

IT2: Property Exposure Rating

CARe Seminar, June 4-5, 2018 Brooklyn, NY

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PROPERTY Exposure Rating

Commercial Property

- Residential Property
- Ocean Marine
- Inland Marine

Property Rating – In case I use any of these terms...

- A bit of vocabulary TIV: Total Insured Value **TSI: Total Sums Insured** smaller PML: Probable Maximum Loss **MFL: Maximum Forseeable** Loss
 - Shades of meaning, or a real difference?

Basically the value of the building or the policy limit, whichever is

The largest loss that seems reasonable to expect (this is almost always less than TIV/TSI)

Exposure Rating Overview



Reinsurance Exposure Rating

- Allocation of Premium/Loss to Layer through use of some generated curve/equation (model of loss)
 - Based on Industry
 - Based on Company Data
 - FLS Based on ????



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Wrinkles to Using First Loss Scales

- Appropriate First Loss Scale
 - Over 50 First Loss scales
 - Some are more popular with reinsurers
 - Different scales are used differently
- TIV vs PML vs Other
 - Salzmann Curves Bldg losses for Bldg TIV
 - Ludwig Curves All losses but Bldg TIV
 - Some curves apply to PMLs
 - No consistent definition of PML

Property Rating – First Loss Scales

[% of TIV	% of Loss	Interpretation:
	0.0%	0.0%	A layer from 0-10% of TIV should see 25%
4	10.0%	25.0%	of the total losses
	20.0%	40.0%	A layer from 0-50% of TIV should see 70%
	30.0%	50.0%	of the total losses
	40.0%	60.0%	
4	50.0%	70.0%	
	60.0%	75.0%	
	70.0%	80.0%	
	80.0%	90.0%	
	90.0%	96.0%	
	100.0%	100.0%	

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Property Rating – First Loss Scales

% of TIV	% of Loss	
0.0%	0.0%	TIV = \$100.000
10.0%	25.0%	$\Pi \mathbf{v} = \mathfrak{P} \Pi 0, 0 0$
20.0%	40.0%	10% (= 50% -
30.0%	50.0%	expected to fa
40.0%	60.0%	\$20,000 (20% TIV)
50.0%	70.0%	
60.0%	75.0%	
70.0%	80.0%	
80.0%	90.0%	This also means the chance more than
90.0%	96.0%	If a there's a 30% of
100.0%	100.0%	wiped out, does th that half of a \$100
	% of TIV 0.0% 10.0% 20.0% 30.0% 40.0% 50.0% 60.0% 70.0% 80.0% 90.0% 100.0%	% of TIV % of Loss 0.0% 0.0% 10.0% 25.0% 20.0% 40.0% 30.0% 50.0% 40.0% 60.0% 50.0% 70.0% 60.0% 75.0% 70.0% 80.0% 90.0% 96.0% 100.0% 100.0%

40%) of losses are all in the layer between of TIV) and \$30,000 (30% of

hat if you have a loss, there is a 30% 50% of the building will be lost.

chance that half of a \$1M building can get his also mean that there's a 30% chance M building will be lost?

First Loss Scales - Example

What premium is needed for a 40K x 10K fac cert? % of TIV % of Loss 0.0% 0.0% 10.0% 25.0% 20.0% 40.0% 30.0% 50.0% 40.0% 60.0% 50.0% 70.0% 60.0% 75.0% 70.0% 80.0% 80.0% 90.0% 90.0% 96.0% 100.0% 100.0% TIV 100K = 1,000 Prem = Loss Ratio = 60% **Reins. Expenses = 20%**



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First Loss Scales - Example

% of TIV % of Loss 0.0% 0.0% 10.0% 25.0% 20.0% 40.0% 30.0% 50.0% 40.0% 60.0% 50.0% 70.0% 60.0% 75.0%
% of TIV % of Loss 0.0% 0.0% 10.0% 25.0% 20.0% 40.0% 30.0% 50.0% 40.0% 60.0% 50.0% 70.0% 60.0% 75.0% F(I oss) $r = (70\% = 25\%) \times 600 = 270$
0.0% $0.0%$ $10.0%$ $25.0%$ $10.0%$ $25.0%$ $20.0%$ $40.0%$ $30.0%$ $50.0%$ $40.0%$ $50.0%$ $50.0%$ $50.0%$ $50.0%$ $70.0%$ $60.0%$ $75.0%$ Ethology and Explore Ethology and Explore $50.0%$ $75.0%$
10.0% 25.0% 20.0% 40.0% 30.0% 50.0% 40.0% 60.0% 50.0% 70.0% 60.0% 75.0% F(Loss) by Ratio Difference
20.0% 40.0% 30.0% 50.0% 40.0% 50.0% 40.0% 60.0% 50.0% 70.0% 50.0% 70.0% 60.0% 75.0% E(LOSS) $c = (70\% - 25\%) \times 600 = 270$
30.0% 50.0% 50.0% $50\% \rightarrow 70\%$ of loss 40.0% 60.0% 70.0% $5tep 4$: Multiply E(Loss) by Ratio Difference 60.0% 75.0% $F(l oss) = (70\% - 25\%) \times 600 = 270$
40.0% 60.0% 50.0% 70.0% 60.0% 75.0% E(Loss) by Ratio Difference E(Loss) by a = (70% - 25%) * 600 = 270
50.0% 70.0% Step 4: Multiply E(Loss) by Ratio Difference 60.0% 75.0% E(Loss) as a = (70% - 25%) * 600 = 270
60.0% 75.0% F(LOSS) = (70% - 25%) * 600 = 270
70.0% 80.0% 80.0% 80.0%
80.0% 90.0% Step 5: Gross Up for Reins Expenses
90.0% 96.0% 96.0 %
100.0% 100.0% Reins. Prem _{40x10} = 270/(1 - 0.2) = 338
Prem = 1,000
_oss Ratio = 60%
Reins. Expenses = 20% So insuring 40% of limit for 33.8% of premium

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First Loss Scales – Example With SIR



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First Loss Scales – Example With SIR

BUT WHAT IS THE TOTAL LOSS?

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First Loss Scales – Example With SIR



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First Loss Scales – Example With SIR . . .

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What premiur	n is needed	
for a 500K x treaty?	500K	Calculate Expected Loss in the Layer
% of TIV	% of Loss	9,167 * 25% = 2,292
0.0%	0.0%	
10.0%	25.0%	Gross-up for Reinsurer Expenses
20.0%	40.0%	2202/(4 - 0.2) = 2.965
30.0%	50.0%	22927(1-0.2) = 2,005
40.0%	60.0%	
50.0%	70.0%	
60.0%	75.0%	
70.0%	80.0%	
80.0%	90.0%	
90.0%	96.0%	
100.0%	100.0%	
Policy Limit = 1M	1	
SIR = 250K		
TIV = 1.25M	000	
Loss Ratio = 55%	000	So insuring 40% of limit for 28.7% of premium
Reins. Expenses = 2	20%	

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First Loss Scales Calculations - Detailed Policy Limits

Policy Lin	Policy Limits Profile Information			Loss&ALAE	
Limit	Sir/Ded	Pren	า.	Ratio	TIV
3,000,000	50,000	100	0,000	60.00%	3,000,000
Layer	Limit 1,0	00,000			
Layer Rete	ntion 1,0	00,000			

$$\% Exposed = \frac{FLS\left(\frac{Min(PolLmt, LayLmt + Lay \operatorname{Re}t + PolDed)}{TIV}\right) - FLS\left(\frac{Min(PolLmt, Lay \operatorname{Re}t + PolDed)}{TIV}\right)}{FLS\left(\frac{PolLmt}{TIV}\right) - FLS\left(\frac{PolDed}{TIV}\right)}$$

$$\% Exposed = \frac{FLS\left(\frac{2,050,000}{3,000,000}\right) - FLS\left(\frac{1,050,000}{3,000,000}\right)}{FLS\left(\frac{3,000,000}{3,000,000}\right) - FLS\left(\frac{50,000}{3,000,000}\right)}$$

% Exposed = $\frac{FLS(68.3333\%) - FLS(35\%)}{FLS(100\%) - FLS(1.6667\%)} = \frac{93.12\% - 80.65\%}{100\% - 32.70\%} = 19.7113\%$

ExpectedLosses = $19.7113\% \times Pr \ em \times LR = 19.7113\% \times 100,000 \times 60\% = 11,827$

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Entry	Actual
Ratio	FLS
0.0%	0.00%
1.0%	32.70%
1.7%	36.70%
5.0%	48.68%
10.0%	58.71%
20.0%	70.41%
30.0%	77.78%
35.0%	80.65%
40.0%	83.14%
50.0%	87.32%
60.0%	90.72%
68.3%	93.12%
70.0%	93.57%
80.0%	96.00%
90.0%	98.13%
100.0%	100.00%

First Loss Scales Frequency Calculation



PSOLD Curves

- 1998 PSOLD Curves Released, updated every 2 years thereafter
- Created to fix assumption of constant loss-to-value ratios across all value ranges
- Calculates average severity of loss given policy limit rather than % of value
- Separate curves for each of:
 - 60 value ranges
 - 38 commercial occupancy classes
 - Homeowners
 - Buildings + Contents (with and without BI)
 - Contents Only!!!



First Loss Scales Calculations - Detailed Policy Limits

Policy Lim	Policy Limits Profile Information Loss&ALAE				
Limit	Sir/Ded	Prer	n.	Ratio	TIV
3,000,000	50,000	10	0,000	60.00%	3,000,000
Layer I	_imit 1,(000,000			
Layer Reter	ntion 1,0	000,000			

$$\% Exposed = \frac{LAS\left(\frac{Min(PolLmt, LayLmt + Lay Ret + PolDed)}{\right) - LAS\left(\frac{Min(PolLmt, Lay Ret + PolDed)}{\right)}}{LAS\left(\frac{PolLmt}{\right) - LAS\left(\frac{PolDed}{\right)}}$$

Entry	Actual
Ratio	FLS
0.0%	0.00%
1.0%	32.70%
1.7%	36.70%
5.0%	48.68%
10.0%	58.71%
20.0%	70.41%
30.0%	77.78%
35.0%	80.65%
40.0%	83.14%
50.0%	87.32%
60.0%	90.72%
68.3%	93.12%
70.0%	93.57%
80.0%	96.00%
90.0%	98.13%
100.0%	100.00%

PSOLD Curves – Example Calculations

		Limited	
Loss	Cumulative	Average	
Amount	Probability	Severity	
1,000	0.300911	833	
5,000	0.69665	2,635	
10,000	0.827319	3,765	
50,000	0.957497	6,887	
100,000	0.978202	8,388	
500,000	0.996166	11,734	
1,000,000	0.998266	13,007	
1,500,000	0.998964	13,6 75	
2,000,000	0.999301	14,101	D
3,000,000	0.999617	14,618	
4,000,000	0.999753	14,925	
5,000,000	0.999822	15,134	D
10,000,000	0.999932	15,676	
50,000,000	0.999998	16,288	
100,000,000	1	16,322	
200,000,000	1	16,329	
250,000,000	1	16,329	D

Subject Premium = \$75M

Loss Ratio = 60%

Reinsurer Expenses = 15%

What premium is needed for a \$3M xs \$2M treaty?

Expected Loss = \$75M x 0.60 = \$45M

Portion of loss in layer = (15,134 - 14,101) / 16,329

= 0.06326

 $($45M \times 0.06326) / (1 - 0.15) = $3,349,148$

$$LAS_{ME}(x) = \sum_{i=1}^{\#Lags} w_i \mu_i \times \left(1 - e^{-\frac{x}{\mu_i}}\right)$$

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PSOLD Curves

- Buildings and Contents not an issue
- B + C + BI Watch your Limit Profiles!





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PSOLD Curves

- DO NOT INCLUDE BI IN LIMITS PROFILES WHEN RATING WITH PSOLD (Most US Markets)
 - Overstates Severity of Loss
- First-Loss Scales rely on Total Limits Profile (incl. BI)

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Property Exposure Rating Required Data

Per-Location
 Bldg vs Cnt vs BI Limit
 Deductible
 Premium
 TIV
 Participation
 Account ID
 Location ID
 Policy ID
 Occupancy
 this e

For Premium Allocation to Location, we need premium by account along with all this other stuff...

ALL THIS BY TYPE OF BUSINESS

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Property Exposure Rating Required Data



By-Band Limit Range (excl. BI) Average SIR Premium Min & Max TIV (or average) Average Participation Occupancy Distribution

Other Data Used Company Specific First-Loss Scales Perils Covered Protection, Construction (HO)

ALL THIS BY TYPE OF BUSINESS

Exposure Rating Issues

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Limit Profiles with no Premium

% of TIV	% of Loss					
0.0%	0.0%					
10.0%	25.0%		Wh	at nrem	ium is neede	d for
20.0%	40.0%					
30.0%	50.0%			a 300K	x 200K treaty	/?
40.0%	60.0%					
50.0%	70.0%				latio = 60%	
60.0%	75.0%			Reins.	Expenses = 20%	
70.0%	80.0%					
80.0%	90.0%	Tatal	.	*COO		
90.0%	96.0%	Iotal I	remiu	lm = \$500,0	000	
100.0%	100.0%					
Laver	# Risk		wor	Unner		
		3 L(opper		
Α	100		0	100K		
В	50	1	00K	200K		
	20	2		200K		
	20		UUN	JUUN		
D	10	3	00K	500K		
Tot	100					

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Limit	Profiles	with no	Premium

		Nhat's wro	ong?	
% of TIV	% of Loss			
0.0%	0.0%	a) TIV?		
10.0%	25.0%	·) · · · ·		
20.0%	40.0%		:la la /0:m0	
30.0%	50.0%) Deduct	ible/Sir?	
40.0%	60.0%			
50.0%	70.0%	c) Need pr	em. not a	# of risks – fatal?
60.0%	75.0%			
70.0%	80.0%			
80.0%	90.0%			
90.0%	96.0%			
100.0%	100.0%			
Layer	# Risks	Lower	Upper	
Α	100	0	100K	
В	50	100K	200K	
С	20	200K	300K	
D	10	300K	500K	
Tot	180			1

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Policy	Level	Data
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POL_NO	Written Premium	Number Locs	LIMIT 1	LAYER LIMIT 1	ATTACHMENT POINT 1	LIMIT 2	LAYER LIMIT 2	ATTACHMENT POINT 2	TIV
6599182	\$30,474	1	\$84,000,000	\$84,000,000	\$250,000,000	\$0	\$0	\$0	\$484,000,000
79535844	\$240,000	1	\$200,000,000	\$200,000,000	\$250,000,000	\$0	\$0	\$0	\$1,471,225,556
35786837	\$880,000	81	\$10,000,000	\$25,000,000	\$25,000,000	\$0	\$0	\$0	\$6,320,730,646
6611960	\$116,640	2	\$80,000,000	\$80,000,000	\$70,000,000	\$0	\$0	\$0	\$3,401,777,525
35860524	\$750,000	1430	\$5,000,000	\$50,000,000	\$0	\$5,000,000	\$47,500,000	\$110,000,000	\$18,027,069,919
35843371	\$900,000	406	\$5,000,000	\$50,000,000	\$0	\$1,000,000	\$50,000,000	\$50,000,000	\$8,727,379,032
6599796	\$2,282,942	71	\$100,000,000	\$200,000,000	\$0	\$0	\$0	\$0	\$2,016,541,672
35860533	\$1,012,500	8519	\$5,000,000	\$100,000,000	\$0	\$0	\$0	\$0	\$29,348,103,869
35843374	\$421,230	174	\$5,000,000	\$5,000,000	\$0	\$5,000,000	\$10,000,000	\$10,000,000	\$1,403,505,210
35843355	\$240,000	15	\$5,000,000	\$50,000,000	\$50,000,000	\$0	\$0	\$0	\$4,923,117,407
35800255	\$230,023	62	\$5,000,000	\$75,000,000	\$25,000,000	\$0	\$0	\$0	\$7,403,854,331
6607494	\$423,388	89	\$290,000,000	\$290,000,000	\$10,000,000	\$0	\$0	\$0	\$4,755,041,643
35860558	\$150,000	2962	\$3,750,000	\$3,750,000	\$0	\$3,750,000	\$125,000,000	\$125,000,000	\$12,417,484,051
35843360	\$480,000	60	\$6,000,000	\$15,000,000	\$25,000,000	\$0	\$0	\$0	\$4,409,150,884
35829556	\$50,000	1	\$100,000,000	\$100,000,000	\$740,000,000	\$0	\$0	\$0	\$6,600,408,296
6659395	\$63,750	1	\$75,000,000	\$75,000,000	\$655,000,000	\$0	\$0	\$0	\$728,564,505
35769415	\$359,040	32	\$10,000,000	\$125,000,000	\$60,000,000	\$0	\$0	\$0	\$7,803,683,906
6620216	\$305,000	0	\$100,000,000	\$100,000,000	\$1,325,000,000	\$0	\$0	\$0	\$3,164,670,759
6613493	\$16,503	5	\$16,816,068	\$16,816,068	\$1,000,000	\$0	\$0	\$0	\$17,223,039
6638205	\$80,000	1	\$100,000,000	\$250,000,000	\$1,100,000,000	\$0	\$0	\$0	\$3,121,457,630
35810724	\$7,034	0	\$5,000,000	\$5,000,000	\$5,000,000	\$0	\$0	\$0	\$6,300,000
35860556	\$335,719	54	\$5,000,000	\$5,000,000	\$5,000,000	\$0	\$0	\$0	\$734,191,122

- What do you do when your data looks like this?
- Need LOCATION LEVEL data
- Does every location have the same value and represent the same amount of risk?



Allocation of Premium to Individual Location

- When policies cover multiple locations, it is necessary to allocate the premium to each individual location before exposure rating techniques can be properly applied.
- Traditional Methods
 - By TIV
 - All Premium Slotted to Highest Limit
 - By Exposed TIV



Allocation of Premium to Individual Location BY TIV???



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Allocation of Premium to Individual Location ALL PREMIUM SLOTTED TO HIGHEST LIMIT???



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Allocation of Premium to Individual Location BY Exposed TIV???



Allocation of Premium to Individual Location BY Exposed TIV???



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Allocate Based on Potential for Loss SOLUTION



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Property Per Risk

HPR and Component Modeling



PROP EXPO PSOLD HPR BLENDING FUNCTIONALITY

- Main idea is to increase the weight given to HPR occupancy, since ISO has pulled large claims out from individual class code groups and *reassigned them* to HPR groups, leaving the rest of the group with a lower severity curve than it had in the previous version.
- Has had an impact on the *shape* of the curve, as the lower remaining severity could cause the class code to be assigned to an entirely different severity group prior to fitting.
- Break points and HPR group assignment was worked out with ISO, who has included similar logic in their ISO Rapid
 Valuator tool, with advice that it be applied in the case of sprinklered locations. One might infer that once a building reaches a certain size, or value, it is most likely to have sprinklers, thus qualifying it as HPR by ISO logic.
- No such logic has been built into the PSOLD program. Only the IRV uses it at this point.

The analysis started off with a full limit profile, such as this one.

Low	er Limit(B+C)	Upper Limit(B+C)	Sir/Ded	Prem.	Ratio	Lower AOI	Upper AOI	Avg AOI	Participate	Rating Grp	
	-	1,000,000		32,323,884	44.93%			230,293			
	1,000,000	2,000,000		22,633,487	44.93%			1,398,012			
	2,000,000	3,000,000		17,333,837	44.93%			2,421,370			
	3,000,000	4,000,000		14,967,753	44.93%			3,434,508			
	4,000,000	5,000,000		12,791,562	44.93%			4,428,927			
	5,000,000	7,500,000		24,241,449	44.93%			6,070,239			
	7,500,000	10,000,000		16,461,631	44.93%			8,636,239			
	10,000,000	12,500,000		13,394,068	44.93%			11,079,641			
	12,500,000	15,000,000		9,691,028	44.93%			13,614,457			
	15,000,000	17,500,000		7,828,622	44.93%			16,153,150			
	17,500,000	20,000,000		6,156,642	44.93%			18,612,035			
	20,000,000	22,500,000		4,928,558	44.93%			21,211,319			
	22,500,000	25,000,000		3,797,507	44.93%			23,731,843			
	25,000,000	27,500,000		3,836,649	44.93%			26,211,023			
	27,500,000	30,000,000		3,349,953	44.93%			28,739,547			
	30.000.000	22 500 000		0 705 252	11 020/			21 1/6 096			
	³ Tho	red hov		tioning	off nar	te of the	a profila i	ndicata the	nointe	whore	woid
			23 260	uorinny	un par		e bronne n		, hours		
		n to UDI		liw 202	change	0					
	4 yive		1 0122	262 MIII	change	₽.					
	4 2,000,000	-0,000,000		0-0,201	44.0070			40,000,000			
	45,000,000	47,500,000		1,773,029	44.93%			46,069,800			

45,000,000	47,500,000	1,773,029	44.93%	46,069,800
47,500,000	50,000,000	889,998	44.93%	48,517,240
50,000,000	52,500,000	1,231,749	44.93%	51,101,351
52,500,000	55,000,000	836,157	44.93%	53,692,526
55,000,000	57,500,000	1,172,066	44.93%	55,934,348
57,500,000	60,000,000	507,438	44.93%	58,771,071
60,000,000	62,500,000	801,373	44.93%	61,146,400
62,500,000	65,000,000	597,683	44.93%	63,334,750
65,000,000	67,500,000	280,347	44.93%	65,870,429
67,500,000	70,000,000	172,311	44.93%	68,411,250
70,000,000	75,000,000	1,533,779	44.93%	72,050,259
75,000,000	80,000,000	629,259	44.93%	77,403,467
80,000,000	85,000,000	927,622	44.93%	82,274,200
85,000,000	90,000,000	575,021	44.93%	87,872,800
90,000,000	95,000,000	250,246	44.93%	91,562,833
95,000,000	100,000,000	380,872	44.93%	97,502,000
100,000,000	199,463,547	6,155,520	44.93%	149,731,773

Prem. In Lmt Profile 223,435,174 Lower Limit8+C] Liper Limit8+C] SirDed Prem. Prem. A 300,000 75,000,000 75,000,000 100,000,000 1,000,000 22,323,847 44,33% 1,388,012 2,421,370 1,000,000 3,000,000 12,733,837 44,33% 1,388,012 2,421,370 2,000,000 12,733,837 44,33% 1,388,012 2,421,370 HPR Transflor Factors 2,421,370 1,000,000 3,000,000 12,791,562 44,33% 1,388,012 2,421,370 1,000,000 12,801,562 44,33% 1,386,012 2,421,370 HPR Transflor Factors 1,441,457 1,000,000 12,801,563 44,33% 1,3614,457 1,5150 1,5150 1,000,000 12,800,000 5,000,000 3,349,883 44,33% 1,3614,457 1,000,000 2,2500,000 3,349,883 44,33% 1,3614,457 1,5150 1,000,000 2,2500,000 3,256,849 44,33% 3,3769,925 3,731,443 2,5000,000 <th>Subj. Pr</th> <th>rem.</th> <th>328,782,428</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	Subj. Pr	rem.	328,782,428									
Limit 25,000,000 75,000,000 100,000,000 1000,000 22,323,844 44,33% 220,002,001 220,002,001 220,002,001 220,002,001 220,002,002 22,602,002	Prem. In Lm	t Profile	223,435,174					HPR Transi	tion Factors			
% Weight to HPR 50.00% 75.00% 100.00% Low er Limit8+C) Line Perm. Ratio Lower AOI Upper AOI Arg AOI Participate Rating Grp 1,000,000 2,203,884 44.93% 1,308,012 2,421,370 1,308,012 2,421,370 3,000,000 4,000,000 12,791,652 44.93% 2,421,370 4,435% 2,421,370 1,000,000 12,500,000 12,394,068 44.93% 8,635,239 10,076,641 12,500,000 12,500,000 7,500,000 7,828,622 44.93% 13,614,457 15,000,000 22,500,000 3,394,068 44.93% 16,612,035 16,612,035 20,000,000 27,500,000 3,286,649 44.93% 28,711,621 27,711,843 25,000,000 27,500,000 3,384,686 44.93% 28,711,621 27,731,843 25,000,000 27,500,000 3,286,649 44.93% 28,711,621 27,731,843 25,000,000 2,2850,000 2,725,353 44.93% 33,750,926 33,750,9								Limit		25,000,000	75,000,000	100,000,000
Lower LimitB+Q] Upper LimitB+Q] Stribed Prem. Ratio Lower AOI Upper AOI Aug AOI Participate Rating Grp 1,000,000 2,000,000 22,633,487 44,93% 230,230 1,386,012 2,200,200 2,263,487 44,93% 1,386,012 2,421,370 3,000,000 4,000,000 12,781,562 44,93% 2,421,370 HPR Weight = 0% 8,556,239 1,000,000 15,000,000 12,580,000 13,344,068 44,93% 16,153,159 11,075,641 12,500,000 15,000,000 6,156,642 44,93% 16,153,159 16,153,159 17,500,000 27,500,000 3,288,629 44,93% 24,731,643 23,731,643 25,000,000 27,500,000 3,389,953 44,93% 24,731,643 24,731,643 25,000,000 3,2500,000 2,725,353 44,93% 33,750,926 33,750,926 25,000,000 3,2750,700 3,886,649 44,93% 34,146,066 32,500,000 1,574,744 44,93% 34,146,066 33,750,926 33								% V	Veight to HPR	50.00%	75.00%	100.00%
Low et nutle-C) Sin/Ded Perm. Ratio Lower AOI Upper AOI Ag AOI Perdicipate Rating Grp 1.000,000 2.000,000 22.633,487 44.93% 1.398,012 2.000,000 3.000,000 3.000,000 12.988,012 3.989,013 3.613,614,457 3.635,6239 11,078,641 3.513,151 3.635,153,150 1.51,151,150 1.51,151,150 1.51,151,150 1.51,151,150 1.51,151,150 1.51,1457 1.55,000,000 3.989,653 44.93%,35 2.500,000 2.500,000 3.989,653 44.93%,35 2.51,11,319 2.500,1000 2.500,000 3.989,653 44.93%,35 2.51,11,319 2.51,11,319 2.500,000 3.50,000 2.752,353 44.93%,35 2.51,11,623 2.51,11,623 2.51,11,623 <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>												
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	Low er Limit(B+C)	Upper Limit(B+C) Sir/Ded	Prem.	Ratio I	Lower AOI		Upper AOI	Avg	g AOI	Participate	Rating Grp
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	-	1,000,000)	32,323,884	44.93%					230,293		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	1,000,000	2,000,000)	22,633,487	44.93%					1,398,012		
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	2,000,000	3,000,000)	17,333,837	44.93%					2,421,370		
4.000.0005.000.00012.791.56244.93% 44.93%7.500.0007.500.00024.241.44944.93%7.500.00012.500.00015.000.00016.461.63144.93%10.000.00015.000.0009.661.02844.93%11.079.64112.500.00015.000.0007.828.62244.93%16.6153.15017.500.00020.000.0006.166.64244.93%21.211.31922.500.00027.500.0003.797.50744.93%28.211.02325.000.00027.500.0003.349.95344.93%28.211.02325.000.00027.500.0003.349.95344.93%28.211.02325.000.0003.5000.0002.785.3344.93%28.211.02325.000.0003.5000.0002.785.3344.93%33.750.92635.000.0003.5000.0001.853.51344.93%33.750.92635.000.00042.500.0001.853.51344.93%38.675.49240.000.00040.000.0001.773.02944.93%38.675.49247.500.00050.000.0001.773.02944.93%55.93.3345.500.000507.43844.93%55.93.434855.500.000507.43844.93%55.93.434855.500.000507.63844.93%55.93.434855.500.00057.500.0001.723.71444.93%55.500.00057.500.0001.737.44.93%55.500.00057.500.000507.43844.93%55.500.00057.500.000507.43844.93%55.500.00057.502.144	3,000,000	4,000,000)	14,967,753	44.93%					001		
5.000.000 7,500.000 24,241,449 44.93% 7,500.000 10,000,000 16,461,614 44.93% 8,656,239 10,000.000 12,500,000 9,681,028 44.93% 13,614,457 15,000,000 17,500,000 7,828,622 44.93% 13,614,457 15,000,000 17,500,000 7,828,622 44.93% 18,612,035 20,000,000 25,500,000 4,928,558 44.93% 23,731,843 22,500,000 25,500,000 3,836,649 44.93% 28,731,843 25,000,000 25,500,000 2,755,353 44.93% 31,146,086 32,500,000 37,500,000 1,835,513 44.93% 33,750,926 35,000,000 37,500,000 1,835,513 44.93% 33,750,926 35,000,000 45,000,000 1,773,029 44.93% 38,675,492 40,000,000 45,000,000 1,773,029 44.93% 43,658,333 45,000,000 57,500,000 1,773,029 44.93% 53,692,526 50,000,000 57,500,000 1,172,066 44.93% 53,692,526 50,000,000 5	4,000,000	5,000,000)	12,791,562	44.93%		н	PR W	/eiaht =	= 0%		
7,500,000 10,000,000 16,461,631 44,93% 8,636,239 10,000,000 12,500,000 13,394,068 44,93% 11,078,641 12,500,000 15,000,000 7,828,622 44,93% 13,614,457 15,000,000 12,500,000 7,828,622 44,93% 18,612,035 20,000,000 22,500,000 4,928,558 44,93% 21,211,319 22,500,000 27,500,000 3,836,649 44,93% 26,211,023 27,500,000 3,000,000 3,249,953 44,93% 28,739,547 30,000,000 3,260,000 2,755,53 44,93% 33,750,926 35,000,000 35,000,000 2,081,365 44,93% 33,750,926 35,000,000 42,500,000 1,874,744 44,93% 34,146,086 32,500,000 45,000,000 1,773,029 44,93% 36,675,492 40,000,000 42,500,000 1,773,029 44,93% 55,934,348 57,500,000 50,000,000 836,157 44,93% 55,934,348 57,500,000 50,000,000 836,157 44,93% 55,934,348 57,50	5,000,000	7,500,000)	24,241,449	44.93%				9.9.1			
10.000.000 12,500.000 13,394,068 44,93% 11,079,641 12,500.000 17,500,000 7,828,622 44,93% 16,153,150 17,500,000 22,000,000 6,156,642 44,93% 16,153,150 20,000,000 22,500,000 4,928,558 44,93% 21,211,319 22,500,000 25,000,000 3,836,649 44,93% 23,731,843 25,000,000 32,500,000 3,249,953 44,93% 28,739,547 30,000,000 32,500,000 2,725,353 44,93% 33,750,926 35,000,000 32,500,000 1,774,744 44,93% 36,178,824 37,500,000 45,000,000 1,774,744 44,93% 43,658,333 45,000,000 45,000,000 1,773,029 44,93% 43,658,333 45,000,000 50,000,000 1,773,029 44,93% 55,934,348 52,500,000 50,000,000 1,774,44 44,93% 53,692,526 50,000,000 50,000,000 1,773,029 44,93% 53,692,526 50,000,000 50,000,000 1,773,029 44,93% 53,692,526	7,500,000	10,000,000)	16,461,631	44.93%					8,636,239		
12,500,000 15,000,000 9,691,028 44,93% 13,614,457 15,000,000 17,500,000 6,156,642 44,93% 16,153,150 20,000,000 22,500,000 4,928,558 44,93% 21,211,319 22,500,000 27,500,000 3,836,649 44,93% 26,211,023 27,500,000 30,000,000 3,759,7507 44,93% 26,211,023 27,500,000 35,000,000 2,753,33 44,93% 28,739,547 30,000,000 32,500,000 2,753,53 44,93% 33,750,926 35,000,000 35,000,000 1,853,513 44,93% 33,750,926 35,000,000 37,500,000 1,853,513 44,93% 36,178,824 40,000,000 42,500,000 1,773,029 44,93% 36,675,492 41,000,000 42,500,000 1,773,029 44,93% 53,692,526 55,000,000 52,500,000 1,172,066 44,93% 53,692,526 55,000,000 50,7,438 44,93% 53,331,450 65,000,000 507,438 44,93% 53,343,483 57,500,000 50,000,000 50	10,000,000	12,500,000)	13,394,068	44.93%					11,079,641		
15,000,000 17,500,000 7,828,622 44,93% 16,153,150 17,500,000 20,000,000 6,156,422 44,93% 21,211,319 22,500,000 25,000,000 3,797,507 44,93% 23,731,443 25,000,000 25,000,000 3,349,953 44,93% 26,211,023 27,500,000 32,500,000 2,755,353 44,93% 31,146,086 32,500,000 32,500,000 2,725,353 44,93% 31,146,086 32,500,000 35,000,000 2,725,353 44,93% 33,750,926 35,000,000 37,500,000 1,853,513 44,93% 31,146,086 32,500,000 3,500,000 1,853,513 44,93% 38,675,492 40,000,000 45,000,000 1,574,744 44,93% 43,658,333 45,000,000 45,000,000 1,773,029 44,93% 43,658,333 45,000,000 5,000,000 1,712,026 44,93% 53,692,526 55,000,000 5,07,438 44,93% 53,692,526 55,000,000 5,07,438 44,93% 63,347,750 65,000,000 507,438 44,93	12,500,000	15,000,000)	9,691,028	44.93%					13,614,457		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	15,000,000	17,500,000)	7,828,622	44.93%					16,153,150		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	17,500,000	20,000,000)	6,156,642	44.93%					18,612,035		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	20,000,000	22,500,000)	4,928,558	44.93%					21,211,319		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	22,500,000	25,000,000)	3,797,507	44.93%					23,731,843		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	25,000,000	27,500,000)	3,836,649	44.93%					26,211,023		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	27,500,000	30,000,000)	3,349,953	44.93%					28,739,547		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	30,000,000	32,500,000)	2,725,353	44.93%					31,146,086		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	32,500,000	35,000,000)	2,081,365	44.93%					33,750,926		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	35,000,000	37,500,000)	1,853,513	44.93%					30,178,824		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	37,500,000	40,000,000		1,903,002	44.93%					38,675,492		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	40,000,000	42,500,000	7	945 201	44.93%					41,170,007		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	42,500,000	43,000,000	ן ר	1 773 020	44.93%					43,030,333		
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	43,000,000	50,000,000	5	880.008	44.3370						0/	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	50,000,000	52 500 000	5	1 231 749	44.93%				k vveig	nt = 50	70	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	52,500,000	55,000,000	, 1	836 157	44.03%			L		53 602 526		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	55,000,000	57 500,000	5	1 172 066	44.93%					55 034 348		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	57 500 000	60,000,000	5	507 438	44.03%					58 771 071		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	60,000,000	62 500 000)	801,373	44 93%					61 146 400		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	62 500 000	65,000,000)	597 683	44 93%					63 334 750		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	65,000,000	67 500 000)	280,347	44 93%					65 870 429		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	67,500,000	70,000,000)	172 311	44 93%					68.411.250		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	70,000,000	75,000,000)	1 533 779	44 93%					72 050 259		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	75,000,000	80,000,000)	629 259	44 93%					77,403,467		
85,000,000 90,000,000 575,021 44.93% 90,000,000 95,000,000 250,246 44.93% 95,000,000 100,000,000 280,872 44.93% 90,000,000 100,000,000 97,502,000 90,000,000 100,000,000 100,000 90,000,000 100,000,000 100,000 90,000,000 100,000,000 100,000	80,000,000	85,000.000)	927,622	44.93%					,,,		
90,000,000 95,000,000 250,246 44.93% 95,000,000 100,000,000 250,246 44.93% 97,502,000 97,502,000 97,502,000	85,000,000	90,000.000)	575,021	44.93%	HD	2 \/	Naiah	$t - 75^{\circ}$			
95,000,000 100,000 380,872 44 020/ 97,502,000	90,000,000	95,000.000)	250,246	44.93%		V V	vergi	1 - 70	0		
	95,000,000	100,000,000)	380 873	11 03%					97,502,000		
	100,000,000	199,463.54	7	ם חוו	Maight	100	20/	-		149,731,773		
					vveight	= 100	J7⁄0					

SERVE | ADD VALUE | INNOVATE

Prem, In Lmt Profile 166,550,030 100,0000 25,000,000 7,000,000 7,000,000	Subj. Prem. 274,506,341			HPR Transition Fa	actors		ĺ		
Isomethics Notesting Toolson Toolson Toolson Lover Limit(s-G) tape Limit(s-G) t	Prem In I mt Profile 186 550 030			Limit		25,000,000	75,000,000	100,000,000	
Univer Birl/Ded Prem. Ratio Upper AOI Mod 2000 Prem. Wgts 1.000.000 22.023.484 44.93% 1Apartment/Condo user 10 units 4.99464 2.000.000 2.000.000 17.33.387 44.93% 2.000.000 17.33.387 44.93% 3.000.000 10.000.000 12.781.562 44.93% 2.172.275 5.000.000 12.273.152 4.000.000 7.500.000 12.421.449 44.435% 10.000.000 16.461.631 44.93% 7.500.000 12.501.000 7.838.622 44.93% 0% 10.000.000 16.461.631 44.93% 10.000.000 17.583.162 44.93% 0% 10.000.000 15.500.000 3.398.670 10.000.000 15.500.000 3.398.670 10.000.000 15.500.000 7.500.000 17.500.000 7.500.000 17.500.000 7.500.000 3.797.507 44.93% 10.000.000 15.500.010 10.000.000 15.500.010 10.500.000 10.500.000 10.500.000 10.528.622 44.93% 10.500.000 10.528.622 1		_		% Weight	to HPR	50.00%	75.00%	100.00%	
Lower Lentifie-C Stribed Prem. Rato Lower AOI Upper AOI App AP The partment/Condo under 10 units Psychol 1.000.000 2.000.000 22.633.487 44.93% 44.93% 3.000.000 17.933.487 44.93% 3.000.000 17.233.487 44.93% 1.2719.522 44.93% 1.2719.522 44.93% 1.2719.522 44.93% 1.2719.522 44.93% 1.2719.522 44.93% 1.2508.1000 1.2508.200 1.2508.200 1.2508.200 1.2508.1000 1.2508.1000 1.2508.1000 1.2508.200 1.2508.2000 1.2508.200 1.2508.200 1.2508.200 1.2508.200 1.2508.200 1.2508.200 1.2508.200 1.2508.200 1.2508.200 1.2508.200 1.2508.200			. <u></u>			# Occupa	ncv Types		Prem Wats
 1.000.000 32.23.884 44.33% 2.000.000 2.28.33.487 44.33% 2.000.000 1.73.38.87 44.33% 3.000.000 1.27.15.82 44.33% 3.000.000 1.2.71.582 44.33% 1.000.000 1.2.43.44.44 44.33% 1.000.000 1.2.44.44.44 44.33% 1.000.000 1.2.61.581 44.33% 1.000.000 1.2.61.581 44.33% 1.000.000 1.2.61.582 44.33% 1.000.000 1.2.61.6842 44.33% 1.000.000 1.2.621.582 1.2.631.582 1.2.631.582 1.2.631.582 1.2.631.582 1.2.631.582 1.2.631.582 1.2.631.582 1.2.600.000 1.2.601.000 7.500.000 1.2.601.000 7.500.000 2.500.000 2.500.000 3.797.507 44.33% 1.2.501.582 1.2.501.584 4.33% 1.2.501.584 1.2.501.584 1.2.501.584 1.2.501.584 1.2.501.593 1.2.501.593 1.2.501.593 1.2.501.593 1.2.501.593 1.2.501.593 1.2.501.593 1.2.501.593 1.2.501.593 1.2.501.594 1.2.501.595 1.2.501.594 1.2.501.594<td>Low er Limit(B+C) Upper Limit(B+C) Sir/Ded</td><td>Prem. Ratio</td><td>Lower AOI</td><td>Upper AOI</td><td>Avg Ad</td><td>1 Apartme</td><td>ent/Condo under</td><td>10 units</td><td>867.037</td>	Low er Limit(B+C) Upper Limit(B+C) Sir/Ded	Prem. Ratio	Lower AOI	Upper AOI	Avg Ad	1 Apartme	ent/Condo under	10 units	867.037
1000.000 22.030.000 22.633.487 44.33% 2.000.000 17.333.837 44.33% 3.000.000 1.4967.753 44.33% 5.000.000 7.500.000 24.241.449 44.33% 7.500.000 12.441.449 44.33% 10.000.000 12.441.449 44.33% 12.500.000 15.000.000 13.340.688 44.33% 12.500.000 15.000.000 7.682.622 44.33% 12.500.000 15.000.000 7.682.622 44.33% 12.500.000 25.000.000 3.797.507 44.33% 22.500.000 25.000.000 3.797.507 44.33% 22.500.000 25.000.000 3.797.507 44.33% 22.500.000 25.000.000 3.797.507 44.33% 22.500.000 25.000.000 3.797.507 44.33% 14.387.8 15.007.11 15.007.11 15.007.11 14.387.8 44.33% 15.007.11 15.007.11 15.007.000 3.797.507 44.33% 15.007.11 16.006.000 25.000.000 3.797.507 44.33% 15.007.11	- 1,000,000	32,323,884 44.93	%			2 Apartme	ent/Condo over 1	0 units	4,994,644
2.000.000 17.333.837 44.93% 14.967,753 3.000.000 4.000.000 12.971,652 44.93% 4.000.000 7.500.000 12.271,652 44.93% 7.500.000 10.000.000 16.461,631 44.93% 10.000.000 15.394,068 44.93% 12.500.000 15.300,000 16.461,631 44.93% 15.000.000 7.500,000 16.566,42 44.93% 15.000.000 7.507,000 6.156,642 44.93% 15.000.000 7.507,000 3.98,670 889,990 12.2500,000 25.000,000 5.156,642 44.93% 22.500,000 25.000,000 3.797,507 44.93% 11.050,000 22.500,000 25.000,000 3.797,507 44.93% 13.84,668 22.500,000 25.000,000 3.797,507 44.93% 14.93% 22.500,000 25.000,000 3.797,507 44.93% 14.93% 22.500,000 25.000,000 3.797,507 44.93% 14.93% 23.66,760 26.000,000 3.797,507 44.93% 12.56,237 24.67,760	1,000,000 2,000,000	22,633,487 44.93	%			3 Dwelling	1		1,257,155
3.000.00 14.907,753 44.93% 12.538,152 4.000.000 5.000.000 12.791,652 44.93% 93.215 7.000.000 12.44.144 44.93% 93.58 93.58 10.000.000 15.000.000 13.34.068 44.93% 9% 9% 15.000.000 15.000.000 7.828.622 44.93% 9% 9% 9% 15.000.000 7.828.622 44.93% 9% 10 Emergency Services 5.275.024 12.000.000 2.500.000 3.928.523 44.93% 5.275.024 60.957.707 22.500.000 2.500.000 3.797.507 44.93% 15.519.071 14.95% 15.519.071 22.500.000 25.000.000 3.797.507 44.93% 15.5519.071 14.95% 15.5619.071 14 Ofter Mercantilies - Retail/Wholesale 0.990.780 17.568 15.57.507 44.93% 22.500.000 25.000.000 3.797.507 44.93% 15.5519.071 14.838.518 0.990.780 23.667 24.587.507 44.93% 15.5519.071 14.838.518 15.562.87 24.507.507 4	2,000,000 3,000,000	17,333,837 44.93	%			4 Group Ir	, nstitutional Hous	sing	2,179,257
4.000.000 5.000.000 12.791.562 44.93% 5.000.000 7.500.000 16.461.631 44.93% 10.000.000 12.500.000 16.334.648 44.93% 12.500.000 15.000.000 9.691.028 44.93% 12.500.000 17.500.000 7.826.522 44.93% 20.000.000 22.500.000 4.928.558 44.93% 20.000.000 22.500.000 4.928.558 44.93% 22.500.000 22.500.000 3.797.507 44.93% 22.500.000 22.500.000 3.797.507 44.93%	3,000,000 4,000,000	14,967,753 44.93	1%			5 Hospital	Is and Nursing H	lomes	12,536,152
5.000.000 7.500.000 24.241,449 44.93% 44.93% 10.000.000 16.461,631 44.93% 10.000.000 15.394,068 44.93% 9% 9% 88.990 9% 15.000.000 15.000,000 7.828,622 44.93% 9% </td <td>4,000,000 5,000,000</td> <td>12,791,562 44.93</td> <td>1%</td> <td></td> <td></td> <td>6 Hotels a</td> <td>and Motels - Wit</td> <td>h Restaurant</td> <td>943,215</td>	4,000,000 5,000,000	12,791,562 44.93	1%			6 Hotels a	and Motels - Wit	h Restaurant	943,215
7.500,000 10,000,000 16,461,631 44.93% 1111 CVVCIGITL - 0% 8 Ententainment and Recreation 3.395,870 15,000,000 15,500,000 9,691,028 44.93% 0% 10 Emergency Services 5.275,024 15,000,000 15,500,000 6,165,642 44.93% 0% 11 Gowernment Services 5.275,024 20,000,000 25,000,000 4,282,584 44.93% 14,93% 12 Churches 60,950,780 22,500,000 25,000,000 3,797,507 44,93% 14,93% 12,560,88 15,510,071 22,500,000 25,000,000 3,797,507 44,93% 14,93% 12,560,237 13,854,008 16,950,780 21,901,000 25,000,000 3,797,507 44,93% 12,256,237 13,854,008 142,363,163 14,803,168 14,93% 12,256,237 13,814,008 12,256,237 13,814,008 142,363,163 14,814,114,114,114,114,114,114,114,114,1	5,000,000 7,500,000	24,241,449 44.93		? Woight -		7 Hotels a	and Motels - Oth	er	97,089
10,000,000 12,500,000 13,334,068 44,33% 0% 9 Resitaurants and Bars 888,990 15,000,000 7,500,000 7,828,622 44,93% 0% 11 Government Services 5,275,024 17,500,000 20,000,000 6,156,642 44,93% 610,519 610,519 20,000,000 22,500,000 3,797,507 44,93% 60,500 616,64,84 22,500,000 25,000,000 3,797,507 44,93% 60,500 616,64,84 21,000,000 25,000,000 3,797,507 44,93% 60,500 616,850,850 21,000,000 25,000,000 3,797,507 44,93% 717,500 717,500 21,000,000 25,000,000 3,797,507 44,93% 717,507 74,937% 21,000,000 25,000,000 3,797,507 44,93% 72,924 717,507 21,000,000 25,000,000 3,797,507 44,937% 72,924 72,924 21,000,000 25,000,000 3,797,507 44,937% 72,924 72,924 21,000,000 25,000,000 3,797,507 44,937% 72,924 72,924 21,000,000 25,000,000 3,797,507 44,937% 72,924 72,924 22,2001,000,000 25,000,000<	7,500,000 10,000,000	16,461,631 44.93	% IIII	veigin –		8 Entertai	nment and Reci	reation	3,395,870
12.500,000 15,000,000 9,691,028 44,93% U 70 110 Emergency Services - 15,000,000 17,500,000 6,156,642 44,93% 112 Churches 610,519 12,000,000 22,500,000 3,797,507 44,93% 13 Schools 15,519,071 14 Offices and Banks 640,519 13 Schools 15,519,071 14 Offices and Banks 640,619 42,363,163 18 Augepair 14,93% 114 Schools 179,506 19 Offices and Banks 640,812 119,303 119,503,001 12,563,001 19 Dimensity Mercantiles - Retail/Wholesale 42,363,163 1179,506 119,510,011 119,503,001 19 Dimensity Mercantiles - Other 170,5016 52,770,024 119,303 11	10,000,000 12,500,000	13,394,068 44.93	[%] 00/		1	9 Restaur	ants and Bars		889,990
15.000,000 7,500,000 7,628,622 44,93% 11 Government Services 6,275,024 20,000,000 22,500,000 4,928,558 44,93% 13 Schools 60,950,760 22,500,000 25,000,000 3,797,507 44,93% 14 Offices and Banks 60,950,760 22,500,000 25,000,000 3,797,507 44,93% 17,79,536 14,93% 17,79,536 22,500,000 25,000,000 3,797,507 44,93% 17,79,756 14,93% 14,20% 22,500,000 25,000,000 3,797,507 44,93% 17,79,756 14,93% 17,79,536 22,500,000 25,000,000 3,797,507 44,93% 17,79,756 14,93% 17,79,536 21,12,12,12,12,12,12,12,12,12,12,12,12,1	12,500,000 15,000,000	9,691,028 44.93	% U /0		1	10 Emerge	ncy Services		-
17,500,000 22,000,000 6,156,642 44,93% 12 Churches 610,519 20,000,000 25,000,000 3,797,507 44,93% 13 Schools 15,519,071 14 Offices and Banks 60,950,780 14 06,950,780 12,52,000,000 15,016,071 14 Offices and Banks 60,950,780 13,5519,071 14,03% 14,016,812 14,23,233,163 15,016,014 17,016,016 Stations 17,016,016 Marcanils 17,016,016 14,256,237 12,256,237 13,378,353 34,472 34,472 34,472 34,472 34,472 34,472 34,472 34,472 34,472 34,472 34,472 34,578 34,472 34,472 34,472 34,472 34,472 34,472 34,472 34,472 35,24,331 33,31 36,24,331	15,000,000 17,500,000	7,828,622 44.93	%	•		11 Governn	nent Services		5,275,024
20.000.000 22,500.000 4,928,558 44,93% 13 Schools 60,950,780 22,500.000 25,000,000 3,797,507 44,93% 14 Offices and Banks 60,950,780 10 Agoing and Schools Other Mercantiles - Other 17 17,050in 17 17,120 11 Agoing and Schools 19 Park 12,260,000 13 17 17,050in 17 17,050in 12,260,000 13,797,507 44,93% 466,812 19 17 17,050in 12,126,000 12,260,000 13,797,007 466,812 12 19 12,126,000 12,126,000 12,126,000 12,126,000 12,126,000 12,126,000 13,797,007 466,812 12,126,000 12,126,000 12,126,000 12,126,000 12,126,000 12,126,000 12,126,000 12,126,000 12,126,000 12,126,000 13,126,000 13,126,000 13,1782 14,833,518 16,337,852 16,337,852 16,337,852 16,337,852 16,337,852 16,337,852 16,337,852 16,337,852 16,337,852 16,337,852 16,353,518,353,518,353 16,353,518,353,518,353 16,353,518,353,518,353	17,500,000 20,000,000	6,156,642 44.93	%			12 Churche	s		610,519
22,500,000 25,000,000 3,197,507 44.93% 14 Offices and Banks 60,950,780 22,500,000 25,000,000 3,197,507 44.93% 14 offices and Banks 42,363,163 20,000 25,000,000 3,197,507 44.93% 17,150,000 42,363,163 17,150,000 18,164,000 17,150,000 17,150,000 17,150,000 17,150,000 19,171,172,000 18,164,000 12,256,237 12,256,237 12,256,237 12,256,237 20,18,110,100,100 12,256,237 12,256,237 12,256,237 12,256,237 21,172,172,172,172,172,172,172,172,172,1	20,000,000 22,500,000	4,928,558 44.93	%		2	13 Schools			15,519,071
S Other Mercantiles - Retail/Wholesale 42,383,183 The soline Stations 179,536 18 Abarcepair 466,812 19 Para 1,256,237 20 Billboat - 21 Personal of Repair Senices 8,294,391 22 Billidings Usic Construction 33,785 23 Air/Airplane Hears 34,772 24 Storage 14,883,518 25 Agricultural - Grein Enviros - 27 Food Processing - Other 1,884,005 28 Goneral Ind/Wholetal Manufacturing 34,772 29 General Ind/Wholetal Manufacturing 3,423,333 30 Chemical Manufacturing 3,423,333 31 Light Manufacturing 3,423,333 32 Light Manufacturing - Printing 4,591,718 33 Heavy Manufacturing - Other 3,423,333 34 Heavy Manufacturing - Other 3,423,333 33 Heavy Manufacturing - Petroleum - 34 Heavy Manufacturing - Other 3,423,333 33 Heavy Manufacturing - Other 3,423,333 34 Heavy Manufacturing - Petroleum - 35 Severe Manufacturing - Petroleum -	22,500,000 25,000,000	3,797,507 44.93	%			14 Offices a	and Banks		60,950,780
Other Mercantiles - Other - 17 soline Stations 179,536 18 Ab. repair 446,812 19 Para 1,256,237 20 Billoba - 21 Personal of Repair Services 8,294,391 22 Buildings Ub. Construction 33,785 23 Air/Anplane hrugas 34,4772 24 Storage 14,883,518 25 Agricultural - Greeh Uses 105,378 24 Storage 14,883,518 25 Agricultural - Greeh Uses 105,378 26 Agricultural - Greeh Uses 105,378 27 Food Processing - Othon 1,854,005 28 Food Processing - Othon 1,854,005 28 Food Processing - Severe - 29 General Indu/Metal Manufacturing 13,889,533 30 Chemical Manufacturing - Other 2,229,011 33 Heavy Manufacturing - Other 2,229,011 34 Heavy Manufacturing - Wood 838,0533						5 Other M	ercantiles - Ret	ail/Wholesale	42,363,163
17 resolue Stations 179.56.81 18 Akrepair 466.812 19 Paix 1.256.237 20 Biliboa - 21 Personal vil Repair Services 8.294.391 22 Buildings Unix Construction 33.785 23 Air/Airplane Hubars 34.772 24 Storage 14.883.518 25 Agricultural - Green Express 105.378 26 Agricultural - Green Express 105.378 26 Agricultural - Green Express 105.378 26 Agricultural - Green Express 1.854.005 27 Food Processing - Other 1.889.533 30 Chernical Manufacturing - Printing 4.291.718 31 Light Manufacturing - Other 2.292.011 33 Heavy Manufacturing - Other 2.292.011 33 Heavy Manufacturing - Other 2.292.011 33 Heavy Manufacturing - Other 14.413.2094 34 Heavy Manufacturing - Other 14.29.094 35 Severe Manufacturing - Other 1.42.2094 33 All (Excl. HPR)						Other M	ercantiles - Oth	er	-
18 Abstrepair 446.812 19 Park 1,256,237 20 Billock - 21 Personal NI Repair Services 8,294,391 22 Buildings Ubar Construction 33,785 23 Air/Airplane Habrars 34,772 24 Storage 14,883,518 25 Ajricultural - Great Asses 105,378 24 Storage 1,884,053 25 Agricultural - Great Asses 1,884,053 26 General Indu/Metal Manufacturing 3,423,333 30 Chemical Manufacturing 3,423,333 31 Light Manufacturing - Other 1,433,433 33 Highly Protected Risks - Low - 36 Haewy Manufacturing - Other 14,413,126 36 Severe Manufacturing - Petroleum - 37 Highly Protected Risks - Low - 38 Highly Protected Risks - Low - 38 Highly Protected Risks - Leavy - 39 All (Excl. HPR) 1,152,094						17 soline	e Stations		179,536
19 Parit 1,256,237 20 Billboa - 21 Persona NI Repair Services 8,294,391 22 Buildings U.er Construction 33,785 23 Air/Airplane Humars 34,772 24 Storage 14,883,518 25 Agricultural - Greek Puses 105,378 26 Agricultural - Greek Puses 105,378 26 Agricultural - Greek Puses 105,378 26 Agricultural - Greek Puses 105,378 27 Food Processing - Othe 1,854,005 28 Food Processing - Severe - 29 General Indu/Metal Manufacturing 1,854,005 28 Food Processing - Othe 1,854,005 30 Chemical Manufacturing - Printing 4,591,718 31 Light Manufacturing - Printing 4,591,718 32 Light Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Petroleum - 35 Severe Manufacturing - Petroleum - 36 Highly						18 Aurep	bair		466,812
20 Billoða - 21 Personal vi Repair Senices 8,294,391 22 Buildings User Construction 33,785 23 Air/Airplane Hurs 34,772 24 Storage 14,883,518 25 Agricultural - Green Uses 105,378 24 Storage 14,883,518 25 Agricultural - Green Uses 105,378 26 Agricultural - Green Uses 1,854,005 27 Food Processing - Severe - 29 General Indu/Metal Manufacturing 1,854,005 28 Food Processing - Severe - 29 General Indu/Metal Manufacturing 3,423,333 30 Chemical Manufacturing - Printing 4,451,178 32 Light Manufacturing - Other 2,292,011 33 Light Manufacturing - Other 2,292,011 34 Heavy Manufacturing - Other 2,292,011 34 Heavy Manufacturing - Other 14,413,126 35 Severe Manufacturing - Other 34,414,114 35 Severe Manufacturing - Other 34,H413,126 35						19 Park			1,256,237
21 Personal nuit Repair Services 8,294,301 22 Buildings Unar Construction 33,785 23 Air/Airplane Huars 34,772 24 Storage 14,883,518 25 Agricultural - Greein Uses 105,378 26 Processing - Othen 1,854,005 27 Food Processing - Severe - 29 General Indu/Metal Manufacturing 18,889,533 30 Chemical Manufacturing - Vondo 838,053 31 Light Manufacturing - Vondo 838,053 31 Heavy Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Other 14,413,126 35 Severe Manufacturing - Petroleum - 36 Highly Protected Risks - Low - 37 Highly Protected Risks - Medium - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094						20 Billboa			-
22 Buildings User Construction 33,785 23 Air/Airplane Humars 34,772 24 Storage 14,883,518 25 Agricultural - Green Uses 105,378 26 Agricultural - Grein Exptors - 27 Food Processing - Severe - 29 General Indu/Metal Manufacturing 18,889,533 30 Chemical Manufacturing - Vither 14,413,126 32 Light Manufacturing - Other 2,22,011 33 Heavy Manufacturing - Other 2,22,011 33 Heavy Manufacturing - Other 2,22,011 33 Heavy Manufacturing - Other 14,413,126 35 Severe Manufacturing - Other 14,413,126 36 Highly Protected Risks - Low - 36 Highly Protected Risks - Heavy - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094						21 Persona	ar d Repair Se	rvices	8,294,391
23 Air/Airplane Huars 34,772 24 Storage 14,883,518 25 Agricultural - Grein Uses 105,378 26 Agricultural - Grein Uses 1,854,005 27 Food Processing - Othe 1,854,005 28 Food Processing - Severe - 29 General Indu/Metal Manufacturing 3,423,333 30 Chemical Manufacturing - Printing 4,591,718 31 Light Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Venter 4,591,718 34 Heavy Manufacturing - Venter 4,591,718 34 Heavy Manufacturing - Venter 4,591,718 35 Severe Manufacturing - Other 2,292,011 36 Highly Protected Risks - Loow - 36 Severe Manufacturing - Other 14,413,126 35 Severe Manufacturing - Venter - 36 Highly Protected Risks - Loow - 37 Highly Protected Risks - Loaw - 38 Highly Protected Risks - Heawy - 39 All (Excl. HPR) 1,152,094 39 All (Excl. HPR) 1,152,094						22 Building	s U. r Constru	uction	33,785
24 Storage 14,883,518 25 Agricultural - Grein Evenuses 105,378 26 Agricultural - Grein Evenuses 1,854,005 28 Food Processing - Other 1,854,005 28 Food Processing - Severe - 29 General Indu/Metal Manufaching 18,889,533 30 Chemical Manufacturing - Printing 4,591,718 31 Light Manufacturing - Printing 4,591,718 32 Light Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Vood 838,053 34 Heavy Manufacturing - Vood 838,053 34 Heavy Manufacturing - Petroleum - 36 Highly Protected Risks - Low - 37 Highly Protected Risks - Low - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094						23 Air/Airpl	ane H. Pars		34,772
25 Ågricultural - Greet Ruses 105,378 26 Ågricultural - Grain Excitors - 27 Food Processing - Severe - 29 General Indu/Metal Manufacturing 18,889,533 30 Chemical Manufacturing - Printing 3,423,333 31 Light Manufacturing - Printing 4,591,718 32 Light Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Other 14,413,126 34 Heavy Manufacturing - Other 14,413,126 35 Severe Manufacturing - Petroleum - 36 Highly Protected Risks - Low - 37 Highly Protected Risks - Medium - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094						24 Storage			14,883,518
26 Agricultural - Grain Electors 1,854,005 27 Food Processing - Othe 1,854,005 28 Food Processing - Severe - 29 General Indu/Metal Manufacturing 3,423,333 30 Chemical Manufacturing - Printing 3,423,333 31 Light Manufacturing - Printing 4,591,718 32 Light Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Other 14,413,126 35 Severe Manufacturing - Other 14,413,126 35 Severe Manufacturing - Petroleum - 36 Highly Protected Risks - Low - 37 Highly Protected Risks - Medium - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094						25 Agricult	ural - Greek us	ses	105,378
27 Food Processing - Other 1,854,005 28 Food Processing - Sever - 29 General Indu/Metal Manufacturing 18,889,533 30 Chemical Manufacturing - Printing 3,423,333 31 Light Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Other 14,413,126 35 Severe Manufacturing - Petroleum - 36 Highly Protected Risks - Low - 37 Highly Protected Risks - Medium - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094						26 Agricult	ural - Grain El	tors	-
28 Food Processing - Severe - 29 General Indu/Metal Manufacturing 18,889,533 30 Chemical Manufacturing - Printing 3,423,333 31 Light Manufacturing - Printing 4,591,718 32 Light Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Other 14,413,126 35 Severe Manufacturing - Petroleum - 36 Highly Protected Risks - Low - 37 Highly Protected Risks - Medium - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094						27 Food Pr	ocessing - Othe		1,854,005
29 General IndU/Metal Manufacturing 18,889,533 30 Chemical Manufacturing 3,423,333 31 Light Manufacturing - Other 2,292,011 32 Light Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Other 14,413,126 35 Severe Manufacturing - Petroleum - 36 Highly Protected Risks - Low - 37 Highly Protected Risks - Medium - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094						28 Food Pr	ocessing - Seve	ere	-
30 Chemical Manufacturing 3,423,333 31 Light Manufacturing - Printing 4,591,718 32 Light Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Wood 88,053 34 Heavy Manufacturing - Other 14,413,126 35 Severe Manufacturing - Petroleum - 36 Highly Protected Risks - Low - 37 Highly Protected Risks - Low - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094 Total						29 General	Indu/Metal Mar	iufact, ng	18,889,533
31 Light Manufacturing - Printing 4,591,718 32 Light Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Wood 380,653 34 Heavy Manufacturing - Other 14,413,126 35 Severe Manufacturing - Petroleum - 36 Highly Protected Risks - Low - 37 Highly Protected Risks - Heavy - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094						30 Chemica	al Manufacturing		3,423,333
32 Light Manufacturing - Other 2,292,011 33 Heavy Manufacturing - Wood 838,053 34 Heavy Manufacturing - Other 14,413,126 35 Severe Manufacturing - Petroleum - 36 Highly Protected Risks - Low - 37 Highly Protected Risks - Medium - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094						31 Light Ma	anutacturing - P	rinting	4,591,718
33 Heavy Manufacturing - Wood 838,053 34 Heavy Manufacturing - Other 14,413,126 35 Severe Manufacturing - Petroleum - 36 Highly Protected Risks - Low - 38 Highly Protected Risks - Medium - 38 Highly Protected Risks - Medium - 39 All (Excl. HPR) 1,152,094 Total 224,587,268						32 Light Ma	anutacturing - O	iner	2,292,011
34 Heavy Manufacturing - Other 14,413,126 35 Severe Manufacturing - Petroleum - 36 Highly Protected Risks - Low - 37 Highly Protected Risks - Medium - 38 Highly Protected Risks - Medium - 39 All (Excl. HPR) 1,152,094 Total 224,587,268						33 Heavy N	nanutacturing - \		838,053
So Severe Manufacturing - Petroleum - 36 Highly Protected Risks - Low - 37 Highly Protected Risks - Medium - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094 Total 224,587,268						34 Heavy N	anutacturing - (Diner	14,413,126
36 Highly Protected Risks - Low - 37 Highly Protected Risks - Medium - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094 Total 224,587,268						30 Severe I	vianulacturing -	Low	-
37 Highly Protected Risks - Medium - 38 Highly Protected Risks - Heavy - 39 All (Excl. HPR) 1,152,094 Total 224,587,268						27 Highly F	Protocted RISKS	- LOW Modium	-
38 Hignly Protected Risks - Heavy 39 All (Excl. HPR) 1,152,094 Total 224,587,268							Protected RISKS		-
Total 224,587,268								- neavy	- 1 152 004
Total 224,587,268						39 All (EXC	і. П Г К)		1,152,094
10ta1 224,307,200						Total			224 587 268
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Subj. Prem. 41,152	,551		HPR Tra	nsition Factors				
Prem In I mt Profile 27 966	602		Limit		25,000,000	75,000,000	100,000,000	
	002		C C	% Weight to HPR	50.00%	75.00%	100.00%	
					# Occupa	ncy Types		Prem Wgts
Low er Limit(B+C) Upper Limit(B+C) Sir/De	d Prem. Rati	o Lower AOI	Upper AC	DI Avg A	1 Apartme	ent/Condo unde	r 10 units	433,5
					2 Apartme	ent/Condo over	10 units	2,497,3
					3 Dwelling			628,5
					4 Group In	stitutional Hou	sing	1,089,6
					5 Hospital	s and Nursing I	Homes	6,268,
					6 Hotels a	nd Motels - Wi	th Restaurant	471,
					7 Hotels a	nd Motels - Oth	ner	48,
					8 Entertai	nment and Rec	reation	1,697,9
					9 Restaura	ants and Bars		444,9
					10 Emerger	ncy Services		
					11 Governm	nent Services		2,637,
HPR weight = 50%	0				12 Churche	s 🖌		305,
0					13 Schools			7,759,
					14 Offices a	and Banks		30,475,
25,000,000 27,500,000	3,836,649 44.	.93%			15 Other M	ercantil	Wholesale	21,181,
27,500,000 30,000,000	3,349,953 44.	.93%			4 16 Other M	ercanti	er	
30,000,000 32,500,000	2,725,353 44.	.93%			³ 17 Gasoline	e Stat		89,
32,500,000 35,000,000	2,081,365 44.	.93%			3 18 Auto rep	pair		233,
35,000,000 37,500,000	1,853,513 44.	.93%			3 19 Parking			628,
37,500,000 40,000,000	1,903,802 44.	.93%			3 20 Billboard	ls 🛛		1
40,000,000 42,500,000	1,574,744 44.	.93%			⁴ 21 Persona	la rSe	ervices	4,147,
42,500,000 45,000,000	845,291 44.	.93%			4 22 Building	s U nstr	uction	16,
45,000,000 47,500,000	1,773,029 44.	.93%			4 23 Air/Airpl	an rs		17,
47,500,000 50,000,000	889,998 44.	.93%			4 24 Storage			7,441,
50,000,000 52,500,000	1,231,749 44.	.93%			5 25 Agricultu	ura hhou	ses	52,
52,500,000 55,000,000	836,157 44.	.93%			26 Agricultu	ura Elev	ators	
55,000,000 57,500,000	1,172,066 44.	.93%			27 Food Pr	oce Othe	ər	927,
57,500,000 60,000,000	507,438 44.	.93%			5 28 Food Pr	oce Seve	ere	
60,000,000 62,500,000	801,373 44.	.93%			6 29 General	Indu 1ar	nufacturing	9,444,
62,500,000 65,000,000	597,683 44.	.93%			6 30 Chemica	al Maling	g	1,711,
65,000,000 67,500,000	280,347 44.	.93%			6 31 Light Ma	anufac	rinting	2,295,
67,500,000 70,000,000	172,311 44.	.93%			6 32 Light Ma	anufactu	her	1,146,
70,000,000 75,000,000	1,533,779 44.	.93%			33 Heavy M	lanufactu		419,
					34 Heavy M	lanufacturi		7,206,
					35 Severe N	Manufacturin		
					36 Highly P	rotected Risks		10,243,
					37 Highly P	rotected Risks	- N	78,986,
					38 Highly P	rotected Risks	- Heavy	23,063,
					39 All (Exc	I. HPR)		576,
					Toto!			224 597
					Iotal			ZZ4,587,

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Subj. Prem. 🏾 🎽	13,123,537			HPR Transition Factors			
Prem. In Lmt Profile	8,918,541			Limit	25,0	000,000 75,000,000 100,000,00	0
	-11-			% Weight to HPR	1	50.00% 75.00% 100.00%	6
					#	Occupancy Types	Prem Wgts
Low er Limit(B+C) Upper Limit(B+C)	Sir/Ded Prem.	Ratio	Lower AOI	Upper AOI Avg	AC 1	Apartment/Condo under 10 units	21
					2	Apartment/Condo over 10 units	1,24
					3	Dwelling	31
					4	Group Institutional Housing	54
					5	Hospitals and Nursing Homes	3,13
					6	Hotels and Motels - With Restauran	t 23
					7	Hotels and Motels - Other	2
					8	Entertainment and Recreation	84
					9	Restaurants and Bars	22
					10	Emergency Services	
					11	Government Services	1,31
					12	Churches	15
					13	Schools	3,87
					14	Offices and Banks	15,23
					15	Other Mercantile	e 10,59
					16	Other Mercanti er	
					17	Gasoline Stat	4
					18	Auto repair	11
					19	Parking	31
					20	Billboards	
					21	Personal a r Services	2,07
					22	Buildings	
					23	Air/Airplan rs	
					24	Storage	3,72
					25	Agricultura hhouses	2
					26	Agricultura Elevators	
					27	Food Proce Other	46
					28	Food Proce	
					29	General Indu Ianufacturing	4,72
HPR Weight =	75%				30	Chemical Manng	85
					31	Light Manufac	1,14
					32	Light Manufacto her	57
					33	Heavy Manufacto	20
75,000,000 80,000,000	629,259	44.93%			7 34	Heavy Manufactur	3,60
80,000,000 85,000,000	927,622	44.93%			8 35	Severe Manufacturing	
85,000,000 90,000,000	575,021	44.93%			8 36	Highly Protected Risks	15,36
90,000,000 95,000,000	250,246	44.93%			9 37	Highly Protected Risks - N	118,47
95,000,000 100,000,000	380,872	44.93%			9 38	Highly Protected Risks - Heavy	34,59
					39	All (Excl. HPR)	28
						Total	224,58

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Subj. Prem. 9.057.78	1		HPR Transiti	on Factors				
Prem. In Lmt Profile 186,550,03	2		Limit		25,000,0	75,000,000	100,000,000	
			% W	eight to HPR	50.00	% 75.00%	100.00%	
					# Occu	pancy Types		Prem Wgts
_ow er Limit(B+C) Upper Limit(B+C) Sir/Ded	Prem. Ratio	Lower AOI	Upper AOI	Avg A	1 Apar	ment/Condo unde	r 10 units	-
					2 Apar	ment/Condo over	10 units	-
					3 Dwel	ing		-
					4 Grou	o institutional Hou	sing	-
					5 Hosp	itals and Nursing	Homes	-
					7 Hote	s and Motels - M	her	-
					8 Ente	tainment and Rec	reation	-
					9 Rest	aurants and Bars		-
					10 Eme	gency Services		-
					11 Gove	mment Services		-
					12 Chur	ches		-
					13 Scho	ols		-
					14 Offic	es and Banks		-
					15 Othe	r Mercantile	/Wholesale	-
					17 Gase	line Stati	ei	-
					18 Auto	repair		_
					19 Park	ng		-
					20 Billbo	ards		-
					21 Pers	onal a r Se	ervices	-
					22 Build	ings lenstr	ruction	-
					23 Air/A	irplan rs		-
					24 Stora	ge		-
					25 Agric	ultura hou	ses	-
					26 Agric	Brood Oth	vators	-
					27 F000	Proce Sev	ere	-
					29 Gene	ral Indu	nufacturing	-
					30 Cher	nical Ma	g	-
HPR weight = 100%					31 Light	Manufac	rinting	-
					32 Light	Manufacti	her	-
					33 Heav	/ Manufactu		-
100,000,000 199,463,547	6,155,520 44.93%			1	4 34 Heav	/ Manufacturi		-
					- 35 Seve	e Manufacturing		-
					30 High	y Protected Risks		20,480,874
					38 High	v Protected Risks	- Heaw	46,127,967
					39 All (E	xcl. HPR)	1 icavy	-
						,		
					Tota			224,587,268
ATE							LUTO INSULATION	e Jeivices Unice,

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COMPONENT PRICING

- Main idea is that if you are producing results across any individual coverages or perils, you will need to include potential for loss combinations
- For example, you would want to include adjustments for a Building and a Contents Loss combining for losses into higher layers.
- You will want to review various sets of statistics to see how often you have one type of claim or another independently, and then combined
- The modeling approach might be similar to HPR, whereby you take the components, estimate their combined likelihood, and then perhaps add simulation or more advanced combination methodologies.

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IRV Component	Total All		5,000 XS 0		5,000 VS 5 000	,	15,000 VS 10.000	,	25,000 (\$ 25,000	v	10,000 \$ 50 000	,	40,000 (\$ 60.000	2 V	L50,000 3 100 000	7 76	50,000 250.000				
Loss Costs	Layers		7.50		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ľ	.5 10,000	ĺ	0 20,000	l ^	5 50,000	ľ	6 00,000	<i>.</i>	, 100,000	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	230,000	No	Layer	No	Layer
BG1 - Buildings	\$1,035,430	\$	480,296	\$	114,897	\$	160,386	\$	110,593	\$	25,658	\$	63,158	\$	72,743	\$	7,699	\$	-	\$	-
BG1 - Contents	\$ 488,090	\$	217,449	\$	67,182	\$	88,088	\$	68,675	\$	19,319	\$	27,377	\$	-	\$	-	\$	-	\$	-
BG2 - Buildings	\$ 102,205	\$	42,546	\$	5,152	\$	8,922	\$	10,329	\$	3,374	\$	10,686	\$	18,925	\$	2,272	\$	-	\$	-
BG2 - Contents	\$ 52,335	\$	30,588	\$	5,849	\$	8,551	\$	5,189	\$	1,003	\$	1,154	\$	-	\$	-	\$	-	\$	-
SCL - Buildings	\$ 227,029	\$	107,593	\$	16,119	\$	30,336	\$	28,631	\$	7,337	\$	17,783	\$	17,883	\$	1,347	\$	-	\$	-
SCL - Contents	\$ 205,224	\$	104,027	\$	13,954	\$	27,647	\$	32,840	\$	10,801	\$	15,955	\$	-	\$	-	\$	-	\$	-
Time Bement	\$ 645,337	\$	274,192	\$	89,728	\$	135,504	\$	92,499	\$	22,694	\$	30,721	\$	-	\$	-	\$	-	\$	-
Buildings - BG1+BG2+SCL	\$ 1,364,663	\$	630,435	\$	136,168	\$	199,643	\$	149,553	\$	36,368	\$	91,626	\$	109,551	\$	11,318	\$	-	\$	-
Contents - BG1+BG2+SCL	\$ 745,649	\$	352,065	\$	86,985	\$	124,286	\$	106,703	\$	31,124	\$	44,486	\$	-	\$	-	\$	-	\$	-
BG1 - Buildings+Contents	\$1,523,520	\$	697,745	\$	182,080	\$	248,474	\$	179,268	\$	44,977	\$	90,535	\$	72,743	\$	7,699	\$	-	\$	-
BG2 - Buildings+Contents	\$ 154,539	\$	73,134	\$	11,001	\$	17,473	\$	15,518	\$	4,377	\$	11,839	\$	18,925	\$	2,272	\$	-	\$	-
SCL - Buildings+Contents	\$ 432,252	\$	211,621	\$	30,073	\$	57,982	\$	61,471	\$	18,138	\$	33,738	\$	17,883	\$	1,347	\$	-	\$	-
B+C+TE+All Perils-Components	\$ 2,755,649	\$1	1,256,691	\$	312,881	\$	459,433	\$	348,755	\$	90,186	\$	166,833	\$	109,551	\$	11,318	\$	-	\$	-
B+C+TE+All Decile-DCOLD	C 2 755 640	C 1	022 647	e	353 775	c	202 704	¢	395 333	¢	76 622	¢	220 500	¢	207 620	¢	07 220	e		¢	

Coverage & Peril Component Summary (Affritional Only) - Stable (All Years)

0 \$ 224,045 \$ 59,106 \$ 76,730 \$ 63,423 \$ 13,554 \$ (62,757) \$ (288,079) \$ (86,022) Difference

Note: Parallel display option: keeps layered values in original syndicated colur

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