Memorandum (if applicable)
<b>Comments:</b>	
<b>Attachment(s):</b>	KY PA3 Actuarial Memo.pdf KY PA3 Indication.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Histogram (if applicable)
<b>Comments:</b>	
<b>Attachment(s):</b>	KY PA3 Impact Summary.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Filing Fee
<b>Bypass Reason:</b>	EFT
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	LC-1 P&C (8/00) Calculation of Loss Cost Multiplier (if applicable)
<b>Bypass Reason:</b>	N/A.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	LC-2 P&C (8/00) Expense Constant Supplement (if applicable)
<b>Bypass Reason:</b>	N/A.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	SG-1 Synopsis for Personal Auto-Rate Comparisons
<b>Bypass Reason:</b>	N/A.
<b>Attachment(s):</b>	
<b>Item Status:</b>	

**Grange Property & Casualty Insurance Company  
Personal Auto and Miscellaneous Auto  
State of Kentucky**

**Actuarial Memorandum**

This actuarial memorandum is in support of the Grange Property & Casualty Insurance Company PinPoint Auto® 3 rate plan effective January 17, 2024 for new business and February 17, 2024 for renewal business. We are proposing an overall rate change of 10.0%. Please see the details below.

**Proposed Changes**

1. **Base Rates** – We are proposing changes to base rates as shown on Exhibit AA.
2. **Affiliate & IAT Discount** – We are proposing a change to the Affiliate & IAT Discount for new business written on or after January 17, 2024 as shown on Exhibit AB.
3. **Advance Quote Discount** – We are proposing a change to the Advance Quote Discount for new business written on or after January 17, 2024 as shown on Exhibit AC.
4. **Vehicle Make by BI Limit Factor** – We are proposing changes to the Vehicle Make by BI Limit factors as shown on Exhibit AD.
5. **Fixed Expense** – We are proposing changes to the Fixed Expense Factors as shown on Exhibit AE.
6. **Billing Plans** – We are removing rule “A95. Bill Plan”.
7. **Policy Term** – We are amending rule “A87. Policy Term”.



## Rate Level Change Indication

Indications were developed using the latest three accident years of data ending 6/30/2023. Accident year weights of 0%/50%/50% were used to weight the three most recent accident years. Premiums have been brought to the current rate level. Losses are developed to ultimate and trended forward to the average loss date for the effective period which assumes rates are reviewed every twelve months.

The parallelogram method was used to bring premiums to current rate levels and trended forward to the average earned date for the effective period of the proposed rates as shown on Exhibit C.

The incurred loss method, paid loss method, and average incurred method were used to develop losses (Exhibit D). Due to the limited history in this product, the loss development factors were selected based on the loss experience of all Grange companies in this state.

Large losses are defined as any claim by coverage which has an incurred loss > \$100K as of the end of the experience period. These large losses are included in loss development triangles, but they are removed from the loss data prior to loss development. The incurred loss amount of the undeveloped large losses is then added back to the selected ultimate non-large losses. The effect is that large losses are not subject to development, as they are generally at or near their ultimate already. Large losses are shown on Exhibit D – Loss Dev Summary.

Selected loss trends are shown on Exhibit E. Because of our limited history in this product, we relied on the loss experience of all Grange companies in this state and industry data for loss trend selection. Due to changes in our mix of business we are observing offsetting premium and loss trends which in total result in loss ratio trends more in line with industry pure premium trends. Given the selected loss ratio and premium trends we calculated the implied loss trend shown on Exhibit E – Loss Trend Selection as follows:

$$\text{Loss Trend} = (1 + \text{Loss Ratio Trend}) * (1 + \text{Premium Trend}) - 1.$$

Actual weather losses are removed from the COMP loss data and loaded back in using a pure premium load as shown on Exhibit F. The selected load represents the 75th percentile of our weather load distribution, based on 10 years of experience from Grange products in this state (Exhibit F).

The permissible loss ratios are derived separately for liability and physical damage coverages on Exhibit G.

*An index of our attached exhibits is provided on the following page.*

## Index of Attached Exhibits

Exhibit A	Impact Summary
	Capped Histograms
Exhibit B	Indicated Rate Change by Coverage
Exhibit C	Premium Trend Summary
	Premium Trend - CLF
Exhibit D	Loss Development Summary
	Loss Development - Incurred and Paid Losses
	Loss Development - Incurred and Paid Counts
	Loss Development - Average Incurred Loss
Exhibit E	Loss Trend Summary
	Loss Trend - Accident Year
Exhibit F	Comprehensive Weather Load
Exhibit G	Permissible Loss Ratio
Exhibit AA	Base Rate
Exhibit AB	Affiliate & IAT Discount
Exhibit AC	Advance Quote Discount
Exhibit AD	Vehicle Make by BI Limit Factor
Exhibit AE	Fixed Expense

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Indicated Rate Change by Coverage**

Coverage	Accident Year Ending	(1) On-Leveled Earned Premium	(2) Premium Trend Factors	(3) = (1) * (2) Projected On-Leveled Earned Premium	(4) Ultimate Losses and DCC	(5) Loss Trend Factor	(6) = (4) * (5) Projected Ultimate Losses and DCC	(7) = (6) / (3) Projected Loss + DCC Ratio	(8) Accident Year Weights	(9) = sum[(7)*(8)] Average Projected Loss Loss + DCC Ratio	(10) Target Loss + DCC Ratio	(11) = (9)/(10) - 1 Indicated Rate Change
<b>Bodily Injury</b>	06/30/21	8,251,808	0.88	7,249,783	3,313,034	1.53	5,055,471	69.73%	0%			
	06/30/22	7,271,865	0.91	6,641,201	3,539,145	1.35	4,765,412	71.76%	50%	60.5%	57.8%	4.7%
	06/30/23	6,510,074	0.94	6,123,045	2,539,403	1.19	3,013,094	49.21%	50%			
<b>Property Damage</b>	06/30/21	5,151,933	0.94	4,845,561	2,290,243	1.30	2,967,677	61.25%	0%			
	06/30/22	4,615,238	0.96	4,438,427	2,818,754	1.24	3,482,161	78.45%	50%	74.5%	57.8%	28.9%
	06/30/23	4,213,799	0.97	4,093,300	2,454,415	1.18	2,884,328	70.46%	50%			
<b>Medical Payments</b>	06/30/21	27,902	0.77	21,395	4,153	1.18	4,919	22.99%	0%			
	06/30/22	25,388	0.83	21,001	15,207	1.14	17,391	82.81%	50%	68.3%	57.8%	18.2%
	06/30/23	23,697	0.88	20,898	10,172	1.10	11,234	53.75%	50%			
<b>Personal Injury Protection</b>	06/30/21	2,252,628	0.88	1,990,058	1,005,200	1.22	1,225,222	61.57%	0%			
	06/30/22	1,960,721	0.93	1,825,265	991,907	1.18	1,165,725	63.87%	50%	58.0%	57.8%	0.3%
	06/30/23	1,785,807	0.94	1,684,332	780,967	1.12	876,998	52.07%	50%			
<b>Combined UM/UIM Bodily Injury (116,119)</b>	06/30/21	3,373,166	0.97	3,259,283	1,661,286	1.42	2,359,368	72.39%	0%			
	06/30/22	3,088,758	0.97	3,008,544	1,471,872	1.31	1,931,257	64.19%	50%	69.6%	57.8%	20.5%
	06/30/23	2,836,919	0.98	2,791,157	1,729,200	1.21	2,092,854	74.98%	50%			
<b>Comprehensive</b>	06/30/21	2,923,453	0.99	2,895,622	1,399,223	1.27	1,778,516	61.42%	0%			
	06/30/22	2,772,956	0.99	2,732,894	1,626,244	1.19	1,927,707	70.54%	50%	74.6%	56.2%	32.6%
	06/30/23	2,606,676	1.00	2,594,965	1,842,378	1.11	2,040,822	78.65%	50%			
<b>Collision</b>	06/30/21	5,876,028	1.09	6,382,417	2,819,277	1.26	3,542,618	55.51%	0%			
	06/30/22	5,698,018	1.06	6,049,918	3,691,859	1.22	4,512,609	74.59%	50%	73.3%	56.2%	30.3%
	06/30/23	5,538,253	1.04	5,759,341	3,480,108	1.19	4,141,700	71.91%	50%			
<b>Total Excluding Minor Coverages</b>	06/30/21	27,856,917		26,644,120	12,492,417		16,933,790	63.56%	0%			
	06/30/22	25,432,943		24,717,250	14,154,989		17,802,262	72.02%	50%	68.7%		20.1%
	06/30/23	23,515,224		23,067,039	12,836,643		15,061,028	65.29%	50%			
<b>Minor Coverages</b>	06/30/21	824,773	1.00	824,773	255,170	1.00	255,170	30.94%	0%			
	06/30/22	819,062	1.00	819,062	278,642	1.00	278,642	34.02%	50%	36.3%	56.2%	-35.4%
	06/30/23	839,629	1.00	839,629	324,241	1.00	324,241	38.62%	50%			
<b>Total Including Minor Coverages</b>	06/30/21	28,681,691		27,468,893	12,747,587		17,188,960	62.58%	0%			
	06/30/22	26,252,006		25,536,313	14,433,631		18,080,904	70.80%	50%	67.6%	57.2%	18.1%
	06/30/23	24,354,854		23,906,668	13,160,884		15,385,269	64.36%	50%			

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Credibility Weighted - Indicated Rate Change by Coverage**

Coverage	(12) Prior Indication's Target LR	(13) Total Developed Incurred Claim Counts	(14) = [(13)/1082]^0.5 1,082 Claim Credibility	(15) Prospective Loss Ratio Trend	(16) Prospective Trend Period	(17) = [1 +(15)]^(16) Trend Factor	(18) = (17)*(12) Trended Target Loss + DCC Ratio	(19) = [(14)*(9)]+[(1-(14))*(18)] Credibility Weighted Loss Ratio	(20) Credibility Weighted Indication
<b>Bodily Injury</b>	58.7%	374	58.8%	13.8%	0.50	1.07	62.7%	61.4%	<b>6.3%</b>
<b>Property Damage</b>	58.7%	1,426	100.0%	11.2%	0.50	1.05	62.0%	74.5%	<b>28.9%</b>
<b>Medical Payments</b>	58.7%	23	14.6%	13.3%	0.50	1.07	62.6%	63.4%	<b>9.7%</b>
<b>Personal Injury Protection</b>	58.7%	583	73.4%	10.2%	0.50	1.05	61.7%	59.0%	<b>2.1%</b>
<b>Combined UM/UIM Bodily Injury (116,119)</b>	58.7%	117	32.9%	12.2%	0.50	1.06	62.2%	64.7%	<b>11.9%</b>
<b>Comprehensive</b>	58.7%	2,397	100.0%	6.1%	0.50	1.03	60.5%	74.6%	<b>32.6%</b>
<b>Collision</b>	58.7%	1,748	100.0%	7.8%	0.50	1.04	61.0%	70.0%	<b>24.4%</b>
<b>Total Excluding Minor Coverages</b>		6,668	100.0%						<b>18.2%</b>
<b>Minor Coverages</b>	58.7%	2,364	100.0%	6.1%	0.50	1.03	60.5%	36.3%	<b>-35.4%</b>
<b>Total Including Minor Coverages</b>		9,032	100.0%					66.5%	<b>16.3%</b>

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Bodily Injury**

**Calculation of Premium Trend Factors**

<b>Accident Year</b>	<b>(1) Average Earned Date for Experience Period</b>	<b>(2) Average Earned Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Earned Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Premium Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	-3.80%	10/17/2024	1.80	-3.35%	0.88
06/30/22	12/30/2021	12/30/2022	1.00	-2.90%	10/17/2024	1.80	-3.35%	0.91
06/30/23	12/30/2022	12/30/2022	0.00	0.00%	10/17/2024	1.80	-3.35%	0.94

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Property Damage**

**Calculation of Premium Trend Factors**

<b>Accident Year</b>	<b>(1) Average Earned Date for Experience Period</b>	<b>(2) Average Earned Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Earned Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Premium Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	-2.20%	10/17/2024	1.80	-1.60%	0.94
06/30/22	12/30/2021	12/30/2022	1.00	-1.00%	10/17/2024	1.80	-1.60%	0.96
06/30/23	12/30/2022	12/30/2022	0.00	0.00%	10/17/2024	1.80	-1.60%	0.97

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Medical Payments**

**Calculation of Premium Trend Factors**

<b>Accident Year</b>	<b>(1) Average Earned Date for Experience Period</b>	<b>(2) Average Earned Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Earned Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Premium Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	-7.30%	10/17/2024	1.80	-6.75%	0.77
06/30/22	12/30/2021	12/30/2022	1.00	-6.20%	10/17/2024	1.80	-6.75%	0.83
06/30/23	12/30/2022	12/30/2022	0.00	0.00%	10/17/2024	1.80	-6.75%	0.88

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Personal Injury Protection**

**Calculation of Premium Trend Factors**

<b>Accident Year</b>	<b>(1) Average Earned Date for Experience Period</b>	<b>(2) Average Earned Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Earned Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Premium Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	-5.10%	10/17/2024	1.80	-3.20%	0.88
06/30/22	12/30/2021	12/30/2022	1.00	-1.30%	10/17/2024	1.80	-3.20%	0.93
06/30/23	12/30/2022	12/30/2022	0.00	0.00%	10/17/2024	1.80	-3.20%	0.94



**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Combined UM/UIM Bodily Injury (116,119)**

**Calculation of Premium Trend Factors**

<b>Accident Year</b>	<b>(1) Average Earned Date for Experience Period</b>	<b>(2) Average Earned Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Earned Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Premium Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	-0.80%	10/17/2024	1.80	-0.90%	0.97
06/30/22	12/30/2021	12/30/2022	1.00	-1.00%	10/17/2024	1.80	-0.90%	0.97
06/30/23	12/30/2022	12/30/2022	0.00	0.00%	10/17/2024	1.80	-0.90%	0.98

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Comprehensive**

**Calculation of Premium Trend Factors**

<b>Accident Year</b>	<b>(1) Average Earned Date for Experience Period</b>	<b>(2) Average Earned Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Earned Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Premium Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	0.50%	10/17/2024	1.80	-0.25%	0.99
06/30/22	12/30/2021	12/30/2022	1.00	-1.00%	10/17/2024	1.80	-0.25%	0.99
06/30/23	12/30/2022	12/30/2022	0.00	0.00%	10/17/2024	1.80	-0.25%	1.00

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Collision**

**Calculation of Premium Trend Factors**

<b>Accident Year</b>	<b>(1) Average Earned Date for Experience Period</b>	<b>(2) Average Earned Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Earned Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Premium Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	2.30%	10/17/2024	1.80	2.20%	1.09
06/30/22	12/30/2021	12/30/2022	1.00	2.10%	10/17/2024	1.80	2.20%	1.06
06/30/23	12/30/2022	12/30/2022	0.00	0.00%	10/17/2024	1.80	2.20%	1.04

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Bodily Injury**

**Current Level Premium Trend Analysis**

	(1)	(2)	(3)	(4) = (2)*(3)	(5) = (4) / (1) On Leveled	(6) = (5)yr+1 / (5)
Year	Earned Exposure	Earned Premium	On-Level Factor	On Leveled Earned Premium	Earned Premium Per Exposure	Annual Change
06/30/21	20,566	6,253,578	1.320	8,251,808	401	-3.8%
06/30/22	18,842	5,362,814	1.356	7,271,865	386	-2.9%
06/30/23	17,380	4,971,096	1.310	6,510,074	375	
				3 pt	-3.4%	

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Property Damage**

**Current Level Premium Trend Analysis**

	(1)	(2)	(3)	(4) = (2)*(3)	(5) = (4) / (1) On Leveled	(6) = (5)yr+1 / (5)
Year	Earned Exposure	Earned Premium	On-Level Factor	On Leveled Earned Premium	Earned Premium Per Exposure	Annual Change
06/30/21	20,516	3,994,038	1.290	5,151,933	251	-2.2%
06/30/22	18,800	3,518,968	1.312	4,615,238	245	-1.0%
06/30/23	17,345	3,458,289	1.218	4,213,799	243	
				<b>3 pt</b>	<b>-1.6%</b>	

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Medical Payments**

**Current Level Premium Trend Analysis**

	(1)	(2)	(3)	(4) = (2)*(3)	(5) = (4) / (1) On Leveled	(6) = (5)yr+1 / (5)
Year	Earned Exposure	Earned Premium	On-Level Factor	On Leveled Earned Premium	Earned Premium Per Exposure	Annual Change
06/30/21	1,590	22,562	1.237	27,902	18	-7.3%
06/30/22	1,560	20,812	1.220	25,388	16	-6.2%
06/30/23	1,553	19,834	1.195	23,697	15	
				3 pt	-6.7%	

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Personal Injury Protection**

**Current Level Premium Trend Analysis**

	(1)	(2)	(3)	(4) = (2)*(3)	(5) = (4) / (1) On Leveled	(6) = (5)yr+1 / (5)
Year	Earned Exposure	Earned Premium	On-Level Factor	On Leveled Earned Premium	Earned Premium Per Exposure	Annual Change
06/30/21	20,473	1,987,728	1.133	2,252,628	110	-5.1%
06/30/22	18,777	1,684,091	1.164	1,960,721	104	-1.3%
06/30/23	17,321	1,419,578	1.258	1,785,807	103	
				3 pt	-3.2%	

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Combined UM/UIM Bodily Injury (116,119)**

**Current Level Premium Trend Analysis**

	(1)	(2)	(3)	(4) = (2)*(3)	(5) = (4) / (1) On Leveled	(6) = (5)yr+1 / (5)
Year	Earned Exposure	Earned Premium	On-Level Factor	On Leveled Earned Premium	Earned Premium Per Exposure	Annual Change
06/30/21	39,236	2,294,227	1.470	3,373,166	86	-0.8%
06/30/22	36,213	2,079,468	1.485	3,088,758	85	-1.0%
06/30/23	33,587	2,268,974	1.250	2,836,919	84	
				<b>3 pt</b>	<b>-0.9%</b>	



**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Comprehensive**

**Current Level Premium Trend Analysis**

	(1)	(2)	(3)	(4) = (2)*(3)	(5) = (4) / (1) On Leveled	(6) = (5)yr+1 / (5)
Year	Earned Exposure	Earned Premium	On-Level Factor	On Leveled Earned Premium	Earned Premium Per Exposure	Annual Change
06/30/21	16,222	2,546,580	1.148	2,923,453	180	0.5%
06/30/22	15,312	2,390,263	1.160	2,772,956	181	-1.0%
06/30/23	14,533	2,438,522	1.069	2,606,676	179	
				3 pt	-0.2%	

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Collision**

**Current Level Premium Trend Analysis**

	(1)	(2)	(3)	(4) = (2)*(3)	(5) = (4) / (1) On Leveled	(6) = (5)yr+1 / (5)
Year	Earned Exposure	Earned Premium	On-Level Factor	On Leveled Earned Premium	Earned Premium Per Exposure	Annual Change
06/30/21	15,275	4,717,074	1.246	5,876,028	385	2.3%
06/30/22	14,483	4,427,549	1.287	5,698,018	393	2.1%
06/30/23	13,790	4,887,850	1.133	5,538,253	402	
				3 pt	2.2%	

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Bodily Injury**

**Loss Development Summary**

	(1)	(2)	(3)	(4)	(5)	(6)	(7) = (5) + (6)
<b>Accident Year Ending</b>	<b>1 Incurred Loss Method</b>	<b>0 Paid Loss Method</b>	<b>1 Avg Incurred Method</b>	<b>0 B-F Method</b>	<b>Selected Non-Large Losses &amp; DCC</b>	<b>Large Losses &amp; DCC</b>	<b>Selected Ultimate Losses &amp; DCC</b>
06/30/14	2,786,704	2,786,704	2,786,704	2,786,704	2,786,704	975,897	3,762,601
06/30/15	3,471,464	3,423,464	3,471,464	3,471,464	3,471,464	727,163	4,198,627
06/30/16	3,597,139	3,522,588	3,597,139	3,597,139	3,597,139	2,560,954	6,158,093
06/30/17	3,932,510	3,867,208	3,932,510	3,932,510	3,932,510	1,672,349	5,604,858
06/30/18	3,562,572	3,530,155	3,562,572	3,562,572	3,562,572	2,143,382	5,705,953
06/30/19	3,598,775	3,551,950	3,598,775	3,598,775	3,598,775	1,620,608	5,219,383
06/30/20	2,317,857	2,342,106	2,317,772	2,317,857	2,317,815	949,030	3,266,844
06/30/21	2,169,095	2,392,775	2,169,014	2,201,767	2,169,055	1,143,979	3,313,034
06/30/22	1,781,260	1,681,607	1,781,058	1,911,854	1,781,159	1,757,985	3,539,145
06/30/23	2,147,975	2,272,983	2,150,733	2,171,244	2,149,354	390,049	2,539,403

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Property Damage**

**Loss Development Summary**

	(1)	(2)	(3)	(4)	(5)	(6)	(7) = (5) + (6)
<b>Accident Year Ending</b>	<b>1 Incurred Loss Method</b>	<b>1 Paid Loss Method</b>	<b>1 Avg Incurred Method</b>	<b>0 B-F Method</b>	<b>Selected Non-Large Losses &amp; DCC</b>	<b>Large Losses &amp; DCC</b>	<b>Selected Ultimate Losses &amp; DCC</b>
06/30/14	2,921,031	2,921,031	2,921,031	2,921,031	2,921,031	0	2,921,031
06/30/15	3,269,335	3,269,335	3,269,335	3,269,335	3,269,335	0	3,269,335
06/30/16	3,836,930	3,838,213	3,836,930	3,836,930	3,837,358	0	3,837,358
06/30/17	3,854,970	3,856,259	3,854,970	3,854,970	3,855,400	0	3,855,400
06/30/18	3,696,805	3,698,865	3,696,805	3,696,805	3,697,491	0	3,697,491
06/30/19	3,089,595	3,093,110	3,089,595	3,089,595	3,090,767	0	3,090,767
06/30/20	2,017,992	2,020,994	2,017,991	2,017,992	2,018,992	0	2,018,992
06/30/21	2,290,791	2,289,148	2,290,790	2,290,775	2,290,243	0	2,290,243
06/30/22	2,826,573	2,803,130	2,826,560	2,820,646	2,818,754	0	2,818,754
06/30/23	2,507,047	2,348,405	2,507,793	2,468,852	2,454,415	0	2,454,415

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Medical Payments**

**Loss Development Summary**

	(1)	(2)	(3)	(4)	(5)	(6)	(7) = (5) + (6)
<b>Accident Year Ending</b>	<b>1 Incurred Loss Method</b>	<b>0 Paid Loss Method</b>	<b>1 Avg Incurred Method</b>	<b>0 B-F Method</b>	<b>Selected Non-Large Losses &amp; DCC</b>	<b>Large Losses &amp; DCC</b>	<b>Selected Ultimate Losses &amp; DCC</b>
06/30/14	5,078	5,078	5,078	5,078	5,078	0	5,078
06/30/15	13,500	13,500	13,500	13,500	13,500	0	13,500
06/30/16	15,317	15,317	15,317	15,317	15,317	0	15,317
06/30/17	11,884	11,884	11,884	11,884	11,884	0	11,884
06/30/18	6,777	6,777	6,777	6,777	6,777	0	6,777
06/30/19	5,417	5,417	5,417	5,417	5,417	0	5,417
06/30/20	8,120	8,120	8,120	8,120	8,120	0	8,120
06/30/21	4,153	4,153	4,153	4,153	4,153	0	4,153
06/30/22	15,222	15,710	15,192	17,731	15,207	0	15,207
06/30/23	11,004	20,666	9,340	11,615	10,172	0	10,172

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Personal Injury Protection**

**Loss Development Summary**

	(1)	(2)	(3)	(4)	(5)	(6)	(7) = (5) + (6)
<b>Accident Year Ending</b>	<b>1 Incurred Loss Method</b>	<b>1 Paid Loss Method</b>	<b>1 Avg Incurred Method</b>	<b>0 B-F Method</b>	<b>Selected Non-Large Losses &amp; DCC</b>	<b>Large Losses &amp; DCC</b>	<b>Selected Ultimate Losses &amp; DCC</b>
06/30/14	1,863,602	1,863,602	1,863,602	1,863,602	1,863,602	0	1,863,602
06/30/15	1,918,356	1,918,356	1,918,356	1,918,356	1,918,356	112,371	2,030,727
06/30/16	2,073,421	2,073,421	2,073,421	2,073,421	2,073,421	0	2,073,421
06/30/17	1,995,190	1,998,246	1,995,190	1,995,190	1,996,208	0	1,996,208
06/30/18	1,720,827	1,724,268	1,720,827	1,720,827	1,721,974	0	1,721,974
06/30/19	1,328,322	1,330,290	1,328,322	1,328,322	1,328,978	0	1,328,978
06/30/20	877,824	877,545	877,824	877,824	877,731	0	877,731
06/30/21	1,005,130	1,005,318	1,005,152	1,004,149	1,005,200	0	1,005,200
06/30/22	996,201	983,282	996,238	1,001,054	991,907	0	991,907
06/30/23	791,741	758,890	792,269	755,015	780,967	0	780,967

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Combined UM/UIM Bodily Injury (116,119)**

**Loss Development Summary**

	(1)	(2)	(3)	(4)	(5)	(6)	(7) = (5) + (6)
<b>Accident Year Ending</b>	<b>1 Incurred Loss Method</b>	<b>0 Paid Loss Method</b>	<b>1 Avg Incurred Method</b>	<b>0 B-F Method</b>	<b>Selected Non-Large Losses &amp; DCC</b>	<b>Large Losses &amp; DCC</b>	<b>Selected Ultimate Losses &amp; DCC</b>
06/30/14	807,715	807,715	807,715	807,715	807,715	304,361	1,112,075
06/30/15	482,802	482,802	482,802	482,802	482,802	200,531	683,333
06/30/16	867,329	867,329	867,329	867,329	867,329	521,847	1,389,176
06/30/17	1,162,352	1,162,352	1,162,352	1,162,352	1,162,352	971,864	2,134,215
06/30/18	1,137,170	1,127,181	1,137,170	1,137,170	1,137,170	1,316,627	2,453,797
06/30/19	664,619	668,166	664,619	664,619	664,619	983,886	1,648,505
06/30/20	872,358	851,952	872,637	872,358	872,498	665,183	1,537,681
06/30/21	852,533	866,223	856,250	851,456	854,391	806,895	1,661,286
06/30/22	1,076,654	947,337	1,187,091	995,768	1,131,872	340,000	1,471,872
06/30/23	1,455,176	1,181,844	1,603,225	1,101,175	1,529,200	200,000	1,729,200

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Comprehensive**

**Loss Development Summary**

	(1)	(2)	(3)	(4)	(5)	(6)	(7) = (5) + (6)
<b>Accident Year Ending</b>	<b>1 Incurred Loss Method</b>	<b>1 Paid Loss Method</b>	<b>1 Avg Incurred Method</b>	<b>0 B-F Method</b>	<b>Selected Non-Large Losses &amp; DCC</b>	<b>Large Losses &amp; DCC</b>	<b>Selected Ultimate Losses &amp; DCC</b>
06/30/14	1,458,096	1,458,096	1,458,096	1,458,096	1,458,096	0	1,458,096
06/30/15	1,855,517	1,855,517	1,855,517	1,855,517	1,855,517	0	1,855,517
06/30/16	1,797,969	1,797,969	1,797,969	1,797,969	1,797,969	0	1,797,969
06/30/17	1,912,181	1,912,181	1,912,181	1,912,181	1,912,181	0	1,912,181
06/30/18	1,679,670	1,679,830	1,679,670	1,679,670	1,679,724	0	1,679,724
06/30/19	1,561,258	1,561,258	1,561,258	1,561,258	1,561,258	0	1,561,258
06/30/20	1,288,262	1,288,262	1,288,262	1,288,262	1,288,262	0	1,288,262
06/30/21	1,199,728	1,196,327	1,199,728	1,199,796	1,198,594	0	1,198,594
06/30/22	1,628,413	1,616,522	1,628,413	1,627,652	1,624,449	0	1,624,449
06/30/23	1,816,901	1,806,368	1,817,216	1,811,785	1,813,495	0	1,813,495



**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Collision**

**Loss Development Summary**

	(1)	(2)	(3)	(4)	(5)	(6)	(7) = (5) + (6)
<b>Accident Year Ending</b>	<b>1 Incurred Loss Method</b>	<b>1 Paid Loss Method</b>	<b>1 Avg Incurred Method</b>	<b>0 B-F Method</b>	<b>Selected Non-Large Losses &amp; DCC</b>	<b>Large Losses &amp; DCC</b>	<b>Selected Ultimate Losses &amp; DCC</b>
06/30/14	3,597,164	3,591,864	3,597,164	3,597,164	3,595,397	0	3,595,397
06/30/15	3,465,072	3,465,071	3,465,072	3,465,072	3,465,072	0	3,465,072
06/30/16	3,993,159	3,990,923	3,993,159	3,993,159	3,992,414	129,048	4,121,462
06/30/17	3,858,234	3,856,073	3,858,234	3,858,234	3,857,513	0	3,857,513
06/30/18	3,485,963	3,484,012	3,485,963	3,485,963	3,485,313	0	3,485,313
06/30/19	3,237,648	3,235,835	3,237,648	3,237,648	3,237,043	0	3,237,043
06/30/20	2,427,343	2,427,119	2,427,343	2,427,343	2,427,268	0	2,427,268
06/30/21	2,822,123	2,813,588	2,822,120	2,823,807	2,819,277	0	2,819,277
06/30/22	3,692,504	3,690,428	3,692,646	3,723,684	3,691,859	0	3,691,859
06/30/23	3,529,368	3,381,100	3,529,856	3,627,801	3,480,108	0	3,480,108

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Bodily Injury**

**Incurred Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	3,575,916	3,531,164	3,697,509	3,702,425	3,723,413	3,762,601	3,762,601	3,762,601	3,762,601	3,762,601
06/30/15	3,105,386	3,341,717	3,808,348	4,050,775	4,111,228	4,179,451	4,183,938	4,195,898	4,198,627	
06/30/16	5,253,091	5,220,854	5,949,356	6,145,328	6,093,856	6,075,602	6,077,288	6,157,717		
06/30/17	4,565,551	5,288,834	5,732,746	5,659,733	5,575,352	5,575,781	5,575,861			
06/30/18	4,502,349	5,120,698	5,507,321	5,736,056	5,627,614	5,678,000				
06/30/19	4,016,803	4,494,636	4,953,746	5,107,901	5,181,808					
06/30/20	2,290,731	2,827,189	3,139,070	3,246,614						
06/30/21	2,155,404	2,853,531	3,237,059							
06/30/22	2,493,785	3,297,532								
06/30/23	1,930,864									

**Incurred Loss Development Factors**

	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
Acc. Year Ending	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	0.987	1.047	1.001	1.006	1.011	1.000	1.000	1.000	1.000	1.000
06/30/15	1.076	1.140	1.064	1.015	1.017	1.001	1.003	1.001		
06/30/16	0.994	1.140	1.033	0.992	0.997	1.000	1.013			
06/30/17	1.158	1.084	0.987	0.985	1.000	1.000				
06/30/18	1.137	1.076	1.042	0.981	1.009					
06/30/19	1.119	1.102	1.031	1.014						
06/30/20	1.234	1.110	1.034							
06/30/21	1.324	1.134								
06/30/22	1.322									
06/30/23										

Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	1.150	1.104	1.027	0.999	1.007	1.000	1.005	1.000	1.000	1.000
Weighted 5	1.203	1.096	1.024	0.996	1.006	1.000	1.007	1.000	1.000	1.000
Mid 3 Last 5	1.231	1.099	1.033	0.997	1.007	1.000	1.003	1.000	1.000	1.000
Weighted 3	1.294	1.113	1.036	0.993	1.002	1.000	1.007	1.000	1.000	1.000
Last 3	1.293	1.116	1.036	0.994	1.002	1.000	1.005	1.000	1.000	1.000
<b>Selected</b>	<b>1.205</b>	<b>1.116</b>	<b>1.027</b>	<b>0.998</b>	<b>1.003</b>	<b>1.000</b>	<b>1.007</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>

Acc. Year Ending	(1) Undeveloped Incurred Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC
06/30/14	2,786,704	1.000	2,786,704
06/30/15	3,471,464	1.000	3,471,464
06/30/16	3,596,763	1.000	3,597,139
06/30/17	3,903,512	1.007	3,932,510
06/30/18	3,534,618	1.008	3,562,572
06/30/19	3,561,201	1.011	3,598,775
06/30/20	2,297,585	1.009	2,317,857
06/30/21	2,093,080	1.036	2,169,095
06/30/22	1,539,546	1.157	1,781,260
06/30/23	1,540,815	1.394	2,147,975

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Bodily Injury**

**Cumulative Paid Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	730,138	2,153,889	2,924,409	3,628,925	3,670,913	3,762,601	3,762,601	3,762,601	3,762,601	3,762,601
06/30/15	564,860	1,768,625	3,021,543	3,438,770	4,020,529	4,106,451	4,135,938	4,147,898	4,150,627	
06/30/16	1,219,847	3,221,342	4,566,856	5,806,328	5,973,856	6,020,602	6,022,288	6,082,717		
06/30/17	1,099,761	3,678,062	4,603,397	5,365,233	5,525,352	5,525,781	5,525,861			
06/30/18	1,024,402	3,325,079	4,554,317	5,181,056	5,567,614	5,548,000				
06/30/19	736,183	3,229,570	4,163,645	4,677,851	5,140,808					
06/30/20	499,306	1,857,689	2,465,070	3,132,614						
06/30/21	501,848	2,073,945	2,870,922							
06/30/22	960,655	2,500,962								
06/30/23	421,892									

**Pending Losses**

Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	2,845,778	1,377,275	773,100	73,500	52,500	0	0	0	0	0
06/30/15	2,540,526	1,573,092	786,805	612,005	90,699	73,000	48,000	48,000	48,000	
06/30/16	4,033,244	1,999,512	1,382,500	339,000	120,000	55,000	55,000	75,000		
06/30/17	3,465,789	1,610,772	1,129,348	294,500	50,000	50,000	50,000			
06/30/18	3,477,947	1,795,619	953,004	555,000	60,000	130,000				
06/30/19	3,280,620	1,265,066	790,101	430,050	41,000					
06/30/20	1,791,425	969,500	674,000	114,000						
06/30/21	1,653,556	779,586	366,136							
06/30/22	1,533,130	796,570								
06/30/23	1,508,973									

**Paid Loss Development Factors**

Acc. Year Ending	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	2.950	1.358	1.241	1.012	1.025	1.000	1.000	1.000	1.000	1.000
06/30/15	3.131	1.708	1.138	1.169	1.021	1.007	1.003	1.001		
06/30/16	2.641	1.418	1.271	1.029	1.008	1.000	1.010			
06/30/17	3.344	1.252	1.165	1.030	1.000	1.000				
06/30/18	3.246	1.370	1.138	1.075	0.996					
06/30/19	4.387	1.289	1.123	1.099						
06/30/20	3.721	1.327	1.271							
06/30/21	4.133	1.384								
06/30/22	2.603									
06/30/23										
Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	3.351	1.388	1.193	1.069	1.010	1.002	1.004	1.000	1.000	1.000
Weighted 5	3.489	1.317	1.187	1.072	1.008	1.002	1.005	1.000	1.000	1.000
Mid 3 Last 5	3.700	1.329	1.191	1.068	1.010	1.000	1.003	1.000	1.000	1.000
Weighted 3	3.279	1.327	1.162	1.066	1.002	1.002	1.005	1.000	1.000	1.000
Last 3	3.486	1.333	1.177	1.068	1.001	1.002	1.004	1.000	1.000	1.000
Selected	3.231	1.376	1.147	1.063	1.003	1.002	1.003	1.000	1.000	1.000

	(1) Undeveloped Paid Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC	(4) % Diff Ult. Loss Estimates
Acc. Year Ending				
06/30/14	2,786,704	1.000	2,786,704	0.0%
06/30/15	3,423,464	1.000	3,423,464	-1.4%
06/30/16	3,521,763	1.000	3,522,588	-2.1%
06/30/17	3,853,512	1.004	3,867,208	-1.7%
06/30/18	3,509,618	1.006	3,530,155	-0.9%
06/30/19	3,520,201	1.009	3,551,950	-1.3%
06/30/20	2,183,585	1.073	2,342,106	1.0%
06/30/21	1,944,430	1.231	2,392,775	10.3%
06/30/22	992,976	1.694	1,681,607	-5.6%
06/30/23	415,343	5.473	2,272,983	5.8%

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Property Damage**

**Incurred Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	2,692,074	2,891,609	2,916,123	2,921,008	2,921,031	2,921,031	2,921,031	2,921,031	2,921,031	2,921,031
06/30/15	2,815,333	3,204,035	3,224,527	3,263,711	3,269,654	3,269,724	3,269,335	3,269,335	3,269,335	
06/30/16	3,476,353	3,779,189	3,836,195	3,838,177	3,838,224	3,838,213	3,838,213	3,838,213		
06/30/17	3,346,619	3,740,979	3,761,174	3,856,259	3,856,259	3,856,259	3,856,259			
06/30/18	3,248,973	3,604,397	3,696,805	3,694,030	3,698,151	3,698,151				
06/30/19	2,752,004	3,059,783	3,084,298	3,091,052	3,090,989					
06/30/20	1,908,716	2,016,994	2,022,486	2,018,191						
06/30/21	2,008,251	2,251,143	2,291,033							
06/30/22	2,351,594	2,801,968								
06/30/23	2,198,953									

**Incurred Loss Development Factors**

	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
Acc. Year Ending	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	1.074	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06/30/15	1.138	1.006	1.012	1.002	1.000	1.000	1.000	1.000		
06/30/16	1.087	1.015	1.001	1.000	1.000	1.000	1.000			
06/30/17	1.118	1.005	1.025	1.000	1.000	1.000				
06/30/18	1.109	1.026	0.999	1.001	1.000					
06/30/19	1.112	1.008	1.002	1.000						
06/30/20	1.057	1.003	0.998							
06/30/21	1.121	1.018								
06/30/22	1.192									
06/30/23										

Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	1.112	1.011	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 5	1.119	1.012	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Mid 3 Last 5	1.114	1.010	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 3	1.128	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	1.123	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Selected</b>	<b>1.130</b>	<b>1.009</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>

	(1) Undeveloped Incurred Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC
Acc. Year Ending			
06/30/14	2,921,031	1.000	2,921,031
06/30/15	3,269,335	1.000	3,269,335
06/30/16	3,838,213	1.000	3,836,930
06/30/17	3,856,259	1.000	3,854,970
06/30/18	3,698,151	1.000	3,696,805
06/30/19	3,090,989	1.000	3,089,595
06/30/20	2,018,191	1.000	2,017,992
06/30/21	2,291,033	1.000	2,290,791
06/30/22	2,801,968	1.009	2,826,573
06/30/23	2,198,953	1.140	2,507,047

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Property Damage**

**Cumulative Paid Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	2,504,874	2,886,309	2,916,123	2,921,008	2,921,031	2,921,031	2,921,031	2,921,031	2,921,031	2,921,031
06/30/15	2,575,033	3,198,435	3,217,227	3,260,811	3,266,754	3,266,824	3,269,335	3,269,335	3,269,335	
06/30/16	3,141,353	3,776,289	3,836,195	3,838,177	3,838,224	3,838,213	3,838,213	3,838,213		
06/30/17	3,014,919	3,739,479	3,759,674	3,856,259	3,856,259	3,856,259	3,856,259			
06/30/18	2,976,073	3,542,697	3,693,105	3,694,030	3,698,151	3,698,151				
06/30/19	2,463,404	3,056,183	3,080,298	3,087,052	3,090,989					
06/30/20	1,769,066	2,010,794	2,022,486	2,018,191						
06/30/21	1,783,151	2,242,943	2,285,333							
06/30/22	1,946,194	2,768,368								
06/30/23	1,809,453									

**Pending Losses**

Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	187,200	5,300	0	0	0	0	0	0	0	0
06/30/15	240,300	5,600	7,300	2,900	2,900	2,900	0	0	0	
06/30/16	335,000	2,900	0	0	0	0	0	0		
06/30/17	331,700	1,500	1,500	0	0	0	0			
06/30/18	272,900	61,700	3,700	0	0	0				
06/30/19	288,600	3,600	4,000	4,000	0					
06/30/20	139,650	6,200	0	0						
06/30/21	225,100	8,200	5,700							
06/30/22	405,400	33,600								
06/30/23	389,500									

**Paid Loss Development Factors**

Acc. Year Ending	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	1.152	1.010	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06/30/15	1.242	1.006	1.014	1.002	1.000	1.001	1.000	1.000		
06/30/16	1.202	1.016	1.001	1.000	1.000	1.000	1.000			
06/30/17	1.240	1.005	1.026	1.000	1.000	1.000				
06/30/18	1.190	1.042	1.000	1.001	1.000					
06/30/19	1.241	1.008	1.002	1.001						
06/30/20	1.137	1.006	0.998							
06/30/21	1.258	1.019								
06/30/22	1.422									
06/30/23										
Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	1.232	1.014	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 5	1.245	1.017	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Mid 3 Last 5	1.230	1.011	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 3	1.277	1.011	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	1.272	1.011	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.282	1.011	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000

Acc. Year Ending	(1) Undeveloped Paid Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC	(4) % Diff Ult. Loss Estimates
06/30/14	2,921,031	1.000	2,921,031	0.0%
06/30/15	3,269,335	1.000	3,269,335	0.0%
06/30/16	3,838,213	1.000	3,838,213	0.0%
06/30/17	3,856,259	1.000	3,856,259	0.0%
06/30/18	3,698,151	1.000	3,698,865	0.1%
06/30/19	3,090,989	1.001	3,093,110	0.1%
06/30/20	2,018,191	1.001	2,020,994	0.1%
06/30/21	2,285,333	1.002	2,289,148	-0.1%
06/30/22	2,768,368	1.013	2,803,130	-0.8%
06/30/23	1,809,453	1.298	2,348,405	-6.3%

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Medical Payments**

**Incurred Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	5,000	78	5,078	5,078	5,078	5,078	5,078	5,078	5,078	5,078
06/30/15	10,000	19,933	19,933	13,500	13,500	13,500	13,500	13,500	13,500	
06/30/16	11,450	15,317	15,317	15,317	15,317	15,317	15,317	15,317		
06/30/17	12,884	17,884	11,884	11,884	11,884	11,884	11,884			
06/30/18	9,000	8,594	6,777	6,777	6,777	6,777				
06/30/19	5,400	7,917	5,417	5,417	5,417					
06/30/20	24,727	11,785	8,120	8,120						
06/30/21	5,210	4,153	4,153							
06/30/22	19,209	19,242								
06/30/23	15,154									

**Incurred Loss Development Factors**

	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
Acc. Year Ending	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	0.016	64.857	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06/30/15	1.993	1.000	0.677	1.000	1.000	1.000	1.000	1.000		
06/30/16	1.338	1.000	1.000	1.000	1.000	1.000	1.000			
06/30/17	1.388	0.665	1.000	1.000	1.000	1.000				
06/30/18	0.955	0.789	1.000	1.000	1.000					
06/30/19	1.466	0.684	1.000	1.000						
06/30/20	0.477	0.689	1.000							
06/30/21	0.797	1.000								
06/30/22	1.002									
06/30/23										

Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	1.048	8.835	0.954	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 5	0.813	0.722	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Mid 3 Last 5	0.918	0.721	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 3	0.716	0.742	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	0.758	0.791	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Selected</b>	0.918	0.791	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

	(1) Undeveloped Incurred Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC
Acc. Year Ending			
06/30/14	5,078	1.000	5,078
06/30/15	13,500	1.000	13,500
06/30/16	15,317	1.000	15,317
06/30/17	11,884	1.000	11,884
06/30/18	6,777	1.000	6,777
06/30/19	5,417	1.000	5,417
06/30/20	8,120	1.000	8,120
06/30/21	4,153	1.000	4,153
06/30/22	19,242	0.791	15,222
06/30/23	15,154	0.726	11,004

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Medical Payments**

**Cumulative Paid Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	78	78	5,078	5,078	5,078	5,078	5,078	5,078	5,078	5,078
06/30/15	10,000	19,933	19,933	13,500	13,500	13,500	13,500	13,500	13,500	
06/30/16	10,450	15,317	15,317	15,317	15,317	15,317	15,317	15,317		
06/30/17	11,884	16,884	11,884	11,884	11,884	11,884	11,884			
06/30/18	5,862	8,594	6,777	6,777	6,777	6,777				
06/30/19	328	7,087	5,417	5,417	5,417					
06/30/20	7,593	11,785	8,120	8,120						
06/30/21	2,009	4,153	4,153							
06/30/22	4,709	19,211								
06/30/23	9,847									

**Pending Losses**

Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	4,922	0	0	0	0	0	0	0	0	0
06/30/15	0	0	0	0	0	0	0	0	0	
06/30/16	1,000	0	0	0	0	0	0	0		
06/30/17	1,000	1,000	0	0	0	0	0			
06/30/18	3,138	0	0	0	0	0				
06/30/19	5,072	830	0	0	0					
06/30/20	17,134	0	0	0						
06/30/21	3,201	0	0							
06/30/22	14,500	31								
06/30/23	5,307									

**Paid Loss Development Factors**

Acc. Year Ending	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	1.003	64.857	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06/30/15	1.993	1.000	0.677	1.000	1.000	1.000	1.000	1.000		
06/30/16	1.466	1.000	1.000	1.000	1.000	1.000	1.000			
06/30/17	1.421	0.704	1.000	1.000	1.000	1.000				
06/30/18	1.466	0.789	1.000	1.000	1.000					
06/30/19	21.577	0.764	1.000	1.000						
06/30/20	1.552	0.689	1.000							
06/30/21	2.067	1.000								
06/30/22	4.080									
06/30/23										
Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	4.069	8.850	0.954	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 5	2.479	0.749	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Mid 3 Last 5	2.566	0.752	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 3	2.456	0.768	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	2.566	0.818	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	2.566	0.818	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

	(1) Undeveloped Paid Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC	(4) % Diff Ult. Loss Estimates
Acc. Year Ending				
06/30/14	5,078	1.000	5,078	0.0%
06/30/15	13,500	1.000	13,500	0.0%
06/30/16	15,317	1.000	15,317	0.0%
06/30/17	11,884	1.000	11,884	0.0%
06/30/18	6,777	1.000	6,777	0.0%
06/30/19	5,417	1.000	5,417	0.0%
06/30/20	8,120	1.000	8,120	0.0%
06/30/21	4,153	1.000	4,153	0.0%
06/30/22	19,211	0.818	15,710	3.2%
06/30/23	9,847	2.099	20,666	87.8%

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Personal Injury Protection**

**Incurred Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	2,404,375	2,105,471	1,955,591	1,891,131	1,880,379	1,864,084	1,863,602	1,863,602	1,863,602	1,863,602
06/30/15	2,159,932	1,953,344	1,906,742	1,917,274	1,955,868	1,959,061	1,981,613	2,022,416	2,030,872	
06/30/16	2,923,669	2,295,131	2,142,610	2,067,330	2,063,323	2,064,565	2,066,510	2,070,730		
06/30/17	2,607,585	2,248,632	1,971,850	1,953,645	1,943,968	1,984,627	1,984,627			
06/30/18	2,195,954	1,924,808	1,765,990	1,709,645	1,705,870	1,706,605				
06/30/19	2,118,033	1,484,321	1,344,114	1,318,140	1,312,493					
06/30/20	1,388,218	941,244	905,429	873,572						
06/30/21	1,369,618	1,009,087	1,018,954							
06/30/22	1,455,394	1,063,254								
06/30/23	1,139,039									

**Incurred Loss Development Factors**

	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
Acc. Year Ending	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	0.876	0.929	0.967	0.994	0.991	1.000	1.000	1.000	1.000	1.000
06/30/15	0.904	0.976	1.006	1.020	1.002	1.012	1.021	1.004		
06/30/16	0.785	0.934	0.965	0.998	1.001	1.001	1.002			
06/30/17	0.862	0.877	0.991	0.995	1.021	1.000				
06/30/18	0.877	0.917	0.968	0.998	1.000					
06/30/19	0.701	0.906	0.981	0.996						
06/30/20	0.678	0.962	0.965							
06/30/21	0.737	1.010								
06/30/22	0.731									
06/30/23										

Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	0.794	0.939	0.977	1.000	1.003	1.003	1.008	1.002	1.000	1.000
Weighted 5	0.753	0.921	0.974	1.002	1.003	1.003	1.008	1.002	1.000	1.000
Mid 3 Last 5	0.723	0.928	0.971	0.997	1.001	1.000	1.002	1.002	1.000	1.000
Weighted 3	0.715	0.952	0.972	0.996	1.007	1.004	1.008	1.002	1.000	1.000
Last 3	0.715	0.959	0.971	0.996	1.007	1.004	1.008	1.002	1.000	1.000
<b>Selected</b>	<b>0.742</b>	<b>0.950</b>	<b>0.982</b>	<b>0.993</b>	<b>1.004</b>	<b>1.003</b>	<b>1.004</b>	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>

	(1) Undeveloped Incurred Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC
Acc. Year Ending			
06/30/14	1,863,602	1.000	1,863,602
06/30/15	1,918,501	1.000	1,918,356
06/30/16	2,070,730	1.001	2,073,421
06/30/17	1,984,627	1.005	1,995,190
06/30/18	1,706,605	1.008	1,720,827
06/30/19	1,312,493	1.012	1,328,322
06/30/20	873,572	1.005	877,824
06/30/21	1,018,954	0.986	1,005,130
06/30/22	1,063,254	0.937	996,201
06/30/23	1,139,039	0.695	791,741



**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Personal Injury Protection**

**Cumulative Paid Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	1,715,904	2,083,340	1,950,290	1,888,131	1,878,879	1,864,084	1,863,602	1,863,602	1,863,602	1,863,602
06/30/15	1,441,537	1,897,079	1,880,242	1,917,274	1,951,868	1,942,930	1,969,160	2,022,416	2,030,872	
06/30/16	1,721,602	2,212,216	2,084,788	2,057,330	2,062,990	2,064,565	2,066,510	2,070,730		
06/30/17	1,621,022	2,096,089	1,966,036	1,937,848	1,939,768	1,984,627	1,984,627			
06/30/18	1,335,890	1,815,971	1,726,361	1,691,966	1,700,870	1,706,605				
06/30/19	1,167,653	1,462,069	1,341,389	1,315,415	1,309,768					
06/30/20	804,883	905,073	878,223	866,981						
06/30/21	676,061	953,405	1,000,739							
06/30/22	584,113	999,077								
06/30/23	542,796									

**Pending Losses**

Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	688,471	22,131	5,301	3,000	1,500	0	0	0	0	0
06/30/15	718,395	56,265	26,500	0	4,000	16,131	12,453	0	0	
06/30/16	1,202,068	82,915	57,823	10,000	333	0	0	0		
06/30/17	986,563	152,543	5,814	15,797	4,200	0	0			
06/30/18	860,064	108,837	39,629	17,679	5,000	0				
06/30/19	950,380	22,251	2,725	2,725	2,725					
06/30/20	583,335	36,171	27,206	6,591						
06/30/21	693,556	55,682	18,216							
06/30/22	871,280	64,177								
06/30/23	596,243									

**Paid Loss Development Factors**

Acc. Year Ending	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	1.214	0.936	0.968	0.995	0.992	1.000	1.000	1.000	1.000	1.000
06/30/15	1.316	0.991	1.020	1.018	0.995	1.014	1.027	1.004		
06/30/16	1.285	0.942	0.987	1.003	1.001	1.001	1.002			
06/30/17	1.293	0.938	0.986	1.001	1.023	1.000				
06/30/18	1.359	0.951	0.980	1.005	1.003					
06/30/19	1.252	0.917	0.981	0.996						
06/30/20	1.124	0.970	0.987							
06/30/21	1.410	1.050								
06/30/22	1.710									
06/30/23										
Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	1.329	0.962	0.987	1.003	1.003	1.004	1.010	1.002	1.000	1.000
Weighted 5	1.343	0.956	0.984	1.005	1.003	1.004	1.010	1.002	1.000	1.000
Mid 3 Last 5	1.341	0.953	0.984	1.003	1.000	1.000	1.002	1.002	1.000	1.000
Weighted 3	1.384	0.970	0.982	1.001	1.009	1.005	1.010	1.002	1.000	1.000
Last 3	1.415	0.979	0.983	1.001	1.009	1.005	1.010	1.002	1.000	1.000
Selected	1.421	0.980	0.992	0.997	1.005	1.003	1.006	1.001	1.000	1.000

Acc. Year Ending	(1) Undeveloped Paid Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC	(4) % Diff Ult. Loss Estimates
06/30/14	1,863,602	1.000	1,863,602	0.0%
06/30/15	1,918,501	1.000	1,918,356	0.0%
06/30/16	2,070,730	1.001	2,073,421	0.0%
06/30/17	1,984,627	1.007	1,998,246	0.2%
06/30/18	1,706,605	1.010	1,724,268	0.2%
06/30/19	1,309,768	1.016	1,330,290	0.1%
06/30/20	866,981	1.012	877,545	0.0%
06/30/21	1,000,739	1.005	1,005,318	0.0%
06/30/22	999,077	0.984	983,282	-1.3%
06/30/23	542,796	1.398	758,890	-4.1%

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Combined UM/UIM Bodily Injury (116,119)**

**Incurred Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	570,641	775,215	959,757	999,221	1,016,307	1,143,156	1,116,304	1,114,475	1,113,542	1,112,075
06/30/15	222,880	494,367	701,398	744,893	683,654	683,654	683,654	683,654	683,654	
06/30/16	639,348	979,400	1,391,033	1,400,687	1,389,936	1,389,936	1,389,936	1,389,936		
06/30/17	784,297	1,686,666	2,016,720	2,113,892	2,150,876	2,135,493	2,135,554			
06/30/18	1,021,299	2,034,481	2,333,014	2,349,873	2,505,620	2,455,099				
06/30/19	499,878	1,193,016	1,667,101	1,640,821	1,654,320					
06/30/20	481,424	1,186,858	1,511,168							
06/30/21	557,036	1,047,006	1,640,769							
06/30/22	647,491	1,146,765								
06/30/23	690,843									

**Incurred Loss Development Factors**

	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
Acc. Year Ending	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	1.359	1.238	1.041	1.017	1.125	0.977	0.998	0.999	0.999	1.000
06/30/15	2.218	1.419	1.062	0.918	1.000	1.000	1.000	1.000		
06/30/16	1.532	1.420	1.007	0.992	1.000	1.000	1.000			
06/30/17	2.151	1.196	1.048	1.017	0.993	1.000				
06/30/18	1.992	1.147	1.007	1.066	0.980					
06/30/19	2.387	1.397	0.984	1.008						
06/30/20	2.465	1.273	1.004							
06/30/21	1.880	1.567								
06/30/22	1.771									
06/30/23										

Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	1.973	1.332	1.022	1.003	1.019	0.994	0.999	1.000	0.999	1.000
Weighted 5	2.060	1.283	1.012	1.016	1.008	0.995	0.999	0.999	0.999	1.000
Mid 3 Last 5	2.086	1.289	1.006	1.006	0.998	1.000	1.000	1.000	0.999	1.000
Weighted 3	2.005	1.406	1.000	1.034	0.989	1.000	0.999	0.999	0.999	1.000
Last 3	2.039	1.413	0.999	1.031	0.991	1.000	0.999	1.000	0.999	1.000
<b>Selected</b>	<b>2.221</b>	<b>1.305</b>	<b>0.999</b>	<b>1.032</b>	<b>0.992</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>0.999</b>	<b>1.000</b>

Acc. Year Ending	(1) Undeveloped Incurred Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC
06/30/14	807,715	1.000	807,715
06/30/15	483,123	0.999	482,802
06/30/16	868,088	0.999	867,329
06/30/17	1,163,691	0.999	1,162,352
06/30/18	1,138,471	0.999	1,137,170
06/30/19	670,434	0.991	664,619
06/30/20	852,682	1.023	872,358
06/30/21	833,874	1.022	852,533
06/30/22	806,765	1.335	1,076,654
06/30/23	490,843	2.965	1,455,176

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Combined UM/UIM Bodily Injury (116,119)**

**Cumulative Paid Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	129,487	550,063	858,257	976,221	989,807	1,043,156	1,116,304	1,114,475	1,113,542	1,112,075
06/30/15	5,478	220,764	450,398	664,893	683,654	683,654	683,654	683,654	683,654	
06/30/16	175,039	745,399	1,331,533	1,384,187	1,389,936	1,389,936	1,389,936	1,389,936		
06/30/17	162,790	824,166	1,526,855	1,872,392	1,894,376	2,135,493	2,135,554			
06/30/18	237,794	1,502,976	1,868,206	2,165,868	2,418,615	2,444,594				
06/30/19	184,074	869,415	1,309,499	1,586,520	1,629,320					
06/30/20	76,818	709,256	1,185,067	1,342,865						
06/30/21	84,526	402,805	1,142,968							
06/30/22	81,182	495,362								
06/30/23	275,037									

**Pending Losses**

Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	441,154	225,152	101,500	23,000	26,500	100,000	0	0	0	0
06/30/15	217,402	273,603	251,000	80,000	0	0	0	0	0	
06/30/16	464,309	234,001	59,500	16,500	0	0	0	0		
06/30/17	621,507	862,500	489,865	241,500	256,500	0	0			
06/30/18	783,505	531,505	464,808	184,005	87,005	10,505				
06/30/19	315,804	323,601	357,602	54,301	25,000					
06/30/20	404,606	477,602	326,101	175,000						
06/30/21	472,510	644,201	497,801							
06/30/22	566,309	651,403								
06/30/23	415,806									

**Paid Loss Development Factors**

Acc. Year	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
Ending	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	4.248	1.560	1.137	1.014	1.054	1.070	0.998	0.999	0.999	1.000
06/30/15	40.301	2.040	1.476	1.028	1.000	1.000	1.000	1.000		
06/30/16	4.258	1.786	1.040	1.004	1.000	1.000	1.000			
06/30/17	5.063	1.853	1.226	1.012	1.127	1.000				
06/30/18	6.320	1.243	1.159	1.117	1.011					
06/30/19	4.723	1.506	1.212	1.027						
06/30/20	9.233	1.671	1.133							
06/30/21	4.765	2.838								
06/30/22	6.102									
06/30/23										
Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	9.446	1.812	1.198	1.034	1.038	1.018	0.999	1.000	0.999	1.000
Weighted 5	5.990	1.632	1.157	1.045	1.043	1.014	0.999	0.999	0.999	1.000
Mid 3 Last 5	5.729	1.677	1.168	1.022	1.022	1.000	1.000	1.000	0.999	1.000
Weighted 3	6.628	1.836	1.168	1.056	1.047	1.000	0.999	0.999	0.999	1.000
Last 3	6.700	2.005	1.168	1.052	1.046	1.000	0.999	1.000	0.999	1.000
Selected	6.573	1.898	1.153	1.058	1.036	1.000	1.000	1.000	0.999	1.000

Acc. Year Ending	(1) Undeveloped Paid Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC	(4) % Diff Ult. Loss Estimates
06/30/14	807,715	1.000	807,715	0.0%
06/30/15	483,123	0.999	482,802	0.0%
06/30/16	868,088	0.999	867,329	0.0%
06/30/17	1,163,691	0.999	1,162,352	0.0%
06/30/18	1,128,471	0.999	1,127,181	-0.9%
06/30/19	645,434	1.035	668,166	0.5%
06/30/20	777,682	1.096	851,952	-2.3%
06/30/21	686,073	1.263	866,223	1.6%
06/30/22	395,362	2.396	947,337	-12.0%
06/30/23	75,037	15.750	1,181,844	-18.8%

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Comprehensive**

**Incurred Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	1,419,664	1,458,096	1,458,096	1,458,096	1,458,096	1,458,096	1,458,096	1,458,096	1,458,096	1,458,096
06/30/15	1,730,321	1,856,753	1,860,564	1,855,490	1,855,466	1,855,517	1,855,517	1,855,517	1,855,517	
06/30/16	1,688,827	1,798,911	1,797,597	1,797,969	1,797,969	1,797,969	1,797,969	1,797,969		
06/30/17	1,738,307	1,912,754	1,910,198	1,910,177	1,912,181	1,912,181	1,912,181			
06/30/18	1,543,402	1,674,519	1,679,912	1,679,912	1,679,912	1,679,670				
06/30/19	1,557,663	1,560,086	1,561,319	1,561,319	1,561,319					
06/30/20	1,284,549	1,290,289	1,287,944							
06/30/21	1,214,730	1,190,422	1,199,255							
06/30/22	1,562,173	1,624,810								
06/30/23	1,795,785									

**Incurred Loss Development Factors**

	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
Acc. Year Ending	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06/30/15	1.073	1.002	0.997	1.000	1.000	1.000	1.000	1.000		
06/30/16	1.065	0.999	1.000	1.000	1.000	1.000	1.000			
06/30/17	1.100	0.999	1.000	1.001	1.000	1.000				
06/30/18	1.085	1.003	1.000	1.000	1.000					
06/30/19	1.002	1.001	1.000	1.000						
06/30/20	1.004	0.998	1.000							
06/30/21	0.980	1.007								
06/30/22	1.040									
06/30/23										

Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	1.042	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 5	1.025	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Mid 3 Last 5	1.015	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 3	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Selected</b>	<b>1.010</b>	<b>1.002</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>

Acc. Year Ending	(1) Undeveloped Incurred Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC
06/30/14	1,458,096	1.000	1,458,096
06/30/15	1,855,517	1.000	1,855,517
06/30/16	1,797,969	1.000	1,797,969
06/30/17	1,912,181	1.000	1,912,181
06/30/18	1,679,670	1.000	1,679,670
06/30/19	1,561,319	1.000	1,561,258
06/30/20	1,287,944	1.000	1,288,262
06/30/21	1,199,255	1.000	1,199,728
06/30/22	1,624,810	1.002	1,628,413
06/30/23	1,795,785	1.012	1,816,901

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Comprehensive**

**Cumulative Paid Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	1,404,264	1,458,096	1,458,096	1,458,096	1,458,096	1,458,096	1,458,096	1,458,096	1,458,096	1,458,096
06/30/15	1,703,721	1,856,248	1,860,564	1,855,490	1,855,466	1,855,517	1,855,517	1,855,517	1,855,517	
06/30/16	1,661,827	1,798,911	1,797,597	1,797,969	1,797,969	1,797,969	1,797,969	1,797,969		
06/30/17	1,688,807	1,912,754	1,910,198	1,910,177	1,912,181	1,912,181	1,912,181			
06/30/18	1,511,951	1,673,279	1,680,072	1,680,072	1,680,072	1,679,830				
06/30/19	1,486,946	1,560,086	1,561,319	1,561,319	1,561,319					
06/30/20	1,228,549	1,283,789	1,287,944	1,287,944						
06/30/21	1,129,730	1,187,022	1,195,855							
06/30/22	1,413,873	1,610,610								
06/30/23	1,674,385									

**Pending Losses**

Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	15,400	0	0	0	0	0	0	0	0	0
06/30/15	26,600	505	0	0	0	0	0	0	0	
06/30/16	27,000	0	0	0	0	0	0	0		
06/30/17	49,500	0	0	0	0	0	0			
06/30/18	31,451	1,240	-160	-160	-160	-160				
06/30/19	70,717	0	0	0	0					
06/30/20	56,000	6,500	0	0						
06/30/21	85,000	3,400	3,400							
06/30/22	148,300	14,200								
06/30/23	121,400									

**Paid Loss Development Factors**

Acc. Year Ending	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06/30/15	1.090	1.002	0.997	1.000	1.000	1.000	1.000	1.000		
06/30/16	1.082	0.999	1.000	1.000	1.000	1.000	1.000			
06/30/17	1.133	0.999	1.000	1.001	1.000	1.000				
06/30/18	1.107	1.004	1.000	1.000	1.000					
06/30/19	1.049	1.001	1.000	1.000						
06/30/20	1.045	1.003	1.000							
06/30/21	1.051	1.007								
06/30/22	1.139									
06/30/23										
Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	1.082	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 5	1.080	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Mid 3 Last 5	1.069	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 3	1.082	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	1.078	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.075	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

	(1) Undeveloped Paid Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC	(4) % Diff Ult. Loss Estimates
Acc. Year Ending				
06/30/14	1,458,096	1.000	1,458,096	0.0%
06/30/15	1,855,517	1.000	1,855,517	0.0%
06/30/16	1,797,969	1.000	1,797,969	0.0%
06/30/17	1,912,181	1.000	1,912,181	0.0%
06/30/18	1,679,830	1.000	1,679,830	0.0%
06/30/19	1,561,319	1.000	1,561,258	0.0%
06/30/20	1,287,944	1.000	1,288,262	0.0%
06/30/21	1,195,855	1.000	1,196,327	-0.3%
06/30/22	1,610,610	1.004	1,616,522	-0.7%
06/30/23	1,674,385	1.079	1,806,368	-0.6%

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Collision**

**Incurred Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	3,834,115	3,626,424	3,616,042	3,605,518	3,605,575	3,602,643	3,599,699	3,594,331	3,597,997	3,597,164
06/30/15	3,674,564	3,474,448	3,501,633	3,488,947	3,483,555	3,477,215	3,473,217	3,472,051	3,465,755	
06/30/16	4,187,775	4,146,310	4,144,003	4,136,005	4,130,856	4,126,922	4,126,288	4,124,513		
06/30/17	4,251,979	3,934,230	3,858,120	3,862,922	3,863,158	3,863,025	3,862,958			
06/30/18	3,724,603	3,505,984	3,497,703	3,497,624	3,494,338	3,491,606				
06/30/19	3,565,409	3,273,078	3,250,994	3,253,111	3,244,539					
06/30/20	2,830,001	2,504,154	2,466,487	2,434,982						
06/30/21	3,205,187	2,962,238	2,841,045							
06/30/22	4,258,282	3,789,848								
06/30/23	4,005,167									

**Incurred Loss Development Factors**

Acc. Year Ending	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimeate
06/30/14	0.946	0.997	0.997	1.000	0.999	0.999	0.999	1.001	1.000	1.000
06/30/15	0.946	1.008	0.996	0.998	0.998	0.999	1.000	0.998		
06/30/16	0.990	0.999	0.998	0.999	0.999	1.000	1.000			
06/30/17	0.925	0.981	1.001	1.000	1.000	1.000				
06/30/18	0.941	0.998	1.000	0.999	0.999					
06/30/19	0.918	0.993	1.001	0.997						
06/30/20	0.885	0.985	0.987							
06/30/21	0.924	0.959								
06/30/22	0.890									
06/30/23										

Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	0.929	0.990	0.997	0.999	0.999	0.999	0.999	1.000	1.000	1.000
Weighted 5	0.912	0.984	0.998	0.999	0.999	0.999	0.999	1.000	1.000	1.000
Mid 3 Last 5	0.911	0.986	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000
Weighted 3	0.899	0.979	0.997	0.999	0.999	1.000	0.999	1.000	1.000	1.000
Last 3	0.900	0.979	0.996	0.999	0.999	1.000	0.999	1.000	1.000	1.000
<b>Selected</b>	<b>0.904</b>	<b>0.981</b>	<b>0.996</b>	<b>0.999</b>	<b>0.999</b>	<b>1.000</b>	<b>0.999</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>

	(1) Undeveloped Incurred Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC
Acc. Year Ending			
06/30/14	3,597,164	1.000	3,597,164
06/30/15	3,465,755	1.000	3,465,072
06/30/16	3,995,464	0.999	3,993,159
06/30/17	3,862,958	0.999	3,858,234
06/30/18	3,491,606	0.998	3,485,963
06/30/19	3,244,539	0.998	3,237,648
06/30/20	2,434,982	0.997	2,427,343
06/30/21	2,841,045	0.993	2,822,123
06/30/22	3,789,848	0.974	3,692,504
06/30/23	4,005,167	0.881	3,529,368

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Collision**

**Cumulative Paid Loss and DCC**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	3,674,215	3,626,424	3,616,042	3,605,518	3,605,575	3,602,643	3,599,699	3,594,331	3,592,697	3,591,864
06/30/15	3,502,364	3,470,348	3,501,633	3,488,947	3,483,555	3,477,215	3,473,217	3,472,051	3,465,755	
06/30/16	3,954,875	4,146,310	4,144,003	4,136,005	4,130,856	4,126,922	4,126,288	4,124,513		
06/30/17	3,934,579	3,934,230	3,858,120	3,862,922	3,863,158	3,863,025	3,862,958			
06/30/18	3,429,418	3,505,984	3,497,703	3,497,624	3,494,338	3,491,606				
06/30/19	3,273,654	3,273,078	3,250,994	3,247,811	3,244,539					
06/30/20	2,636,380	2,499,233	2,466,487	2,434,982						
06/30/21	3,027,787	2,959,238	2,834,045							
06/30/22	3,845,415	3,789,348								
06/30/23	3,548,867									

**Pending Losses**

Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	159,900	0	0	0	0	0	0	0	5,300	5,300
06/30/15	172,200	4,100	0	0	0	0	0	0	0	
06/30/16	232,900	0	0	0	0	0	0	0		
06/30/17	317,400	0	0	0	0	0	0			
06/30/18	295,185	0	0	0	0	0				
06/30/19	291,755	0	0	5,300	0					
06/30/20	193,621	4,921	0	0						
06/30/21	177,400	3,000	7,000							
06/30/22	412,868	500								
06/30/23	456,300									

**Paid Loss Development Factors**

Acc. Year Ending	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	0.987	0.997	0.997	1.000	0.999	0.999	0.999	1.000	1.000	1.000
06/30/15	0.991	1.009	0.996	0.998	0.998	0.999	1.000	0.998		
06/30/16	1.048	0.999	0.998	0.999	0.999	1.000	1.000			
06/30/17	1.000	0.981	1.001	1.000	1.000	1.000				
06/30/18	1.022	0.998	1.000	0.999	0.999					
06/30/19	1.000	0.993	0.999	0.999						
06/30/20	0.948	0.987	0.987							
06/30/21		0.977								
06/30/22	0.985									
06/30/23										
Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	0.995	0.990	0.997	0.999	0.999	0.999	0.999	0.999	1.000	1.000
Weighted 5	0.989	0.984	0.998	0.999	0.999	0.999	0.999	0.999	1.000	1.000
Mid 3 Last 5	0.988	0.987	0.999	0.999	0.999	1.000	1.000	0.999	1.000	1.000
Weighted 3	0.972	0.979	0.996	0.999	0.999	1.000	0.999	0.999	1.000	1.000
Last 3	0.970	0.979	0.995	0.999	0.999	1.000	0.999	0.999	1.000	1.000
Selected	0.978	0.981	0.996	0.999	0.999	1.000	0.999	0.999	1.000	1.000

	(1) Undeveloped Paid Losses & DCC	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Losses & DCC	(4) % Diff Ult. Loss Estimates
Acc. Year Ending				
06/30/14	3,591,864	1.000	3,591,864	-0.1%
06/30/15	3,465,755	1.000	3,465,071	0.0%
06/30/16	3,995,464	0.999	3,990,923	-0.1%
06/30/17	3,862,958	0.998	3,856,073	-0.1%
06/30/18	3,491,606	0.998	3,484,012	-0.1%
06/30/19	3,244,539	0.997	3,235,835	-0.1%
06/30/20	2,434,982	0.997	2,427,119	0.0%
06/30/21	2,834,045	0.993	2,813,588	-0.3%
06/30/22	3,789,348	0.974	3,690,428	-0.1%
06/30/23	3,548,867	0.953	3,381,100	-4.2%

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Bodily Injury**

**Incurred Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending	12	24	36	48	60-Tail
06/30/14	294	293	301	298	298
06/30/15	282	310	321	321	320
06/30/16	332	343	346	351	349
06/30/17	299	312	327	325	322
06/30/18	295	329	328	326	326
06/30/19	235	256	260	258	258
06/30/20	162	175	174	174	
06/30/21	135	154	156		
06/30/22	106	112			
06/30/23	100				

**Incurred Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	0.997	1.027	0.990	1.000	1.000
06/30/15	1.099	1.035	1.000	0.997	1.000
06/30/16	1.033	1.009	1.014	0.994	1.000
06/30/17	1.043	1.048	0.994	0.991	1.000
06/30/18	1.115	0.997	0.994	1.000	1.000
06/30/19	1.089	1.016	0.992	1.000	
06/30/20	1.080	0.994	1.000		
06/30/21	1.141	1.013			
06/30/22	1.057				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	1.073	1.017	0.998	0.997	1.000
Weighted 5	1.100	1.015	0.999	0.996	1.000
Mid 3 Last 5	1.095	1.009	0.996	0.997	1.000
Weighted 3	1.094	1.009	0.995	0.997	1.000
Last 3	1.093	1.008	0.995	0.997	1.000
<b>Selected</b>	1.091	1.001	0.994	0.997	1.000

	(1) Undeveloped Claims	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Claims
Acc. Year Ending			
06/30/14	275	1.000	275
06/30/15	311	1.000	311
06/30/16	321	1.000	321
06/30/17	302	1.000	302
06/30/18	301	1.000	301
06/30/19	236	1.000	236
06/30/20	162	0.997	161
06/30/21	139	0.991	138
06/30/22	99	0.992	98
06/30/23	92	1.083	100



**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Bodily Injury**

**Paid Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending	12	24	36	48	60-Tail
06/30/14	101	227	280	295	296
06/30/15	102	217	287	303	317
06/30/16	94	243	310	339	344
06/30/17	86	243	299	320	321
06/30/18	107	255	302	317	324
06/30/19	65	201	233	246	255
06/30/20	59	136	157	169	
06/30/21	41	121	146		
06/30/22	40	81			
06/30/23	37				

**Pending Claim Counts**

	12	24	36	48	60-Tail
Acc. Year Ending					
06/30/14	193	66	21	3	2
06/30/15	180	93	34	18	3
06/30/16	238	100	36	12	5
06/30/17	213	69	28	5	1
06/30/18	188	74	26	9	2
06/30/19	170	55	27	12	3
06/30/20	103	39	17	5	
06/30/21	94	33	10		
06/30/22	66	31			
06/30/23	63				

**Paid Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	2.248	1.233	1.054	1.003	1.007
06/30/15	2.127	1.323	1.056	1.046	1.009
06/30/16	2.585	1.276	1.094	1.015	1.015
06/30/17	2.826	1.230	1.070	1.003	1.003
06/30/18	2.383	1.184	1.050	1.022	1.006
06/30/19	3.092	1.159	1.056	1.037	
06/30/20	2.305	1.154	1.076		
06/30/21	2.951	1.207			
06/30/22	2.025				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	2.505	1.221	1.065	1.021	1.008
Weighted 5	2.545	1.189	1.069	1.024	1.009
Mid 3 Last 5	2.546	1.183	1.067	1.024	1.007
Weighted 3	2.414	1.170	1.058	1.019	1.007
Last 3	2.427	1.173	1.061	1.021	1.008
<b>Selected</b>	<b>2.382</b>	<b>1.186</b>	<b>1.057</b>	<b>1.019</b>	<b>1.009</b>

	(1)	(2)	(3) = (2) * (1)	(4)
Acc. Year Ending	Undeveloped Claims	Ultimate Development Factor	Ultimate Claims	% Diff Ult. Claims Estimates
06/30/14	275	1.000	275	0.0%
06/30/15	309	1.000	309	-0.6%
06/30/16	316	1.000	316	-1.6%
06/30/17	301	1.000	301	-0.3%
06/30/18	301	1.000	301	0.0%
06/30/19	233	1.009	235	-0.4%
06/30/20	157	1.028	161	-0.1%
06/30/21	133	1.087	145	4.9%
06/30/22	69	1.288	89	-9.5%
06/30/23	37	3.068	114	13.9%

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Property Damage**

**Incurred Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending	12	24	36	48	60-Tail
06/30/14	975	992	992	992	992
06/30/15	1,030	1,051	1,058	1,058	1,058
06/30/16	1,145	1,186	1,192	1,193	1,193
06/30/17	1,026	1,069	1,074	1,077	1,077
06/30/18	988	1,043	1,047	1,046	1,047
06/30/19	785	820	823	824	824
06/30/20	543	563	563	563	
06/30/21	501	509	512		
06/30/22	476	489			
06/30/23	411				

**Incurred Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	1.017	1.000	1.000	1.000	1.000
06/30/15	1.020	1.007	1.000	1.000	1.000
06/30/16	1.036	1.005	1.001	1.000	1.000
06/30/17	1.042	1.005	1.003	1.000	1.000
06/30/18	1.056	1.004	0.999	1.001	1.000
06/30/19	1.045	1.004	1.001	1.000	
06/30/20	1.037	1.000	1.000		
06/30/21	1.016	1.006			
06/30/22	1.027				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	1.033	1.004	1.001	1.000	1.000
Weighted 5	1.040	1.004	1.001	1.000	1.000
Mid 3 Last 5	1.036	1.004	1.001	1.000	1.000
Weighted 3	1.027	1.003	1.000	1.000	1.000
Last 3	1.027	1.003	1.000	1.000	1.000
<b>Selected</b>	1.024	1.004	1.000	1.000	1.000

	(1) Undeveloped Claims	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Claims
Acc. Year Ending			
06/30/14	992	1.000	992
06/30/15	1,058	1.000	1,058
06/30/16	1,193	1.000	1,193
06/30/17	1,077	1.000	1,077
06/30/18	1,047	1.000	1,047
06/30/19	824	1.000	824
06/30/20	563	1.000	563
06/30/21	512	1.001	512
06/30/22	489	1.004	491
06/30/23	411	1.028	422

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Property Damage**

**Paid Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending	12	24	36	48	60-Tail
06/30/14	904	991	993	993	993
06/30/15	941	1,050	1,056	1,058	1,058
06/30/16	1,030	1,186	1,193	1,194	1,194
06/30/17	919	1,068	1,073	1,077	1,077
06/30/18	906	1,038	1,046	1,046	1,047
06/30/19	705	819	822	823	824
06/30/20	504	561	563	563	
06/30/21	443	507	511		
06/30/22	390	486			
06/30/23	341				

**Pending Claim Counts**

	12	24	36	48	60-Tail
Acc. Year Ending					
06/30/14	71	1	-1	-1	-1
06/30/15	89	1	2	0	0
06/30/16	115	0	-1	-1	-1
06/30/17	107	1	1	0	0
06/30/18	82	5	1	0	0
06/30/19	80	1	1	1	0
06/30/20	39	2	0	0	
06/30/21	58	2	1		
06/30/22	86	3			
06/30/23	70				

**Paid Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	1.096	1.002	1.000	1.000	0.999
06/30/15	1.116	1.006	1.002	1.000	1.000
06/30/16	1.151	1.006	1.001	1.000	0.999
06/30/17	1.162	1.005	1.004	1.000	1.000
06/30/18	1.146	1.008	1.000	1.001	1.000
06/30/19	1.162	1.004	1.001	1.001	
06/30/20	1.113	1.004	1.000		
06/30/21	1.144	1.008			
06/30/22	1.246				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	1.149	1.005	1.001	1.000	1.000
Weighted 5	1.157	1.006	1.001	1.000	1.000
Mid 3 Last 5	1.151	1.005	1.001	1.000	1.000
Weighted 3	1.162	1.005	1.000	1.001	1.000
Last 3	1.168	1.005	1.000	1.001	1.000
<b>Selected</b>	<b>1.164</b>	<b>1.006</b>	<b>1.001</b>	<b>1.001</b>	<b>1.000</b>

	(1)	(2)	(3) = (2) * (1)	(4)
Acc. Year Ending	Undeveloped Claims	Ultimate Development Factor	Ultimate Claims	% Diff Ult. Claims Estimates
06/30/14	993	1.000	993	0.1%
06/30/15	1,058	1.000	1,058	0.0%
06/30/16	1,194	1.000	1,194	0.1%
06/30/17	1,077	1.000	1,077	0.0%
06/30/18	1,047	1.000	1,047	0.0%
06/30/19	824	1.000	824	0.0%
06/30/20	563	1.001	563	0.0%
06/30/21	511	1.001	512	-0.1%
06/30/22	486	1.007	490	-0.3%
06/30/23	341	1.173	400	-5.4%

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Medical Payments**

**Incurred Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending	12	24	36	48	60-Tail
06/30/14	1	2	3	3	3
06/30/15	2	4	4	4	4
06/30/16	5	6	6	6	6
06/30/17	5	6	5	5	5
06/30/18	3	4	4	4	4
06/30/19	2	6	6	6	6
06/30/20	10	8	7	7	
06/30/21	4	6	6		
06/30/22	9	9			
06/30/23	8				

**Incurred Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	2.000	1.500	1.000	1.000	1.000
06/30/15	2.000	1.000	1.000	1.000	1.000
06/30/16	1.200	1.000	1.000	1.000	1.000
06/30/17	1.200	0.833	1.000	1.000	1.000
06/30/18	1.333	1.000	1.000	1.000	1.000
06/30/19	3.000	1.000	1.000	1.000	
06/30/20	0.800	0.875	1.000		
06/30/21	1.500	1.000			
06/30/22	1.000				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	1.559	1.026	1.000	1.000	1.000
Weighted 5	1.179	0.933	1.000	1.000	1.000
Mid 3 Last 5	1.278	0.958	1.000	1.000	1.000
Weighted 3	1.000	0.950	1.000	1.000	1.000
Last 3	1.100	0.958	1.000	1.000	1.000
<b>Selected</b>	1.100	0.958	1.000	1.000	1.000

	(1) Undeveloped Claims	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Claims
Acc. Year Ending			
06/30/14	3	1.000	3
06/30/15	4	1.000	4
06/30/16	6	1.000	6
06/30/17	5	1.000	5
06/30/18	4	1.000	4
06/30/19	6	1.000	6
06/30/20	7	1.000	7
06/30/21	6	1.000	6
06/30/22	9	0.958	9
06/30/23	8	1.054	8

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Medical Payments**

**Paid Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending	12	24	36	48	60-Tail
06/30/14	0	2	3	3	3
06/30/15	2	4	4	4	4
06/30/16	3	6	6	6	6
06/30/17	4	5	5	5	5
06/30/18	1	4	4	4	4
06/30/19	0	5	6	6	6
06/30/20	4	8	7	7	
06/30/21	3	6	6		
06/30/22	4	8			
06/30/23	4				

**Pending Claim Counts**

	12	24	36	48	60-Tail
Acc. Year Ending					
06/30/14	1	0	0	0	0
06/30/15	0	0	0	0	0
06/30/16	2	0	0	0	0
06/30/17	1	1	0	0	0
06/30/18	2	0	0	0	0
06/30/19	2	1	0	0	0
06/30/20	6	0	0	0	
06/30/21	1	0	0		
06/30/22	5	1			
06/30/23	4				

**Paid Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	1.000	1.500	1.000	1.000	1.000
06/30/15	2.000	1.000	1.000	1.000	1.000
06/30/16	2.000	1.000	1.000	1.000	1.000
06/30/17	1.250	1.000	1.000	1.000	1.000
06/30/18	4.000	1.000	1.000	1.000	1.000
06/30/19	1.000	1.200	1.000	1.000	
06/30/20	2.000	0.875	1.000		
06/30/21	2.000	1.000			
06/30/22	2.000				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	1.917	1.072	1.000	1.000	1.000
Weighted 5	2.583	1.000	1.000	1.000	1.000
Mid 3 Last 5	2.000	1.000	1.000	1.000	1.000
Weighted 3	2.000	1.000	1.000	1.000	1.000
Last 3	2.000	1.025	1.000	1.000	1.000
<b>Selected</b>	<b>2.000</b>	<b>1.025</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>

	(1)	(2)	(3) = (2) * (1)	(4)
Acc. Year Ending	Undeveloped Claims	Ultimate Development Factor	Ultimate Claims	% Diff Ult. Claims Estimates
06/30/14	3	1.000	3	0.0%
06/30/15	4	1.000	4	0.0%
06/30/16	6	1.000	6	0.0%
06/30/17	5	1.000	5	0.0%
06/30/18	4	1.000	4	0.0%
06/30/19	6	1.000	6	0.0%
06/30/20	7	1.000	7	0.0%
06/30/21	6	1.000	6	0.0%
06/30/22	8	1.025	8	-4.9%
06/30/23	4	2.050	8	-2.8%

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Personal Injury Protection**

**Incurred Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending	12	24	36	48	60-Tail
06/30/14	548	564	564	564	565
06/30/15	545	567	569	568	568
06/30/16	662	655	661	664	664
06/30/17	622	633	634	636	636
06/30/18	480	494	497	498	498
06/30/19	365	353	355	355	355
06/30/20	251	240	242	241	
06/30/21	205	190	191		
06/30/22	212	204			
06/30/23	195				

**Incurred Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	1.029	1.000	1.000	1.002	1.000
06/30/15	1.040	1.004	0.998	1.000	1.000
06/30/16	0.989	1.009	1.005	1.000	1.000
06/30/17	1.018	1.002	1.003	1.000	1.000
06/30/18	1.029	1.006	1.002	1.000	1.000
06/30/19	0.967	1.006	1.000	1.000	
06/30/20	0.956	1.008	0.996		
06/30/21	0.927	1.005			
06/30/22	0.962				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	0.991	1.005	1.001	1.000	1.000
Weighted 5	0.979	1.005	1.002	1.000	1.000
Mid 3 Last 5	0.962	1.006	1.002	1.000	1.000
Weighted 3	0.949	1.006	1.000	1.000	1.000
Last 3	0.948	1.006	0.999	1.000	1.000
<b>Selected</b>	0.952	1.008	0.999	1.000	1.000

	(1) Undeveloped Claims	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Claims
Acc. Year Ending			
06/30/14	565	1.000	565
06/30/15	563	1.000	563
06/30/16	664	1.000	664
06/30/17	636	1.000	636
06/30/18	498	1.000	498
06/30/19	355	1.000	355
06/30/20	241	1.000	241
06/30/21	191	0.999	191
06/30/22	204	1.007	205
06/30/23	195	0.959	187

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Personal Injury Protection**

**Paid Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending	12	24	36	48	60-Tail
06/30/14	380	559	563	563	565
06/30/15	357	550	563	568	567
06/30/16	405	632	648	663	663
06/30/17	418	623	633	634	635
06/30/18	307	473	492	495	498
06/30/19	193	344	354	354	354
06/30/20	139	230	236	239	
06/30/21	95	178	187		
06/30/22	84	194			
06/30/23	93				

**Pending Claim Counts**

	12	24	36	48	60-Tail
Acc. Year Ending					
06/30/14	168	5	1	1	0
06/30/15	188	17	6	0	1
06/30/16	257	23	13	1	1
06/30/17	204	10	1	2	1
06/30/18	173	21	5	3	0
06/30/19	172	9	1	1	1
06/30/20	112	10	6	2	
06/30/21	110	12	4		
06/30/22	128	10			
06/30/23	102				

**Paid Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	1.471	1.007	1.000	1.004	1.000
06/30/15	1.541	1.024	1.009	0.998	1.002
06/30/16	1.560	1.025	1.023	1.000	1.002
06/30/17	1.490	1.016	1.002	1.002	1.002
06/30/18	1.541	1.040	1.006	1.006	1.000
06/30/19	1.782	1.029	1.000	1.000	
06/30/20	1.655	1.026	1.013		
06/30/21	1.874	1.051			
06/30/22	2.310				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	1.692	1.027	1.007	1.002	1.001
Weighted 5	1.735	1.029	1.009	1.001	1.001
Mid 3 Last 5	1.770	1.032	1.007	1.001	1.001
Weighted 3	1.893	1.033	1.006	1.003	1.001
Last 3	1.946	1.035	1.006	1.003	1.001
<b>Selected</b>	<b>1.933</b>	<b>1.043</b>	<b>1.008</b>	<b>1.002</b>	<b>1.001</b>

	(1)	(2)	(3) = (2) * (1)	(4)
Acc. Year Ending	Undeveloped Claims	Ultimate Development Factor	Ultimate Claims	% Diff Ult. Claims Estimates
06/30/14	565	1.000	565	0.0%
06/30/15	563	1.000	563	0.0%
06/30/16	663	1.000	663	-0.2%
06/30/17	635	1.000	635	-0.2%
06/30/18	498	1.000	498	0.0%
06/30/19	354	1.001	354	-0.2%
06/30/20	239	1.003	240	-0.5%
06/30/21	187	1.011	189	-1.0%
06/30/22	194	1.054	204	-0.5%
06/30/23	93	2.037	189	1.3%

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Combined UM/UIM Bodily Injury (116,119)**

**Incurred Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending					60-Tail
06/30/14	12	24	36	48	53
06/30/15	39	57	57	53	38
06/30/16	17	35	42	38	50
06/30/17	24	54	57	52	68
06/30/18	43	68	75	68	67
06/30/19	45	64	73	69	40
06/30/20	20	39	48	41	
06/30/21	27	41	37	38	
06/30/22	25	31	36		
06/30/23	25	35			
	33				

**Incurred Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	1.462	1.000	0.930	1.000	1.000
06/30/15	2.059	1.200	0.905	1.000	1.000
06/30/16	2.250	1.056	0.912	0.962	1.000
06/30/17	1.581	1.103	0.907	1.000	1.000
06/30/18	1.422	1.141	0.945	0.971	1.000
06/30/19	1.950	1.231	0.854	0.976	
06/30/20	1.519	0.902	1.027		
06/30/21	1.240	1.161			
06/30/22	1.400				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	1.654	1.099	0.926	0.985	1.000
Weighted 5	1.479	1.107	0.924	0.981	1.000
Mid 3 Last 5	1.447	1.135	0.921	0.982	1.000
Weighted 3	1.390	1.090	0.937	0.983	1.000
Last 3	1.386	1.098	0.942	0.982	1.000
<b>Selected</b>	<b>1.433</b>	<b>1.115</b>	<b>0.942</b>	<b>0.984</b>	<b>1.000</b>

	(1) Undeveloped Claims	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Claims
Acc. Year Ending			
06/30/14	47	1.000	47
06/30/15	36	1.000	36
06/30/16	43	1.000	43
06/30/17	57	1.000	57
06/30/18	54	1.000	54
06/30/19	32	1.000	32
06/30/20	29	0.984	29
06/30/21	29	0.927	27
06/30/22	30	1.034	31
06/30/23	30	1.481	44



**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Combined UM/UIM Bodily Injury (116,119)**

**Paid Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending	12	24	36	48	60-Tail
06/30/14	13	36	46	50	50
06/30/15	2	18	25	36	38
06/30/16	7	28	42	50	50
06/30/17	15	37	56	63	63
06/30/18	14	40	50	57	62
06/30/19	6	24	35	39	39
06/30/20	6	23	29	34	
06/30/21	4	16	31		
06/30/22	4	18			
06/30/23	14				

**Pending Claim Counts**

	12	24	36	48	60-Tail
Acc. Year Ending					
06/30/14	26	21	11	3	3
06/30/15	15	17	17	2	0
06/30/16	17	26	15	2	0
06/30/17	28	31	19	5	5
06/30/18	31	24	23	12	5
06/30/19	14	15	13	2	1
06/30/20	21	18	8	4	
06/30/21	21	15	5		
06/30/22	21	17			
06/30/23	19				

**Paid Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	2.769	1.278	1.087	1.000	1.060
06/30/15	9.000	1.389	1.440	1.056	1.000
06/30/16	4.000	1.500	1.190	1.000	1.000
06/30/17	2.467	1.514	1.125	1.000	1.079
06/30/18	2.857	1.250	1.140	1.088	1.081
06/30/19	4.000	1.458	1.114	1.000	
06/30/20	3.833	1.261	1.172		
06/30/21	4.000	1.938			
06/30/22	4.500				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	4.158	1.448	1.181	1.024	1.044
Weighted 5	3.559	1.436	1.146	1.029	1.044
Mid 3 Last 5	3.944	1.411	1.146	1.019	1.046
Weighted 3	4.071	1.508	1.140	1.031	1.067
Last 3	4.111	1.552	1.142	1.029	1.053
<b>Selected</b>	<b>4.048</b>	<b>1.614</b>	<b>1.118</b>	<b>1.031</b>	<b>1.046</b>

	(1)	(2)	(3) = (2) * (1)	(4)
Acc. Year Ending	Undeveloped Claims	Ultimate Development Factor	Ultimate Claims	% Diff Ult. Claims Estimates
06/30/14	44	1.000	44	-6.4%
06/30/15	36	1.000	36	0.0%
06/30/16	43	1.000	43	0.0%
06/30/17	54	1.000	54	-5.3%
06/30/18	50	1.000	50	-7.4%
06/30/19	31	1.046	32	1.4%
06/30/20	26	1.079	28	-1.7%
06/30/21	26	1.206	31	16.7%
06/30/22	17	1.947	33	6.7%
06/30/23	11	7.881	87	95.1%

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Comprehensive**

**Incurred Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending	12	24	36	48	60-Tail
06/30/14	1,153	1,216	1,216	1,216	1,216
06/30/15	1,297	1,396	1,398	1,399	1,399
06/30/16	1,292	1,360	1,363	1,369	1,369
06/30/17	1,127	1,187	1,188	1,188	1,188
06/30/18	1,103	1,173	1,173	1,173	1,173
06/30/19	1,019	1,040	1,042	1,042	1,042
06/30/20	844	857	854	854	
06/30/21	803	816	817		
06/30/22	796	799			
06/30/23	771				

**Incurred Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	1.055	1.000	1.000	1.000	1.000
06/30/15	1.076	1.001	1.001	1.000	1.000
06/30/16	1.053	1.002	1.004	1.000	1.000
06/30/17	1.053	1.001	1.000	1.000	1.000
06/30/18	1.063	1.000	1.000	1.000	1.000
06/30/19	1.021	1.002	1.000	1.000	
06/30/20	1.015	0.996	1.000		
06/30/21	1.016	1.001			
06/30/22	1.004				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	1.040	1.001	1.001	1.000	1.000
Weighted 5	1.026	1.000	1.001	1.000	1.000
Mid 3 Last 5	1.017	1.001	1.000	1.000	1.000
Weighted 3	1.012	1.000	1.000	1.000	1.000
Last 3	1.012	1.000	1.000	1.000	1.000
<b>Selected</b>	1.013	1.000	1.000	1.000	1.000

	(1) Undeveloped Claims	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Claims
Acc. Year Ending			
06/30/14	1,216	1.000	1,216
06/30/15	1,399	1.000	1,399
06/30/16	1,369	1.000	1,369
06/30/17	1,188	1.000	1,188
06/30/18	1,173	1.000	1,173
06/30/19	1,042	1.000	1,042
06/30/20	854	1.000	854
06/30/21	817	1.000	817
06/30/22	799	1.000	799
06/30/23	771	1.013	781

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Comprehensive**

**Paid Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending	12	24	36	48	60-Tail
06/30/14	1,142	1,217	1,217	1,217	1,217
06/30/15	1,278	1,395	1,398	1,399	1,399
06/30/16	1,274	1,360	1,363	1,369	1,369
06/30/17	1,094	1,187	1,188	1,188	1,188
06/30/18	1,079	1,171	1,172	1,172	1,172
06/30/19	971	1,040	1,042	1,042	1,042
06/30/20	809	853	854	854	
06/30/21	753	814	815		
06/30/22	713	791			
06/30/23	707				

**Pending Claim Counts**

	12	24	36	48	60-Tail
Acc. Year Ending					
06/30/14	11	-1	-1	-1	-1
06/30/15	19	1	0	0	0
06/30/16	18	0	0	0	0
06/30/17	33	0	0	0	0
06/30/18	24	2	1	1	1
06/30/19	48	0	0	0	0
06/30/20	35	4	0	0	
06/30/21	50	2	2		
06/30/22	83	8			
06/30/23	64				

**Paid Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	1.066	1.000	1.000	1.000	0.999
06/30/15	1.092	1.002	1.001	1.000	1.000
06/30/16	1.068	1.002	1.004	1.000	1.000
06/30/17	1.085	1.001	1.000	1.000	1.000
06/30/18	1.085	1.001	1.000	1.000	1.001
06/30/19	1.071	1.002	1.000	1.000	
06/30/20	1.054	1.001	1.000		
06/30/21	1.081	1.001			
06/30/22	1.109				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	1.079	1.001	1.001	1.000	1.000
Weighted 5	1.080	1.001	1.001	1.000	1.000
Mid 3 Last 5	1.079	1.001	1.000	1.000	1.000
Weighted 3	1.080	1.001	1.000	1.000	1.000
Last 3	1.082	1.001	1.000	1.000	1.000
<b>Selected</b>	<b>1.079</b>	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>

	(1)	(2)	(3) = (2) * (1)	(4)
Acc. Year Ending	Undeveloped Claims	Ultimate Development Factor	Ultimate Claims	% Diff Ult. Claims Estimates
06/30/14	1,217	1.000	1,217	0.1%
06/30/15	1,399	1.000	1,399	0.0%
06/30/16	1,369	1.000	1,369	0.0%
06/30/17	1,188	1.000	1,188	0.0%
06/30/18	1,172	1.000	1,172	-0.1%
06/30/19	1,042	1.000	1,042	0.0%
06/30/20	854	1.000	854	0.0%
06/30/21	815	1.000	815	-0.2%
06/30/22	791	1.002	792	-0.8%
06/30/23	707	1.081	764	-2.1%

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Collision**

**Incurred Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending	12	24	36	48	60-Tail
06/30/14	964	964	964	964	964
06/30/15	940	965	967	967	967
06/30/16	1,085	1,107	1,107	1,107	1,107
06/30/17	989	989	990	991	992
06/30/18	954	956	956	956	957
06/30/19	789	787	785	786	785
06/30/20	650	651	652	652	
06/30/21	594	589	591		
06/30/22	620	601			
06/30/23	562				

**Incurred Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	1.000	1.000	1.000	1.000	1.000
06/30/15	1.027	1.002	1.000	1.000	1.000
06/30/16	1.020	1.000	1.000	1.000	1.000
06/30/17	1.000	1.001	1.001	1.001	1.000
06/30/18	1.002	1.000	1.000	1.001	1.000
06/30/19	0.997	0.997	1.001	0.999	
06/30/20	1.002	1.002	1.000		
06/30/21	0.992	1.003			
06/30/22	0.969				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	1.001	1.001	1.000	1.000	1.000
Weighted 5	0.994	1.001	1.000	1.000	1.000
Mid 3 Last 5	0.997	1.001	1.000	1.000	1.000
Weighted 3	0.988	1.000	1.000	1.000	1.000
Last 3	0.987	1.001	1.000	1.000	1.000
<b>Selected</b>	0.987	1.000	1.000	1.000	1.000

	(1) Undeveloped Claims	(2) Ultimate Development Factor	(3) = (2) * (1) Ultimate Claims
Acc. Year Ending			
06/30/14	964	1.000	964
06/30/15	967	1.000	967
06/30/16	1,106	1.000	1,106
06/30/17	992	1.000	992
06/30/18	957	1.000	957
06/30/19	785	1.000	785
06/30/20	652	1.000	652
06/30/21	591	1.001	591
06/30/22	601	1.001	602
06/30/23	562	0.987	555

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Claim Development**

**Collision**

**Paid Claim Counts**

	(1)	(2)	(3)	(4)	(5)
Acc. Year Ending	12	24	36	48	60-Tail
06/30/14	925	966	966	966	966
06/30/15	898	964	967	967	967
06/30/16	1,032	1,107	1,107	1,107	1,107
06/30/17	920	989	990	991	992
06/30/18	892	956	956	956	957
06/30/19	729	787	785	785	785
06/30/20	612	650	652	652	
06/30/21	560	588	590		
06/30/22	558	600			
06/30/23	506				

**Pending Claim Counts**

	12	24	36	48	60-Tail
Acc. Year Ending					
06/30/14	39	-2	-2	-2	-2
06/30/15	42	1	0	0	0
06/30/16	53	0	0	0	0
06/30/17	69	0	0	0	0
06/30/18	62	0	0	0	0
06/30/19	60	0	0	1	0
06/30/20	38	1	0	0	
06/30/21	34	1	1		
06/30/22	62	1			
06/30/23	56				

**Paid Claim Count Development Factors**

	(6) = (2) / (1)	(7) = (3) / (2)	(8) = (4) / (3)	(9) = (5) / (4)	(10)
Acc. Year Ending	12/24	24/36	36/48	48/60	60/Ultimate
06/30/14	1.044	1.000	1.000	1.000	0.998
06/30/15	1.073	1.003	1.000	1.000	1.000
06/30/16	1.073	1.000	1.000	1.000	1.000
06/30/17	1.075	1.001	1.001	1.001	1.000
06/30/18	1.072	1.000	1.000	1.001	1.000
06/30/19	1.080	0.997	1.000	1.000	
06/30/20	1.062	1.003	1.000		
06/30/21	1.050	1.003			
06/30/22	1.075				
06/30/23					

Averages	12/24	24/36	36/48	48/60	60/Ultimate
All Years	1.067	1.001	1.000	1.000	1.000
Weighted 5	1.069	1.001	1.000	1.000	1.000
Mid 3 Last 5	1.070	1.001	1.000	1.000	1.000
Weighted 3	1.062	1.001	1.000	1.001	1.000
Last 3	1.062	1.001	1.000	1.001	1.000
<b>Selected</b>	<b>1.065</b>	<b>1.001</b>	<b>1.000</b>	<b>1.001</b>	<b>1.000</b>

	(1)	(2)	(3) = (2) * (1)	(4)
Acc. Year Ending	Undeveloped Claims	Ultimate Development Factor	Ultimate Claims	% Diff Ult. Claims Estimates
06/30/14	966	1.000	966	0.2%
06/30/15	967	1.000	967	0.0%
06/30/16	1,106	1.000	1,106	0.0%
06/30/17	992	1.000	992	0.0%
06/30/18	957	1.000	957	0.0%
06/30/19	785	1.000	785	0.0%
06/30/20	652	1.000	652	0.0%
06/30/21	590	1.000	590	-0.2%
06/30/22	600	1.001	601	-0.1%
06/30/23	506	1.066	539	-2.8%

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Bodily Injury**

**Average Incurred Loss & DCC per Incurred Count**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	12,163	12,052	12,284	12,424	12,495	12,626	12,626	12,626	12,626	12,626
06/30/15	11,012	10,780	11,864	12,619	12,848	13,061	13,075	13,112	13,121	
06/30/16	15,823	15,221	17,195	17,508	17,461	17,409	17,413	17,644		
06/30/17	15,269	16,951	17,531	17,415	17,315	17,316	17,316			
06/30/18	15,262	15,564	16,791	17,595	17,263	17,417				
06/30/19	17,093	17,557	19,053	19,798	20,085					
06/30/20	14,140	16,155	18,041	18,659						
06/30/21	15,966	18,529	20,750							
06/30/22	23,526	29,442								
06/30/23	19,309									

**Average Incurred Loss per Incurred Count Development Factors**

	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
Acc. Year Ending	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	0.991	1.019	1.011	1.006	1.011	1.000	1.000	1.000	1.000	1.000
06/30/15	0.979	1.101	1.064	1.018	1.017	1.001	1.003	1.001		
06/30/16	0.962	1.130	1.018	0.997	0.997	1.000	1.013			
06/30/17	1.110	1.034	0.993	0.994	1.000	1.000				
06/30/18	1.020	1.079	1.048	0.981	1.009					
06/30/19	1.027	1.085	1.039	1.014						
06/30/20	1.143	1.117	1.034							
06/30/21	1.161	1.120								
06/30/22	1.251									
06/30/23										

	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
Averages	1.071	1.086	1.030	1.002	1.007	1.000	1.005	1.000	1.000	1.000
All Years	1.071	1.086	1.030	1.002	1.007	1.000	1.005	1.000	1.000	1.000
Weighted 5	1.131	1.087	1.027	1.000	1.006	1.000	1.006	1.000	1.000	1.000
Mid 3 Last 5	1.110	1.094	1.031	1.002	1.007	1.000	1.003	1.000	1.000	1.000
Weighted 3	1.196	1.107	1.040	0.997	1.002	1.000	1.006	1.000	1.000	1.000
Last 3	1.185	1.107	1.040	0.997	1.002	1.000	1.005	1.000	1.000	1.000
<b>Selected</b>	1.105	1.115	1.033	1.001	1.003	1.000	1.007	1.000	1.000	1.000

	(1) Undeveloped Losses & DCC	(2) Undeveloped Claim Counts	(3) = (2) / (1) Undeveloped Average Losses & DCC	(4) Ultimate Development Factor	(5) = (3) * (4) Ultimate Average Losses & DCC	(6) Ultimate Claim Counts	(7) = (5) * (6) Ultimate Incurred Loss & DCC
Acc. Year Ending							
06/30/14	2,786,704	275	10,133	1.000	10,133	275	2,786,704
06/30/15	3,471,464	311	11,162	1.000	11,162	311	3,471,464
06/30/16	3,596,763	321	11,205	1.000	11,206	321	3,597,139
06/30/17	3,903,512	302	12,926	1.007	13,022	302	3,932,510
06/30/18	3,534,618	301	11,743	1.008	11,836	301	3,562,572
06/30/19	3,561,201	236	15,090	1.011	15,249	236	3,598,775
06/30/20	2,297,585	162	14,183	1.012	14,352	161	2,317,772
06/30/21	2,093,080	139	15,058	1.045	15,741	138	2,169,014
06/30/22	1,539,546	99	15,551	1.166	18,129	98	1,781,058
06/30/23	1,540,815	92	16,748	1.289	21,584	100	2,150,733

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Property Damage**

**Average Incurred Loss & DCC per Incurred Count**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	2,761	2,915	2,940	2,945	2,945	2,945	2,945	2,945	2,945	2,945
06/30/15	2,733	3,049	3,048	3,085	3,090	3,090	3,090	3,090	3,090	
06/30/16	3,036	3,186	3,218	3,217	3,217	3,217	3,217	3,217		
06/30/17	3,262	3,500	3,502	3,581	3,581	3,581	3,581			
06/30/18	3,288	3,456	3,531	3,532	3,532	3,532				
06/30/19	3,506	3,731	3,748	3,751	3,751					
06/30/20	3,515	3,583	3,592	3,585						
06/30/21	4,008	4,423	4,475							
06/30/22	4,940	5,730								
06/30/23	5,350									

**Average Incurred Loss per Incurred Count Development Factors**

	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
Acc. Year Ending	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	1.056	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06/30/15	1.115	1.000	1.012	1.002	1.000	1.000	1.000	1.000		
06/30/16	1.050	1.010	1.000	1.000	1.000	1.000	1.000			
06/30/17	1.073	1.001	1.022	1.000	1.000	1.000				
06/30/18	1.051	1.022	1.000	1.000	1.000					
06/30/19	1.064	1.004	1.001	1.000						
06/30/20	1.019	1.003	0.998							
06/30/21	1.103	1.012								
06/30/22	1.160									
06/30/23										

	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
Averages	1.077	1.007	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000
All Years	1.077	1.007	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 5	1.086	1.008	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Mid 3 Last 5	1.073	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 3	1.102	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	1.094	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Selected</b>	1.105	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

	(1) Undeveloped Losses & DCC	(2) Undeveloped Claim Counts	(3) = (2) / (1) Undeveloped Average Losses & DCC	(4) Ultimate Development Factor	(5) = (3) * (4) Ultimate Average Losses & DCC	(6) Ultimate Claim Counts	(7) = (5) * (6) Ultimate Incurred Loss & DCC
Acc. Year Ending							
06/30/14	2,921,031	992	2,945	1.000	2,945	992	2,921,031
06/30/15	3,269,335	1,058	3,090	1.000	3,090	1,058	3,269,335
06/30/16	3,838,213	1,193	3,217	1.000	3,216	1,193	3,836,930
06/30/17	3,856,259	1,077	3,581	1.000	3,579	1,077	3,854,970
06/30/18	3,698,151	1,047	3,532	1.000	3,531	1,047	3,696,805
06/30/19	3,090,989	824	3,751	1.000	3,750	824	3,089,595
06/30/20	2,018,191	563	3,585	1.000	3,583	563	2,017,991
06/30/21	2,291,033	512	4,475	0.999	4,471	512	2,290,790
06/30/22	2,801,968	489	5,730	1.004	5,756	491	2,826,560
06/30/23	2,198,953	411	5,350	1.109	5,936	422	2,507,793

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Medical Payments**

**Average Incurred Loss & DCC per Incurred Count**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	5,000	39	1,693	1,693	1,693	1,693	1,693	1,693	1,693	1,693
06/30/15	5,000	4,983	4,983	3,375	3,375	3,375	3,375	3,375	3,375	
06/30/16	2,290	2,553	2,553	2,553	2,553	2,553	2,553	2,553		
06/30/17	2,577	2,981	2,377	2,377	2,377	2,377	2,377			
06/30/18	3,000	2,148	1,694	1,694	1,694	1,694				
06/30/19	2,700	1,320	903	903	903					
06/30/20	2,473	1,473	1,160	1,160						
06/30/21	1,303	692	692							
06/30/22	2,134	2,138								
06/30/23	1,894									

**Average Incurred Loss per Incurred Count Development Factors**

Acc. Year Ending	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimeate
06/30/14	0.008	43.238	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06/30/15	0.997	1.000	0.677	1.000	1.000	1.000	1.000	1.000		
06/30/16	1.115	1.000	1.000	1.000	1.000	1.000	1.000			
06/30/17	1.157	0.797	1.000	1.000	1.000	1.000				
06/30/18	0.716	0.789	1.000	1.000	1.000					
06/30/19	0.489	0.684	1.000	1.000						
06/30/20	0.596	0.787	1.000							
06/30/21	0.531	1.000								
06/30/22	1.002									
06/30/23										

	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
Averages	0.734	6.162	0.954	1.000	1.000	1.000	1.000	1.000	1.000	1.000
All Years	0.669	0.792	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 5	0.614	0.791	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Mid 3 Last 5	0.728	0.791	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 3	0.710	0.824	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3										
<b>Selected</b>	0.710	0.824	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

	(1) Undeveloped Losses & DCC	(2) Undeveloped Claim Counts	(3) = (2) / (1) Undeveloped Average Losses & DCC	(4) Ultimate Development Factor	(5) = (3) * (4) Ultimate Average Losses & DCC	(6) Ultimate Claim Counts	(7) = (5) * (6) Ultimate Incurred Loss & DCC
Acc. Year Ending							
06/30/14	5,078	3	1,693	1.000	1,693	3	5,078
06/30/15	13,500	4	3,375	1.000	3,375	4	13,500
06/30/16	15,317	6	2,553	1.000	2,553	6	15,317
06/30/17	11,884	5	2,377	1.000	2,377	5	11,884
06/30/18	6,777	4	1,694	1.000	1,694	4	6,777
06/30/19	5,417	6	903	1.000	903	6	5,417
06/30/20	8,120	7	1,160	1.000	1,160	7	8,120
06/30/21	4,153	6	692	1.000	692	6	4,153
06/30/22	19,242	9	2,138	0.824	1,761	9	15,192
06/30/23	15,154	8	1,894	0.585	1,107	8	9,340



**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Personal Injury Protection**

**Average Incurred Loss & DCC per Incurred Count**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	4,388	3,733	3,467	3,353	3,328	3,299	3,298	3,298	3,298	3,298
06/30/15	3,963	3,445	3,351	3,375	3,443	3,449	3,489	3,561	3,575	
06/30/16	4,416	3,504	3,241	3,113	3,107	3,109	3,112	3,119		
06/30/17	4,192	3,552	3,110	3,072	3,057	3,120	3,120			
06/30/18	4,575	3,896	3,553	3,433	3,425	3,427				
06/30/19	5,803	4,205	3,786	3,713	3,697					
06/30/20	5,531	3,922	3,741	3,625						
06/30/21	6,681	5,311	5,335							
06/30/22	6,865	5,212								
06/30/23	5,841									

**Average Incurred Loss per Incurred Count Development Factors**

Acc. Year	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
Ending	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimeate
06/30/14	0.851	0.929	0.967	0.993	0.991	1.000	1.000	1.000	1.000	1.000
06/30/15	0.869	0.973	1.007	1.020	1.002	1.012	1.021	1.004		
06/30/16	0.793	0.925	0.961	0.998	1.001	1.001	1.002			
06/30/17	0.847	0.876	0.988	0.995	1.021	1.000				
06/30/18	0.852	0.912	0.966	0.998	1.000					
06/30/19	0.725	0.900	0.981	0.996						
06/30/20	0.709	0.954	0.969							
06/30/21	0.795	1.004								
06/30/22	0.759									
06/30/23										

Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	0.800	0.934	0.977	1.000	1.003	1.003	1.008	1.002	1.000	1.000
Weighted 5	0.765	0.935	0.973	1.001	1.003	1.003	1.008	1.002	1.000	1.000
Mid 3 Last 5	0.760	0.922	0.972	0.997	1.001	1.000	1.002	1.002	1.000	1.000
Weighted 3	0.757	0.957	0.972	0.996	1.007	1.004	1.008	1.002	1.000	1.000
Last 3	0.754	0.953	0.972	0.996	1.007	1.004	1.008	1.002	1.000	1.000
<b>Selected</b>	0.780	0.942	0.982	0.993	1.004	1.003	1.004	1.001	1.000	1.000

	(1) Undeveloped Losses & DCC	(2) Undeveloped Claim Counts	(3) = (2) / (1) Undeveloped Average Losses & DCC	(4) Ultimate Development Factor	(5) = (3) * (4) Ultimate Average Losses & DCC	(6) Ultimate Claim Counts	(7) = (5) * (6) Ultimate Incurred Loss & DCC
Acc. Year Ending							
06/30/14	1,863,602	565	3,298	1.000	3,298	565	1,863,602
06/30/15	1,918,501	563	3,408	1.000	3,407	563	1,918,356
06/30/16	2,070,730	664	3,119	1.001	3,123	664	2,073,421
06/30/17	1,984,627	636	3,120	1.005	3,137	636	1,995,190
06/30/18	1,706,605	498	3,427	1.008	3,455	498	1,720,827
06/30/19	1,312,493	355	3,697	1.012	3,742	355	1,328,322
06/30/20	873,572	241	3,625	1.005	3,642	241	877,824
06/30/21	1,018,954	191	5,335	0.987	5,266	191	1,005,152
06/30/22	1,063,254	204	5,212	0.930	4,848	205	996,238
06/30/23	1,139,039	195	5,841	0.725	4,237	187	792,269

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Combined UM/UIM Bodily Injury (116,119)**

**Average Incurred Loss & DCC per Incurred Count**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	14,632	13,600	16,838	18,853	19,176	21,569	21,062	21,028	21,010	20,983
06/30/15	13,111	14,125	16,700	19,602	17,991	17,991	17,991	17,991	17,991	
06/30/16	26,639	18,137	24,404	26,936	27,799	27,799	27,799	27,799		
06/30/17	18,239	24,804	26,890	31,087	31,631	31,404	31,405			
06/30/18	22,696	31,789	31,959	34,056	37,397	36,643				
06/30/19	24,994	30,590	34,731	40,020	41,358					
06/30/20	17,831	28,948	40,842	39,944						
06/30/21	22,281	33,774	45,577							
06/30/22	25,900	32,765								
06/30/23	20,935									

**Average Incurred Loss per Incurred Count Development Factors**

	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
Acc. Year Ending	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
06/30/14	0.930	1.238	1.120	1.017	1.125	0.977	0.998	0.999	0.999	1.000
06/30/15	1.077	1.182	1.174	0.918	1.000	1.000	1.000	1.000		
06/30/16	0.681	1.346	1.104	1.032	1.000	1.000	1.000			
06/30/17	1.360	1.084	1.156	1.017	0.993	1.000				
06/30/18	1.401	1.005	1.066	1.098	0.980					
06/30/19	1.224	1.135	1.152	1.033						
06/30/20	1.623	1.411	0.978							
06/30/21	1.516	1.349								
06/30/22	1.265									
06/30/23										

	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
Averages	1.231	1.219	1.107	1.019	1.019	0.994	0.999	1.000	0.999	1.000
All Years	1.231	1.219	1.107	1.019	1.019	0.994	0.999	1.000	0.999	1.000
Weighted 5	1.388	1.201	1.083	1.029	1.011	0.995	0.999	1.000	0.999	1.000
Mid 3 Last 5	1.394	1.190	1.107	1.028	0.998	1.000	1.000	1.000	0.999	1.000
Weighted 3	1.447	1.298	1.060	1.050	0.990	1.000	0.999	1.000	0.999	1.000
Last 3	1.468	1.299	1.065	1.050	0.991	1.000	0.999	1.000	0.999	1.000
<b>Selected</b>	1.549	1.285	1.065	1.049	0.992	1.000	1.000	1.000	0.999	1.000

	(1) Undeveloped Losses & DCC	(2) Undeveloped Claim Counts	(3) = (2) / (1) Undeveloped Average Losses & DCC	(4) Ultimate Development Factor	(5) = (3) * (4) Ultimate Average Losses & DCC	(6) Ultimate Claim Counts	(7) = (5) * (6) Ultimate Incurred Loss & DCC
Acc. Year Ending							
06/30/14	807,715	47	17,185	1.000	17,185	47	807,715
06/30/15	483,123	36	13,420	0.999	13,411	36	482,802
06/30/16	868,088	43	20,188	0.999	20,170	43	867,329
06/30/17	1,163,691	57	20,416	0.999	20,392	57	1,162,352
06/30/18	1,138,471	54	21,083	0.999	21,059	54	1,137,170
06/30/19	670,434	32	20,951	0.991	20,769	32	664,619
06/30/20	852,682	29	29,403	1.040	30,582	29	872,637
06/30/21	833,874	29	28,754	1.108	31,859	27	856,250
06/30/22	806,765	30	26,892	1.423	38,277	31	1,187,091
06/30/23	490,843	30	16,361	2.205	36,080	44	1,603,225

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Comprehensive**

**Average Incurred Loss & DCC per Incurred Count**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	1,231	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199
06/30/15	1,334	1,330	1,331	1,326	1,326	1,326	1,326	1,326	1,326	
06/30/16	1,307	1,323	1,319	1,313	1,313	1,313	1,313	1,313		
06/30/17	1,542	1,611	1,608	1,608	1,610	1,610	1,610			
06/30/18	1,399	1,428	1,432	1,432	1,432	1,432				
06/30/19	1,529	1,500	1,498	1,498	1,498					
06/30/20	1,522	1,506	1,508	1,508						
06/30/21	1,513	1,459	1,468							
06/30/22	1,963	2,034								
06/30/23	2,329									

**Average Incurred Loss per Incurred Count Development Factors**

Acc. Year Ending	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimeate
06/30/14	0.974	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06/30/15	0.997	1.001	0.997	1.000	1.000	1.000	1.000	1.000		
06/30/16	1.012	0.997	0.996	1.000	1.000	1.000	1.000			
06/30/17	1.045	0.998	1.000	1.001	1.000	1.000				
06/30/18	1.020	1.003	1.000	1.000	1.000					
06/30/19	0.981	0.999	1.000	1.000						
06/30/20	0.989	1.002	1.000							
06/30/21	0.964	1.006								
06/30/22	1.036									
06/30/23										

	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
Averages	1.002	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
All Years	1.002	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 5	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Mid 3 Last 5	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Weighted 3	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	0.997	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Selected</b>	0.997	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

	(1) Undeveloped Losses & DCC	(2) Undeveloped Claim Counts	(3) = (2) / (1) Undeveloped Average Losses & DCC	(4) Ultimate Development Factor	(5) = (3) * (4) Ultimate Average Losses & DCC	(6) Ultimate Claim Counts	(7) = (5) * (6) Ultimate Incurred Loss & DCC
Acc. Year Ending							
06/30/14	1,458,096	1,216	1,199	1.000	1,199	1,216	1,458,096
06/30/15	1,855,517	1,399	1,326	1.000	1,326	1,399	1,855,517
06/30/16	1,797,969	1,369	1,313	1.000	1,313	1,369	1,797,969
06/30/17	1,912,181	1,188	1,610	1.000	1,610	1,188	1,912,181
06/30/18	1,679,670	1,173	1,432	1.000	1,432	1,173	1,679,670
06/30/19	1,561,319	1,042	1,498	1.000	1,498	1,042	1,561,258
06/30/20	1,287,944	854	1,508	1.000	1,509	854	1,288,262
06/30/21	1,199,255	817	1,468	1.000	1,468	817	1,199,728
06/30/22	1,624,810	799	2,034	1.002	2,038	799	1,628,413
06/30/23	1,795,785	771	2,329	0.999	2,327	781	1,817,216

**Grange Property & Casualty Insurance Company**  
**Kentucky Personal Auto and Miscellaneous Auto Loss Development**

**Collision**

**Average Incurred Loss & DCC per Incurred Count**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Acc. Year Ending	12	24	36	48	60	72	84	96	108	120-Tail
06/30/14	3,977	3,762	3,751	3,740	3,740	3,737	3,734	3,729	3,732	3,731
06/30/15	3,909	3,600	3,621	3,608	3,602	3,596	3,592	3,591	3,584	
06/30/16	3,860	3,746	3,743	3,736	3,732	3,728	3,727	3,726		
06/30/17	4,299	3,978	3,897	3,898	3,894	3,894	3,894			
06/30/18	3,904	3,667	3,659	3,659	3,651	3,648				
06/30/19	4,519	4,159	4,141	4,139	4,133					
06/30/20	4,354	3,847	3,783	3,735						
06/30/21	5,396	5,029	4,807							
06/30/22	6,868	6,306								
06/30/23	7,127									

**Average Incurred Loss per Incurred Count Development Factors**

Acc. Year	(11) = (2) / (1)	(12) = (3) / (2)	(13) = (4) / (3)	(14) = (5) / (4)	(15) = (6) / (5)	(16) = (7) / (6)	(17) = (8) / (7)	(18) = (9) / (8)	(19) = (10) / (9)	
Ending	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimeate
06/30/14	0.946	0.997	0.997	1.000	0.999	0.999	0.999	1.001	1.000	1.000
06/30/15	0.921	1.006	0.996	0.998	0.998	0.999	1.000	0.998		
06/30/16	0.970	0.999	0.998	0.999	0.999	1.000	1.000			
06/30/17	0.925	0.980	1.000	0.999	1.000	1.000				
06/30/18	0.939	0.998	1.000	0.998	0.999					
06/30/19	0.920	0.996	0.999	0.999						
06/30/20	0.884	0.983	0.987							
06/30/21	0.932	0.956								
06/30/22	0.918									
06/30/23										

Averages	12/24	24/36	36/48	48/60	60/72	72/84	84/96	96/108	108/120	120/Ultimate
All Years	0.928	0.989	0.997	0.999	0.999	0.999	0.999	1.000	1.000	1.000
Weighted 5	0.919	0.981	0.997	0.999	0.999	0.999	0.999	1.000	1.000	1.000
Mid 3 Last 5	0.924	0.986	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000
Weighted 3	0.914	0.977	0.996	0.999	0.999	1.000	0.999	1.000	1.000	1.000
Last 3	0.911	0.978	0.996	0.999	0.999	1.000	0.999	1.000	1.000	1.000
<b>Selected</b>	0.917	0.981	0.996	0.999	0.999	1.000	0.999	1.000	1.000	1.000

	(1) Undeveloped Losses & DCC	(2) Undeveloped Claim Counts	(3) = (2) / (1) Undeveloped Average Losses & DCC	(4) Ultimate Development Factor	(5) = (3) * (4) Ultimate Average Losses & DCC	(6) Ultimate Claim Counts	(7) = (5) * (6) Ultimate Incurred Loss & DCC
Acc. Year Ending							
06/30/14	3,597,164	964	3,731	1.000	3,731	964	3,597,164
06/30/15	3,465,755	967	3,584	1.000	3,583	967	3,465,072
06/30/16	3,995,464	1,106	3,613	0.999	3,610	1,106	3,993,159
06/30/17	3,862,958	992	3,894	0.999	3,889	992	3,858,234
06/30/18	3,491,606	957	3,648	0.998	3,643	957	3,485,963
06/30/19	3,244,539	785	4,133	0.998	4,124	785	3,237,648
06/30/20	2,434,982	652	3,735	0.997	3,722	652	2,427,343
06/30/21	2,841,045	591	4,807	0.993	4,772	591	2,822,120
06/30/22	3,789,848	601	6,306	0.973	6,138	602	3,692,646
06/30/23	4,005,167	562	7,127	0.892	6,360	555	3,529,856

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Bodily Injury**

**Calculation of Loss Trend Factors**

<b>Accident Year</b>	<b>(1) Average Loss Date for Experience Period</b>	<b>(2) Average Loss Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Loss Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Loss Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	13.33%	10/17/2024	1.80	9.98%	1.53
06/30/22	12/30/2021	12/30/2022	1.00	13.48%	10/17/2024	1.80	9.98%	1.35
06/30/23	12/30/2022	12/30/2022	0.00	9.98%	10/17/2024	1.80	9.98%	1.19

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Property Damage**

**Calculation of Loss Trend Factors**

<b>Accident Year</b>	<b>(1) Average Loss Date for Experience Period</b>	<b>(2) Average Loss Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Loss Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Loss Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	4.89%	10/17/2024	1.80	9.39%	1.30
06/30/22	12/30/2021	12/30/2022	1.00	5.12%	10/17/2024	1.80	9.39%	1.24
06/30/23	12/30/2022	12/30/2022	0.00	9.39%	10/17/2024	1.80	9.39%	1.18

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Medical Payments**

**Calculation of Loss Trend Factors**

<b>Accident Year</b>	<b>(1) Average Loss Date for Experience Period</b>	<b>(2) Average Loss Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Loss Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Loss Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	3.56%	10/17/2024	1.80	5.68%	1.18
06/30/22	12/30/2021	12/30/2022	1.00	3.55%	10/17/2024	1.80	5.68%	1.14
06/30/23	12/30/2022	12/30/2022	0.00	5.68%	10/17/2024	1.80	5.68%	1.10

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Personal Injury Protection**

**Calculation of Loss Trend Factors**

<b>Accident Year</b>	<b>(1) Average Loss Date for Experience Period</b>	<b>(2) Average Loss Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Loss Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Loss Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	3.71%	10/17/2024	1.80	6.66%	1.22
06/30/22	12/30/2021	12/30/2022	1.00	4.65%	10/17/2024	1.80	6.66%	1.18
06/30/23	12/30/2022	12/30/2022	0.00	6.66%	10/17/2024	1.80	6.66%	1.12



**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Combined UM/UIM Bodily Injury (116,119)**

**Calculation of Loss Trend Factors**

<b>Accident Year</b>	<b>(1) Average Loss Date for Experience Period</b>	<b>(2) Average Loss Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Loss Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Loss Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	8.24%	10/17/2024	1.80	11.19%	1.42
06/30/22	12/30/2021	12/30/2022	1.00	8.41%	10/17/2024	1.80	11.19%	1.31
06/30/23	12/30/2022	12/30/2022	0.00	11.19%	10/17/2024	1.80	11.19%	1.21

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Comprehensive**

**Calculation of Loss Trend Factors**

<b>Accident Year</b>	<b>(1) Average Loss Date for Experience Period</b>	<b>(2) Average Loss Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Loss Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Loss Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	7.23%	10/17/2024	1.80	5.85%	1.27
06/30/22	12/30/2021	12/30/2022	1.00	7.01%	10/17/2024	1.80	5.85%	1.19
06/30/23	12/30/2022	12/30/2022	0.00	5.85%	10/17/2024	1.80	5.85%	1.11

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Collision**

**Calculation of Loss Trend Factors**

<b>Accident Year</b>	<b>(1) Average Loss Date for Experience Period</b>	<b>(2) Average Loss Date for Latest Year</b>	<b>(3) = (2) - (1) Retrospective Trend Period</b>	<b>(4) Selected Retrospective Trend</b>	<b>(5) Average Loss Date for Effective Period</b>	<b>(6) = (5) - (2) Prospective Trend Period</b>	<b>(7) Selected Prospective Trend</b>	<b>(8) Loss Trend Factor</b>
06/30/21	12/30/2020	12/30/2022	2.00	2.80%	10/17/2024	1.80	10.16%	1.26
06/30/22	12/30/2021	12/30/2022	1.00	2.71%	10/17/2024	1.80	10.16%	1.22
06/30/23	12/30/2022	12/30/2022	0.00	10.16%	10/17/2024	1.80	10.16%	1.19



**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Property Damage**

**Accident Year Developed Loss Trend Analysis**

	(1)	(2)	(3) = (2) / (1)	(4)	(5)	(6)	(7) = (5) / (6)	(8)	(9) = (6) / (1)	(10)	(11) = (7) * (9)	(12)	(13) = (5) / (2)
<b>Accident Year</b>	<b>Earned Exposure</b>	<b>Earned Premium</b>	<b>Earned Premium Per Exposure</b>	<b>EP Per EE Annual Change</b>	<b>Developed Incurred Loss &amp; DCC</b>	<b>Developed Incurred Claim Counts</b>	<b>Average Loss Per Incurred Claimant</b>	<b>Change In Average Loss</b>	<b>Claimants Per Earned Exposure</b>	<b>Change In Claimants Per EE</b>	<b>Pure Premium</b>	<b>Change In Pure Premium</b>	<b>Ultimate Loss Ratio</b>
06/30/14	31,279	4,331,330	138		2,921,031	992	2,945		3.2%		93		67.4%
06/30/15	31,713	4,451,726	140	1.4%	3,269,335	1,058	3,090	4.9%	3.3%	5.2%	103	10.4%	73.4%
06/30/16	32,587	4,792,421	147	4.8%	3,837,358	1,193	3,217	4.1%	3.7%	9.7%	118	14.2%	80.1%
06/30/17	30,464	5,043,147	166	12.6%	3,855,400	1,077	3,580	11.3%	3.5%	-3.4%	127	7.5%	76.4%
06/30/18	30,026	5,577,332	186	12.2%	3,697,491	1,047	3,532	-1.3%	3.5%	-1.4%	123	-2.7%	66.3%
06/30/19	27,319	5,545,108	203	9.3%	3,090,767	824	3,751	6.2%	3.0%	-13.5%	113	-8.1%	55.7%
06/30/20	23,816	4,825,365	203	-0.2%	2,018,992	563	3,585	-4.4%	2.4%	-21.6%	85	-25.1%	41.8%
06/30/21	20,516	3,994,038	195	-3.9%	2,290,243	512	4,470	24.7%	2.5%	5.6%	112	31.7%	57.3%
06/30/22	18,800	3,518,968	187	-3.9%	2,818,754	491	5,740	28.4%	2.6%	4.6%	150	34.3%	80.1%
06/30/23	17,345	3,458,289	199	6.5%	2,454,415	422	5,810	1.2%	2.4%	-6.8%	142	-5.6%	71.0%
					<b>3 pt</b>		<b>Severity</b>		<b>Frequency</b>		<b>Pure Premium</b>		
					<b>5 pt</b>		14.0%		-1.2%		12.6%		
					<b>7 pt</b>		14.4%		-3.2%		10.7%		
					<b>10 pt</b>		9.7%		-6.5%		2.6%		
							7.6%		-4.4%		3.0%		

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Medical Payments**

**Accident Year Developed Loss Trend Analysis**

	(1)	(2)	(3) = (2) / (1)	(4)	(5)	(6)	(7) = (5) / (6)	(8)	(9) = (6) / (1)	(10)	(11) = (7) * (9)	(12)	(13) = (5) / (2)
<b>Accident Year</b>	<b>Earned Exposure</b>	<b>Earned Premium</b>	<b>Earned Premium Per Exposure</b>	<b>EP Per EE Annual Change</b>	<b>Developed Incurred Loss &amp; DCC</b>	<b>Developed Incurred Claim Counts</b>	<b>Average Loss Per Incurred Claimant</b>	<b>Change In Average Loss</b>	<b>Claimants Per Earned Exposure</b>	<b>Change In Claimants Per EE</b>	<b>Pure Premium</b>	<b>Change In Pure Premium</b>	<b>Ultimate Loss Ratio</b>
06/30/14	1,362	24,212	18		5,078	3	1,693		0.2%		4		21.0%
06/30/15	1,507	26,719	18	-0.2%	13,500	4	3,375	99.4%	0.3%	20.5%	9	140.3%	50.5%
06/30/16	1,648	32,407	20	10.9%	15,317	6	2,553	-24.4%	0.4%	37.2%	9	3.8%	47.3%
06/30/17	1,616	31,509	19	-0.9%	11,884	5	2,377	-6.9%	0.3%	-15.0%	7	-20.9%	37.7%
06/30/18	1,822	35,074	19	-1.2%	6,777	4	1,694	-28.7%	0.2%	-29.0%	4	-49.4%	19.3%
06/30/19	1,853	33,475	18	-6.1%	5,417	6	903	-46.7%	0.3%	47.5%	3	-21.4%	16.2%
06/30/20	1,726	26,829	16	-14.0%	8,120	7	1,160	28.5%	0.4%	25.2%	5	60.9%	30.3%
06/30/21	1,590	22,562	14	-8.7%	4,153	6	692	-40.3%	0.4%	-7.0%	3	-44.5%	18.4%
06/30/22	1,560	20,812	13	-6.0%	15,207	9	1,763	154.7%	0.6%	46.5%	10	273.1%	73.1%
06/30/23	1,553	19,834	13	-4.2%	10,172	8	1,206	-31.6%	0.5%	-1.7%	7	-32.8%	51.3%
							<b>Severity</b>		<b>Frequency</b>		<b>Pure Premium</b>		
					<b>3 pt</b>		32.0%		20.0%		58.4%		
					<b>5 pt</b>		10.5%		14.4%		26.4%		
					<b>7 pt</b>		-7.6%		14.1%		5.4%		
					<b>10 pt</b>		-9.7%		9.3%		-1.4%		



**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Combined UM/UIM Bodily Injury (116,119)**

**Accident Year Developed Loss Trend Analysis**

	(1)	(2)	(3) = (2) / (1)	(4)	(5)	(6)	(7) = (5) / (6)	(8)	(9) = (6) / (1)	(10)	(11) = (7) * (9)	(12)	(13) = (5) / (2)
<b>Accident Year</b>	<b>Earned Exposure</b>	<b>Earned Premium</b>	<b>Earned Premium Per Exposure</b>	<b>EP Per EE Annual Change</b>	<b>Developed Incurred Loss &amp; DCC</b>	<b>Developed Incurred Claim Counts</b>	<b>Average Loss Per Incurred Claimant</b>	<b>Change In Average Loss</b>	<b>Claimants Per Earned Exposure</b>	<b>Change In Claimants Per EE</b>	<b>Pure Premium</b>	<b>Change In Pure Premium</b>	<b>Ultimate Loss Ratio</b>
06/30/14	59,567	2,644,046	44		807,715	47	17,185		0.1%		14		30.5%
06/30/15	59,723	2,678,192	45	1.0%	482,802	36	13,411	-22.0%	0.1%	-23.6%	8	-40.4%	18.0%
06/30/16	60,876	2,714,733	45	-0.6%	867,329	43	20,170	50.4%	0.1%	17.2%	14	76.2%	31.9%
06/30/17	57,112	2,428,347	43	-4.7%	1,162,352	57	20,392	1.1%	0.1%	41.3%	20	42.8%	47.9%
06/30/18	56,737	2,357,166	42	-2.3%	1,137,170	54	21,059	3.3%	0.1%	-4.6%	20	-1.5%	48.2%
06/30/19	51,917	2,442,126	47	13.2%	664,619	32	20,769	-1.4%	0.1%	-35.2%	13	-36.1%	27.2%
06/30/20	45,379	2,585,889	57	21.1%	872,498	29	30,577	47.2%	0.1%	2.0%	19	50.2%	33.7%
06/30/21	39,236	2,294,227	58	2.6%	854,391	27	31,790	4.0%	0.1%	8.9%	22	13.3%	37.2%
06/30/22	36,213	2,079,468	57	-1.8%	1,131,872	31	36,497	14.8%	0.1%	25.0%	31	43.5%	54.4%
06/30/23	33,587	2,268,974	68	17.6%	1,529,200	44	34,414	-5.7%	0.1%	54.5%	46	45.7%	67.4%
					<b>Severity</b>		<b>Frequency</b>		<b>Pure Premium</b>				
					<b>3 pt</b>		4.0%		44.6%				
					<b>5 pt</b>		12.6%		35.3%				
					<b>7 pt</b>		11.7%		14.7%				
					<b>10 pt</b>		10.7%		14.2%				





**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Collision**

**Accident Year Developed Loss Trend Analysis**

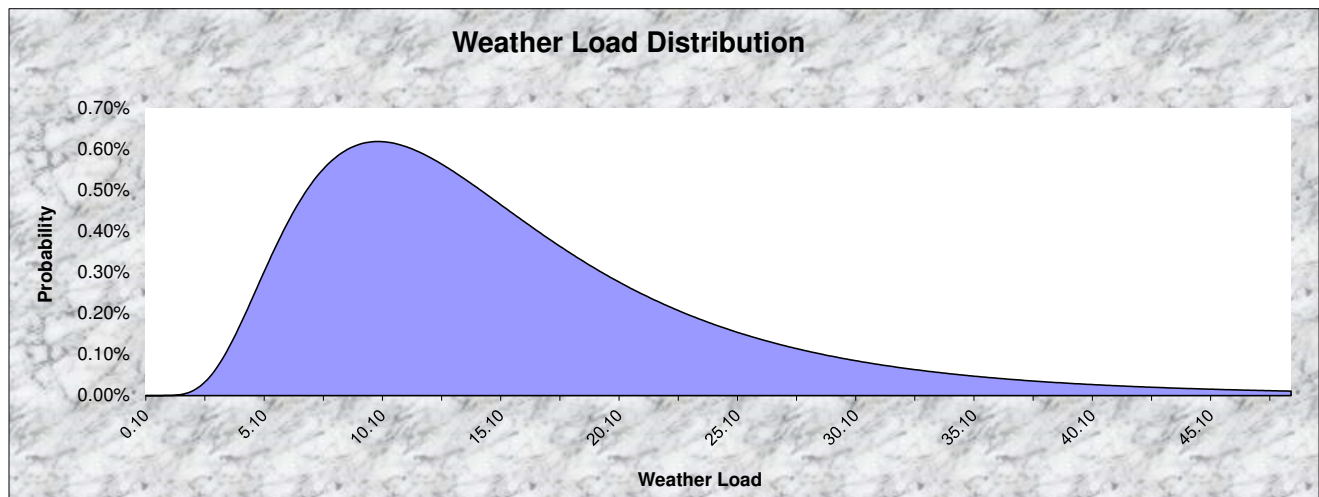
	(1)	(2)	(3) = (2) / (1)	(4)	(5)	(6)	(7) = (5) / (6)	(8)	(9) = (6) / (1)	(10)	(11) = (7) * (9)	(12)	(13) = (5) / (2)
<b>Accident Year</b>	<b>Earned Exposure</b>	<b>Earned Premium</b>	<b>Earned Premium Per Exposure</b>	<b>EP Per EE Annual Change</b>	<b>Developed Incurred Loss &amp; DCC</b>	<b>Developed Incurred Claim Counts</b>	<b>Average Loss Per Incurred Claimant</b>	<b>Change In Average Loss</b>	<b>Claimants Per Earned Exposure</b>	<b>Change In Claimants Per EE</b>	<b>Pure Premium</b>	<b>Change In Pure Premium</b>	<b>Ultimate Loss Ratio</b>
06/30/14	20,574	6,065,182	295		3,595,397	964	3,730		4.7%		175		59.3%
06/30/15	21,201	6,509,116	307	4.1%	3,465,072	967	3,583	-3.9%	4.6%	-2.7%	163	-6.5%	53.2%
06/30/16	21,569	7,031,387	326	6.2%	3,992,414	1,106	3,610	0.7%	5.1%	12.4%	185	13.3%	56.8%
06/30/17	20,389	6,621,705	325	-0.4%	3,857,513	992	3,889	7.7%	4.9%	-5.1%	189	2.2%	58.3%
06/30/18	20,576	6,710,875	326	0.4%	3,485,313	957	3,642	-6.3%	4.7%	-4.4%	169	-10.5%	51.9%
06/30/19	19,282	6,224,175	323	-1.0%	3,237,043	785	4,124	13.2%	4.1%	-12.5%	168	-0.9%	52.0%
06/30/20	17,278	5,419,821	314	-2.8%	2,427,268	652	3,722	-9.7%	3.8%	-7.3%	140	-16.3%	44.8%
06/30/21	15,275	4,717,074	309	-1.6%	2,819,277	591	4,768	28.1%	3.9%	2.6%	185	31.4%	59.8%
06/30/22	14,483	4,427,549	306	-1.0%	3,691,859	602	6,137	28.7%	4.2%	7.3%	255	38.1%	83.4%
06/30/23	13,790	4,887,850	354	15.9%	3,480,108	555	6,271	2.2%	4.0%	-3.1%	252	-1.0%	71.2%
					<b>3 pt</b>		<b>Severity</b>		<b>Frequency</b>		<b>Pure Premium</b>		
					<b>5 pt</b>		14.7%		2.0%		16.9%		
					<b>7 pt</b>		14.3%		0.7%		15.2%		
					<b>10 pt</b>		9.8%		-3.0%		6.5%		
							6.1%		-2.6%		3.4%		

**Grange Property & Casualty Insurance Company  
Kentucky Personal Auto and Miscellaneous Auto**

**Comprehensive Weather Loading Procedure**

	(1)	(2)	(3)	(4) = (3) / (2)	(5) 1.059	(6)	(7) = (6) * (5) * (4)	(8) = (7) / (1)	(9)	(10) = (9) / (5) + [(2) - (6)] * (4)
Accident Year	Earned Exposure	Undeveloped COMP Loss & DCC	Selected Ult. COMP Loss & DCC	Selected Loss Development Factors	Retrospective Trend Factors	COMP Weather Loss & DCC	Developed and Current Trended Weather Loss & DCC	Developed and Current Trended Weather Pure Premium	Developed and Current Trended Weather Loss & DCC @ 20 PP	Weather Loaded Ult. COMP Loss & DCC
06/30/14	22,415	1,458,096	1,458,096	1.00	1.668	105,697	176,338	7.87	440,424	1,616,388
06/30/15	23,054	1,855,517	1,855,517	1.00	1.576	334,456	527,137	22.87	452,989	1,808,472
06/30/16	23,535	1,797,969	1,797,969	1.00	1.489	332,267	494,737	21.02	462,435	1,776,276
06/30/17	22,193	1,912,181	1,912,181	1.00	1.407	244,505	343,935	15.50	436,057	1,977,671
06/30/18	22,243	1,679,670	1,679,724	1.00	1.329	209,402	278,282	12.51	437,046	1,799,194
06/30/19	20,703	1,561,319	1,561,258	1.00	1.255	225,622	283,241	13.68	406,781	1,659,662
06/30/20	18,424	1,287,944	1,288,262	1.00	1.186	104,200	123,614	6.71	362,017	1,489,271
06/30/21	16,222	1,199,255	1,198,594	1.00	1.120	83,885	93,938	5.79	318,735	1,399,223
06/30/22	15,312	1,624,810	1,624,449	1.00	1.059	282,505	298,970	19.52	300,870	1,626,244
06/30/23	14,533	1,795,785	1,813,495	1.01	1.000	254,170	256,676	17.66	285,560	1,842,378

**All Companies**  
**Kentucky Personal Auto and Miscellaneous Auto**  
**Comprehensive Weather Load Distribution**



**Lognormal  
Percentile**

20th  
25th  
30th  
35th  
40th  
45th  
50th  
55th  
60th  
65th  
70th  
75th  
80th

**Pure  
Premium**

8.50  
9.30  
10.10  
10.90  
11.70  
12.60  
13.50  
14.50  
15.60  
16.80  
18.10  
19.70  
21.60

**PA3**  
**Kentucky Personal Auto and Miscellaneous Auto**  
**Permissible Loss Ratio**

	<b>Expenses Incurred</b>	<b>Liability</b>	<b>Damage</b>
(1)	Commission & Brokerage (W)	14.0%	14.0%
(2)	Other Acquisition Expense & General Expense (E)	11.4%	11.4%
(3)	Taxes, Licenses, & Fees (W)	2.1%	2.1%
(4)	Adjusting and Other (E)	11.3%	11.3%
<b>(5) = SUM (1):(4)</b>	<b>Total Expenses</b>	<b>38.8%</b>	<b>38.8%</b>
<b>(6) = 1 - (5)</b>	<b>Target Loss Ratio (Break Even)</b>	<b>61.2%</b>	<b>61.2%</b>
(7)	Profit & Contingencies	5.0%	5.0%
(8)	Fee Income & Write-Offs	0.0%	0.0%
(9)	Investment Income	1.6%	0.0%
<b>(10) = (6) - (7) + (8) + (9)</b>	<b>Target Loss Ratio (Permissible)</b>	<b>57.8%</b>	<b>56.2%</b>

**Grange Property and Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**

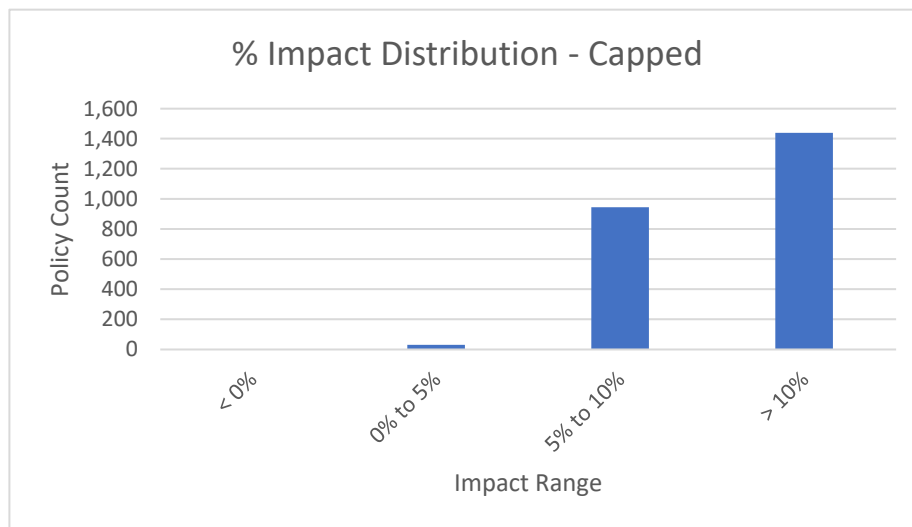
**Impact Summary**

<b>Coverage</b>	<b>Current Annual Premium</b>	<b>Uncapped Impact</b>	<b>Capped Impact</b>
Bodily Injury	5,677,792	5.9%	
Property Damage	3,722,826	19.4%	
Medical Payments	20,732	6.7%	
Personal Injury Protection	1,535,004	1.2%	
Uninsured Bodily Injury	884,184	11.7%	
Underinsured Bodily Injury	1,564,316	11.1%	
Comprehensive	2,240,068	11.6%	
Collision	4,962,224	10.6%	
<b>Total Excluding Minor Coverages</b>	<b>20,607,146</b>	<b>10.4%</b>	
Optional Coverages	804,360	0.7%	
<b>Total Including Minor Coverages</b>	<b>21,411,506</b>	<b>10.0%</b>	<b>9.9%</b>

**Grange Property and Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**  
**% Impact Distribution - Capped**

**6 Month Policies**

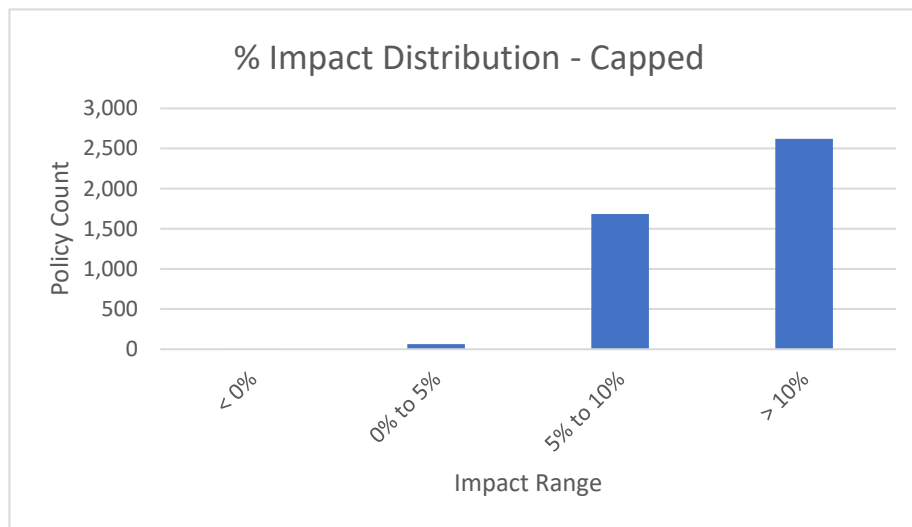
Range	Policy Count	Policy Distribution	Cumulative Distribution
< 0%	0	0.0%	0.0%
0% to 5%	30	1.2%	1.2%
5% to 10%	944	39.1%	40.4%
> 10%	1,439	59.6%	100.0%
<b>Total</b>	<b>2,413</b>		



**Grange Property and Casualty Insurance Company**  
**State of Kentucky**  
**Personal Auto and Miscellaneous Auto**  
**% Impact Distribution - Capped**

**12 Month Policies**

Range	Policy Count	Policy Distribution	Cumulative Distribution
< 0%	3	0.1%	0.1%
0% to 5%	62	1.4%	1.5%
5% to 10%	1,683	38.5%	40.0%
> 10%	2,619	60.0%	100.0%
<b>Total</b>	<b>4,367</b>		





State: Kentucky

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PinPoint Auto® 3

Project Name/Number: /

Filing Company: Grange Property & Casualty Insurance Company

Status Date:	
Bypassed - Item:	Third Party Authorization (if applicable)
Bypass Reason:	N/A.
Attachment(s):	
Item Status:	
Status Date:	