

RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
COMMERCIAL AUTOMOBILE LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
ALASKA (C)	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (6/01)
ARIZONA	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (6/01)
ARKANSAS	04-13*	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
CALIFORNIA	05-13*	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	
COLORADO (C)	04-13*	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (9/03), 2 (6/01)
CONNECTICUT	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
DELAWARE	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	
DIST. OF COLUMBIA	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
FLORIDA (B)	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13), 2 (6/01)
GEORGIA	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (7/01)
HAWAII (D)	Refer to Hawaii	Insurance Bureau	
IDAHO	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	
ILLINOIS	04-13*	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	
INDIANA	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
IOWA	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
KANSAS (A)	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (6/01)
KENTUCKY	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	
LOUISIANA	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (5/05)
MAINE	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (6/01)
MARYLAND	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
MASSACHUSETTS		@	
MICHIGAN	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	
MINNESOTA	04-13*	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
MISSISSIPPI	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
MISSOURI	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (6/01)
MONTANA	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	
NEBRASKA (D)	05-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (6/01)
NEVADA	04-13*	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
NEW HAMPSHIRE	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
NEW JERSEY (A)	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (6/01)
NEW MEXICO (A)	04-13*	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13), 2 (6/01)
NEW YORK (A)	05-13*	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1, 2 (8/01)
NORTH CAROLINA	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	
NORTH DAKOTA (C)	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (6/01)
OHIO	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
OKLAHOMA (C)	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13), 2 (8/01)
OREGON	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	
PENNSYLVANIA	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
PUERTO RICO	12-01-11	CALES 1, 3-6, 8-20 (4/08), CALES 2, 7 (7/03)	CALES-E-1 (12/11)
RHODE ISLAND	05-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (6/01)
SOUTH CAROLINA	04-13*	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
SOUTH DAKOTA	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	
TENNESSEE	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	
TEXAS (A)	04-13*	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (9/04)
UTAH (C)	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (6/01)
VERMONT	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	
VIRGINIA (A)	10-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (10/13)
WASHINGTON (A)	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (6/01)
WEST VIRGINIA	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
WISCONSIN	04-01-13	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	CALES-E-1 (4/13)
WYOMING	04-13*	CALES 1 (4/08), CALES 2-6, 8-20 (4/13), CALES 7 (7/03)	

@ = Plan not applicable in this jurisdiction * = Distribution Date - Effective Date to be Selected by Company # = Changed since last report

- (A) = Application of plan is mandatory for all eligible risks
- (B) = Application of Experience rating is mandatory for all eligible risks
- (C) = Application of Schedule rating is mandatory for all eligible risks
- (D) = Application of Experience rating is mandatory for all eligible risks: Schedule rating is not permitted

RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE AND SCHEDULE RATING PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
ALASKA (C)	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
ARIZONA	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
ARKANSAS	04-13*	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
CALIFORNIA	05-13*	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	
COLORADO (C)	04-13*	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1, 2 (9/03)
CONNECTICUT	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (7/01)
DELAWARE	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	
DIST. OF COLUMBIA	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	
FLORIDA (B)	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1,2 (6/01)
GEORGIA	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (7/01)
HAWAII	Refer to Hawaii	Insurance Bureau	
IDAHO	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	
ILLINOIS	04-13*	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	
INDIANA	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
IOWA	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
KANSAS (A)	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
KENTUCKY	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	
LOUISIANA	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (5/05)
MAINE	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
MARYLAND	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (8/01)
MASSACHUSETTS		@	
MICHIGAN	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	
MINNESOTA	04-13*	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/02)
MISSISSIPPI	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (7/01)
MISSOURI	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
MONTANA	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	
NEBRASKA (D)	05-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
NEVADA	04-13*	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
NEW HAMPSHIRE	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
NEW JERSEY (A)	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
NEW MEXICO (A)	04-13*	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1, 2 (6/01)
NEW YORK (A)	05-13*	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1, 2, 3 (8/01)
NORTH CAROLINA	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	
NORTH DAKOTA (C)	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
OHIO	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
OKLAHOMA (C)	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (8/01)
OREGON	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	
PENNSYLVANIA	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
PUERTO RICO	12-01-11	CAPDES 1 (2/97), CAPDES 2-8 (4/08)	
RHODE ISLAND	05-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
SOUTH CAROLINA	04-13*	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (7/05)
SOUTH DAKOTA	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	
TENNESSEE	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	
TEXAS (A)	04-13*	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (9/04)
UTAH (C)	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
VERMONT	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	
VIRGINIA (A)	10-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (10/13)
WASHINGTON (A)	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
WEST VIRGINIA	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
WISCONSIN	04-01-13	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	CAPDES-E-1 (6/01)
WYOMING	04-13*	CAPDES 1 (2/97), CAPDES 2-8 (4/13)	

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RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
COMMERCIAL GENERAL LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
ALASKA (C)	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (4/06)
ARIZONA	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
ARKANSAS	04-06*	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
CALIFORNIA	04-06*	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
COLORADO (C)	04-06*	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1, 2 (12/03)
CONNECTICUT	07-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (06/04)
DELAWARE	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
DIST. OF COLUMBIA	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
FLORIDA (B)	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1, 2 (12/03)
GEORGIA	07-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1, 2 (3/04)
HAWAII (D)	Refer to	Hawaii Insurance Bureau	
IDAHO	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
ILLINOIS	04-06*	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
INDIANA	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
IOWA	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
KANSAS (A)	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
KENTUCKY	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
LOUISIANA	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (05/05)
MAINE	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
MARYLAND	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (01/04)
MASSACHUSETTS	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
MICHIGAN	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
MINNESOTA	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (04/04)
MISSISSIPPI	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (01/04)
MISSOURI	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
MONTANA	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
NEBRASKA (D)	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
NEVADA	04-06*	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
NEW HAMPSHIRE	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
NEW JERSEY (A)	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
NEW MEXICO (A)	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1, 2 (12/03)
NEW YORK (A)	10-06*	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1,2,3 (02/04)
NORTH CAROLINA	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
NORTH DAKOTA (C)	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1, 2 (12/03)
OHIO	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
OKLAHOMA (C)	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
OREGON	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
PENNSYLVANIA	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
PUERTO RICO	12-06*	CGLES 1, 9 (12/97), CGLES 2-8, 10-16 (12/03)	CGLES-E-1 (12/06)
RHODE ISLAND	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
SOUTH CAROLINA	04-01-06	CGLES 1, 9 (12/97), CGLES 2-8, 10-16 (12/03)	CGLES-E-1 (7/04)
SOUTH DAKOTA	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
TENNESSEE	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
TEXAS (A)	06-06*	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (05/13)
UTAH (C)	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1, 2 (12/03)
VERMONT@	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	
VIRGINIA (A)	05-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (03/08)
WASHINGTON (A)	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1, 2 (12/03)
WEST VIRGINIA	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
WISCONSIN	04-01-06	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	CGLES-E-1 (12/03)
WYOMING	04-06*	CGLES 1, 9 (12/97), CGLES 2, 3, 11 (12/03), CGLES 4-8, 10, 12-16 (4/06)	

= Changed since last report * = Distribution Date - Effective Date to be Selected by Company . @ = Plan not applicable in this jurisdiction

@ = Exception page withdrawn 5-1-13

(A) = Application of plan is mandatory for all eligible risks

(B) = Application of Experience rating is mandatory for all eligible risks

(C) = Application of Schedule rating is mandatory for all eligible risks

(D) = Application of Experience rating is mandatory for all eligible risks: Schedule rating is not permitted

RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
HOSPITAL PROFESSIONAL LIABILITY INCIDENTAL LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	07-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
ALASKA (C)	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1.2 (7/01)
ARIZONA	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1 (7/01)
ARKANSAS	04-05*	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
CALIFORNIA	05-05*	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
COLORADO (C)	04-05*	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1 (9/03), 2 (7/01)
CONNECTICUT	06-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1 (9/01)
DELAWARE	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
DIST. OF COLUMBIA	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
FLORIDA (B)	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1.2 (7/01)
GEORGIA	06-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1.2 (7/01)
HAWAII (D)	Refer to	Hawaii Insurance Bureau	
IDAH0	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
ILLINOIS (C)	03-12*	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1.2 (3/12)
INDIANA	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1 (7/01)
IOWA	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
KANSAS (A)	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1 (7/01)
KENTUCKY	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
LOUISIANA	08-05*	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
MAINE	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
MARYLAND	07-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
MASSACHUSETTS	08-05*	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
MICHIGAN	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97) §	HOSPES-E-1 (7/01)
MINNESOTA	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
MISSISSIPPI	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1 (8/01)
MISSOURI	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1 (7/01)
MONTANA	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
NEBRASKA (D)	05-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1 (7/01)
NEVADA	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
NEW HAMPSHIRE	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
NEW JERSEY (A)	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1 (7/01)
NEW MEXICO (A)	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1.2 (7/01)
NEW YORK		@	
NORTH CAROLINA	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
NORTH DAKOTA (C)	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1.2 (7/01)
OHIO	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
OKLAHOMA (C)	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1 (7/01)
OREGON	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
PENNSYLVANIA	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
PUERTO RICO	05-01-80	17-HPL-611 (01-80) (PRE-LOSS COST PLAN)	
RHODE ISLAND	07-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
SOUTH CAROLINA	05-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
SOUTH DAKOTA	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
TENNESSEE	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
TEXAS (A)	11-05*	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1 (11/05)
UTAH (C)	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
VERMONT	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
VIRGINIA (A)	08-01-06	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1.2,3,4 (3/08)
WASHINGTON (A)	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	HOSPES-E-1.2,3 (7/01)
WEST VIRGINIA	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
WISCONSIN	04-01-05	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	
WYOMING	04-05*	HOSPES 1 (7/01), HOSPES 3-5, 7-18 (4/05), HOSPES 2, 6 (10/97)	

= Changed since last report * = Distribution Date - Effective Date to be Selected by Company this jurisdiction
@ = Plan not applicable in this jurisdiction § = Schedule rating only in this jurisdiction
(A) = Application of plan is mandatory for all eligible risks
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(C) = Application of Schedule rating is mandatory for all eligible risks
(D) = Application of Experience rating is mandatory for all eligible risks: Schedule rating is not permitted

RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
COMMERCIAL AUTOMOBILE LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
ALASKA (C)	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1,2 (8/01)
ARIZONA	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1 (7/00)
ARKANSAS	09-2002*	CRES 1-4 (9/02), 5-11 (7/00)	
CALIFORNIA	09-2002*	CRES 1-4 (9/02), 5-11 (7/00)	
COLORADO (C)	09-2003*	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1 (9/03), 2 (7/00)
CONNECTICUT	11-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1 (9/00)
DELAWARE	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
DIST. OF COLUMBIA	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
FLORIDA (B)	11-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1,2 (5/01)
GEORGIA	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1, 2 (6/01)
HAWAII (D)	Refer to Hawaii	Insurance Bureau	
IDAHO	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
ILLINOIS	10-2002*	CRES 1-4 (9/02), 5-11 (7/00)	
INDIANA	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
IOWA	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
KANSAS (A)	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1,2 (7/00)
KENTUCKY	09-2002*	CRES 1-4 (9/02), 5-11 (7/00)	
LOUISIANA	03-01-2003	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1 (5/05)
MAINE	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
MARYLAND	05-01-2003	CRES 1-4 (9/02), 5-11 (7/00)	
MASSACHUSETTS	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
MICHIGAN	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
MINNESOTA	11-01-2003	CRES 1-4 (9/02), 5-11 (7/00)	
MISSISSIPPI	10-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1 (8/00)
MISSOURI	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1 (7/00)
MONTANA	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
NEBRASKA (D)	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1 (5/01)
NEVADA	09-2002*	CRES 1-4 (9/02), 5-11 (7/00)	
NEW HAMPSHIRE	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
NEW JERSEY (A)	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1 (2/01), CRES-E-2 (7/00)
NEW MEXICO	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
NEW YORK (A)	09-2002*	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1,2 (9/00)
NORTH CAROLINA	11-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
NORTH DAKOTA (C)	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1,2 (7/00)
OHIO	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
OKLAHOMA (C)	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1,2 (7/00)
OREGON	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
PENNSYLVANIA	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
PUERTO RICO	10-01-2010	CRES 1-4 (9/02), 5-11 (7/00)	
RHODE ISLAND	09-2002*	CRES 1-4 (9/02), 5-11 (7/00)	
SOUTH CAROLINA	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
SOUTH DAKOTA	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
TENNESSEE	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
TEXAS (A)	02-03*	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1,2 (5/02)
UTAH (C)	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1,2 (7/00)
VERMONT	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
VIRGINIA (A)	11-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1, 2,3 (3/08)
WASHINGTON (A)	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	CRES-E-1,2 (8/00)
WEST VIRGINIA	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
WISCONSIN	09-01-2002	CRES 1-4 (9/02), 5-11 (7/00)	
WYOMING	09-2002*	CRES 1-4 (9/02), 5-11 (7/00)	

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RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
ALASKA (A)	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (6/00)
ARIZONA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
ARKANSAS	05-2002*	IRPM 1 (5/02), IRPM 2 (6/98)	
CALIFORNIA	05-2002*	IRPM 1 (5/02), IRPM 2 (6/98)	
COLORADO (A)	09-2003*	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (9/03)
CONNECTICUT	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (6/98)
DELAWARE	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
DIST. OF COLUMBIA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
FLORIDA	06-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1.2 (5/01)
GEORGIA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (6/98)
HAWAII		@	
IDAHO	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
ILLINOIS	05-2002*	IRPM 1 (5/02), IRPM 2 (6/98)	
INDIANA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
IOWA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
KANSAS (A)	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (6/98)
KENTUCKY	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
LOUISIANA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
MAINE	07-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
MARYLAND	07-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
MASSACHUSETTS	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
MICHIGAN	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1.2 (6/98)
MINNESOTA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
MISSISSIPPI	06-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (3/99)
MISSOURI	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (6/98)
MONTANA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
NEBRASKA		&	IRPM-E-1 (5/01)
NEVADA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
NEW HAMPSHIRE	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (6/98)
NEW JERSEY (A)	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (6/98)
NEW MEXICO (A)	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (6/98)
NEW YORK (A)	10-2003*	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (10/3), 2 (6/98)
NORTH CAROLINA	09-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
NORTH DAKOTA (A)	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (6/98)
OHIO	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
OKLAHOMA (A)	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (6/98)
OREGON	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
PENNSYLVANIA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (6/98)
PUERTO RICO	02-01-2010	IRPM 1 (5/02), IRPM 2 (6/98)	
RHODE ISLAND	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
SOUTH CAROLINA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
SOUTH DAKOTA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
TENNESSEE	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
TEXAS	05-2002*	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (3/99)
UTAH (A)	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (5/02)
VERMONT	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
VIRGINIA (A)	07-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1 (3/08)
WASHINGTON (A)	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	IRPM-E-1.2 (5/02)
WEST VIRGINIA	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
WISCONSIN	05-01-2002	IRPM 1 (5/02), IRPM 2 (6/98)	
WYOMING	05-2002*	IRPM 1 (5/02), IRPM 2 (6/98)	

= Changed since last report

& = Rating Plan not applicable in this jurisdiction - see exception page

@ = Plan not applicable in this jurisdiction

* = Distribution Date - Effective Date to be Selected by Company since last report

(A) = Application of plan is mandatory for all eligible risks

RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
FARM INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	09-01-98	FRIRPM 1 (9/98)	
ALASKA (A)	09-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1,2 (6/00)
ARIZONA (A)	09-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1 (9/98)
ARKANSAS	09-98*	FRIRPM 1 (9/98)	
CALIFORNIA	09-98*	FRIRPM 1 (9/98)	
COLORADO (A)	09-98*	FRIRPM 1 (9/98)	FRIRPM-E-1 (9/03), 2 (9/98)
CONNECTICUT	09-01-98	FRIRPM 1 (9/98)	
DELAWARE	09-01-98	FRIRPM 1 (9/98)	
DIST. OF COLUMBIA		@	
FLORIDA	10-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1,2 (5/01)
GEORGIA	09-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1 (9/98)
HAWAII		@	
IDAHO	09-01-98	FRIRPM 1 (9/98)	
ILLINOIS	09-98*	FRIRPM 1 (9/98)	
INDIANA	09-01-98	FRIRPM 1 (9/98)	
IOWA	09-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1 (9/98)
KANSAS (A)	09-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1 (9/98)
KENTUCKY	09-98*	FRIRPM 1 (9/98)	
LOUISIANA	10-01-00	FRIRPM 1 (9/98)	
MAINE	09-01-98	FRIRPM 1 (9/98)	
MARYLAND	10-01-98	FRIRPM 1 (9/98)	
MASSACHUSETTS	09-01-98	FRIRPM 1 (9/98)	
MICHIGAN	09-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1,2,3 (9/98)
MINNESOTA	09-01-98	FRIRPM 1 (9/98)	
MISSISSIPPI	12-01-99	FRIRPM 1 (9/98)	
MISSOURI	09-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1 (9/98)
MONTANA	09-01-98	FRIRPM 1 (9/98)	
NEBRASKA		&	FRIRPM-E-1 (5/01)
NEVADA	09-01-98	FRIRPM 1 (9/98)	
NEW HAMPSHIRE	09-01-98	FRIRPM 1 (9/98)	
NEW JERSEY	09-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1 (1/09)
NEW MEXICO	09-01-98	FRIRPM 1 (9/98)	
NEW YORK (A)	09-98*	FRIRPM 1 (9/98)	FRIRPM-E-1,2 (4/99)
NORTH CAROLINA	10-01-98	FRIRPM 1 (9/98)	
NORTH DAKOTA (A)	09-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1 (9/98)
OHIO	09-01-98	FRIRPM 1 (9/98)	
OKLAHOMA (A)	09-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1 (9/98)
OREGON	09-01-98	FRIRPM 1 (9/98)	
PENNSYLVANIA	09-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1,2,3 (9/98)
PUERTO RICO	06-01-10	FRIRPM 1 (9/98)	
RHODE ISLAND	09-01-98	FRIRPM 1 (9/98)	
SOUTH CAROLINA	08-01-02	FRIRPM 1 (9/98)	FRIRPM-E-1 (8/02)
SOUTH DAKOTA	09-01-98	FRIRPM 1 (9/98)	
TENNESSEE	09-01-98	FRIRPM 1 (9/98)	
TEXAS	03-01-02	FRIRPM 1 (3/02)	
UTAH (A)	09-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1 (9/98)
VERMONT	09-01-98	FRIRPM 1 (9/98)	
VIRGINIA (A)	05-01-00	FRIRPM 1 (9/98)	FRIRPM-E-1 (3/08)
WASHINGTON (A)	09-01-98	FRIRPM 1 (9/98)	FRIRPM-E-1,2 (9/98)
WEST VIRGINIA	09-01-98	FRIRPM 1 (9/98)	
WISCONSIN	09-01-98	FRIRPM 1 (9/98)	
WYOMING	09-98*	FRIRPM 1 (9/98)	

= Changed since last report

& = Rating Plan not applicable in this jurisdiction - see exception page

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* = Distribution Date - Effective Date to be Selected by Company

(A) = Application of plan is mandatory for all eligible risks

RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
COMMERCIAL INLAND MARINE INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	07-01-98	CMIRPM 1 (7/98)	
ALASKA (A)	07-01-98	CMIRPM 1 (7/98)	CMIRPM-E-1 (9/00)
ARIZONA (A)	07-01-98	CMIRPM 1 (7/98)	CMIRPM-E-1 (7/98)
ARKANSAS	07-98*	CMIRPM 1 (7/98)	
CALIFORNIA	07-98*	CMIRPM 1 (7/98)	
COLORADO (A)	09-03*	CMIRPM 1 (7/98)	CMIRPM-E-1 (9/03)
CONNECTICUT	07-01-98	CMIRPM 1 (7/98)	CMIRPM-E-1 (7/98)
DELAWARE	07-01-98	CMIRPM 1 (7/98)	
DIST. OF COLUMBIA	07-01-98	CMIRPM 1 (7/98)	
FLORIDA	07-01-98	CMIRPM 1 (7/98)	CMIRPM-E-1,2 (5/01)
GEORGIA	07-01-98	CMIRPM 1 (7/98)	CMIRPM-E-1 (7/98)
HAWAII		@	
IDAHO	07-01-98	CMIRPM 1 (7/98)	
ILLINOIS	07-98*	CMIRPM 1 (7/98)	
INDIANA	07-01-98	CMIRPM 1 (7/98)	
IOWA	07-01-98	CMIRPM 1 (7/98)	
KANSAS (A)	07-01-98	CMIRPM 1 (7/98)	CMIRPM-E-1 (7/98)
KENTUCKY	07-98*	CMIRPM 1 (7/98)	
LOUISIANA	07-01-98	CMIRPM 1 (7/98)	
MAINE	07-01-98	CMIRPM 1 (7/98)	
MARYLAND	08-01-98	CMIRPM 1 (7/98)	
MASSACHUSETTS	07-01-98	CMIRPM 1 (7/98)	CMIRPM-E-1 (7/98)
MICHIGAN	07-01-98	CMIRPM 1 (7/98)	
MINNESOTA	07-01-98	CMIRPM 1 (7/98)	
MISSISSIPPI	08-98*	CMIRPM 1 (7/98)	
MISSOURI	07-01-98	CMIRPM 1 (7/98)	CMIRPM-E-1 (7/98)
MONTANA	07-01-98	CMIRPM 1 (7/98)	
NEBRASKA		&	CMIRPM-E-1 (5/01)
NEVADA	07-01-98	CMIRPM 1 (7/98)	
NEW HAMPSHIRE	07-01-98	CMIRPM 1 (7/98)	CMIRPM-E-1 (8/99)
NEW JERSEY (A)	07-01-98	CMIRPM 1 (7/98)	CMIRPM-E-1 (4/08)
NEW MEXICO	07-01-98	CMIRPM 1 (7/98)	
NEW YORK (A)	07-98*	CMIRPM 1 (7/98)	CMIRPM-E-1,2 (7/98)
NORTH CAROLINA	07-01-98	CMIRPM 1 (7/98)	
NORTH DAKOTA (A)	07-01-98	CMIRPM 1 (7/98)	CMIRPM-E-1 (7/98)
OHIO	07-01-98	CMIRPM 1 (7/98)	
OKLAHOMA (A)	07-01-98	CMIRPM 1 (7/98)	CMIRPM-E-1 (7/98)
OREGON	07-01-98	CMIRPM 1 (7/98)	
PENNSYLVANIA	07-01-98	CMIRPM 1 (7/98)	
PUERTO RICO	05-01-94	9-928 (02-94) (PRE-LOSS COST PLAN)	
RHODE ISLAND	07-01-98	CMIRPM 1 (7/98)	
SOUTH CAROLINA	08-01-98	CMIRPM 1 (7/98)	
SOUTH DAKOTA	07-01-98	CMIRPM 1 (7/98)	
TENNESSEE	07-01-98	CMIRPM 1 (7/98)	
TEXAS	07-98*	CMIRPM 1 (7/98)	CMIRPM-E-1 (7/98)
UTAH	07-01-98	CMIRPM 1 (7/98)	
VERMONT	07-01-98	CMIRPM 1 (7/98)	
VIRGINIA (A)	05-01-00	CMIRPM 1 (7/98)	CMIRPM-E-1 (3/08)
WASHINGTON (A)	07-01-98	CMIRPM 1 (7/98)	CMIRPM-E-1 (7/98)
WEST VIRGINIA	07-01-98	CMIRPM 1 (7/98)	
WISCONSIN	07-98*	CMIRPM 1 (7/98)	
WYOMING	07-98*	CMIRPM 1 (7/98)	

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& = Rating Plan not applicable in this jurisdiction - see exception page

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RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
RETROSPECTIVE RATING PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
ALASKA	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (11/06)
ARIZONA	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (12/03)
ARKANSAS	4-07*	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
CALIFORNIA	08-07*	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (8/07)
COLORADO	4-07*	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
CONNECTICUT	05-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (11/98)
DELAWARE	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
DIST. OF COLUMBIA	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
FLORIDA	06-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (9/99)
GEORGIA	06-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
HAWAII	Refer to Hawaii	Insurance Bureau	
IDAHO	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
ILLINOIS	4-07*	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
INDIANA	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (04/04)
IOWA	06-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
KANSAS	08-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (2/99)
KENTUCKY	05-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
LOUISIANA	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
MAINE	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
MARYLAND	11-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
MASSACHUSETTS	06-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (10/12), RRP-E-2, 3 (6/99)
MICHIGAN	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (05/04)
MINNESOTA	06-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
MISSISSIPPI	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
MISSOURI	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (11/98)
MONTANA	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
NEBRASKA	07-01-09	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (7/09)
NEVADA	04-01-07&	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (01/04)
NEW HAMPSHIRE	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (11/98)
NEW JERSEY	10-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (10/07)
NEW MEXICO	06-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
NEW YORK	05-07*	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (12/03)
NORTH CAROLINA	11-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (11/07)
NORTH DAKOTA	05-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
OHIO	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
OKLAHOMA	04-01-07+	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (12/03)
OREGON	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (3/99)
PENNSYLVANIA	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
PUERTO RICO	05-01-99	90-1800 (01-99) (PRE-LOSS COST PLAN)	90-NR-P (08-84)
RHODE ISLAND	06-01-07++	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
SOUTH CAROLINA	05-01-07&&	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (4/99)
SOUTH DAKOTA	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
TENNESSEE	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (1/99)
TEXAS @	8-07\$	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (8/07)
UTAH	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
VERMONT%	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
VIRGINIA	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (01/04)
WASHINGTON	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	RRP-E-1 (11/98)
WEST VIRGINIA	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
WISCONSIN	04-01-07	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	
WYOMING	04-07*	RRP 5, 9-11 (11/98), RRP 1,3,4,6 (12/03), RRP 2,7,8,12-35 (4/07)	

= Changed since last report

% = Exception page withdrawn 5-1-13

* = Distribution Date - Effective Date to be Selected by

+ = Distribution Date of 4/07 applies for Fidelity

@ = Plan does not apply to Crime & Fidelity in this jurisdiction

++ = Distribution Date of 6/07 applies for Fidelity

& = For Medical Professional Liability only. For other lines, a Distribution Date of 4/07 applies.

&& = For Medical Professional Liability only. For other lines, a Distribution Date of 5/07 applies.

\$ = for GL and Commercial Auto only. For Medical Professional Liability a Distribution Date of 12/07 applies.

RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
MULTI-LOCATION PREMIUM AND DISPERSION CREDIT PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	01-01-2011	MLPDC 1-4 (1/11)	
ALASKA	01-01-2011	MLPDC 1-4 (1/11)	
ARIZONA	01-01-2011	MLPDC 1-4 (1/11)	
ARKANSAS	01-2011*	MLPDC 1-4 (1/11)	
CALIFORNIA	01-2011*	MLPDC 1-4 (1/11)	
COLORADO	01-2011*	MLPDC 1-4 (1/11)	
CONNECTICUT	01-01-2011	MLPDC 1-4 (1/11)	
DELAWARE	01-01-2011	MLPDC 1-4 (1/11)	
DIST. OF COLUMBIA	10-01-2012	MLPDC 1-4 (1/11)	MLPDC -E-1,2 (7/06)
FLORIDA (A)	07-01-2006	MLPDC 1-4 (7/06)	MLPDC -E-1 (7/06)
GEORGIA	01-01-2011	MLPDC 1-4 (1/11)	
HAWAII	Refer to Hawaii	Insurance Bureau	
IDAHO	03-01-2014	MLPDC 1-4 (1/11)	
ILLINOIS	01-2011*	MLPDC 1-4 (1/11)	
INDIANA	01-01-2011	MLPDC 1-4 (1/11)	
IOWA	01-01-2011	MLPDC 1-4 (1/11)	
KANSAS (A)	01-01-2011	MLPDC 1-4 (1/11)	MLPDC -E-1,2,3 (1/11)
KENTUCKY	01-01-2011	MLPDC 1-4 (1/11)	
LOUISIANA	07-01-2006	MLPDC 1-4 (7/06)	MLPDC -E-1,2 (7/06)
MAINE	01-01-2011	MLPDC 1-4 (1/11)	
MARYLAND	01-01-2011	MLPDC 1-4 (1/11)	
MASSACHUSETTS	10-01-2011	MLPDC 1-4 (1/11)	
MICHIGAN	01-01-2011	MLPDC 1-4 (1/11)	
MINNESOTA	01-2011*	MLPDC 1-4 (1/11)	
MISSISSIPPI	12-01-2013	MLPDC 1-4 (1/11)	MLPDC -E-1 (12/13)
MISSOURI	01-01-2011	MLPDC 1-4 (1/11)	
MONTANA	01-01-2011	MLPDC 1-4 (1/11)	
NEBRASKA	01-01-2011	MLPDC 1-4 (1/11)	
NEVADA	01-2011*	MLPDC 1-4 (1/11)	
NEW HAMPSHIRE	01-01-2011	MLPDC 1-4 (1/11)	
NEW JERSEY	01-01-2011	MLPDC 1-4 (1/11)	
NEW MEXICO (A)	01-2011*	MLPDC 1-4 (1/11)	MLPDC -E-1 (1/11)
NEW YORK (A)	05-2011*	MLPDC 1-4 (1/11)	MLPDC -E-1 (5/11)
NORTH CAROLINA	01-01-2011	MLPDC 1-4 (1/11)	
NORTH DAKOTA	01-01-2011	MLPDC 1-4 (1/11)	
OHIO	01-01-2011	MLPDC 1-4 (1/11)	
OKLAHOMA	01-01-2011	MLPDC 1-4 (1/11)	
OREGON	01-01-2011	MLPDC 1-4 (1/11)	
PENNSYLVANIA	01-01-2011	MLPDC 1-4 (1/11)	
PUERTO RICO	02-01-2010	MLPDC 1-4 (7/06)	
RHODE ISLAND	01-01-2011	MLPDC 1-4 (1/11)	
SOUTH CAROLINA	01-2011*	MLPDC 1-4 (1/11)	
SOUTH DAKOTA	01-01-2011	MLPDC 1-4 (1/11)	
TENNESSEE	01-01-2011	MLPDC 1-4 (1/11)	
TEXAS	08-2012*	MLPDC 1-4 (1/11)	
UTAH	01-01-2011	MLPDC 1-4 (1/11)	
VERMONT	12-01-2011	MLPDC 1-4 (1/11)	
VIRGINIA	01-01-2011	MLPDC 1-4 (1/11)	
WASHINGTON	07-01-2013	MLPDC 1-4 (1/11)	
WEST VIRGINIA	01-01-2011	MLPDC 1-4 (1/11)	
WISCONSIN	01-01-2011	MLPDC 1-4 (1/11)	
WYOMING	01-2011*	MLPDC 1-4 (1/11)	

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= Changed since last report -- Effective 7-1-2013

(A) = Application of plan is mandatory for all eligible risks

RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
EMPLOYMENT RELATED PRACTICES LIABILITY SCHEDULE RATING PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	01-01-2002	EPS 1, 2 (01/02)	
ALASKA (A)	09-01-2003	EPS 1, 2 (01/02)	EPS-E-1, 2 (9/03)
ARIZONA (A)	01-01-2002	EPS 1, 2 (01/02)	EPS-E-1 (1/02)
ARKANSAS	01-2002*	EPS 1, 2 (01/02)	
CALIFORNIA	01-2002*	EPS 1, 2 (01/02)	
COLORADO (A)	09-2003*	EPS 1, 2 (01/02)	EPS-E-1 (9/03), 2 (1/02)
CONNECTICUT	03-01-2002	EPS 1, 2 (01/02)	EPS-E-1 (1/02)
DELAWARE	01-01-2002	EPS 1, 2 (01/02)	
DIST. OF COLUMBIA	01-01-2002	EPS 1, 2 (01/02)	
FLORIDA	03-01-2002	EPS 1, 2 (01/02)	EPS-E-1 (1/02)
GEORGIA	01-01-2002	EPS 1, 2 (01/02)	EPS-E-1 (1/02)
HAWAII		@	
IDAHO	01-01-2002	EPS 1, 2 (01/02)	
ILLINOIS	01-2002*	EPS 1, 2 (01/02)	
INDIANA	01-01-2002	EPS 1, 2 (01/02)	
IOWA	01-01-2002	EPS 1, 2 (01/02)	
KANSAS (A)	01-01-2002	EPS 1, 2 (01/02)	EPS-E-1 (1/02)
KENTUCKY	01-01-2002	EPS 1, 2 (01/02)	
LOUISIANA	03-01-2002	EPS 1, 2 (01/02)	
MAINE	3-01-04	EPS 1, 2 (01/02)	
MARYLAND	03-01-2002	EPS 1, 2 (01/02)	
MASSACHUSETTS	01-01-2002	EPS 1, 2 (01/02)	
MICHIGAN	03-01-2002	EPS 1, 2 (01/02)	
MINNESOTA	10-01-2002	EPS 1, 2 (01/02)	
MISSISSIPPI	01-01-2002	EPS 1, 2 (01/02)	
MISSOURI	01-01-2002	EPS 1, 2 (01/02)	EPS-E-1 (1/02)
MONTANA	01-01-2002	EPS 1, 2 (01/02)	
NEBRASKA		@	
NEVADA	01-2002*	EPS 1, 2 (01/02)	
NEW HAMPSHIRE	03-01-2002	EPS 1, 2 (01/02)	
NEW JERSEY (A)	01-2002*	EPS 1, 2 (01/02)	EPS-E-1 (1/02)
NEW MEXICO (A)	01-01-2002	EPS 1, 2 (01/02)	EPS-E-1 (1/02)
NEW YORK (A)	11-02*	EPS 1, 2 (01/02)	EPS-E-1 (11/02)
NORTH CAROLINA	03-01-2002	EPS 1, 2 (01/02)	
NORTH DAKOTA (A)	01-01-2002	EPS 1, 2 (01/02)	EPS-E-1, 2 (1/02)
OHIO	01-01-2002	EPS 1, 2 (01/02)	
OKLAHOMA (A)	01-01-2002	EPS 1, 2 (01/02)	EPS-E-1 (1/02)
OREGON	01-01-2002	EPS 1, 2 (01/02)	
PENNSYLVANIA	01-01-2002	EPS 1, 2 (01/02)	
PUERTO RICO	07-01-2002	EPS 1, 2 (01/02)	
RHODE ISLAND	01-01-2002	EPS 1, 2 (01/02)	
SOUTH CAROLINA	08-01-2002	EPS 1, 2 (01/02)	
SOUTH DAKOTA	08-01-2002	EPS 1, 2 (01/02)	
TENNESSEE	01-01-2002	EPS 1, 2 (01/02)	
TEXAS	09-2002*	EPS 1, 2 (01/02)	
UTAH (A)	01-01-2002	EPS 1, 2 (01/02)	EPS-E-1 (1/02)
VERMONT	12-01-2003	EPS 1, 2 (01/02)	
VIRGINIA (A)	08-04*	EPS 1, 2 (01/02)	EPS-E-1 (3/08)
WASHINGTON (A)	01-01-2002	EPS 1, 2 (01/02)	EPS-E-1 (1/02)
WEST VIRGINIA	01-01-2002	EPS 1, 2 (01/02)	
WISCONSIN	01-01-2002	EPS 1, 2 (01/02)	
WYOMING	7-2003*	EPS 1, 2 (01/02)	

= Changed since last report

* = Distribution Date - Effective Date to be Selected by Company

@ = Plan not applicable in this jurisdiction

(A) = Application of plan is mandatory for all eligible risks

RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
KIDNAP/RANSOM & EXTORTION INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	09-01-2002	KRIRPM-1, 2 (9/02)	
ALASKA (A)	09-01-2002	KRIRPM-1, 2 (9/02)	KRIRPM-E-1 (9/02)
ARIZONA (A)	09-01-2002	KRIRPM-1, 2 (9/02)	KRIRPM-E-1 (9/02)
ARKANSAS	09-2002*	KRIRPM-1, 2 (9/02)	
CALIFORNIA	09-2002*	KRIRPM-1, 2 (9/02)	
COLORADO (A)	09-2003*	KRIRPM-1, 2 (9/02)	KRIRPM-E-1 (9/03)
CONNECTICUT	11-01-2002	KRIRPM-1, 2 (9/02)	KRIRPM-E-1 (11/02)
DELAWARE	09-01-2002	KRIRPM-1, 2 (9/02)	
DIST. OF COLUMBIA	09-01-2002	KRIRPM-1, 2 (9/02)	
FLORIDA	11-01-2002	KRIRPM-1, 2 (9/02)	KRIRPM-E-1 (11/02)
GEORGIA	09-01-2002	KRIRPM-1, 2 (9/02)	KRIRPM-E-1 (9/02)
HAWAII		@	
IDAHO	09-01-2002	KRIRPM-1, 2 (9/02)	
ILLINOIS	10-2002*	KRIRPM-1, 2 (9/02)	
INDIANA	09-01-2002	KRIRPM-1, 2 (9/02)	
IOWA	09-01-2002	KRIRPM-1, 2 (9/02)	
KANSAS (A)	09-01-2002	KRIRPM-1, 2 (9/02)	KRIRPM-E-1 (9/02)
KENTUCKY	09-01-2002	KRIRPM-1, 2 (9/02)	
LOUISIANA	03-01-2003	KRIRPM-1, 2 (9/02)	
MAINE	09-01-2002	KRIRPM-1, 2 (9/02)	
MARYLAND	05-01-2003	KRIRPM-1, 2 (9/02)	
MASSACHUSETTS	09-01-2002	KRIRPM-1, 2 (9/02)	
MICHIGAN	09-01-2002	KRIRPM-1, 2 (9/02)	
MINNESOTA	11-01-2003	KRIRPM-1, 2 (9/02)	
MISSISSIPPI	10-01-2002	KRIRPM-1, 2 (9/02)	
MISSOURI	09-01-2002	KRIRPM-1, 2 (9/02)	KRIRPM-E-1 (9/02)
MONTANA	09-01-2002	KRIRPM-1, 2 (9/02)	
NEBRASKA		@	
NEVADA	09-2002*	KRIRPM-1, 2 (9/02)	
NEW HAMPSHIRE	09-01-2002	KRIRPM-1, 2 (9/02)	
NEW JERSEY (A)	09-01-2002	KRIRPM-1, 2 (9/02)	KRIRPM-E-1, 2 (9/02)
NEW MEXICO	09-01-2002	KRIRPM-1, 2 (9/02)	
NEW YORK (A)	09-2002*	KRIRPM-1, 2 (9/02)	KRIRPM-E-1 (9/02)
NORTH CAROLINA	11-01-2002	KRIRPM-1, 2 (9/02)	
NORTH DAKOTA (A)	09-01-2002	KRIRPM-1, 2 (9/02)	KRIRPM-E-1 (9/02)
OHIO	09-01-2002	KRIRPM-1, 2 (9/02)	
OKLAHOMA (A)	09-01-2002	KRIRPM-1, 2 (9/02)	KRIRPM-E-1 (9/02)
OREGON	09-01-2002	KRIRPM-1, 2 (9/02)	
PENNSYLVANIA	09-01-2002	KRIRPM-1, 2 (9/02)	
PUERTO RICO	10-01-2010	KRIRPM-1, 2 (9/02)	
RHODE ISLAND	09-01-2002	KRIRPM-1, 2 (9/02)	
SOUTH CAROLINA	09-01-2002	KRIRPM-1, 2 (9/02)	
SOUTH DAKOTA	09-01-2002	KRIRPM-1, 2 (9/02)	
TENNESSEE	09-01-2002	KRIRPM-1, 2 (9/02)	
TEXAS	02-2003*	KRIRPM-1, 2 (9/02)	
UTAH (A)	09-01-2002	KRIRPM-1, 2 (9/02)	KRIRPM-E-1 (9/02)
VERMONT	09-01-2002	KRIRPM-1, 2 (9/02)	
VIRGINIA (A)	11-01-2002	KRIRPM-1, 2 (9/02)	KRIRPM-E-1 (3/08)
WASHINGTON (A)	09-01-2002	KRIRPM-1, 2 (9/02)	KRIRPM-E-1, 2 (9/02)
WEST VIRGINIA	09-01-2002	KRIRPM-1, 2 (9/02)	
WISCONSIN	09-01-2002	KRIRPM-1, 2 (9/02)	
WYOMING	09-2002*	KRIRPM-1, 2 (9/02)	

* = Distribution Date - Effective Date to be Selected by Company

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@ = Plan not applicable in this jurisdiction

(A) = Application of plan is mandatory for all eligible risks

RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
FINANCIAL INSTITUTIONS EXPERIENCE AND SCHEDULE RATING PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
ALASKA (C)	05-01-2010	FIES 2.3 (6/05), FIES 1.4,5,9-15 (5/08), FIES 6-8 (1/10)	FIES-E-1 (1/06), FIES-E-2, 3, 4 (5/10), FIES-E-5 (11/08)
ARIZONA	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (8/05)
ARKANSAS	09-2012*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
CALIFORNIA	10-2012*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
COLORADO (C)	09-2012*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (5/08), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
CONNECTICUT	12-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (7/05)
DELAWARE	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
DIST. of COLUMBIA	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
FLORIDA (B)	10-01-2013	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (6/08), FIES-E- 2,3 (2/11), FIES-E- 4 (6/08)
GEORGIA	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (12/05), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
HAWAII (D)	12-2013*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (4/06)
IDAHO	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
ILLINOIS	12-2012*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
INDIANA	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
IOWA	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
KANSAS (A)	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (6/05), FIES-E-2,3,4 (1/10), FIES-E-5 (6/08)
KENTUCKY	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
LOUISIANA	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1, 2, 3 (1/10)
MAINE	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
MARYLAND	12-15-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
MASSACHUSETTS	04-01-2013	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
MICHIGAN	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
MINNESOTA	09-2012*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
MISSISSIPPI	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (6/05)
MISSOURI	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (6/05)
MONTANA	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
NEBRASKA (D)	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (6/05)
NEVADA	09-2012*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
NEW HAMPSHIRE	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
NEW JERSEY (A)	09-2012*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (6/05), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
NEW MEXICO	09-2012*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
NEW YORK (A)	09-2012*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (9/05), FIES-E-2,3,4 (2/10), FIES-E-5 (8/08)
NORTH CAROLINA	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
NORTH DAKOTA (C)	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (6/05), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
OHIO	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
OKLAHOMA (C)	09-2012*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (7/05), FIES-E-2,3,4 (6/10), FIES-E-5 (9/08)
OREGON	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
PENNSYLVANIA	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
PUERTO RICO	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
RHODE ISLAND	09-2012*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
SOUTH CAROLINA	12-2012*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
SOUTH DAKOTA	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
TENNESSEE	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
TEXAS (A)	01-2013*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (9/05), FIES-E-2,3,4 (3/10), FIES-E-5 (9/08)
UTAH (C)	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (6/05), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
VERMONT	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
VIRGINIA (A)	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (5/08), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
WASHINGTON (A)	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	FIES-E-1 (6/05), FIES-E-2,3,4 (1/10), FIES-E-5 (5/08)
WEST VIRGINIA	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
WISCONSIN	09-01-2012	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	
WYOMING	12-2012*	FIES 2.3 (6/05), FIES 1.9-10.15 (5/08), FIES 6-8 (1/10), FIES 4.5,11-14 (9/12)	

* = Distribution Date - Effective Date to be Selected by Company

= Changed since last report

(A) = Application of plan is mandatory for all eligible risks

(B) = Application of Experience rating is mandatory for all eligible risks

(C) = Application of Schedule rating is mandatory for all eligible risks

(D) = Application of Experience rating is mandatory for all eligible risks: Schedule rating is not permitted

RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
E-COMMERCE INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
#	ALABAMA	2-01-2014	ECIRPM-1, 2 (2/14)
	ALASKA (A)	7-01-2014	ECIRPM-1, 2 (2/14)
	ARIZONA (A)	2-01-2014	ECIRPM-E-1, 2 (7/14), 3 (5/10) ECIRPM-E-1 (2/14)
	ARKANSAS	2-2014*	ECIRPM-1, 2 (2/14)
	CALIFORNIA	6-2014*	ECIRPM-1, 2 (2/14)
	COLORADO (A)	2-2014*	ECIRPM-1, 2 (2/14)
	CONNECTICUT	2-01-2014	ECIRPM-E-1, 2 (2/14) ECIRPM-E-1 (2/14)
	DELAWARE	2-01-2014	ECIRPM-1, 2 (2/14)
	DIST. OF COLUMBIA	2-01-2014	ECIRPM-1, 2 (2/14)
	FLORIDA	5-01-2014	ECIRPM-1, 2 (2/14)
#	GEORGIA	7-01-2014	ECIRPM-E-1, 2 (5/14) ECIRPM-E-1 (7/14)
	HAWAII		@
	IDAHO	2-01-2014	ECIRPM-1, 2 (2/14)
	ILLINOIS	6-2014*	ECIRPM-1, 2 (2/14)
	INDIANA	2-01-2014	ECIRPM-1, 2 (2/14)
	IOWA	2-01-2014	ECIRPM-1, 2 (2/14)
	KANSAS (A)	2-01-2014	ECIRPM-1, 2 (2/14)
	KENTUCKY	2-01-2014	ECIRPM-E-1 (11/09)
	KENTUCKY	2-01-2014	ECIRPM-1, 2 (2/14)
	LOUISIANA	5-01-2014	ECIRPM-1, 2 (2/14)
	LOUISIANA	5-01-2014	ECIRPM-E-1 (5/14)
	MAINE	2-01-2014	ECIRPM-1, 2 (2/14)
	MARYLAND	11-01-2009	ECIRPM-1, 2 (11/09)
	MASSACHUSETTS	04-01-2010	ECIRPM-1, 2 (11/09)
	MICHIGAN	2-01-2014	ECIRPM-1, 2 (2/14)
	MINNESOTA	2-01-2014	ECIRPM-1, 2 (2/14)
	MISSISSIPPI	2-01-2014	ECIRPM-1, 2 (2/14)
	MISSOURI	5-01-2014	ECIRPM-1, 2 (2/14)
	MISSOURI	5-01-2014	ECIRPM-E-1 (11/09)
	MONTANA	02-01-2010	ECIRPM-1, 2 (11/09)
	NEBRASKA		@
	NEVADA	2-2014*	ECIRPM-1, 2 (2/14)
	NEW HAMPSHIRE	2-01-2014	ECIRPM-1, 2 (2/14)
	NEW JERSEY (A)	2-2014*	ECIRPM-1, 2 (2/14)
	NEW JERSEY (A)	2-2014*	ECIRPM-E-1 (2/14), 2 (11/09)
	NEW MEXICO (A)	2-01-2014	ECIRPM-1, 2 (2/14)
	NEW MEXICO (A)	2-01-2014	ECIRPM-E-1, 2 (2/14)
	NEW YORK		
	NORTH CAROLINA	2-01-2014	ECIRPM-1, 2 (2/14)
	NORTH DAKOTA (A)	2-01-2014	ECIRPM-1, 2 (2/14)
	OHIO	2-01-2014	ECIRPM-E-1, 2 (2/14)
	OHIO	2-01-2014	ECIRPM-1, 2 (2/14)
	OKLAHOMA (A)	2-01-2014	ECIRPM-1, 2 (2/14)
	OKLAHOMA (A)	2-01-2014	ECIRPM-E-1 (2/14)
	OREGON	4-01-2014	ECIRPM-1, 2 (2/14)
	PENNSYLVANIA	2-01-2014	ECIRPM-1, 2 (2/14)
	PUERTO RICO	2-01-2014	ECIRPM-1, 2 (2/14)
	RHODE ISLAND	5-01-2014	ECIRPM-1, 2 (2/14)
	RHODE ISLAND	5-01-2014	ECIRPM-1, 2 (2/14)
	SOUTH CAROLINA	2-2014*	ECIRPM-1, 2 (2/14)
	SOUTH CAROLINA	2-2014*	ECIRPM-1, 2 (2/14)
	SOUTH DAKOTA	2-01-2014	ECIRPM-1, 2 (2/14)
	TENNESSEE	2-01-2014	ECIRPM-1, 2 (2/14)
	TENNESSEE	2-01-2014	ECIRPM-1, 2 (2/14)
	TEXAS	2-2014*	ECIRPM-1, 2 (2/14)
	TEXAS	2-2014*	ECIRPM-1, 2 (2/14)
	UTAH (A)	2-01-2014	ECIRPM-1, 2 (2/14)
	UTAH (A)	2-01-2014	ECIRPM-E-1, 2 (2/14)
	VERMONT		
#	VIRGINIA (A)	7-01-2014	ECIRPM-1, 2 (2/14)
	VIRGINIA (A)	7-01-2014	ECIRPM-E-1, 2 (7/14)
	WASHINGTON (A)	11-01-2009	ECIRPM-1, 2 (11/09)
	WASHINGTON (A)	11-01-2009	ECIRPM-E-1 (11/09)
	WEST VIRGINIA	2-01-2014	ECIRPM-1, 2 (2/14)
	WISCONSIN	5-01-2014	ECIRPM-1, 2 (11/09)
	WISCONSIN	5-01-2014	ECIRPM-1, 2 (11/09)
	WYOMING	2-2014*	ECIRPM-1, 2 (2/14)

* = Distribution Date - Effective Date to be Selected by Company
@ = Plan not applicable in this jurisdiction

= Changed since last report jurisdiction - see exception page

(A) = Application of plan is mandatory for all eligible risks

RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
 MANAGEMENT PROTECTION - INDIVIDUAL RISK PREMIUM MODIFICATION PLANS

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	10/01/2006	MPIRPM-1-5 (10/06)	
ALASKA (A)	5/01/2008	MPIRPM-1-5 (10/06)	MPIRPM-E-1- 5 (5/08)
ARIZONA (A)	10/01/2006	MPIRPM-1-5 (10/06)	MPIRPM-E-1 (10/06)
ARKANSAS	10/2006 *	MPIRPM-1-5 (10/06)	
CALIFORNIA	10/2006 *	MPIRPM-1-5 (10/06)	
COLORADO (A)	10/2006 *	MPIRPM-1-5 (10/06)	MPIRPM-E-1- 5 (10/06)
CONNECTICUT	9/01/2007	MPIRPM-1-5 (10/06)	MPIRPM-E-1 (9/07)
DELAWARE	10/01/2006	MPIRPM-1-5 (10/06)	
DIST. OF COLUMBIA	10/01/2006	MPIRPM-1-5 (10/06)	
FLORIDA	9/01/2007	MPIRPM-1-5 (10/06)	MPIRPM-E-1 (9/07)
GEORGIA	12/01/2006	MPIRPM-1-5 (10/06)	MPIRPM-E-1-4 (12/06)
HAWAII		@	
IDAHO	10/01/2006	MPIRPM-1-5 (10/06)	
ILLINOIS	7/07*	MPIRPM-1-5 (10/06)	
INDIANA	10/01/2006	MPIRPM-1-5 (10/06)	
IOWA	10/01/2006	MPIRPM-1-5 (10/06)	
KANSAS (A)	12/01/2006	MPIRPM-1-5 (10/06)	MPIRPM-E-1 (12/06)
KENTUCKY	3/01/2008	MPIRPM-1-5 (10/06)	
LOUISIANA	6/01/2008	MPIRPM-1-5 (10/06)	
MAINE	10/01/2006	MPIRPM-1-5 (10/06)	
MARYLAND	10/01/2006	MPIRPM-1-5 (10/06)	
MASSACHUSETTS	11/01/2007	MPIRPM-1-5 (10/06)	
MICHIGAN	10/01/2006	MPIRPM-1-5 (10/06)	
MINNESOTA	10/01/2006	MPIRPM-1-5 (10/06)	
MISSISSIPPI	5/01/2007	MPIRPM-1-5 (10/06)	
MISSOURI	7/01/2007	MPIRPM-1-5 (10/06)	MPIRPM-E-1 (7/07)
MONTANA	10/01/2006	MPIRPM-1-5 (10/06)	
NEBRASKA		@	
NEVADA	10/2006 *	MPIRPM-1-5 (10/06)	
NEW HAMPSHIRE	10/2006 *	MPIRPM-1-5 (10/06)	
NEW JERSEY (A)	10/2006 *	MPIRPM-1-5 (10/06)	MPIRPM-E-1- 5 (10/06)
NEW MEXICO (A)	10/01/2006	MPIRPM-1-5 (10/06)	MPIRPM-E-1- 5 (10/06)
NEW YORK			
NORTH CAROLINA	10/01/2006	MPIRPM-1-5 (10/06)	
NORTH DAKOTA (A)	10/01/2006	MPIRPM-1-5 (10/06)	MPIRPM-E-1- 5 (10/06)
OHIO	10/01/2006	MPIRPM-1-5 (10/06)	
OKLAHOMA (A)	6/01/2007	MPIRPM-1-5 (10/06)	MPIRPM-E-1- 5 (6/07)
OREGON	10/01/2006	MPIRPM-1-5 (10/06)	
PENNSYLVANIA	10/01/2006	MPIRPM-1-5 (10/06)	
PUERTO RICO	11/01/2013	MPIRPM-1-5 (10/06)	
RHODE ISLAND	1/01/2007	MPIRPM-1-5 (10/06)	
SOUTH CAROLINA	6/07*	MPIRPM-1-5 (10/06)	
SOUTH DAKOTA	10/01/2006	MPIRPM-1-5 (10/06)	
TENNESSEE	10/01/2006	MPIRPM-1-5 (10/06)	
TEXAS	12/2006 *	MPIRPM-1-5 (10/06)	
UTAH (A)	10/01/2006	MPIRPM-1-5 (10/06)	MPIRPM-E-1- 5 (10/06)
VERMONT			
VIRGINIA (A)	10/2011*	MPIRPM-1-5 (10/06)	MPIRPM-E-1- 5 (10/11)
WASHINGTON (A)	7/01/2007	MPIRPM-1-5 (10/06)	MPIRPM-E-1- 5 (7/07)
WEST VIRGINIA	2/01/2007	MPIRPM-1-5 (10/06)	
WISCONSIN	10/01/2006	MPIRPM-1-5 (10/06)	
WYOMING	10/2006 *	MPIRPM-1-5 (10/06)	

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RATING PLAN EFFECTIVE AS OF - JULY 1, 2014
LAWYERS PROFESSIONAL LIABILITY SCHEDULE RATING PLAN

	Effective	Current Plan and Ed.	Exc. Page and Ed.
ALABAMA	3/01/2011	LWPLS-1 (3/11)	
ALASKA (A)	4/01/2012	LWPLS-1 (3/11)	LWPLS-E-1, 2 (4/12)
ARIZONA	3/01/2011	LWPLS-1 (3/11)	
ARKANSAS	3/2011*	LWPLS-1 (3/11)	
CALIFORNIA	3/2011*	LWPLS-1 (3/11)	LWPLS-E-1 (3/11)
COLORADO (A)	3/2011*	LWPLS-1 (3/11)	LWPLS-E-1, 2 (3/11)
CONNECTICUT	3/01/2011	LWPLS-1 (3/11)	LWPLS-E-1 (3/11)
DELAWARE	3/01/2011	LWPLS-1 (3/11)	
DIST. OF COLUMBIA	3/01/2011	LWPLS-1 (3/11)	
FLORIDA	10/01/2012	LWPLS-1 (3/11)	LWPLS-E-1 (10/12)
GEORGIA	3/01/2011	LWPLS-1 (3/11)	LWPLS-E-1 (3/11)
HAWAII		@	
IDAHO	3/01/2011	LWPLS-1 (3/11)	
ILLINOIS	5/2011*	LWPLS-1 (3/11)	
INDIANA	3/01/2011	LWPLS-1 (3/11)	
IOWA	3/01/2011	LWPLS-1 (3/11)	
KANSAS (A)	3/01/2011	LWPLS-1 (3/11)	LWPLS-E-1 (3/11)
KENTUCKY	3/01/2011	LWPLS-1 (3/11)	
LOUISIANA	3/01/2011	LWPLS-1 (3/11)	
MAINE	3/01/2011	LWPLS-1 (3/11)	
MARYLAND	9/01/2011	LWPLS-1 (3/11)	
MASSACHUSETTS	3/01/2011	LWPLS-1 (3/11)	
MICHIGAN	3/01/2011	LWPLS-1 (3/11)	
MINNESOTA	3/01/2011	LWPLS-1 (3/11)	
MISSISSIPPI	3/01/2011	LWPLS-1 (3/11)	
MISSOURI	3/01/2011	LWPLS-1 (3/11)	LWPLS-E-1 (3/11)
MONTANA	3/01/2011	LWPLS-1 (3/11)	
NEBRASKA		@	
NEVADA	3/2011*	LWPLS-1 (3/11)	
NEW HAMPSHIRE	3/01/2011	LWPLS-1 (3/11)	
NEW JERSEY	10/01/2012	LWPLS-1 (3/11)	LWPLS-E-1 (10/12)
NEW MEXICO (A)	3/2011*	LWPLS-1 (3/11)	LWPLS-E-1, 2 (3/11)
NEW YORK			
NORTH CAROLINA	3/01/2011	LWPLS-1 (3/11)	
NORTH DAKOTA (A)	3/01/2011	LWPLS-1 (3/11)	LWPLS-E-1, 2 (3/11)
OHIO	3/01/2011	LWPLS-1 (3/11)	
OKLAHOMA (A)	5/01/2011	LWPLS-1 (3/11)	LWPLS-E-1 (5/11)
OREGON	3/01/2011	LWPLS-1 (3/11)	
PENNSYLVANIA	3/01/2011	LWPLS-1 (3/11)	
PUERTO RICO	3/01/2011	LWPLS-1 (3/11)	
RHODE ISLAND	6/01/2011	LWPLS-1 (3/11)	
SOUTH CAROLINA	3/2011*	LWPLS-1 (3/11)	
SOUTH DAKOTA	5/01/2011	LWPLS-1 (3/11)	
TENNESSEE	3/01/2011	LWPLS-1 (3/11)	
TEXAS	3/2011*	LWPLS-1 (3/11)	
UTAH (A)	3/01/2011	LWPLS-1 (3/11)	LWPLS-E-1, 2 (3/11)
VERMONT			
# VIRGINIA (A)	1/01/2013	LWPLS-1 (3/11)	LWPLS-E-1 (1/13)
WASHINGTON (A)	3/01/2011	LWPLS-1 (3/11)	LWPLS-E-1 (3/11)
WEST VIRGINIA	3/01/2011	LWPLS-1 (3/11)	
WISCONSIN	3/01/2011	LWPLS-1 (3/11)	
WYOMING	3/2011*	LWPLS-1 (3/11)	

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