ne: Other Liability

STANDARD EXHIBITS TEMPLATE GENERAL INFORMATION

Completed by:	Andrew Thesing]	Date:	2/17/2020	
CDI File # (Department Use Only):]			
Company Name:		Travelers Casualty and Suret	y Comp	any of America	1
Line Type:		Commercial	•		
General Line :		Other Liability			•
Detailed Line Description(s) (Enter name of each coverage/form/program included in this application. Otherwise, enter a bla	ank. Do not skip cov	Coverage/Form/Program erages.			Loss Trend Complement Data Source
Other Liability	1	CyberRisk			Countrywide
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▼					
Data Aggregation Method for Loss & DCCE Development (Note: Quarterly Exhibit 7 is hidden.)		Accident Year	•		
Months of Development for Annual Loss & DCCE Development (Select 12 or 15 Months. Applicable only if annual Data Aggregation Method is selected above	e.)	12	•		
Most Recent Fiscal Period in Loss and Premium Trend Data (Enter in YYYYQ form	nat.)	20194			
Most Recent Fiscal Period in Loss Development Data (Enter in YYYYQ format.) Most Recent Fiscal Period in Complement Loss Trend Data (Enter in YYYYQ form	at.)	20194 20194			
Is the Company-Specific Premium Trend Data on a written or earned basis?		Earned			
Does the Company-Specific Loss Trend Data include or exclude DCCE?		Includes DCCE			
Does the Complement Loss Trend Data include or exclude DCCE?		Includes DCCE			
Does the Company-Specific Loss Development Data include or exclude DCC	E?	Includes DCCE			
Does Exhibit 7 - Paid Claim Counts include Closed without Payments (CWP)	?	Excludes CWP			
Confirm that Exhibit 7 - Reported Claim Counts include Closed without Payer	ments.	Yes			
Does Exhibit 8 - Closed Claim Counts include Closed without Payments (CW	P)?	Includes CWP			
Confirm that Exhibit 8 - Reported Claim Counts include Closed without Payr	ments.	Yes			
Is the Company-Specific DCCE Development Data on a paid or incurred basis	is?	Incurred			
Is the current NAIC categorical split of LAE (DCCE/A&OE) used in this application, provide explanation in Filing Memorandum. Include a time line as to when compliance with CCR §2644.8 will be achieved.)	ation?	Yes			
Select Exhibits to Print		All Exhibits	•		

Premium Trend

California Company-Specific Premium Trend Data CyberRisk

		Quarte	rly Data		Rolling 4-Quarter Data				
Calendar YYYYQ	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	
20132	25	173,953	165,272	6,685					
20133	28	187,932	178,554	6,369					
20134	32	242,658	230,549	7,191					
20141	33	248,632	236,224	7,104	118	853,175	810,599	6,865	
20142	37	272,980	259,357	7,072	130	952,201	904,684	6,958	
20143	42	302,896	287,555	6,928	143	1,067,165	1,013,685	7,064	
20144	44	336,646	315,118	7,186	155	1,161,153	1,098,254	7,072	
20151	47	361,228	333,708	7,096	169	1,273,750	1,195,738	7,073	
20152	56	420,048	384,156	6,866	188	1,420,818	1,320,537	7,011	
20153	69	490,834	444,052	6,417	216	1,608,756	1,477,034	6,837	
20154	81	559,116	504,916	6,211	253	1,831,227	1,666,832	6,576	
20161	91	622,800	562,296	6,174	298	2,092,799	1,895,420	6,371	
20162	108	719,318	649,380	6,034	349	2,392,068	2,160,644	6,188	
20163	127	830,750	749,962	5,925	407	2,731,985	2,466,554	6,067	
20164	144	914,032	825,136	5,742	469	3,086,900	2,786,775	5,942	
20171	161	980,130	884,798	5,497	539	3,444,230	3,109,277	5,770	
20172	184	1,080,895	975,737	5,306	615	3,805,807	3,435,633	5,585	
20173	222	1,271,185	1,147,804	5,180	710	4,246,242	3,833,475	5,398	
20174	256	1,389,654	1,259,477	4,927	822	4,721,864	4,267,816	5,192	
20181	272	1,467,825	1,334,419	4,900	933	5,209,559	4,717,437	5,054	
20182	305	1,598,173	1,457,891	4,780	1,055	5,726,837	5,199,591	4,931	
20183	335	1,705,927	1,561,713	4,655	1,168	6,161,580	5,613,499	4,805	
20184	369	1,826,037	1,672,512	4,529	1,282	6,597,963	6,026,533	4,701	
20191	389	1,897,202	1,737,755	4,470	1,399	7,027,340	6,429,870	4,598	
20192	425	2,058,327	1,885,355	4,441	1,518	7,487,493	6,857,334	4,517	
20193	465	2,242,986	2,054,508	4,419	1,648	8,024,552	7,350,129	4,461	
20194	482	2,321,688	2,156,396	4,471	1,761	8,520,203	7,834,013	4,450	

 Trend

 Selected:
 16 pt
 -9.9%

Trend Period (Years) for Most Recent Year in Experience Period:

1.916

Rolling 4-Qtr	Annual Trend
8 pt	-7.3%
12 pt	-9.3%
16 pt	-9.9%
20 pt	-10.2%
24 pt	-9.0%

Trend Factors:

6 th Prior Year	0.487
5 th Prior Year	0.541
4 th Prior Year	0.600
3 rd Prior Year	0.666
2 nd Prior Year	0.738
Most Recent Year	0.819

Premium Trend

California Company-Specific Premium Trend Data

		Quarte	rly Data			Rolling 4-Q	uarter Data	
Calendar YYYYQ	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
20133				#DIV/0!				
20134				#DIV/0!				
20141				#DIV/0!				(
20142				#DIV/0!				
20143				#DIV/0!				(
20144				#DIV/0!				(
20151				#DIV/0!				(
20152				#DIV/0!				(
20153				#DIV/0!				(
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20173				#DIV/0!				(
20174				#DIV/0!				(
20181				#DIV/0!				(
20182				#DIV/0!				(
20183				#DIV/0!				(
20184				#DIV/0!				(
20191				#DIV/0!				(
20192				#DIV/0!				(
20193				#DIV/0!				(
20194				#DIV/0!				(
	(Justify Selection a	nd Trend Period in F	Filing Memorandum)				
		Trend	-				Rolling 4-Qtr	Annual Trend
Selected:		#N/A					8 pt	#NUM!
			_				12 pt	#NUM!
Trend Period (Years)	for Most Recent Year	r in Experience Perio	od:	1.916			16 pt	#NUM!
							20 pt	#NUM!
							24 pt	#NUM!
Trend Factors:						•		
6 th Prior Year	#N/A							
5 th Prior Year	#N/A							
4 th Prior Year	#N/A							
3 rd Prior Year	#N/A							
2 nd Prior Year								
2 Prior Year	#N/A							

Most Recent Year

Premium Trend

California Company-Specific Premium Trend Data

		Quarte	rly Data			Rolling 4-Q	uarter Data	
Calendar YYYYQ	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
20133				#DIV/0!				
20134				#DIV/0!				
20141				#DIV/0!				(
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20191				#DIV/0!				(
20192				#DIV/0!				(
20193				#DIV/0!				(
20194				#DIV/0!				(
	(Justify Selection a	nd Trend Period in F	Filing Memorandum)				
		Trend	-				Rolling 4-Qtr	Annual Trend
Selected:		#N/A					8 pt	#NUM!
			_				12 pt	#NUM!
Trend Period (Years)	for Most Recent Year	r in Experience Perio	od:	1.916			16 pt	#NUM!
							20 pt	#NUM!
							24 pt	#NUM!
Trend Factors:						•		
6 th Prior Year	#N/A							
5 th Prior Year	#N/A							
4 th Prior Year	#N/A							
3 rd Prior Year	#N/A							
2 nd Prior Year								
2 Prior Year	#N/A							

Most Recent Year

Premium Trend

California Company-Specific Premium Trend Data

		Quarte	rly Data			Rolling 4-Q	uarter Data	
Calendar YYYYQ	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
20133				#DIV/0!				
20134				#DIV/0!				
20141				#DIV/0!				(
20142				#DIV/0!				
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20194				#DIV/0!				(
	(Justify Selection a	nd Trend Period in F	Filing Memorandum)				
		Trend	-				Rolling 4-Qtr	Annual Trend
Selected:		#N/A					8 pt	#NUM!
			_				12 pt	#NUM!
Trend Period (Years)	for Most Recent Year	r in Experience Perio	od:	1.916			16 pt	#NUM!
							20 pt	#NUM!
							24 pt	#NUM!
Trend Factors:						•		
6 th Prior Year	#N/A							
5 th Prior Year	#N/A							
4 th Prior Year	#N/A							
3 rd Prior Year	#N/A							
2 nd Prior Year								
2 Prior Year	#N/A							

Most Recent Year

Rolling 4-Quarter Data

Travelers Casualty and Surety Company of America

Premium Trend

California Company-Specific Premium Trend Data

Quarterly Data

2nd Prior Year

Most Recent Year

#N/A

		Qua. 10	.,					
Calendar YYYYQ	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Ear Premium p Exposure
20132				#DIV/0!				
20133				#DIV/0!				
20134				#DIV/0!				
20141				#DIV/0!				
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20193				#DIV/0!				
20194				#DIV/0!				
	(Justify Selection a	nd Trend Period in F	iling Memorandum)				
		Trend	•				Rolling 4-Qtr	Annual Tre
lected:		#N/A					8 pt	#NUM!
							12 pt	#NUM!
end Period (Years) for Most Recent Year	r in Experience Perio	od:	1.916			16 pt	#NUM!
							20 pt	#NUM!
							24 pt	#NUM!
end Factors:								
6 th Prior Year	#N/A							
5 th Prior Year	#N/A							
4 th Prior Year	#N/A							

Premium Trend

California Company-Specific Premium Trend Data

		Quarte	rly Data			Rolling 4-Q	uarter Data	
Calendar YYYYQ	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
20133				#DIV/0!				
20134				#DIV/0!				
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20193				#DIV/0!				(
20194				#DIV/0!				(
	(Justify Selection a	nd Trend Period in F	Filing Memorandum)				
		Trend	-				Rolling 4-Qtr	Annual Trend
Selected:		#N/A					8 pt	#NUM!
			_				12 pt	#NUM!
Trend Period (Years)	for Most Recent Year	r in Experience Perio	od:	1.916			16 pt	#NUM!
							20 pt	#NUM!
							24 pt	#NUM!
Trend Factors:						•		
6 th Prior Year	#N/A							
5 th Prior Year	#N/A							
4 th Prior Year	#N/A							
3 rd Prior Year	#N/A							
2 nd Prior Year								
2 Prior Year	#N/A							

Most Recent Year

Premium Trend

California Company-Specific Premium Trend Data

		Quarte	rly Data			Rolling 4-Q	uarter Data	
Calendar YYYYQ	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
20133				#DIV/0!				
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	(Justify Selection ar	nd Trend Period in F	iling Memorandum)				
		Trend					Rolling 4-Qtr	Annual Trend
Selected:		#N/A					8 pt	#NUM!
							12 pt	#NUM!
Trend Period (Year	s) for Most Recent Year	r in Experience Perio	od:	1.916			16 pt	#NUM!
,							20 pt	#NUM!
							24 pt	#NUM!
Trend Factors:								
6 th Prior Year	#N/A							
5 th Prior Year	#N/A							
4 th Prior Year								
	#N/A							
3 rd Prior Year	#N/A							

2nd Prior Year

Most Recent Year

#N/A

Rolling 4-Quarter Data

Travelers Casualty and Surety Company of America

Premium Trend

California Company-Specific Premium Trend Data

Quarterly Data

2nd Prior Year

Most Recent Year

#N/A

20132 20133 20134 20134 20134 20141 20141 20142 20143 20143 20144 20151 20152 20153 20154 20154 20154 20154 20154 20157 20157 20158 20158 20158 20159 20150 20150 20150 20151 20151 20151 20151 20152 20153 20154 20154 20151 20154 20151 20154 20151 20152 20153 20154 20154 20151 20154 20151 20152 20153 20154 20154 20151 20152 20153 20154 20154 20151 20161 20162 20163 20164 20171 20172 20173 20174 20174 20175 20174 20175 20174 20174 20182 20184 20184 20191 20192 20193 20194	endar /YYQ Earn	ned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20134 #DIV/01 20142 #DIV/02 20143 #DIV/01 20144 #DIV/01 20144 #DIV/01 20151 #DIV/01 20152 #DIV/01 20152 #DIV/01 20154 #DIV/01 20154 #DIV/01 20161 #DIV/01 20161 #DIV/01 20162 #DIV/01 20163 #DIV/01 20163 #DIV/01 20164 #DIV/01 20163 #DIV/01 20172 #DIV/01 20172 #DIV/01 20172 #DIV/01 20174 #DIV/01 20174 #DIV/01 20175 #DIV/01 20174 #DIV/01 20181 #DIV/01 20181 #DIV/01 20181 #DIV/01 20183 #DIV/01 20184 #DIV/01 20184 #DIV/01 20185 #DIV/01 20192 #DIV/01 20192 #DIV/01 20193 #DIV/01 20194 #DIV/01 20195 #DIV/01 20196 #DIV/01 20197 #DIV/01 20199 #DIV/01 20199 #DIV/01 20199 #DIV/01 20199 #DIV/01 20199 #DIV/01 20190 #DIV/01 20191 #DIV/01 20192 #DIV/01 20193 #DIV/01 20194 #DIV/01 20195 #DIV/01 20196 #DIV/01 20197 #DIV/01 20198 #DIV/01 20199 #DIV/01 20199 #DIV/01 20190 #DIV/01 20190 #DIV/01 20191 #DIV/01 20192 #DIV/01 20193 #DIV/01 20194 #DIV/01 20194 #DIV/01 20195 #DIV/01 20196 #DIV/01 20197 #DIV/01 20198 #DIV/01 20199 #DIV/01 20199 #DIV/01 20190 #DIV/01 20	0132				#DIV/0!				
20141	0133				#DIV/0!				
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20162 #DIV/0! 20163 #DIV/0! 20164 #DIV/0! 20171 #DIV/0! 20172 #DIV/0! 20173 #DIV/0! 20174 #DIV/0! 20181 #DIV/0! 20182 #DIV/0! 20182 #DIV/0! 20182 #DIV/0! 20184 #DIV/0! 20184 #DIV/0! 20191 #DIV/0! 20191 #DIV/0! 20192 #DIV/0! 20192 #DIV/0! 20193 #DIV/0! 20194 #DIV/0! 30194 #DIV/0! 40195 #DIV/0! 40197 #DIV/0! 40					· ·				0
20163 #DIV/0! 20164 #DIV/0! 20172 #DIV/0! 20173 #DIV/0! 20174 #DIV/0! 20174 #DIV/0! 20181 #DIV/0! 20181 #DIV/0! 20183 #DIV/0! 20183 #DIV/0! 20184 #DIV/0! 20194 #DIV/0! 20191 #DIV/0! 20192 #DIV/0! 20193 #DIV/0! 20193 #DIV/0! 20193 #DIV/0! 20194 #DIV/0! 20195 #DIV/0! 20196 #DIV/0! 20197 #DIV/0! 20198 #DIV/0! 20199 #DIV/0! 20199 #DIV/0! 20190 #DIV/0! 20191 #DIV/0! 20192 #DIV/0! 20193 #DIV/0! 20194 #DIV/0! 20195 #DIV/0! 20196 #DIV/0! 20197 #DIV/0! 20198 #DIV/0! 20199 #DIV/0! 20199 #DIV/0! 20190 #DIV/0! 20191 #DIV/0! 20191 #DIV/0! 20192 #DIV/0! 20193 #DIV/0! 20194 #DIV/0! 20195 #DIV/0! 20196 #DIV/0! 20197 #DIV/0! 20198 #DIV/0! 20199 #DIV/0! 20199 #DIV/0! 20190 #DIV/O! 20191 #DIV/O! 20192 #DIV/O! 20193 #DIV/O! 20194 #DIV/O! 20195 #DIV/O! 20196 #DIV/O! 20197 #DIV/O! 20198 #DIV/O! 20199 #DIV/O! 20199 #DIV/O! 20190 #DIV/O! 20190 #DIV/O! 20190 #DIV/O! 20190 #DIV/O! 20191 #DIV/O! 20191 #DIV/O! 20192 #DIV/O! 20193 #DIV/O! 20194 #DIV/O! 20195 #DIV/O! 20196 #DIV/O! 20196 #DIV/O! 20197 #DIV/O! 20198 #DIV/O! 20199 #DIV/O! 20190 #DIV/O! 20									0
20164 #DIV/O! 20171 #DIV/O! 20172 #DIV/O! 20173 #DIV/O! 20174 #DIV/O! 20181 #DIV/O! 20182 #DIV/O! 20183 #DIV/O! 20184 #DIV/O! 20191 #DIV/O! 20191 #DIV/O! 20192 #DIV/O! 20193 #DIV/O! 20194 #DIV/O! 20195 #DIV/O! 20196 #DIV/O! 20197 #DIV/O! 20198 #DIV/O! 20199 #DIV/O! 20199 #DIV/O! 20190 #DIV/O! 20191 #DIV/O! 20191 #DIV/O! 20192 #DIV/O! 20193 #DIV/O! 20194 #DIV/O! 20195 #DIV/O! 20196 #DIV/O! 20197 #DIV/O! 20198 #DIV/O! 20199 #DIV/O! 20199 #DIV/O! 20190 #DIV/O! 20191 #DIV/O! 20191 #DIV/O! 20192 #DIV/O! 20193 #DIV/O! 20194 #DIV/O! 20195 #DIV/O! 20196 #DIV/O! 20197 #DIV/O! 20198 #DIV/O! 20199 #DIV/O! 20199 #DIV/O! 20190 #DIV/O! 20190 #DIV/O! 20191 #DIV/O! 20191 #DIV/O! 20192 #DIV/O! 20193 #DIV/O! 20194 #DIV/O! 20195 #DIV/O! 20196 #DIV/O! 20197 #DIV/O! 20198 #DIV/O! 20199 #DIV/O! 20199 #DIV/O! 20190 #DIV/O! 20									0
20171 #DIV/O! 20172 #DIV/O! 20173 #DIV/O! 20174 #DIV/O! 20181 #DIV/O! 20182 #DIV/O! 20183 #DIV/O! 20184 #DIV/O! 20191 #DIV/O! 20192 #DIV/O! 20192 #DIV/O! 20193 #DIV/O! 20194 #DIV/O! 20195 #DIV/O! 20196 #DIV/O! 20197 #DIV/O! 20198 #DIV/O! 20199 #DIV/O! 20199 #DIV/O! 20190 #DIV/O! 20191 #DIV/O! 20191 #DIV/O! 20192 #DIV/O! 20193 #DIV/O! 20194 #DIV/O! 20195 #DIV/O! 20196 #DIV/O! 20197 #DIV/O! 20198 #DIV/O! 20199 #DIV/O! 20199 #DIV/O! 20190 #DIV/O! 20191 #DIV/O! 20191 #DIV/O! 20192 #DIV/O! 20193 #DIV/O! 20194 #DIV/O! 20195 #DIV/O! 20196 #DIV/O! 20197 #DIV/O! 20198 #DIV/O! 20199 #DIV/O! 20190 #DIV/O! 20190 #DIV/O! 20191 #DIV/O! 20191 #DIV/O! 20192 #DIV/O! 20193 #DIV/O! 20194 #DIV/O! 20195 #DIV/O! 20196 #DIV/O! 20196 #DIV/O! 20197 #DIV/O! 20197 #DIV/O! 20198 #DIV/O! 20199 #DIV/O! 20190 #DIV/O! 20									0
20172									0
20173 #DIV/0! 20174 #DIV/0! 20181 #DIV/0! 20182 #DIV/0! 20183 #DIV/0! 20194 #DIV/0! 20191 #DIV/0! 20192 #DIV/0! 20193 #DIV/0! 20194 #DIV/0! 20194 #DIV/0! 20194 #DIV/0! 30195 #DIV/0! 40197 #DIV/O! 40									0
20174 #DIV/0! 20181 #DIV/0! 20182 #DIV/0! 20183 #DIV/0! 20184 #DIV/0! 20191 #DIV/0! 20192 #DIV/0! 20193 #DIV/0! 20194 #DIV/0! (Justify Selection and Trend Period in Filing Memorandum) Trend Selected: #N/A Trend Period (Years) for Most Recent Year in Experience Period: 1.916 Trend Factors: 6th Prior Year #N/A									0
20181 #DIV/0! 20182 #DIV/0! 20183 #DIV/0! 20184 #DIV/0! 20191 #DIV/0! 20192 #DIV/0! 20193 #DIV/0! 20194 #DIV/0! (Justify Selection and Trend Period in Filing Memorandum) Trend Selected: #N/A Trend Period (Years) for Most Recent Year in Experience Period: 1.916 Trend Factors: 6 th Prior Year #N/A					l .				0
20182 #DIV/0! 20183 #DIV/0! 20184 #DIV/0! 20191 #DIV/0! 20192 #DIV/0! 20193 #DIV/0! 20194 (Justify Selection and Trend Period in Filing Memorandum) Trend Selected: #N/A Trend Period (Years) for Most Recent Year in Experience Period: 1.916 Trend Factors: 6 th Prior Year #N/A									0
20183 #DIV/O! 20194 #DIV/O! 20192 #DIV/O! 20193 #DIV/O! 20194 #DIV/O! 20194 #DIV/O! (Justify Selection and Trend Period in Filing Memorandum) Trend Selected: #N/A Trend Period (Years) for Most Recent Year in Experience Period: 1.916 Trend Factors: 6 th Prior Year #N/A									0
20184 #DIV/O! 20191 #DIV/O! 20192 #DIV/O! 20193 #DIV/O! 20194 JUDIV/O! (Justify Selection and Trend Period in Filing Memorandum) Trend Selected: #N/A Trend Period (Years) for Most Recent Year in Experience Period: 1.916 Trend Factors: 6 th Prior Year #N/A					l .				0
20191 #DIV/O! 20192 #DIV/O! 20193 #DIV/O! 20194 #DIV/O! (Justify Selection and Trend Period in Filing Memorandum) Trend Selected: #N/A Selected: #N/A Trend Period (Years) for Most Recent Year in Experience Period: 1.916 Trend Factors: 6 th Prior Year #N/A									0
20192 #DIV/O! 20193 #DIV/O! 20194 #DIV/O! (Justify Selection and Trend Period in Filing Memorandum) Trend Selected: #N/A Trend Period (Years) for Most Recent Year in Experience Period: 1.916 Trend Factors: 6 th Prior Year #N/A									0
20194 #DIV/O! (Justify Selection and Trend Period in Filing Memorandum) Trend Selected: #N/A Trend Period (Years) for Most Recent Year in Experience Period: 1.916 Trend Factors: 6 th Prior Year #N/A									0
20194 #DIV/O! (Justify Selection and Trend Period in Filing Memorandum) Trend Selected: #N/A Trend Period (Years) for Most Recent Year in Experience Period: 1.916 Trend Factors: 6 th Prior Year #N/A									0
(Justify Selection and Trend Period in Filing Memorandum) Trend Selected: #N/A Trend Period (Years) for Most Recent Year in Experience Period: 1.916 Trend Factors: 6 th Prior Year #N/A									0
Trend Selected: #N/A Selected: #N/A Trend Period (Years) for Most Recent Year in Experience Period: 1.916 Trend Factors: 6 th Prior Year #N/A		tify Selection ar	nd Trend Period in F	iling Memorandum					· ·
Selected: #N/A 8 pt 12 pt Trend Period (Years) for Most Recent Year in Experience Period: 1.916 16 pt 20 pt 24 pt Trend Factors: 6 th Prior Year #N/A	(0.000	,		8	,			Rolling 4-Otr	Annual Trend
Trend Period (Years) for Most Recent Year in Experience Period: 1.916 1.916 20 pt 24 pt Trend Factors: 6 th Prior Year #N/A	ed:								#NUM!
Trend Period (Years) for Most Recent Year in Experience Period: 1.916 20 pt 24 pt Trend Factors: 6 th Prior Year #N/A									#NUM!
20 pt 24 pt Trend Factors: 6 th Prior Year #N/A	Period (Years) for Mc	ost Recent Year	in Experience Perio	od:	1.916				#NUM!
Trend Factors: 6 th Prior Year #N/A									#NUM!
Trend Factors: 6 th Prior Year #N/A								· ·	#NUM!
6 th Prior Year #N/A	Factors:							p ·	
		#N/A							
o mys		-							
4 th Prior Year # N/A		-							
3 rd Prior Year #N/A		-							

Premium Trend

California Company-Specific Premium Trend Data

		Quarte	rly Data			Rolling 4-Q	uarter Data	
Calendar YYYYQ	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
20133				#DIV/0!				
20134				#DIV/0!				
20141				#DIV/0!				(
20142				#DIV/0!				
20143				#DIV/0!				(
20144				#DIV/0!				(
20151				#DIV/0!				(
20152				#DIV/0!				(
20153				#DIV/0!				(
20154				#DIV/0!				(
20161				#DIV/0!				(
20162				#DIV/0!				(
20163				#DIV/0!				(
20164				#DIV/0!				(
20171				#DIV/0!				(
20172				#DIV/0!				(
20173				#DIV/0!				(
20174				#DIV/0!				(
20181				#DIV/0!				(
20182				#DIV/0!				(
20183				#DIV/0!				(
20184				#DIV/0!				(
20191				#DIV/0!				(
20192				#DIV/0!				(
20193				#DIV/0!				(
20194				#DIV/0!				(
	(Justify Selection a	nd Trend Period in F	Filing Memorandum)				
		Trend	-				Rolling 4-Qtr	Annual Trend
Selected:		#N/A					8 pt	#NUM!
			_				12 pt	#NUM!
Trend Period (Years)	for Most Recent Year	r in Experience Perio	od:	1.916			16 pt	#NUM!
							20 pt	#NUM!
							24 pt	#NUM!
Trend Factors:						•		
6 th Prior Year	#N/A							
5 th Prior Year	#N/A							
4 th Prior Year	#N/A							
3 rd Prior Year	#N/A							
2 nd Prior Year								
2 Prior Year	#N/A							

Most Recent Year

Premium Trend

California Company-Specific Premium Trend Data

		Quarte	rly Data			Rolling 4-Q	uarter Data	
Calendar YYYYQ	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
20133				#DIV/0!				
20134				#DIV/0!				
20141				#DIV/0!				0
20142				#DIV/0!				0
20143				#DIV/0!				0
20144				#DIV/0!				0
20151				#DIV/0!				0
20152				#DIV/0!				0
20153				#DIV/0!				0
20154				#DIV/0!				0
20161				#DIV/0!				0
20162				#DIV/0!				0
20163				#DIV/0!				0
20164				#DIV/0!				0
20171				#DIV/0!				0
20172				#DIV/0!				0
20173				#DIV/0!				0
20174				#DIV/0!				0
20181				#DIV/0!				0
20182				#DIV/0!				0
20183				#DIV/0!				0
20184				#DIV/0!				0
20191				#DIV/0!				0
20192				#DIV/0!				0
20193				#DIV/0!				0
20194				#DIV/0!				0
	(Justify Selection a		-iling Memorandum)				
		Trend	1				Rolling 4-Qtr	Annual Trend
Selected:		#N/A					8 pt	#NUM!
							12 pt	#NUM!
Trend Period (Years)	for Most Recent Year	r in Experience Perio	od:	1.916			16 pt	#NUM!
							20 pt	#NUM!
							24 pt	#NUM!
Trend Factors:								
6 th Prior Year	#N/A							
5 th Prior Year	#N/A							
4 th Prior Year	#N/A							
3 rd Prior Year	#N/A							
2 nd Prior Year	#N/A							
Most Recent Year								

Loss & DCCE Development

CyberRisk

Selected Ultimate Loss & DCCE:

Incurred NA

Selected Ultimate DCCE (if applicable):

Fiscal Acci	dent Y	'ear E	nding
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Ultimate \$	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Paid Loss Method	0	0	39,848	624,695	17,793	137,769	136,152	750,253	1,520,316	4,542,537
Incurred Loss Method	0	0	39,848	624,695	17,793	137,769	136,152	750,253	1,539,633	5,340,629
Selected	0	0	39,848	624,695	17,793	137,769	136,152	750,253	1,539,633	5,340,629
5 U 5005 14 U										

Dollar DCCE Method

Ratio DCCE Ratio Method

Selected

Fiscal Accident Year Ending

Selected LDFs	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Loss	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.333
DCCE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.333

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles

	Months of Development												
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120			
20104	0	0	0	0	0	0	0	0	0				
20114	0	0	0	0	0	0	0	0	0				
20124	0	39,848	39,848	39,848	39,848	39,848	39,848	39,848					
20134	0	596,703	624,682	624,695	624,695	624,695	624,695						
20144	0	17,793	17,793	17,793	17,793	17,793							
20154	121,682	128,818	137,769	137,769	137,769								
20164	1,670	136,152	136,152	136,152									
20174	657,863	750,253	750,253										
20184	625,939	1,507,029											
20194	2,418,397												

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	1.000	1.000	1.000	1.000	1.000	1.000			
20134	0.000	1.047	1.000	1.000	1.000	1.000				
20144	0.000	1.000	1.000	1.000	1.000					
20154	1.059	1.069	1.000	1.000						
20164	81.528	1.000	1.000							
20174	1.140	1.000								
20184	2.408									
										Та
3 Yr Wtd Avg	1.862	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.862	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.878	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	4,542,537	1,520,316	750,253	136,152	137,769	17,793	624,695	39,848	0	0

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

					Months of Dev	elopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104	0	0	0	0	0	0	0	0	0	
20114	0	0	0	0	0	0	0	0	0	
20124	50,000	39,848	39,848	39,848	39,848	39,848	39,848	39,848		
20134	0	627,000	624,682	624,695	624,695	624,695	624,695			
20144	0	17,793	17,793	17,793	17,793	17,793				
20154	140,600	128,818	137,769	137,769	137,769					
20164	6,670	137,687	136,152	136,152						
20174	727,186	750,253	750,253							
20184	1,092,093	1,528,485								
20194	4,006,374									

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.797	1.000	1.000	1.000	1.000	1.000	1.000			
20134	0.000	0.996	1.000	1.000	1.000	1.000				
20144	0.000	1.000	1.000	1.000	1.000					
20154	0.916	1.069	1.000	1.000						
20164	20.643	0.989	1.000							
20174	1.032	1.000								
20184	1.400									
										Tai
3 Yr Wtd Avg	1.323	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.323	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.333	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	5,340,629	1,539,633	750,253	136,152	137,769	17,793	624,695	39,848	0	0

Non-Catastrophe Incurred DCCE Development - Annual Triangles

				Months of Development											
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120					
20104															
20114															
20124															
20134															
20144															
20154															
20164															
20174															
20184															
20194															

	Age to Age Factors										
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult	
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
20134	0.000	0.000	0.000	0.000	0.000	0.000					
20144	0.000	0.000	0.000	0.000	0.000						
20154	0.000	0.000	0.000	0.000							
20164	0.000	0.000	0.000								
20174	0.000	0.000									
20184	0.000										
										Tai	
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Ultimate \$	0	0	0	0	0	0	0	0	0	0	

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles CyberRisk

				N	Nonths of Deve	lopment				
Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
20134		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
20144		0.00%	0.00%	0.00%	0.00%	0.00%				
20154	0.00%	0.00%	0.00%	0.00%	0.00%					
20164	0.00%	0.00%	0.00%	0.00%						
20174	0.00%	0.00%	0.00%							
20184	0.00%	0.00%								
20194	0.00%									
					Age to Age Fa	ictors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104										
20114										
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134		0.000	0.000	0.000	0.000	0.000				
20144		0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									т.
3 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.00
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.00
Ultimate DCCE Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Selected Ult Loss	I/A N	/A N//	A N/A	N/A	N/A	N/A	N/A	N,	/A	N/A
Ultimate DCCE N	I/A N	/A N//	A N/A	N/A	N/A	N/A	N/A	N,	/A	N/A
DCCE Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.00

Non-Catastrophe Reported Claim Count Development - Annual Triangles

	Months of Development											
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120		
20104	0	0	0	0	0	0	0	0	0			
20114	0	0	0	0	0	0	0	0	0			
20124	1	1	1	1	1	1	1	1				
20134	0	1	1	1	1	1	1					
20144	0	1	1	1	1	1						
20154	3	4	5	5	5							
20164	2	4	4	4								
20174	9	10	10									
20184	14	17										
20194	52											

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
20134	0.000	1.000	1.000	1.000	1.000	1.000				
20144	0.000	1.000	1.000	1.000	1.000					
20154	1.333	1.250	1.000	1.000						
20164	2.000	1.000	1.000							
20174	1.111	1.000								
20184	1.214									
										Tai
3 Yr Wtd Avg	1.240	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.240	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.309	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	68	18	10	4	5	1	1	1	0	0

Non-Catastrophe Paid Claim Count Development - Annual Triangles¹ CyberRisk

					Months of Dev	elopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104	0	0	0	0	0	0	0	0	0	
20114	0	0	0	0	0	0	0	0	0	
20124	0	1	1	1	1	1	1	1		
20134	0	1	1	1	1	1	1			
20144	0	1	1	1	1	1				
20154	3	4	5	5	5					
20164	1	4	4	4						
20174	9	10	10							
20184	10	15								
20194	44									

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	1.000	1.000	1.000	1.000	1.000	1.000			
20134	0.000	1.000	1.000	1.000	1.000	1.000				
20144	0.000	1.000	1.000	1.000	1.000					
20154	1.333	1.250	1.000	1.000						
20164	4.000	1.000	1.000							
20174	1.111	1.000								
20184	1.500									
										Tail
3 Yr Wtd Avg	1.450	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.450	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.531	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	67	16	10	4	5	1	1	1	0	0

¹Paid claim counts include counts for both closed and open claims with payment.

Loss & DCCE Development

0

Selected Ultimate Loss & DC Selected Ultimate DCCE (if a										
					Fiscal Accider	nt Year Ending				
Ultimate \$	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Paid Loss Method										
Incurred Loss Method										
Selected										
Dollar DCCE Method										
Ratio DCCE Ratio Method										
Selected										
					Fiscal Accider	nt Year Ending				
Selected LDFs	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194

Loss DCCE

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Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Та
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	C

Non-Catastrophe Incurred DCCE Development - Annual Triangles

					Months of D	evelopment				
al Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

									Мо	nths of [Develop	ment								
Fiscal Accident Year Ending	1	2	24	4	3	6		48		60	7	72	8	84		96	10	08	1	L20
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
20194																				
										Age to A	ge Facto	ors								
Fiscal Accident Year Ending	12-	24	24-	36	36-	-48	4	8-60	60	0-72	72	2-84	84	I-96	96	-108	108	-120	12	0-Ult
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
3 Yr Avg		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		Tai 1.000
Selected		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Ultimate DCCE Ratio		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
Ultimate DCCE	N/A		N/A		N/A		N/A		N/A		N/A									
Ultimate DCCF																				

Non-Catastrophe Reported Claim Count Development - Annual Triangles

					Months of D	evelopment				
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Paid Claim Count Development - Annual Triangles¹

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

¹Paid claim counts include counts for both closed and open claims with payment.

Loss & DCCE Development

0

Selected Ultimate Loss & DC Selected Ultimate DCCE (if a										
					Fiscal Accide	nt Year Ending				
Ultimate \$	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Paid Loss Method										
Incurred Loss Method										
Selected										
Dollar DCCE Method										
Ratio DCCE Ratio Method										
Selected										
					Fiscal Accide	nt Year Ending				
Selected LDFs	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194

DCCE

Loss

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles

			Months of Development 36 48 60 72 84 96 108 120											
Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120				
20104														
20114														
20124														
20134														
20144														
20154														
20164														
20174														
20184														
20194														

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

					Months of D	evelopment											
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120							
20104																	
20114																	
20124																	
20134																	
20144																	
20154																	
20164																	
20174																	
20184																	
20194																	

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE Development - Annual Triangles

					Months of D	evelopment				
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

									Мо	nths of [Develop	ment								
Fiscal Accident Year Ending	1	.2	2	24	3	86		48		60	;	72	8	34		96	10	08	1	120
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
20194																				
										Age to A	ge Facto	ors								
Fiscal Accident Year Ending	12	-24	24	-36	36	-48	4	8-60	60	0-72	72	2-84	84	-96	96	-108	108	-120	12	0-Ult
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
3 Yr Avg		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		Tai 1.000
Selected		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Ultimate DCCE Ratio																				
	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
Ultimate DCCE	, N/A		, N/A		, N/A		N/A		, N/A		N/A		, N/A		N/A		, N/A		, N/A	
DCCE Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000

Non-Catastrophe Reported Claim Count Development - Annual Triangles

				Months of Development 48 60 72 84 96 108 120											
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120					
20104															
20114															
20124															
20134															
20144															
20154															
20164															
20174															
20184															
20194															

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Paid Claim Count Development - Annual Triangles¹

					Months of D	evelopment				
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

¹Paid claim counts include counts for both closed and open claims with payment.

Loss & DCCE Development

0

Selected Ultimate Loss & DC Selected Ultimate DCCE (if a													
			Fiscal Accident Year Ending										
Ultimate \$	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194			
Paid Loss Method													
Incurred Loss Method													
Selected													
Dollar DCCE Method													
Ratio DCCE Ratio Method													
Selected													
					Fiscal Accide	nt Year Ending							
Selected LDFs	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194			

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Loss DCCE

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles

					Months of D	Months of Development											
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120							
20104																	
20114																	
20124																	
20134																	
20144																	
20154																	
20164																	
20174																	
20184																	
20194																	

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE Development - Annual Triangles

					Months of D	evelopment				
al Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Ta
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

									Мо	nths of [Develop	ment								
Fiscal Accident Year Ending	1	.2	2	24	3	86		48		60	;	72	8	34		96	10	08	1	120
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
20194																				
										Age to A	ge Facto	ors								
Fiscal Accident Year Ending	12	-24	24	-36	36	-48	4	8-60	60	0-72	72	2-84	84	-96	96	-108	108	-120	12	0-Ult
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
3 Yr Avg		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		Tai 1.000
Selected		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Ultimate DCCE Ratio																				
	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
Ultimate DCCE	, N/A		, N/A		, N/A		N/A		, N/A		N/A		, N/A		N/A		, N/A		, N/A	
DCCE Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000

Non-Catastrophe Reported Claim Count Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Paid Claim Count Development - Annual Triangles¹

					Months of D	evelopment				
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

¹Paid claim counts include counts for both closed and open claims with payment.

Loss & DCCE Development

0

Selected Ultimate Loss & DO Selected Ultimate DCCE (if a										
					Fiscal Accider	nt Year Ending				
Ultimate \$	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Paid Loss Method Incurred Loss Method Selected Dollar DCCE Method Ratio DCCE Ratio Method Selected										
Selected LDFs	20104	20114	20124	20134	Fiscal Accider 20144	nt Year Ending 20154	20164	20174	20184	20194

Loss DCCE

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				<u></u>
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Та
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	C

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

									Мо	nths of [Develop	ment								
Fiscal Accident Year Ending	1	.2	2	24	3	86		48		60	:	72	8	34		96	10	08	1	120
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
20194																				
										Age to A	ge Facto	ors								
Fiscal Accident Year Ending	12	-24	24	-36	36	-48	4	8-60	60	0-72	72	2-84	84	-96	96	-108	108	-120	12	0-Ult
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
3 Yr Avg		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		Tai 1.000
Selected		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Ultimate DCCE Ratio																				
	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
Ultimate DCCE	, N/A		, N/A		, N/A		N/A		, N/A		N/A		, N/A		N/A		, N/A		, N/A	
DCCE Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000

Non-Catastrophe Reported Claim Count Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Paid Claim Count Development - Annual Triangles¹

					Months of D	evelopment				
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

¹Paid claim counts include counts for both closed and open claims with payment.

Loss & DCCE Development

0

Selected Ultimate Loss & DO Selected Ultimate DCCE (if a										
					Fiscal Accider	nt Year Ending				
Ultimate \$	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Paid Loss Method Incurred Loss Method Selected Dollar DCCE Method Ratio DCCE Ratio Method Selected										
Selected LDFs	20104	20114	20124	20134	Fiscal Accider 20144	nt Year Ending 20154	20164	20174	20184	20194

Loss DCCE

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE Development - Annual Triangles

					Months of D	evelopment				
al Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

									Мо	nths of [Develop	ment								
Fiscal Accident Year Ending	1	2	2	4	:	36		48		60		72	8	84	!	96	1	08	1	20
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
20194																				
										Age to A	ge Facto	ors								
Fiscal Accident Year Ending	12	-24	24-	-36	36	5-48	4	8-60	6	0-72	72	2-84	84	-96	96	-108	108	-120	12	0-Ult
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
																				Tail
3 Yr Avg		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Selected		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Ultimate DCCE Ratio																				
Selected Ult Loss	N/A		N/A		N/A		N/A		N/A		N/A									
Ultimate DCCE	N/A		N/A		N/A		N/A		N/A		N/A									
DCCE Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000

Non-Catastrophe Reported Claim Count Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Paid Claim Count Development - Annual Triangles¹

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

¹Paid claim counts include counts for both closed and open claims with payment.

Loss & DCCE Development

0

Selected Ultimate Loss & DC Selected Ultimate DCCE (if a										
					Fiscal Accide	nt Year Ending				
Ultimate \$	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Paid Loss Method										
Incurred Loss Method										
Selected										
Dollar DCCE Method										
Ratio DCCE Ratio Method										
Selected										
					Fiscal Accide	nt Year Ending				
Selected LDFs	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194

Loss DCCE

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Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Та
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	(

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE Development - Annual Triangles

	Months of Development 12 24 36 48 60 72 84 96 108 120												
al Accident Year Ending	12	24	36	48	60	72	84	96	108	120			
20104													
20114													
20124													
20134													
20144													
20154													
20164													
20174													
20184													
20194													

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Та
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	C

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

									Мо	nths of [Develop	ment								
Fiscal Accident Year Ending	1	.2	2	24	3	86		48		60	:	72	8	34		96	10	08	1	120
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
20194																				
										Age to A	ge Facto	ors								
Fiscal Accident Year Ending	12	-24	24	-36	36	-48	4	8-60	60	0-72	72	2-84	84	-96	96	-108	108	-120	12	0-Ult
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
3 Yr Avg		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		Tai 1.000
Selected		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Ultimate DCCE Ratio																				
	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
Ultimate DCCE	, N/A		, N/A		, N/A		N/A		, N/A		N/A		, N/A		N/A		, N/A		, N/A	
DCCE Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000

Non-Catastrophe Reported Claim Count Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Paid Claim Count Development - Annual Triangles¹

					Months of D	evelopment				
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

¹Paid claim counts include counts for both closed and open claims with payment.

Loss & DCCE Development

0

Selected Ultimate Loss & DO Selected Ultimate DCCE (if a										
					Fiscal Accider	nt Year Ending				
Ultimate \$	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Paid Loss Method Incurred Loss Method Selected Dollar DCCE Method Ratio DCCE Ratio Method Selected										
Selected LDFs	20104	20114	20124	20134	Fiscal Accider 20144	nt Year Ending 20154	20164	20174	20184	20194

Loss DCCE

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

									Мо	nths of [Develop	ment								
Fiscal Accident Year Ending	1	.2	2	24	3	86		48		60	;	72	8	34		96	10	08	1	120
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
20194																				
										Age to A	ge Facto	ors								
Fiscal Accident Year Ending	12	-24	24	-36	36	-48	4	8-60	60	0-72	72	2-84	84	-96	96	-108	108	-120	12	0-Ult
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
3 Yr Avg		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		Tai 1.000
Selected		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Ultimate DCCE Ratio																				
	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
Ultimate DCCE	, N/A		, N/A		, N/A		N/A		, N/A		N/A		, N/A		N/A		, N/A		, N/A	
DCCE Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000

Non-Catastrophe Reported Claim Count Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Paid Claim Count Development - Annual Triangles¹

					Months of D	evelopment				
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

¹Paid claim counts include counts for both closed and open claims with payment.

Loss & DCCE Development

0

Selected Ultimate Loss & DC Selected Ultimate DCCE (if a										
					Fiscal Accide	nt Year Ending				
Ultimate \$	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Paid Loss Method Incurred Loss Method Selected Dollar DCCE Method Ratio DCCE Ratio Method Selected										
					Fiscal Accide	nt Year Ending				
Selected LDFs	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194

Loss DCCE

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Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Та
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	C

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				<u></u>
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

Fiscal Accident Year Endir									Мо	nths of [Develop	ment								
	1	.2	2	24	3	36		48		60	;	72	8	84	!	96	10	08	1	L20
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
20194																				
										Age to A	ge Facto	ors								
Fiscal Accident Year Ending	12	12-24 24-36		36	36-48 48		8-60	0 60-72		72-84		84-96		96-108		108-120		120-Ult		
20104																				
20114																				
20124																				
20134																				
20144																				
20154																				
20164																				
20174																				
20184																				
3 Yr Avg		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		Tai 1.000
Selected		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Age-Ult		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Ultimate DCCE Ratio		2.000		2.000																
	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
Ultimate DCCE	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
DCCE Age-Ult	.,	1.000	.,	1.000	.,	1.000	-,	1.000	-,	1.000	-,	1.000	-,	1.000	-,	1.000	-,	1.000	-,	1.000

Non-Catastrophe Reported Claim Count Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Paid Claim Count Development - Annual Triangles¹

					Months of D	evelopment				
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

¹Paid claim counts include counts for both closed and open claims with payment.

Loss & DCCE Development

n

Selected Ultimate Loss & DC Selected Ultimate DCCE (if a	_									
					Fiscal Accider	nt Year Ending				
Ultimate \$	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Paid Loss Method Incurred Loss Method Selected Dollar DCCE Method Ratio DCCE Ratio Method Selected										
					Fiscal Accider	nt Year Ending				
Selected LDFs	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194

Loss DCCE

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Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

					Months of D	evelopment				
iscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Incurred DCCE Development - Annual Triangles

					Months of D	evelopment				
al Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Та
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate \$	0	0	0	0	0	0	0	0	0	C

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

								Mo	onths of I	Develop	ment								
Fiscal Accident Year Ending	12		24	3	6		48		60		72	8	34		96	1	08	1	120
20104																			
20114																			
20124																			
20134																			
20144																			
20154																			
20164																			
20174																			
20184																			
20194																			
									Age to A	go Eact	ore								
Fiscal Accident Year Ending	12-24		24-36	36	-48	4	8-60	6	0-72	7:	2-84	84	I-96	96	5-108	108	3-120	12	0-Ult
20104																			
20114																			
20124																			
20134																			
20144																			
20154																			
20164																			
20174																			
20184																			
																			Tai
3 Yr Avg		000	1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Selected		000	1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Age-Ult	1.	000	1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
Ultimate DCCE Ratio	N1 / A		N1 / A	N1 / 5		N1 / A		N1 / 2		N1 / A		N1 / 2		N1 / A		N1 / 2		N1 / A	
	N/A		N/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
	N/A		N/A	N/A	1 22-	N/A		N/A	4 00-	N/A	4.00-	N/A		N/A		N/A		N/A	4.05-
DCCE Age-Ult	1.	000	1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000

Non-Catastrophe Reported Claim Count Development - Annual Triangles

					Months of D	evelopment				
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Non-Catastrophe Paid Claim Count Development - Annual Triangles¹

	Months of Development											
scal Accident Year Ending	12	24	36	48	60	72	84	96	108	120		
20104												
20114												
20124												
20134												
20144												
20154												
20164												
20174												
20184												
20194												

					Age to Age	Factors				
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tai
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

¹Paid claim counts include counts for both closed and open claims with payment.

Travelers Casualty and Surety Company of America Other Liability

Non-Catastrophe Loss and DCCE Trend CyberRisk

California Company-Specific Loss and DCCE Trend Data

Quarterly Data Rolling 4-Quarter Data Rolling 4-Quarter Data Total Paid Loss & **Total Paid Losses Total Paid Losses DCCE Severity** & DCCE including & DCCE including including Partial Reported Calendar Paid Losses & **Partial Payments** Paid Losses & **Partial Payments Closed Frequency** Paid Loss & DCCE Earned Exposures Closed Claims Reported Claims Earned Exposures Closed Claims **Reported Claims** Frequency per Payments on YYYYQ DCCE on Prior Calendar DCCE on Prior Calendar per 100 Exposures Severity 100 Exposures **Prior Calendar** Years, on Closed Years, on Closed Years, on Closed Claims Claims Claims 20132 39,848 39,848 25 20133 28 0 0 20134 32 0 0 0 0 39,848 39,848 0.00 39,848 39,848 20141 33 0 0 0 0 118 1 0 0.85 20142 37 n 0 n 130 0 0 n Ω 0.00 0.00 Ω Ω n 20143 42 0 57,296 0 143 0 1 57,296 0 0.00 0.70 0 0 20144 44 0 539,408 0 155 0 1 596,703 0 0.00 0.64 0 20151 47 45,772 624,682 169 1 2 642,475 624,682 0.59 1.18 642,475 624,682 20152 56 17,793 188 2 2 642,475 642,475 1.06 1.06 321,237 321,237 69 55,096 642,475 0.93 20153 0 0 216 2 3 640,275 1.39 320,138 321,237 20154 81 0 66,586 253 167,453 642,475 0.79 1.58 83,727 321,237 2 4 20161 91 5.000 47.021 298 3 4 126.682 64.814 1.01 1.34 42.227 21.605 20162 108 0 0 16,180 349 3 4 126,682 63,201 0.86 1.15 42,227 21,067 20163 127 0 0 2,149 2,149 407 3 2 73,735 65,350 0.74 0.49 24,578 21,783 20164 144 2 2 1,670 65,150 469 5 3 8,819 130,501 1.07 0.64 1,764 26,100 20171 161 0 40,236 539 3 5 44,055 83,480 0.56 0.93 14,685 27,827 3 20172 184 112.886 13.842 615 4 9 156.941 81.141 0.65 1.46 39.235 20.285 20173 222 710 7 1.55 496,333 108,156 11 651,124 187,149 0.99 93,018 26,736 20174 256 151,842 5,156 822 6 12 801,296 127,154 0.73 1.46 133,549 21,192 20181 272 50,314 560,052 933 10 12 811,374 687,206 1.07 1.29 81,137 68,721 187,523 20182 305 38,976 1,055 11 886,012 712,340 0.85 1.04 9 98,446 79,149 268,969 0.77 20183 1,168 10 658,648 691,904 0.86 73,183 76,878 335 3 87.720 9 20184 369 211,523 130,056 1,282 15 718,329 816,804 0.86 1.17 65,303 74,255 11 20191 21 1,058,181 718,946 389 390,165 462,194 1,399 11 0.79 1.50 96,198 65,359 20192 425 3 10 631,400 51,638 1,518 13 28 1,502,057 731,607 0.86 1.84 115,543 56,277 20193 465 12 19 1,244,637 600,999 1,648 22 46 2,477,725 1,244,886 1.34 2.79 112,624 56,586 20194 482 12 17 1,033,284 1,282,398 1,761 31 55 3,299,486 2,397,229 1.76 3.12 106,435 77,330 (Justify All Selections and Trend Period in Filing Memorandum)

Selected:	16 pt	Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility- Weighted Loss Trend
Frequency:	Closed	10.4%			
Severity:	Paid	72.7%			
Pure Premium	1:	90.6%	7.4%	46.5%	49.8%

Trend Period (Years) for Most Recent Year in Experience Period:

1.916

Trend	Factors:

6 th Prior Year	16.350
5 th Prior Year	10.916
4 th Prior Year	7.288
3 rd Prior Year	4.866
2 nd Prior Year	3.248
Most Recent Year	2.169

Rolling 4-Quarter	Annual Trends			
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	32.7%	91.9%	22.9%	-8.7%
12 pt	28.2%	32.4%	52.6%	55.4%
16 pt	10.4%	29.6%	72.7%	49.7%
20 pt	7.1%	14.3%	-5.7%	-20.8%
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Travelers Casualty and Surety Company of America Other Liability

Complement Loss and DCCE Trend

CyberRisk, Source: Countrywide

Complement Loss and DCCE Trend Data Quarterly Data

			Quarterly Data			Rolling 4-Quarter Data Rolling 4-Quarter Data					Rolling 4-C	Quarter Data		
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132	520	1	4	190,807	39,848									
20133	584	3	2	145,794	45,650									
20134	642	1	-	264,238	20,864									
20141	679	2	-	395,443	41,961	2,425	7	12	996,282	148,322	0.29	0.49	142,326	21,189
20142	747	13		81,740	1,156,901	2,652	19	14	887,215	1,265,376	0.72	0.53	46,696	66,599
20143	819	1		496,192	12,449	2,886	17	13	1,237,613	1,232,175	0.59	0.45	72,801	72,481
20144	891	0		1,258,306	0	3,135	16	12	2,231,681	1,211,311	0.51	0.38	139,480	75,707
20151	957	7		560,760	2,156,400	3,413	21	16	2,396,998	3,325,750	0.62	0.47	114,143	158,369
20152	1,056	3		137,099	258,602	3,722	11	12	2,452,356	2,427,450	0.30	0.32	222,941	220,677
20153	1,194	1		392,175	58,297	4,098	11	18	2,348,339	2,473,299	0.27	0.44	213,485	224,845
20154	1,339	3	-	508,235	87,817	4,547	14	22	1,598,268	2,561,116	0.31	0.48	114,162	182,937
20161	1,483	5		1,284,969	495,209	5,073	12	23	2,322,477	899,925	0.24	0.45	193,540	74,994
20162	1,736	8	-	783,573	1,140,015	5,753	17	39	2,968,952	1,781,339	0.30	0.68	174,644	104,785
20163	2,052	11		498,698	681,324	6,610	27	48	3,075,475	2,404,366	0.41	0.73	113,906	89,051
20164	2,293	26		726,475	807,383	7,564	50	73	3,293,716	3,123,932	0.66	0.97	65,874	62,479
20171	2,514	17		943,050	667,630	8,594	62	99	2,951,797	3,296,352	0.72	1.15	47,610	53,167
20172	2,814	13		1,960,388	341,945	9,672	67	123	4,128,612	2,498,281	0.69	1.27	61,621	37,288
20173	3,180	21		1,743,123	634,203	10,801	77	142	5,373,036	2,451,160	0.71	1.31	69,780	31,833
20174	3,531	15		2,393,094	1,138,193	12,039	66	152	7,039,654	2,781,969	0.55	1.26	106,661	42,151
20181	3,781	52		2,502,621	2,730,689	13,307	101	166	8,599,225	4,845,029	0.76	1.25	85,141	47,971
20182	4,171	37		4,255,732	3,262,287	14,664	125	175	10,894,569	7,765,371	0.85	1.19	87,157	62,123
20183	4,617	29		4,745,950	1,173,691	16,100	133	202	13,897,397	8,304,860	0.83	1.25	104,492	62,443
20184	4,628	113		6,106,698	5,995,154	17,197	231	279	17,611,001	13,161,821	1.34	1.62	76,238	56,978
20191	5,341	60	89	5,358,387	2,317,722	18,756	239	320	20,466,767	12,748,854	1.27	1.71	85,635	53,342
20192	5,733	78		6,696,862	4,565,087	20,318	280	407	22,907,898	14,051,654	1.38	2.00	81,814	50,184
20193	6,224	108		14,270,880	7,199,785	21,925	359	499	32,432,827	20,077,748	1.64	2.28	90,342	55,927
20194	6,484	135	225	17,122,760	10,464,976	23,781	381	606	43,448,889	24,547,570	1.60	2.55	114,039	64,429

Selected:	16 pt	Complement Trend
Frequency:	Closed	56.7%
Severity:	Paid	-6.5%
Pure Premium	:	46.5%

Rolling 4-Quarter	Annual Trends			
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	60.8%	58.6%	8.0%	4.0%
12 pt	45.9%	30.9%	19.8%	16.1%
16 pt	56.7%	42.3%	-6.5%	-7.3%
20 pt	45.1%	47.5%	-13.0%	-24.0%
24 pt	29.0%	39.2%	-6.2%	-10.2%

Non-Catastrophe Loss and DCCE Trend

California Company-Specific Loss and DCCF Trend Data

			DCCE Trend Data										
		Quarterly Data					Rolling 4-Quarter Dat	ta			Rolling 4-C	Quarter Data	
Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partia Payments on Prior Calendar Years, on Closed
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(Justify All Selection	s and Trend Period	d in Filing Memorand	um)						D. III	1= 1			
				Cradibility					Rolling 4-Quarter An	nuai irenas			
	Trend	Credibility (Justify in Exh 10)	Complement Trend	Weighted Loss Trend						Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severit
	#N/A								8 pt	#NUM!	#NUM!	#NUM!	#NUM!
	#N/A								12 pt	#NUM!	#NUM!	#NUM!	#NUM!
ım:	#N/A		#N/A	#N/A					16 pt	#NUM!	#NUM!	#NUM!	#NUM!
				-					20 pt	#NUM!	#NUM!	#NUM!	#NUM!
d (Years) for Most Rece	ent								24 pt	#NUM!	#NUM!	#NUM!	#NUM!
rience Period:		1.916							· ·				
	(Justify All Selection	Trend #N/A #N/A m: #N/A	(Justify All Selections and Trend Period in Filing Memorand Trend Credibility (Justify in Exh 10) #N/A #N/A #N/A #N/A #N/A	Earned Exposures Closed Claims Reported Claims Paid Losses & DCCE	Earned Exposures Closed Claims Reported Claims Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims Closed Claims Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures Closed Claims Reported Claims Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims Earned Exposures Claims Earned Exposures (Jaims Local Claims Farred Exposures Earned Exposures Earned Exposures Farred Exposures Claims Farred Exposures Farred Exposures Farred Exposures Credibility Claims Farred Exposures Farred E	Earned Exposures Closed Claims Reported Claims Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims Earned Exposures Closed Claims Earned Exposures Closed Claims Earned Exposures Closed Claims Lycars for Most Recent #N/A #N/A #N/A #N/A	Earned Exposures Closed Claims Reported Claims Paid Losses & DCCE including Parents on Prior Calendar Years, on Closed Claims Fig. 10 and 10	Earned Exposures Closed Claims Reported Claims Paid Losses & DCCE Including Partial Payments on Prior Calendar Years, no Closed Claims Total Paid Losses & DCCE Including Partial Payments on Prior Calendar Years, no Closed Claims Earned Exposures Closed Claims Reported Claims Paid Losses & DCCE Total Paid Losses & DCCE Including Partial Payments on Prior Calendar Years, no Closed Claims Fig. 1	Earned Exposures Closed Claims Reported Claims Paid Losses & DCCE Including Partial Pyments on Prior Calendar Vests, on Closed Claims Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests, on Prior Calendar Vests, on Closed Claims Paid Losses & DCCE Partial Pyments on Prior Calendar Vests,	Earned Exposures Closed Claims Reported Claims Paid Losses & DCCE Prefail Poyments on Frior Calendar Prefail Poyments on Frior Poyments on Frior Calendar Prefail Poyments on Frior Calendar Pr	Total Paid Losses Closed Claims Paid Losses Control Paid L	Total Paid Losses B DCCE including DCCE B DCCE including DCCE B DCCE including Paid Losses B DCCE including DCCE B DCCE including Paid Losses B DCCE B D

Trend Factors:

6 th Prior Year	#N/A
5 th Prior Year	#N/A
4 th Prior Year	#N/A
3 rd Prior Year	#N/A
2 nd Prior Year	#N/A
Most Recent Year	#N/A

Complement Loss and DCCE Trend

Complement Loss and DCCE Trend Data

	Quarterly Data						ı	Rolling 4-Quarter Dat	ta	Rolling 4-Quarter Data				
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141						0	0	0	0		0.00	0.00	0	0
20142						0	0	0	0	0	0.00	0.00	0	0
20143						0	0	0	0	-	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153 20154						0	0	0	0	0	0.00	0.00	0	0
20154						0	0	0	0	0	0.00 0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20104						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0

Selected:	Complement Trend
requency:	#N/A
Severity:	#N/A
Pure Premium:	#N/A

Rolling 4-Quarter	Annual Trends			
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Non-Catastrophe Loss and DCCE Trend

		California Comp	any-Specific Loss and	DCCE Trend Data				Rolling 4-Quarter Dat	.			Polling 4 C	uarter Data	
			Quarterly Data		Total Paid Losses			tolling 4-Quarter Dat	La	Total Paid Losses		Kolling 4-C	darter Data	Total Paid Loss &
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	& DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	& DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														Cidiiii
20133														
20134														
20141											0.00	0.00	0	
20142											0.00	0.00	0	
20143											0.00	0.00	0	
20144											0.00	0.00	0	
20151 20152											0.00 0.00	0.00	0	
20152											0.00	0.00	0	
20154											0.00	0.00	0	
20161											0.00	0.00	0	
20162											0.00	0.00	0	
20163											0.00	0.00	0	
20164											0.00	0.00	0	
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	
20174											0.00	0.00	0	
20181											0.00	0.00	0	
20182											0.00	0.00	0	
20183											0.00	0.00	0	
20184											0.00	0.00	0	
20191											0.00	0.00 0.00	0	
20192 20193											0.00 0.00	0.00	0	
20193											0.00	0.00	0	
20154	(Justify All Selection	s and Trend Perio	d in Filing Memorand	um)							0.00	0.00	Ü	0
										Rolling 4-Quarter Ar	nual Trends			
Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility- Weighted Loss Trend						Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
Frequency:		#N/A								8 pt	#NUM!	#NUM!	#NUM!	#NUM!
Severity:		#N/A								12 pt	#NUM!	#NUM!	#NUM!	#NUM!
Pure Premiu	m:	#N/A		#N/A	#N/A					16 pt	#NUM!	#NUM!	#NUM!	#NUM!
										20 pt	#NUM!	#NUM!	#NUM!	#NUM!
Trend Period	(Years) for Most Rece	ent								24 pt	#NUM!	#NUM!	#NUM!	#NUM!
Year in Exper	ience Period:		1.916										_	
Trend Factor	s:													

6th Prior Year

5th Prior Year

4th Prior Year

3rd Prior Year

2nd Prior Year

Most Recent Year

#N/A

#N/A

#N/A

#N/A

#N/A

#N/A

Complement Loss and DCCE Trend

Complement Loss and DCCE Trend Data

Calendar Family Calendar		Quarterly Data						ı	Rolling 4-Quarter Dat	:a		Rolling 4-Quarter Data			
20134		Earned Exposures	Closed Claims	-		& DCCE including Partial Payments on Prior Calendar Years, on Closed	Earned Exposures			Paid Losses &	& DCCE including Partial Payments on Prior Calendar Years, on Closed		Reported Frequency per	Paid Loss & DCCE	including Partial Payments on Prior Calendar Years, on Closed
2014	20132														
20141	20133														
20142	20134														
20143 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20141						0	0	0	0	0	0.00	0.00	0	0
20144	20142						0	0	0	0	0	0.00	0.00	0	0
20151	20143						0	0	0	0	0	0.00	0.00	0	0
20152	20144						0	0	0	0	0	0.00	0.00	0	0
20153	20151						0	0	0	0	0	0.00	0.00	0	0
20154	20152						0	0	0	0	0	0.00	0.00	0	0
20161	20153						0	0	0	0	0	0.00	0.00	0	0
20162	20154						0	0	0	0	0	0.00	0.00	0	0
20163	20161						0	0	0	0	0	0.00	0.00	0	0
20164	20162						0	0	0	0	0	0.00	0.00	0	0
20171	20163						0	0	0	0	0	0.00	0.00	0	0
20172	20164						0	0	0	0	0	0.00	0.00	0	0
20173	20171						0	0	0	0	0	0.00	0.00	0	0
20174	20172						0	0	0	0	0	0.00	0.00	0	0
20181	20173						0	0	0	0	0	0.00	0.00	0	0
20181	20174						0	0	0	0	0	0.00	0.00	0	0
20184	20181						0	0	0	0	0		0.00	0	0
20184	20182						0	0	0	0	0	0.00	0.00	0	0
20184	20183						0	0	0	0	0	0.00	0.00	0	0
20191							0	0	0	0	0			0	0
20192							0		0	0	0				0
20193 20194 Complement Trend Frequency: #N/A Severity: #N/A Selected: #N/A Selected: #N/A Selected: #N/A							0	0	0	0	0			0	0
Complement Trends Selected: Complement Trends Severity: #N/A Severity *N/A Severit							0		-	-	-			-	0
Selected: Complement Trend Closed Frequency Reported Frequency Paid Severity Total Paid (w/Partials) Severity Frequency:															0
Selected: Complement Trend Closed Frequency Reported Frequency Paid Severity Total Paid (w/Partials) Severity Frequency: Frequency: #N/A 8 pt #NUM!							-	-	-	·	•			-	-
Selected: Complement Trend Closed Frequency Reported Frequency Paid Severity Total Paid (w/Partials) Severity Frequency: Frequency: #N/A 8 pt #NUM!											Rolling 4-Quarter An	nual Trends			
Severity: #N/A 12 pt #NUM! #NUM! #NUM! #NUM! #NUM! #NUM!	Selected:		-											Paid Severity	Total Paid (w/Partials) Severity
Severity: #N/A 12 pt #NUM! #NUM! #NUM! #NUM! #NUM! #NUM!	Frequency:		#N/A	_							8 pt	#NUM!	#NUM!	#NUM!	#NUM!
		ım:	#N/A								16 pt	#NUM!	#NUM!	#NUM!	#NUM!

20 pt

24 pt

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

7/29/2019 Edition	Standard Exhibits Template
7/29/2019 Edition	Standard Exhibits Temp

(Justify in Filing Memorandum)

Alternate Pure Premium :

#NUM!

#NUM!

Non-Catastrophe Loss and DCCE Trend

Calendar Private Parallel Calendar Par			California Comp	any-Specific Loss and Quarterly Data	d DCCE Trend Data			Rolling 4-Quarter Dat	ta			Rolling 4-C	Quarter Data	
20134	ryyq	Earned Exposures	Closed Claims			& DCCE including Partial Payments on Prior Calendar Years, on Closed	Earned Exposures		Paid Losses &	& DCCE including Partial Payments on Prior Calendar Years, on Closed		Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20141														
20141														
20142											0.00	0.00	0	0
20144												0.00	0	0
1014												0.00	0	0
20151												0.00	0	0
20152												0.00	0	0
20154												0.00	0	0
20154												0.00	0	0
20161	0154											0.00	0	0
20164												0.00	0	0
20164	0162										0.00	0.00	0	0
20171	0163										0.00	0.00	0	0
20172	0164										0.00	0.00	0	0
20173	0171										0.00	0.00	0	0
20174	0172										0.00	0.00	0	0
20181	0173										0.00	0.00	0	0
20182												0.00	0	0
20184												0.00	0	0
20184												0.00	0	0
20191												0.00	0	0
20192												0.00	0	0
20193 20194 Credibility (Justify All Selections and Trend Period in Filing Memorandum) Selected: Trend Credibility (Justify Complement in Exh 10) Trend Trend												0.00	0	0
20194 (Justify All Selections and Trend Period in Filing Memorandum) Selected: Trend Credibility (Justify In Exh 10) Trend Complement in Exh 10) Trend Trend Trend Frequency: #N/A Selected: #N/A Credibility (Justify Complement in Exh 10) Trend Trend Credibility Weighted Loss Trend Trend 8 pt #NUM! #NUM												0.00	0	0
(Justify All Selections and Trend Period in Filing Memorandum) Selected: Trend Credibility (Justify Complement in Exh 10) Trend Weighted Loss Frequency: #N/A Rolling 4-Quarter Annual Trends Closed Frequency Reports Frequency Reports Frequency Selected: 8 pt #NUM! #NUM												0.00	0	0
Selected: Trend Credibility (Justify Complement in Exh 10) Trend in Exh 10) Trend T		(Justify All Selection	s and Trend Perio	d in Filing Memorand	lum)						0.00	0.00	0	0
Selected: Trend Credibility (Justity Complement in Exh 10) Trend Weighted Loss Frequency: #N/A Weighted Loss Trend Trend Trend Trend Trend 8pt #NUM! #NUM!		(sustiny 7 in selection	is and mena reno	a ig .v.co.aa	,					Rolling 4-Quarter An	nual Trends			
	ected:		Trend		•	Weighted Loss					Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
	quency:		#N/A							8 pt	#NUM!	#NUM!	#NUM!	#NUM!
Severity: #N/A 12 pt #NUM! #NUM! #NUM											#NUM!	#NUM!	#NUM!	#NUM!
	•	m:			#N/A	#N/A				•	#NUM!	#NUM!	#NUM!	#NUM!
			-							•		#NUM!	#NUM!	#NUM!
	nd Period ((Years) for Most Rece	ent							•		#NUM!	#NUM!	#NUM!
Year in Experience Period: 1.916	r in Experi	rience Period:		1.916						<u> </u>				

Trend Factors:

6 th Prior Year	#N/A
5 th Prior Year	#N/A
4 th Prior Year	#N/A
3 rd Prior Year	#N/A
2 nd Prior Year	#N/A
Most Recent Year	#N/A

Complement Loss and DCCE Trend

Complement Loss and DCCE Trend Data

			Quarterly Data				F	tolling 4-Quarter Dat	ta	Rolling 4-Quarter Data				
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141						0	0	0	0	0	0.00	0.00	0	0
20142						0	0	0	0	0	0.00	0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20154						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0

Selected:	Complement Trend
Frequency:	#N/A
Severity:	#N/A
Pure Premium:	#N/A

Rolling 4-Quarter	Annual Trends			
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Non-Catastrophe Loss and DCCE Trend

		California Comp	any-Specific Loss and	DCCE Trend Data										
			Quarterly Data					Rolling 4-Quarter Da	ta			Rolling 4-C	Quarter Data	
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134													_	_
20141 20142											0.00	0.00		
											0.00	0.00		0
20143 20144											0.00 0.00	0.00 0.00		
20144											0.00	0.00		
20151											0.00	0.00		0
20152											0.00	0.00		
20154											0.00	0.00		0
20161											0.00	0.00		
20162											0.00	0.00		
20163											0.00	0.00		0
20164											0.00	0.00		0
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	0
20174											0.00	0.00	0	0
20181											0.00	0.00	0	0
20182											0.00	0.00	0	0
20183											0.00	0.00		
20184											0.00	0.00		0
20191											0.00	0.00		
20192											0.00	0.00		
20193											0.00	0.00		
20194	(Justific All Colostion	s and Trand David	d in Filing Memorand	l							0.00	0.00	0	0
	(Justily All Selection	is and frend Ferio	ia ili Filling ivietificiana	iuiii)						Rolling 4-Quarter Ar	nnual Trends			
Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility- Weighted Loss Trend					<u> </u>	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
Frequency:		#N/A								8 pt	#NUM!	#NUM!	#NUM!	#NUM!
Severity:		#N/A								12 pt	#NUM!	#NUM!	#NUM!	#NUM!
Pure Premiu	ım:	#N/A		#N/A	#N/A					16 pt	#NUM!	#NUM!	#NUM!	#NUM!
		•								20 pt	#NUM!	#NUM!	#NUM!	#NUM!
Trend Period	d (Years) for Most Rec	ent								24 pt	#NUM!	#NUM!	#NUM!	#NUM!
Year in Expe	rience Period:		1.916]										·
Trend Factor 6 th Prior N	Year	#N/A #N/A												
eth no.														

4th Prior Year

3rd Prior Year

2nd Prior Year

Most Recent Year

#N/A

#N/A

#N/A

#N/A

Complement Loss and DCCE Trend

Complement Loss and DCCE Trend Data

(Justify in Filing Memorandum)

Alternate Pure Premium :

		cop.c	Quarterly Data				ı	Rolling 4-Quarter Dat	ta			Rolling 4-C	Quarter Data	
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures		Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134						_	_	_	_	_			_	_
20141						0	0	0	0		0.00	0.00	0	0
20142 20143						0	0	0	0		0.00 0.00	0.00 0.00	0	0
20143						0	0	0	0		0.00	0.00	0	0
20144						0	0	0	0	-	0.00	0.00	0	0
20152						0	0	0	0	-	0.00	0.00	0	0
20153						0	0	0	0	-	0.00	0.00	0	0
20154						0	0	0	0		0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0		0.00	0.00	0	0
20184						0	0	0	0	ū	0.00	0.00	0	0
20191						0	0	0	0	-	0.00	0.00	0	0
20192						0	0	0	0		0.00	0.00	0	0
20193						0	0	0	0	-	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0
										Rolling 4-Quarter An	nual Trends			
Selected:		Complement Trend								noning 4-Quarter All	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
Frequency:		#N/A	_							8 pt	#NUM!	#NUM!	#NUM!	#NUM!
Severity:		#N/A								12 pt	#NUM!	#NUM!	#NUM!	#NUM!
Pure Premiur	m:	#N/A								16 pt	#NUM!	#NUM!	#NUM!	#NUM!

20 pt

24 pt

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

Non-Catastrophe Loss and DCCE Trend

0

California Company-Specific Loss and DCCE Trend Data

		Camornia Comp	Quarterly Data	DCCE Hella Data				Rolling 4-Quarter Dat	ta			Rolling 4-0	Quarter Data	
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132 20133														
20133														
20134											0.00	0.00	0	0
20142											0.00	0.00	0	0
20143											0.00	0.00	0	0
20144											0.00	0.00	0	0
20151											0.00	0.00	0	0
20152											0.00	0.00	0	0
20153											0.00	0.00	0	0
20154											0.00	0.00	0	0
20161											0.00	0.00	0	0
20162											0.00	0.00	0	0
20163											0.00	0.00	0	0
20164											0.00	0.00	0	0
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173 20174											0.00 0.00	0.00	0	0
20174											0.00	0.00	0	0
20182											0.00	0.00	0	0
20183											0.00	0.00	0	0
20184											0.00	0.00	0	0
20191											0.00	0.00	0	0
20192											0.00	0.00	0	0
20193											0.00	0.00	0	0
20194											0.00	0.00	0	0
	(Justify All Selection	ns and Trend Perio	d in Filing Memorand	lum)										
										Rolling 4-Quarter An	inual Trends			
Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility- Weighted Loss Trend						Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
Frequency:		#N/A								8 pt	#NUM!	#NUM!	#NUM!	#NUM!
Severity:		#N/A								12 pt	#NUM!	#NUM!	#NUM!	#NUM!
Pure Premiu	m:	#N/A		#N/A	#N/A					16 pt	#NUM!	#NUM!	#NUM!	#NUM!
										20 pt	#NUM!	#NUM!	#NUM!	#NUM!
Trend Period	d (Years) for Most Rec	ent		_						24 pt	#NUM!	#NUM!	#NUM!	#NUM!
Year in Expe	rience Period:		1.916											
Trend Factor	rs:													
6 th Prior Y	Year	#N/A												
5 th Prior Y		#N/A												
ath n : N		****												

4th Prior Year

3rd Prior Year

2nd Prior Year

Most Recent Year

#N/A

#N/A

#N/A

#N/A

Complement Loss and DCCE Trend

Complement Loss and DCCE Trend Data

(Justify in Filing Memorandum)

Alternate Pure Premium :

Calendar Family Calendar			Completi	Quarterly Data	Trenu Data			ı	Rolling 4-Quarter Dat	:a			Rolling 4-C	Quarter Data	
20134		Earned Exposures	Closed Claims	-		& DCCE including Partial Payments on Prior Calendar Years, on Closed	Earned Exposures			Paid Losses &	& DCCE including Partial Payments on Prior Calendar Years, on Closed		Reported Frequency per	Paid Loss & DCCE	including Partial Payments on Prior Calendar Years, on Closed
2014	20132														
20141	20133														
20142	20134														
20143 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20141						0	0	0	0	0	0.00	0.00	0	0
20144	20142						0	0	0	0	0	0.00	0.00	0	0
20151	20143						0	0	0	0	0	0.00	0.00	0	0
20152	20144						0	0	0	0	0	0.00	0.00	0	0
20153	20151						0	0	0	0	0	0.00	0.00	0	0
20154	20152						0	0	0	0	0	0.00	0.00	0	0
20161	20153						0	0	0	0	0	0.00	0.00	0	0
20162	20154						0	0	0	0	0	0.00	0.00	0	0
20163	20161						0	0	0	0	0	0.00	0.00	0	0
20164	20162						0	0	0	0	0	0.00	0.00	0	0
20171	20163						0	0	0	0	0	0.00	0.00	0	0
20172	20164						0	0	0	0	0	0.00	0.00	0	0
20173	20171						0	0	0	0	0	0.00	0.00	0	0
20174	20172						0	0	0	0	0	0.00	0.00	0	0
20181	20173						0	0	0	0	0	0.00	0.00	0	0
20181	20174						0	0	0	0	0	0.00	0.00	0	0
20184	20181						0	0	0	0	0		0.00	0	0
20184	20182						0	0	0	0	0	0.00	0.00	0	0
20184	20183						0	0	0	0	0	0.00	0.00	0	0
20191							0	0	0	0	0			0	0
20192							0		0	0	0				0
20193 20194 Complement Trend Frequency: #N/A Severity: #N/A Selected: #N/A Selected: #N/A Selected: #N/A							0	0	0	0	0			0	0
Complement Trends Selected: Complement Trends Severity: #N/A Severity *N/A Severit							0		-	-	-			-	0
Selected: Complement Trend Closed Frequency Reported Frequency Paid Severity Total Paid (w/Partials) Severity Frequency:															0
Selected: Complement Trend Closed Frequency Reported Frequency Paid Severity Total Paid (w/Partials) Severity Frequency: Frequency: #N/A 8 pt #NUM!							-	-	-	·	•			-	-
Selected: Complement Trend Closed Frequency Reported Frequency Paid Severity Total Paid (w/Partials) Severity Frequency: 8 pt #NUM!											Rolling 4-Quarter An	nual Trends			
Severity: #N/A 12 pt #NUM! #NUM! #NUM! #NUM! #NUM! #NUM!	Selected:		-											Paid Severity	Total Paid (w/Partials) Severity
Severity: #N/A 12 pt #NUM! #NUM! #NUM! #NUM! #NUM! #NUM!	Frequency:		#N/A	_							8 pt	#NUM!	#NUM!	#NUM!	#NUM!
		ım:	#N/A								16 pt	#NUM!	#NUM!	#NUM!	#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

20 pt

24 pt

Non-Catastrophe Loss and DCCE Trend

California Company-Specific Loss and DCCE Trend Data

			Quarterly Data				Rolling 4-Quarter Dat					uarter Data	
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132													
20133													
20134												_	_
20141 20142										0.00	0.00	0	0
20142										0.00 0.00	0.00 0.00	0	0
20143										0.00	0.00	0	0
20151										0.00	0.00	0	0
20152										0.00	0.00	0	0
20153										0.00	0.00	0	0
20154										0.00	0.00	0	0
20161										0.00	0.00	0	0
20162										0.00	0.00	0	0
20163										0.00	0.00	0	0
20164										0.00	0.00	0	0
20171										0.00	0.00	0	0
20172										0.00	0.00	0	0
20173										0.00	0.00	0	0
20174										0.00	0.00	0	0
20181										0.00	0.00	0	0
20182										0.00	0.00	0	0
20183 20184										0.00 0.00	0.00 0.00	0	0
20184										0.00	0.00	0	0
20192										0.00	0.00	0	0
20193										0.00	0.00	0	0
20194										0.00	0.00	0	0
(.	(Justify All Selections	s and Trend Period	d in Filing Memorand	lum)									
									Rolling 4-Quarter An	nual Trends			
Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility- Weighted Loss Trend					Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
Frequency:		#N/A							8 pt	#NUM!	#NUM!	#NUM!	#NUM!
Severity:		#N/A							12 pt	#NUM!	#NUM!	#NUM!	#NUM!
Pure Premium:	:	#N/A		#N/A	#N/A				16 pt	#NUM!	#NUM!	#NUM!	#NUM!
				•					20 pt	#NUM!	#NUM!	#NUM!	#NUM!
Trend Period (Y	Years) for Most Rece	ent							24 pt	#NUM!	#NUM!	#NUM!	#NUM!
Year in Experier	nce Period:		1.916										

Trend Factors:

Cita i actors.	
6 th Prior Year	#N/A
5 th Prior Year	#N/A
4 th Prior Year	#N/A
3 rd Prior Year	#N/A
2 nd Prior Year	#N/A
Most Recent Year	#N/A

Complement Loss and DCCE Trend

Complement Loss and DCCE Trend Data

			Quarterly Data				F	tolling 4-Quarter Dat	a			Rolling 4-C	uarter Data	
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141						0	0	0	0	0	0.00	0.00	0	0
20142						0	0	0	0	0	0.00	0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20154						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182 20183						0	0	0	0	0	0.00	0.00 0.00	0	0
						0	0	0	0	0	0.00		0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191 20192						0	0	0	0	0	0.00 0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00		0	0
20194						U	U	U	U	0	0.00	0.00	U	U

Selected:	Complement Trend
Frequency:	#N/A
Severity:	#N/A
Pure Premium:	#N/A

Rolling 4-Quarter	Annual Trends			
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Non-Catastrophe Loss and DCCE Trend

		California Comp	any-Specific Loss and Quarterly Data	DCCE Trend Data				Rolling 4-Quarter Da	ta.			Polling 4-C	Quarter Data	
			Quarterly Data		Total Paid Losses & DCCE including		<u>'</u>	Noming 4-Quarter Da		Total Paid Losses & DCCE including	-		Quarter Data	Total Paid Loss & DCCE Severity
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	including Partial Payments on Prior Calendar Years, on Closed Claims
20132														Cialitis
20133														
20134														
20141											0.00	0.00	0	0
20142											0.00	0.00	0	0
20143											0.00	0.00	0	0
20144											0.00	0.00	0	0
20151											0.00	0.00	0	0
20152											0.00	0.00	0	0
20153											0.00	0.00	0	0
20154											0.00	0.00	0	0
20161											0.00	0.00	0	0
20162											0.00	0.00	0	0
20163											0.00	0.00	0	0
20164											0.00	0.00	0	0
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	0
20174											0.00	0.00	0	0
20181											0.00	0.00		0
20182											0.00	0.00	0	0
20183											0.00	0.00	0	0
20184											0.00	0.00	0	0
20191 20192											0.00 0.00	0.00	0	0
20192											0.00	0.00	0	0
20193											0.00	0.00	0	0
20134	(Justify All Selection	ns and Trend Perio	d in Filing Memorand	um)							0.00	0.00	Ü	Ü
										Rolling 4-Quarter Ar	nual Trends			
Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility- Weighted Loss Trend						Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
Frequency:		#N/A								8 pt	#NUM!	#NUM!	#NUM!	#NUM!
Severity:		#N/A								12 pt	#NUM!	#NUM!	#NUM!	#NUM!
Pure Premiu	ım:	#N/A		#N/A	#N/A					16 pt	#NUM!	#NUM!	#NUM!	#NUM!
		•								20 pt	#NUM!	#NUM!	#NUM!	#NUM!
Trend Perio	d (Years) for Most Rec	ent								24 pt	#NUM!	#NUM!	#NUM!	#NUM!
	erience Period:		1.916											
•														
Trend Facto	rs.													

Trend Factors:

6 th Prior Year	#N/A
5 th Prior Year	#N/A
4 th Prior Year	#N/A
3 rd Prior Year	#N/A
2 nd Prior Year	#N/A
Most Recent Year	#N/A

Complement Loss and DCCE Trend

Complement Loss and DCCE Trend Data

			Quarterly Data				F	Rolling 4-Quarter Dat	ta			Rolling 4-C	uarter Data	
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134									•		0.00			
20141						0	0	0	0	0	0.00	0.00	0	0
20142 20143						0	0	0	0	0	0.00 0.00	0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0

Selected:		Complement Trend
Frequency:		#N/A
Severity:		#N/A
Pure Premium	:	#N/A

Rolling 4-Quarter Annual Trends											
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity							
8 pt	#NUM!	#NUM!	#NUM!	#NUM!							
12 pt	#NUM!	#NUM!	#NUM!	#NUM!							
16 pt	#NUM!	#NUM!	#NUM!	#NUM!							
20 pt	#NUM!	#NUM!	#NUM!	#NUM!							
24 pt	#NUM!	#NUM!	#NUM!	#NUM!							

Non-Catastrophe Loss and DCCE Trend

		California Comp	any-Specific Loss and Quarterly Data	d DCCE Trend Data		Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures		Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141											0.00	0.00	0	0
20142 20143											0.00 0.00	0.00 0.00	0	0
20143											0.00	0.00	0	0
20151											0.00	0.00	0	0
20152											0.00	0.00	0	0
20153											0.00	0.00	0	0
20154											0.00	0.00	0	0
20161											0.00	0.00	0	0
20162											0.00	0.00	0	0
20163											0.00	0.00	0	0
20164											0.00	0.00	0	0
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	0
20174											0.00	0.00 0.00	0	0
20181 20182											0.00 0.00	0.00	0	0
20182											0.00	0.00	0	0
20183											0.00	0.00	0	0
20191											0.00	0.00	0	0
20192											0.00	0.00	0	0
20193											0.00	0.00	0	0
20194											0.00	0.00	0	0
	(Justify All Selection	s and Trend Perio	d in Filing Memorand	lum)										
										Rolling 4-Quarter An	nual Trends			
Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility- Weighted Loss Trend						Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
Frequency:		#N/A								8 pt	#NUM!	#NUM!	#NUM!	#NUM!
Severity:		#N/A								12 pt	#NUM!	#NUM!	#NUM!	#NUM!
Pure Premiu	m:	#N/A		#N/A	#N/A					16 pt	#NUM!	#NUM!	#NUM!	#NUM!
				•						20 pt	#NUM!	#NUM!	#NUM!	#NUM!
Trend Period	(Years) for Most Rece	ent								24 pt	#NUM!	#NUM!	#NUM!	#NUM!
Year in Expe	ience Period:		1.916							-		_		

6 th Prior Year	#N/A
5 th Prior Year	#N/A
4 th Prior Year	#N/A
3 rd Prior Year	#N/A
2 nd Prior Year	#N/A
Most Pecent Vear	#N/A

Complement Loss and DCCE Trend

Complement Loss and DCCE Trend Data

			Quarterly Data				F	Rolling 4-Quarter Dat	ta	Rolling 4-Quarter Data				
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134									•		0.00	0.00		
20141						0	0	0	0	0	0.00	0.00	0	0
20142 20143						0	0	0	0	0	0.00 0.00	0.00 0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0

Selected:	Complement Trend
Frequency:	#N/A
Severity:	#N/A
Pure Premium:	#N/A

Rolling 4-Quarter Annual Trends											
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity							
8 pt	#NUM!	#NUM!	#NUM!	#NUM!							
12 pt	#NUM!	#NUM!	#NUM!	#NUM!							
16 pt	#NUM!	#NUM!	#NUM!	#NUM!							
20 pt	#NUM!	#NUM!	#NUM!	#NUM!							
24 pt	#NUM!	#NUM!	#NUM!	#NUM!							

Non-Catastrophe Loss and DCCE Trend

		California Comp	any-Specific Loss and	DCCE Trend Data				Rolling 4-Quarter Dat	•-			Delling 4.0	uarter Data	
			Quarterly Data		_			Rolling 4-Quarter Dai	la	_		Rolling 4-C	tuarter Data	Total Paid Loss &
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	DCCE Severity
20132														
20133														
20134														
20141											0.00	0.00	0	
20142											0.00	0.00	0	
20143											0.00	0.00	0	
20144											0.00	0.00	0	
20151											0.00	0.00	0	
20152 20153											0.00 0.00	0.00 0.00	0	
20153											0.00	0.00	0	
20161											0.00	0.00	0	
20162											0.00	0.00	0	
20163											0.00	0.00	0	
20164											0.00	0.00	0	
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	0
20174											0.00	0.00	0	0
20181											0.00	0.00	0	
20182											0.00	0.00	0	
20183											0.00	0.00	0	
20184											0.00	0.00	0	
20191											0.00	0.00	0	
20192											0.00	0.00	0	
20193 20194											0.00	0.00 0.00	0	
20194	(Justify All Selection	s and Trend Perio	d in Filing Memorand	um)							0.00	0.00	U	U
										Rolling 4-Quarter Ar	inual Trends			
Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility- Weighted Loss Trend						Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
Frequency:		#N/A								8 pt	#NUM!	#NUM!	#NUM!	#NUM!
Severity:		#N/A								12 pt	#NUM!	#NUM!	#NUM!	#NUM!
Pure Premiu	m:	#N/A		#N/A	#N/A					16 pt	#NUM!	#NUM!	#NUM!	#NUM!
										20 pt	#NUM!	#NUM!	#NUM!	#NUM!
Trend Period	(Years) for Most Rece	ent								24 pt	#NUM!	#NUM!	#NUM!	#NUM!
Year in Expe	rience Period:		1.916									_		
Trend Factor	s:													

6 th Prior Year	#N/A
5 th Prior Year	#N/A
4 th Prior Year	#N/A
3 rd Prior Year	#N/A
2 nd Prior Year	#N/A
Most Recent Year	#N/A

Complement Loss and DCCE Trend

Complement Loss and DCCE Trend Data

(Justify in Filing Memorandum)

Alternate Pure Premium :

	Quarterly Data						ı	Rolling 4-Quarter Dat	ta	Rolling 4-Quarter Data				
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141						0	0	0	0	0	0.00	0.00	0	0
20142						0	0	0	0	0	0.00	0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20154						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	•	0.00	0.00	0	0
20193						0	0	0	0		0.00	0.00	0	0
20194						0	0		0		0.00	0.00	0	0
2025 .						· ·	ŭ	ŭ		· ·	0.00	0.00	Ü	ŭ
										Rolling 4-Quarter An	nual Trends			
Selected:		Complement Trend									Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
Frequency:		#N/A	_							8 pt	#NUM!	#NUM!	#NUM!	#NUM!
Severity:		#N/A								12 pt	#NUM!	#NUM!	#NUM!	#NUM!
Pure Premiu	ım:	#N/A								16 pt	#NUM!	#NUM!	#NUM!	#NUM!
. 3.0										10 pt	##COIVII		## **** *******************************	

20 pt

24 pt

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!

#NUM!